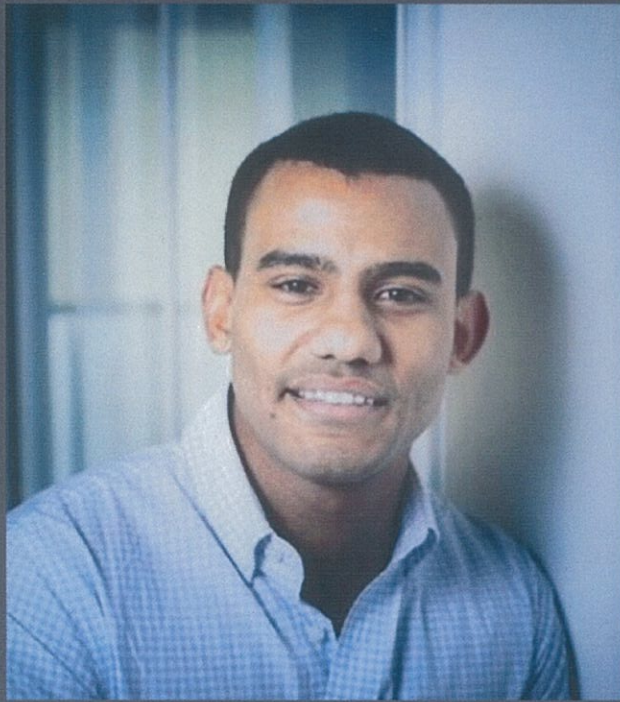


# 02 PLATFORM PIONEERS

Supercharging other businesses



## EDUCATION

RYAN WILLIAMS

'08

COFOUNDER, JOPWELL

Ryan Williams and cofounder Porter Braswell are aiming to empower minority students and professionals to advance their careers. Founded in 2014, Jopwell is the first hiring and recruitment platform dedicated to connecting top companies, including Airbnb, BlackRock and the NBA, with talented, diverse candidates. Williams reports facilitating tens of thousands of connections between job-seekers and the 70-plus companies on the platform.

Forbes 30 Under 30

# WOMEN OF INFLUENCE HALL OF FAME

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## Women of Influence Awards

Co-presented by Alta Associates (<http://www.altaassociates.com/>) and Accenture (<https://www.accenture.com/us-en/new-applied-now>), the annual Women of Influence Awards honor four women for their accomplishments and leadership roles in the fields of Information Security, Risk Management and Privacy. These awards recognize women in four categories:

- Corporate Practitioner
- "One-to-Watch" - honoring an up-and-coming thought leader
- Public Sector or Academia
- Private Solutions Provider

Judges select the winners based upon a six-point set of criteria:

- A positive influence on the professional community
- The application of creativity or innovation in solving problems or overcoming challenges
- A demonstrated commitment to the highest ethical standards
- A history of designing and implementing effective solutions
- Sustained record of accomplishments and contributions to the field
- Service as mentor of trusted advisor to colleagues, students and others



## 2017 Women of Influence Recipients

### Corporate Practitioner

Nasrin Rezai, Global Chief Information and Product Cyber Security Officer, GE

### One-to-Watch

Stephanie Domas<sup>'05</sup>, Lead Medical Security Engineer, Battelle

### Private Solutions Provider

Angela Messer, Executive Vice President, Booz Allen Hamilton

# Executive Spotlight Series With Jonathan Razi, CEO of CardX

by Jonathan Razi (<http://paymentsjournal.com/author/jonathanrazi/>) © November 28, 2017 11:37 am



## **For those hearing about CardX for the first time, would you share some background on the company?**

I founded CardX in 2013 to respond to a new opportunity in the payments industry. New rules allowed businesses in America, for the first time, to pass on the costs created when customers choose credit cards for convenience or rewards.

CardX is a turnkey solution for "credit card surcharging," meaning that a merchant using CardX automatically complies with all of the rules required for passing on the credit card fee.

We're pleased to be leaders in this growing field, and we're strongly differentiated both by our patent-pending technology and our compliance expertise. In fact, we were honored to be the only solution provider advocating in the U.S. Supreme Court in *Expressions Hair Design v. Schneiderman*, which affirmed that passing on the credit card fee is protected speech under the First Amendment.

