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## CDI Offers Connection Solutions for Varied Industries

When a Lockheed F-35 fighter jet zooms down a military runway, a bit of Springboro might well be along for the ride.

Connective Design Inc., 3010 South Tech Blvd., manufactures connectors used in the F-35. Components such as wiring harnesses and connectors are the nervous systems of modern electronics. Re-engineering them extends the life and reliability of pricey military and other equipment.

CDI clients include the U.S. military, automotive, entertainment, and other industries including the myriad of contractors who service them.

Owned by Danya and Mike Chandler, the company specializes in connectors and accessories, cable assemblies and harnesses, contacts, custom kitting, including design, engineering, reverse engineering, testing, prototypes, short run productions and more.



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## Take the 'Taxing' Out of Tax Time

The March 24 Spring Fling Business Expo is the 'best of times...worst of times' for tax preparers.

Still, Joan Allen and Jane Henry, J & J Tax and Bookkeeping, will be at the Expo with their bright smiles – and maybe bloodshot eyes.

The twins opened J&J Tax and Bookkeeping LLC early last year and debuted at the Chamber of Commerce-sponsored Expo.

"Now that we've been open a year, we may wind up swamped by the time of the Expo," Joan laughs. Joan and Jane have reason to smile - -their fledgling business reached breakeven before it reached its first year.

For Jane and Joan, who specialize in reasonably priced bookkeeping, payroll and tax preparation services, being business partners isn't a spring fling or mid-life crisis. They discussed the pros and cons for a year or so, drew up a three-year business plan and finally leased Suite B at 345 West Central Avenue.

Their philosophy is that dealing with tax and bookkeeping issues shouldn't be intimidating. "Our clients don't have to make

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DAYTON  
EYE ASSOCIATES

## Dayton Eye Associates in Springboro Means Easy Access for Patients

As physicians with Dayton Eye Associates added patients and staff, they eyed an expansion and opened an office at 580 N. Main St. a year ago.

"We needed more space and Springboro seemed a natural area for us to provide services. Many patients we saw in Beavercreek live in the Springboro area, so this is very convenient for them," says Melissa Garland, RN, practice manager for the three locations. There also is an office in North Dayton.

The nine physician-owners all are certified by the American Board of Ophthalmology and rotate hours among the three locations. They provide general ophthalmologic services including cataract surgery and diabetic exams, in addition to sub-specialty care for glaucoma, cornea and external disease, LASIK, and neuro-ophthalmology. The group also offers ophthalmic plastic surgery, cosmetic procedures, as well as pediatric services.

Dayton Eye Associates formed in 1998 when two ophthalmology groups merged their practices and expanded from there. "Some of our 80 staff members live in the Springboro area, so, most of this office's staff are local residents," says Melissa.

Local optometrists and family practice physicians frequently refer patients to the practice, although a referral isn't essential," says Melissa who has been with the group for three years. "Being involved with three offices is intense, but I love the work and the professionals I work with."

Since the Springboro location opened, several open houses have been held, the group has joined the Springboro Area Chamber of Commerce and will be at the coming Spring Fling Business Expo. "Stop by and visit us and meet our staff, including our Springboro Clinical Coordinator Jakia Payne."

Office hours are 8 a.m. to 5 p.m. Monday through Friday. Saturday appointments can be arranged in the Beavercreek office. For more information call 937-514-7447 or online at [www.daytoneyeassociates.com](http://www.daytoneyeassociates.com).

## Enjoy the "Ambiance"

Springboro's Ambiance Art Wine Bar & Cafe, nestled in an older building at 345 S. Main St., manages to showcase Patty Reeves' diverse interests and adds another small retail business in Olde Springboro.

Ambiance combines art, food, wine and more under one small roof. The art encompasses most disciplines, although a love of photography drives Patty's works. The small gallery regularly highlights artists and recently hosted a book signing for Leslie Beaton of Springboro, author of "A Marked Path."

The food menu changes often, often in response to diners' desires. Italian, French, American and nouvelle cuisine share the kitchen space. The wine component focuses on Ohio wines and includes a strengthening link with Valley Vineyards in Morrow.

"I enjoy wine, but I'm not a wine snob. Diners might not know what they want and I can usually suggest a good choice for them because I've sampled every wine we serve."

Ambiance opened about six months ago and Patty finds that Facebook and e-mail can be powerful tools to find and keep patrons. "This is something I've wanted to do for about 30 years; a way to share my love for photography, art and food."

As with many start-ups, some aspects of Ambiance evolved after she opened the doors. "The initial décor captured the look of a French boudoir, but we decided the space needed better definition." Now, the wine-tasting, and dining areas take prominence while the faux boudoir still attracts oohs and ahs and the art gallery area gets its share of attention.

"We also have space to accommodate private parties of up to 25 people and we've had several bridal showers. We can cater the menu or the host can supply the food. We want to be very flexible and very responsive to what our customers want."

Ambiance can be a juggling act for her since she is a consultant to a high tech firm and her specialty testing new software designed for point-of-sale uses. Patty and her husband, John, have lived in Springboro for about six years. While she works during weekdays, Michelle Lowe manages Ambiance and a part-time employee, Joy Barnhill helps during lunch times.

Ambiance is open Tuesday and Wednesday from 11 a.m. to 9 p.m., until 9 p.m. Thursday and Friday and until 4 p.m. Saturday. It is closed Sunday and Monday. Ambiance will be among the food vendors at the coming Spring Fling Business Expo.

For more information, check out Ambiance's Facebook page (search "Ambiance-Art"), call 937-550-4073 or e-mail [ambianceartstudio@aol.com](mailto:ambianceartstudio@aol.com).



