

The CAO Workforce Solutions & Community Development Information Station

December 15, 2023

2024 Job Fair planned for March

The Business Resource Network and Ohio Means Jobs Center of Community Action Organization of Scioto County is ready to announce dates for the 2024 Job Fair, which will be held in the Scioto County Welcome Center, 342 Second Street, March 13, between 10 a.m. and noon.

We understand that job seekers are a vital part of our community's fabric. They serve as an instrumental piece to what our area establishments have to offer. We are here to serve job seekers and employers through many services and the job fair is only one tool in our toolbox.

If you're interested in joining us at our career fair, message Irichardson@caosciotocounty.org for a registration form.

Chamber celebrates success

The Portsmouth Area Chamber of Commerce recently met and brought together the business community for the Annual Portsmouth Area Chamber Dinner. The dinner is a celebration of Chamber members, community innovators and business-minded individuals, alongside a welcome from a notable speaker.

"This dinner is all about our members in the business community," Executive Director Lisa Carver said. "Everything the Chamber does is to enhance our members' business dealings and provide them with an added edge and benefits of being a chamber member. We are coming together to honor them and what they've done in the community."

The dinner spent much of its time recognizing Chamber members and community leaders through its award ceremony, which includes Distinguished Citizen of the Year, the Jeremy Burnside Community Spirit Award, and two small business awards. Additionally, through a partnership with the ECDI Women's Business Centers, the Chamber offers an award for Entrepreneur of the Year.

"The awards are sort of the highlight of the evening," Carver explained. "It is a time to come together and celebrate achievements and positive work accomplished by members of the community. We do a lot of amazing things as a collective and on our own, so it is important to recognize those feats."

Distinguished Citizen of the Year went to Bryan Smith. The Jeremy Burnside Community Spirit Award went to Edwin Martell. Farmer of the Year is Trenton and Trevor Otworth. Business (1-10 employees) went to Gray Brush Vintage Market and Gray Brush Collections. Business of the year (11+) employees went to Arrick's Propane. Member of the Year was named KC Printing and Promotional. Kim Baker, of KB Flower Farm was named Entrepreneur of the Year. Startup of the Year was Amanda Klaiber, of the Landing. Lisa Carver was named Women's Business Center Supporter of the Year.

One of the highlights of the evening was recognition of the Leadership Portsmouth class of 2023. The program has graduated over 500 leaders into the community. The class of 2023 includes Karen Cobbs, Kaitlin Setty, Autumn Dowdy, Gwen Suter, Beth Evans, Dylan Markins, and Taryn Mirabello.



Dealing with your credit during the holidays

By Kane Traylor

As the holidays grow ever closer it becomes ever more stressful for some families to deal with the reality that in order to get gifts for those they care about they will undoubtedly have to spend more money than they normally would during other times of the year. The average American spends an additional \$1,100 during the holidays and 41% of them charge it all to their credit cards. This speaks leagues to the financial crisis most Americans are living through, and this shows how spread thin most people are at all times. Something that directly affects how much one can save each month are things like the interest rates that they are paying, how many things they have to finance, and how their credit score can make all of these easier or much more difficult. So how can you use your credit to make the holidays easier and more enjoyable? Great question, let's find out.

The best place to start is at the beginning of the year, this way you have plenty of time to make a huge difference in your credit score. Starting with a proper perspective is imperative, changing your credit is something that takes a lot of time, the amount of time is dependent on how many bad decisions and mess-ups you have to reverse. The longer the ladder the more time it takes to climb, right? This is why giving yourself as much time as possible is so important. Knowing this you are now ready to begin your credit improvement journey, let's see the first step.

First, a budget is necessary to find out where your money is going. After you know this you can begin to cut out unnecessary spending so it can be directed towards things that are holding you back. This would be like catching up on late payments, paying off collections, and saving up a holiday fund. After you've taken these steps, the next would be to remove the negative accounts from your report and to polish it up. This would be by using consumer law to accurately dispute how the accounts were reported. This is where it gets complicated and where our expertise can save you tons of time and headache.

After all this, the holidays are surely right around the corner. In order to keep your credit in good standing for next year, make sure you only use 30% of your available credit limit to make any purchases and that you pay the balance off in full before the end of the month. Using more than 30% will report negatively and drop your score. If you successfully do all of these your credit score should be in a much better position than at the beginning of the year, you are able to get cards and loans with lower interest rates, and the holiday season was more full of joy than stress. From all of us at Rising Tides, we wish you financial success and a pleasant holiday season!

OMJ Member Spotlight: The Counseling Center

The Counseling Center serves many in the community battling addiction. They've grown into a massive employer that also strives to provide unique therapeutic options in their curriculum that includes art therapy, physical fitness, performing arts, and volunteerism that benefits local non-profits and businesses.



One of their major forms of giving back comes in the form of assistance provided to the regional favorite event, Winterfest, which is organized by Friends of Portsmouth. Between setup of the event and working regular shifts, Executive Director of FoP Brian Smith claimed their volunteer time will be valued at \$15,900!



ECDI Women's Business Centers Central Appalachia tackles "jobbies"

Side hustles seem to be a way of life and more people than ever are utilizing their skills and passions to supplement their income. At the Women's Business Center of Central Appalachia, we see many businesses start exactly this way, turning a passion into a profit. Here are some tips to reflect on if you are thinking about quitting that 9-5 and diving head first into business ownership.

- Ask yourself and identify your Why? Why do you want to turn your hobby into a business/career?
 - Why is your hobby just a hobby? Is it because it is an escape or a passion? Would that change if you were doing it 40+ hours a week?
 - What are your goals? Short term and long term?
 - Be prepared to monetize everything. You will no longer be giving away free items, sessions, time, etc.
 - Be practical, just like a traditional career change, be prepared to start at the bottom and build the business
- Be pragmatic in building your business plan

The WBC is here to help you explore and grow the hustle of a hobby to an "I own my own business" jobby.