This legal milestone, along with the growing marketplace demand from both merchants and ISOs, is moving America's payments landscape in the direction of this internationally-proven model. In Australia today, 42% of all merchants are passing on the credit card fee, resulting in lower interchange costs throughout the Australian market. We see this in America's near future as well.

## **Currently, what kinds of companies or organizations are you working with?**

The majority of our clients are businesses looking to reduce their high costs for credit card acceptance. CardX is an especially good fit for businesses with low margins that lose out on a significant share of their profits when they have to pay around 3% for credit card acceptance. With CardX, they accept credit cards at 0% cost.

Some of our B2B merchants—such as wholesale distributors in chemical supply, office supply, and electrical supply—have single-digit profit margins, so when they pay 3% for a credit card, it may cut their profitability in half.

We're also seeing great adoption in B2C categories such as professional services, including law, medical, insurance, and accounting firms, as well as mechanics and contractors.

We also serve many government and education clients. Passing on the credit card fee is actually the most common model for government and education in the United States, since these institutions have been allowed to pass on their fees since the early 2000s. We've signed many institutions that use CardX to keep their costs at 0% while improving customer-friendliness and transparency.

**What feedback have you received from merchants and consumers on this fee model?**

We hear great feedback from our merchants, and the greatest compliment we can receive is their continued business. In our recent round of outside investment (<https://www.cardx.com/news/cardx-raises-21m-in-new-investment-round>), one of the statistics that drew a lot of interest is the 95% year-over-year retention in our client base, which is among the very strongest in the industry.

I view CardX as a great balance of cost savings for the merchant and affordability for the customer. With CardX, we automatically detect when a debit card is entered and apply no fee to the customer's card. Because customers always have debit as a no-fee payment option, we're much more customer-friendly than products that pass on a flat-rate across the board.

**Do you see people start the payment process with a credit card and, after seeing the fee, switch to a debit card?**

Yes, we definitely see some migration from high-cost credit cards to low-cost debit cards, since customers pay no additional fee for debit. We view this as a win on both sides: the customer is happy, and the merchant pays much less than they would have if they were bearing the cost of rewards and miles.

**Who are your competitors, if any?**

The strong demand in the market for lower-cost solutions is producing a lot of new entrants, and this actually helps make credit card surcharges more mainstream and more familiar to our audience.

Most of these companies purport to offer a "cash discount" product, because there's no technology required. "Cash discount" is another form of passing on the credit card fee, but it is generally non-compliant (<http://www.cardx.com/compliance#frequentlyaskedquestions>), because with these products they're listing the cash price and then adding a fee at the point of sale—and even adding the fee to debit cards, which violates the rules.

The "cash discount" products are responding to the demand for lower costs, but they are not meeting the compliance requirements, risking account closures and fines from the card brands, which is an awful outcome for both the merchant and the ISO.

We often see these merchants, as well as ISOs, come to us for a 100% compliant solution, and many sales partner ISOs have had great results licensing our solution.

**Thanks to technology, transparency has come more to the forefront of consumer minds. Over the next 5 years, do you feel there will be an even greater need for more transparency in the payments industry?**

Absolutely. We need more transparency for merchants and consumers alike.

It's remarkable how few consumers, who are otherwise very informed, know that there is a cost associated with making a payment with their credit cards—they have been kept in the dark for years, and merchant costs went up the whole time. The current trend is unsustainable: the interchange cost alone (to say nothing of dues

and assessments) for many rewards cards has gone up 24% since 2005, so a 2% interchange card is now 2.48%.

When consumers bear the cost of their own rewards, they're both more informed as well as more likely to switch to another form of payment when the cost gets too high—which finally applies price pressure on the credit card companies, making costs manageable for everyone.

## Three Named All-CC for Field Hockey

Posted: Nov 07, 2017

### Full Centennial Conference Release

Haverford, Pa. – Three members of the Haverford College field hockey team have been named All-Centennial Conference selections, the conference office announced in a release on Tuesday morning. Senior co-captain midfielder Stephanie Terrell was named to the first team while sophomore midfielder Rachel Gordon was named to the second team. Sophomore defender Caroline Aronowitz picked up honorable mention honors. With the addition of Terrell to the ranks of the first team, Haverford has now had 14 first team players in the history of the program.