## Taking the 'Taxing' Out of Tax Time

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appointments. We have people who come in, leave their tax information, and, in most situations, I can just say, 'Fine, I'll call you when it's done,'" says Joan who has 19 years of experience with tax preparation.

Of course, if a client comes in with a year's worth of receipts in a 'shoebox,' that's another story. "Then they need

bookkeeping, and that's my area of expertise," says Jane. "The better way is for a client to just bring me the business paperwork on a regular basis and I can take care of all the bookkeeping needed, payroll as well as taxes. That's becoming common with the small business owners who were bringing us their business paperwork in a shoebox or file folders," says Jane.

Bookkeeping services are billed at \$35 hour, while preparation fees for a 1040EZ or a 1040 return are between \$55 and \$80. City returns cost \$5.

"We're very upfront with clients. For example, while I'm not a Certified Public Accountant, I do have very solid and varied experience in tax matters. I'm finalizing the coursework to become an 'enrolled agent,'" Joan says. As an 'enrolled agent,' she can represent clients before the IRS. "We belong to the National Association of Tax Preparers and they are a great resource. Still, if I feel a client needs the services of a CPA or other specialist, I have no problem making that referral," she added.

"Many clients have come because of our chamber membership. We've also been very surprised and grateful to the many local banks and financial institutions who refer clients to us," says Jane.

Joan is a long-time Springboro resident, while Jane also lives in Northern Warren County. The office is open Monday through Thursday 8 a.m. to 6 p.m., Friday until noon and Saturday 9 a.m. to 1 p.m. Clients are welcome to drop in, or if they prefer an appointment, they can call 937-550-4219, or e-mail at [joan-jane@jtaxbusiness.com](mailto:joan-jane@jtaxbusiness.com) or on-line at [www.jtaxbusiness.com](http://www.jtaxbusiness.com). No intimidation allowed.



## CDI Offers Connection Solutions for Varied Industries

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"We offer a broad range of reverse engineering, redesign and retrofit services. There are many hard-to-find and obsolete products out there. An example would be company with equipment that includes connectors that are no longer available or too costly. Say the no-longer-available connectors cost \$80 each. If we reengineer them and produce them for \$50, the company saves on costs and extends equipment life."

Danya founded CDI 20 years ago. She was involved in the distribution of electronic connectors and became interested in engineering hard-to-find or obsolete products that customers still wanted. When space became an issue the company moved from Franklin to Springboro. "We saw a lot of growth in our cable assembly business and space was just too tight. We have 8,500 square feet here and there's another 5,000 square feet available right next door if we need it.

CDI has 11 employees, primarily assembly staff. Two engineers are based in California. "It doesn't matter where they're physically located. One of them has been with us for 20 years, and the other for 15 years.

"We've actually grown during the recession. One of our largest commercial accounts is in the entertainment industry and we can grow there. We're also focusing on value-added products, primarily control units for various applications."

For more information, call 937-746-8252 or visit [www.connectivedesign.com](http://www.connectivedesign.com).

### Business Appreciation Breakfast Is Just Around The Corner

Please mark your calendars for Thursday, April 19 at 8:00a.m., as the City will be hosting the 8th

Annual Business Appreciation Breakfast at Heatherwoode Golf Club. The breakfast is a way for the City to say THANK YOU to our Springboro businesses for choosing to operate within the City. Look for invitations to be sent out in the mail sometime in March.







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BUSINESS MATTERS



## With Savvy Strategy, Rapid Can Bring Reward

When Dennis Fisher purchased Rapid Mortgage Company in late 2007, he knew only too well that the mortgage loan industry as a whole was in disarray and disrepute.

He entered the field in 2005 after a successful career with NCR. "It was always my intent to own my own company," Dennis says as he talks about the 'how' and 'why' of the company start-up and its increasing success in an industry fraught with pitfalls.

When the global mortgage meltdown began in the summer of 2007, locally owned Rapid Mortgage ceased operations. Rapid had been one of the largest mortgage brokers in Ohio, Dennis says, and acted on the opportunity. "Back then, there were 14,000 licensed loan officers in Ohio; today, there are about 2,000. Recognizable names such as Countrywide Home Loans, Washington Mutual, Chase Bank (Sub-prime), Bear Stearns Mortgage and others were architects of the mortgage crisis.

First on his 'to do' list was to jump through the hoops for approval to originate FHA loans. Rapid caters to the mortgage-seeker who "may not fit the framework that banks have for loan applicants." The company has a portfolio of loan options, including VA loans and lesser-known government-sponsored loan products, as well as the standards-refinancing, reverse mortgages and others.

"We find loans that others can't and we deal with about 30 different lenders. We have working relationships with

lenders you may not have heard of, simply because they are wholesale only. On the other hand, some of our wholesale relationships include prominent retail banks, and when we compete against them, our flexibility and low overhead gives us a competitive advantage."

Personal service, low overhead and attention to many small internal savings help keeps Rapid solvent and growing. Today, Rapid also has offices in Canton, Mt. Adams in Cincinnati and will soon open an office in Hamilton. Rapid has about 40 employees total and about 15 are based in the Springboro office at 78 N. Main St, including Dennis.

Educating clients contributes to Rapid's successful, he says. Dennis provides educational presentations to the community and various trade organizations to help first-time homebuyers as well as the seasoned real estate investor. The company web site is a virtual primer on the industry, and loan officers "take the time to work with clients on how to become loan-qualified," as well as which loan option best suits the client's situation.

Dennis notes that revenue has tripled in three years and the company is one of the top 10 mortgage brokers in the state.

For more information, call 937-748-8888; e-mail [DFisher@rapid-mortgage.net](mailto:DFisher@rapid-mortgage.net) or online at [www.rapidmortgagecompany.com](http://www.rapidmortgagecompany.com). The Springboro office is open 9 a.m. to 6 p.m. Monday through Friday, or by appointment.