Terrell, a product of Ann Arbor, Mich., started 18 games for the Fords this season, registering four goals, including the overtime golden-goal winner in the Centennial Conference first round on Tuesday, October 31. Terrell also logged the game winner in a 3-0 home triumph over McDaniel on October 14 as the Fords began a run of five straight victories to reach the Centennial Conference playoffs for the third consecutive season.

A stalwart for the Fords in all four of her collegiate seasons, Terrell has logged the fifth most minutes in program history and has started 68 total games, the 13th most in Haverford career history.

Terrell, selected to the second team a season ago and tabbed honorable mention in her first year campaign, becomes the first three-time All-Centennial performer for Haverford since Mary Hobbs took home the plaudit in four straight seasons from 2009-13 and Bridget Gibbons simultaneously garnered three straight from 2010-12.

Terrell was also named to the Centennial Conference All-Sportsmanship team for the third straight season. She has been a Centennial Conference Honor Roll recipient in each season of eligibility.

Gordon, from Winnetka, Ill, picks up second team honors after a season in which she started all 19 games for Haverford, leading the team in assists with five and picking up seven total points on the season. Gordon currently ranks eighth in program history with 0.24 assists per game, tallying nine total assists through her first two seasons. Gordon, tallied her first career goal in Haverford's 7-3 win over Immaculata on September 12.

Aronowitz, of Columbus, Ohio, was named honorable mention after helping to anchor the back line for the Fords in her sophomore campaign. Starting 17 contests as a lockdown defender, Aronowitz contributed to one of the stingiest defenses in the Centennial Conference, as the Fords allowed just 1.51 goals per game.

Aronowitz also tallied her first career goal on October 14, as Haverford bested McDaniel 3-0. As a part of the Fords' penalty corner offense, Aronowitz posted two assists this season.

Erin Coverdale of Franklin & Marshall was named the Offensive Player of the Year while Grace Hillman of Johns Hopkins took home Defensive Player of the Year Honors. Kailyn Brandt of Washington College was named the Rookie of the Year while Jane Wells was named Coach of the Year in her first campaign with the Blue Jays of Johns Hopkins.

The Fords finished the season 11-8, reaching the Centennial Conference playoffs for the eighth time in the last nine seasons. Haverford has now won at least 10 games in seven of head coach Jackie Cox's eight seasons at the helm.

The Fords will now await the release of All-Region and All-America squads, which are tentatively expected to be released on November 29 and December 6, respectively.



Chicago natives launch LGBTQ web series, 5A-5B  
2017-11-12



5A-5B web series



01

Chicago-grown filmmakers Michael Cicetti ( Creator/Director ) and Ella Harris ( Producer ) are filming a new LGBTQ comedic web series titled, 5A-5B. The series follows the lives of two neighbors, a gay academic and a suburban divorcée, who encounter a series of wildly awkward social encounters over the course of one week in Harlem. The pilot episode debuted this summer at Chicago's Queer Bits and Windy City International film festivals.

The creative team is currently crowdfunding on Kickstarter ( thru Nov. 27 ). For production updates and sneak-previews follow @5a5bwebseries on Instagram. See [www.kickstarter.com/projects/1531906203/5a-5b-webseries](http://www.kickstarter.com/projects/1531906203/5a-5b-webseries) .

**Editor:** Not many pep talks by football coaches make me think of Shakespeare's "Henry V" and his famous speech, "Once more unto the breach, dear friends, once more."

But defensive line coach Larry Johnson, who came to Ohio State after being passed over for the head coaching job at Penn State, did just that in his pregame speech at the skull session.

While J.T. Barrett's wizardry was a big part of the Buckeyes' amazing victory, it was appropriate that it was Johnson's guys who went four times unto the breach at the end of the game to stifle Penn State's hopes.

**Jay Hoster, Columbus**

**Jay:** On the OSU sideline it sounded like this: "Cry 'Havoc,' and let slip the dogs of war." On the Penn State sideline it was: "True it is that we have seen better days." And in the press box: "Hey, dad, I can't see real good. Is that Bill Shakespeare over there?"

# Otterbein University Athletics



Cardinals Hold Off Kenyon, Advance to NCAA Sweet 16!

Written by Adam Prescott (Photos by Madi O'Neill and Lance Kriesch)

Men's Soccer

Posted: 11/12/2017 10:32:00 PM

Gavin Koerner '14

[Post-Match Press Conference](#)

[Photo Gallery](#)

WESTERVILLE, Ohio – The Otterbein men's soccer team delivered a wild and memorable performance Sunday night in the second round of the NCAA Tournament, holding off 13th-ranked Kenyon College by a score of 3-2 amidst driving rain at Memorial Stadium.

The Cardinals, ranked 10th in the latest national poll, jumped on the Lords by scoring three goals in the first half and ultimately running their winning streak to 17 matches.

Otterbein, now 19-2 overall, advances to the NCAA Sweet 16 and will square off against No. 4-ranked St. Thomas (Minn.) next weekend in Chicago, Ill, with North Park University serving as the host. The Tommies currently hold a 21-1 record.

"Everyone is good once you get to this stage, so anything can happen," head coach [Jason Griffiths](#) said. "We have gone one game at a time and that continues to be the approach. We will enjoy this, and then go back to the grind of watching film and preparing for the next opponent. Our guys will be ready to go next week and try to

progress another round forward."

Both sides exchanged possession over the initial 15 minutes, with Kenyon (16-3-3) getting the better of the chances on three shots and a trio of corner kicks.

The Cards weathered that initial storm, and got on the board after a fast-break shot from Erick Juarez-Manning was saved but resulted in a 24th-minute corner kick. The ensuing ball into the box was kept alive by senior Jaden Lunger's head, and eventually cleaned up by Juarez-Manning in front of the net.

"We didn't get over-excited and just stayed relaxed after the first goal," Juarez-Manning said. "That mindset led into Gavin's second goal and we kept going strong after that."

Otterbein began adding to its lead in the 32nd minute on another corner-kick sequence, with Pau Piang initially sending in a ball that was headed from Erick Stucky to Gavin Koerner<sup>14</sup>, who finished off the play up close.

The Cards put an exclamation point on the first half at the 42:09 mark with another bulldog-like effort, as Koerner kept a pass alive and fed it back into the box toward two teammates. Senior Nate Norris had the first challenge with a defender before the ball popped out to freshman Kohei Adams, who roped in his first collegiate goal and ignited another celebration.

Kenyon had a set piece early in the second half, and a flurry in the box translated into two primes saves from Cardinal goalkeeper Collin Hoffmann. The second stop came on a scrum near the goal line, where Hoffmann fell on the ball and a dogpile occurred.

The Lords never quit, staying very much alive and getting two header goals from Woo Jeon in a six-minute span to claw back in the match. The second one came with 10 minutes remaining and put pressure squarely on the Cardinal defense.

Otterbein hung on down the stretch, clearing multiple opportunities by the opposition and watching senior defender Jaden Lunger head out a Kenyon corner kick with 1:07 to play that proved to be the last dangerous sequence.

Kenyon finished with a 19-6 shot advantage, but Otterbein made the most of its looks with all but one on goal. Both sides took seven corner kicks and Hoffman was solid once again, making 10 saves to keep his team ahead throughout.

"I thought we handled Kenyon's pressure really well," Hoffman explained. "The back line works great together and they make my job a lot easier. I can't complain about that."

The result gives Otterbein its first victory over Kenyon since the 2012 season, and thrusts the Cards into the Round of 16 for the first time since their national-runner up finish in 2002.

"This will be a great opportunity to show more people what Otterbein and the OAC can bring to the table," Koerner added. "We play in a strong conference and feel prepared to keep this going."



# Dante DiSabato:<sup>04</sup> The Secret Of Naples, Florida, Is Out

November 6, 2017 by Dima Vitanova

A tourist paradise year-round, South Florida brims with cities and enclaves that often seem to be the polished result of the same luxury cast. There are the high-end downtowns, the postcard-perfect beaches, the lush golf courses. In recent years, however, one town has risen up to claim a diverse personality on a map swept in ritzy uniformity: Naples.

“Naples had always been considered a retirement community: old and boring,” said Naples-based real estate agent Dante DiSabato. “However I can tell you first-hand from moving down here in 2009 that Naples has changed dramatically. The secret is out!”

Sprawled along a surprisingly neat grid of parallel streets, steps away from the Gulf of Mexico, Naples appears to have buried its secret in exquisite features that are in plain sight. Like many of its South Florida counterparts – from Miami to Fort Myers, this city of roughly 20,000 residents boasts all the amenities associated with a lavish lifestyle. Think exclusive boutiques and world-class restaurants and state-of-the-art fitness centers and mesmerizing galleries and plush hotels.

“What sets Naples apart is its real estate,” said DiSabato. “It is on the map for some of the highest priced real estate in the world.”

Some of the most sought-after, architecturally appealing neighborhoods, such as Park Shore, Olde Naples, Aqualane Shores, the Moorings, and Port Royal (where home prices can go up to \$100 million), offer not only easy access to the city’s two prime locales – the coast and downtown – they provide a true sense of community, underpinned by safe streets and great schools, that has earned Naples the distinction as the happiest and healthiest city in the country for several years.

The balmy Florida climate unquestionably contributes to Naples’ sophisticated yet relaxed lifestyle. But true to its proclivity for the rare, Naples “has some of the best weather in the nation.” Being the southern-most city along Florida’s western coast, Naples splashes in the warm, calm waves of the Gulf of Mexico, whose temperature is higher than that of the Atlantic Ocean. Showers and storms are also less frequent than on the east coast.

“Naples is very unique and is hard to compare to any other town,” said DiSabato. “However, I would say that our biggest competitor would be Palm Beach. It is unique, quaint and has several similarities to Naples. But whereas Palm Beach, some people would say, is old money, Naples tends to be old monies new home. Palm Beach is basically connected to a large city (West Palm Beach), meaning you never really feel like you’ve escaped to a tropical paradise as you do in Naples. Add to that the spectacular sunsets we have in Naples and the calm waters of the Gulf of Mexico and it’s easy to see why so many buyers decide on Naples after comparing the two.”

Some of those buyers are also among the most recognizable names in the business world, boosting Naples’ proportion of millionaires per capita to among the top in the country. “Naples has always attracted CEOs,” said DiSabato. “In fact, I believe it houses the most retired Fortune 500 CEOs in the country.”

A hidden gem until recently, Naples is now finding its glimmer as one of Florida’s most coveted destinations – not only for pristine vacations, but also for refined living. “People continue to move to Florida and will always move to Florida,” DiSabato said. “And thanks to the super amenities in Naples, we’ll keep attracting great people who want to be a part of this little piece of paradise.”

*Dante DiSabato is the exclusive agent representing the Naples, Florida real estate market as a member of the Haute Residence Real Estate Network. View all of his listing here. (<http://dantedisabato.raveis.com/>)*

# The Columbus Dispatch

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## Bigger temple builds character in Hindu youth

By Danae King

The Columbus Dispatch

Posted at 4:26 AM

A young girl stood behind a lectern, note cards in hand, as she showed off her public-speaking skills. Behind her, another girl displayed her artwork at a table.

Two more groups of children, much younger, lined the back wall, playing musical instruments and singing. At the end were two little boys with a hat full of Hindu terms on slips of paper. They asked visitors to pick a term, which the boys then explained, showing their knowledge of Hinduism.

It was a classroom at the Bochasanwasi Shri Akshar Purushottam Swaminarayan Sanstha, or BAPS, Temple at 5419 E. Broad St. on Columbus' East Side. BAPS is a sect of Hinduism that focuses largely on helping others.

The classroom was just one that recently hosted exhibits for children to illustrate their talents to the community at the temple's recent Diwali, the Hindu festival of lights, celebration.

The many classrooms that the East Side location offers is just one example of why the congregation purchased the space in September, formerly occupied by reform synagogue Temple Israel. The new location is about four times the size of BAPS previous building, which it had occupied since around 2008.

The sect of Hinduism, with locations all over the world, began organizing in central Ohio in the early 1990s and now has about 75 families, or 300 members, in its congregation. The new temple location is called the BAPS Shri Swaminarayan Mandir. Mandir means temple.

The BAPS sect is monotheistic but believes God is always present through a God-realized saint, called a guru, said volunteer Puja Patel. Its guru is now Mahant Swami Maharaj, who leads the worldwide spiritual and humanitarian organization. The sect is focused on community service, unity and peace.

“We do a lot of service work and now we’re finally in the city of Columbus,” said volunteer Dhaval Patel. He said the group is looking forward to working with the local government and others to give back to the community.

The children in the BAPS classroom were able to showcase their skills due to the programming at the temple, including Sunday children’s classes, cultural programs, language classes, summer camps and talent development.

“We try to build their character; we want (each youth’s) full potential to come out,” Dhaval Patel said, standing in front of two high school students who were doing a presentation about youth programs at the temple’s Diwali celebration last week.

“I was shy before,” said Apeksh Desai, 17, of New Albany. He’s a junior in high school and said BAPS’ youth programs have made a real difference in his life.

“I’m glad to say I’ve built my character to the fullest through BAPS,” he said. He hopes other children can do the same in the temple’s new space.

“It was kind of hard for new people who wanted to come,” Desai said. “Now we have this area four times bigger. It really shows something. As a community, we can expand.”

The temple welcomes the public to come and see what BAPS, and Hinduism, is all about. Dhaval Patel said the temple welcomes people to come in at any time. They also can call and schedule school tours, or come to the health fairs and events that the temple hosts, which are for the larger community not just the BAPS members.

“It may seem so foreign and so not something you would have in your backyard, when really, there are so many Hindus around you,” he said.

*For more information on BAPS Columbus call (614) 868-3199 or visit [www.baps.org/Global-Network/North-America/Columbus.aspx](http://www.baps.org/Global-Network/North-America/Columbus.aspx).*

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**[@DanaeKing](#)**

# Sustainable Excellence in the Customer Experience: Start with Your Employees



What keeps a business going strong, year after year, for close to 65 years straight? At Ricart Automotive Group, the answer is uncomplicated: an unwavering focus on the customer from Day One.

Led by <sup>'98</sup> Rick Ricart, vice president of sales and marketing, the main path for the last five years to improving the customer experience at the dealership has been through improving the experience for each of its 541 employees.

“There’s an old quote, ‘Serve your employees, customers and vendors, in that order, or someone else will,’” Ricart said. “It’s still true today, 100 percent. Probably even more so today than 20 years ago. Happy employees make customers happy.”

In an industry where employee turnover of 90 to even 100 percent over a one-year period isn’t unusual, Ricart Automotive has succeeded in getting its number down to 19 percent. It didn’t happen overnight but, with a long history of ensuring that customers have the best possible experience at the dealership, and knowing that their experience is closely tied to the employees’ experience, Ricart had a strong foundation for reaching his goal.

## Setting the Standard for Excellence

It’s hard to know just how much childhood shapes us, and in what ways. But one memory that stands out for Rick Ricart took place at his grandpa’s then 30-year-old car dealership in the early 1980s. The very young Ricart was walking around the lot with his grandpa, picking up license plate screws.

“‘Do you know how much these cost?’ he’d ask me,” Ricart said. “He knew the value of everything — where each and every penny was spent.”

Paul F. Ricart had a tight hold on the finances, and for many of his years as owner of Ricart Automotive, a tight hold on just about everything else too. From new car sales to driving the old pickup out to retrieve a customer’s car, he did it all, six days a week. His hard work paid off, as he grew the dealership to one of the most

successful in the region.

Automotive News ran a story in 1961 calling Ricart a “stimulator,” whose competitors were confounded as to how he was getting so much business, both inside and outside his primary market area.

“His competitors were convinced he must be cheating somehow, but it was strictly word of mouth. He took such great care of his customers that word spread far,” Ricart said.

And that is probably the most important thing the young Ricart learned from his grandpa: How to take care of his customers. For Ricart, it’s meant improving the employee experience first.

## **Straight to No. 1**

Although employees have always been a priority at Ricart Automotive, the management team received a boost in taking the employee experience to the next level when they signed up for Ford’s Consumer Experience Movement (CEM).

Before doing so, the team sent a survey to all employees to get feedback on job satisfaction.

“Unfortunately, the results weren’t anything you’d want to put up on your fridge at home,” Ricart said. “We took our efforts to make improvements very seriously.”

Ricart assigned a key employee to lead CEM implementation, whose role was later turned into a full-time job. He also provided employees with software tools that made their job easier and more enjoyable, including AutoAlert’s AlertMiner to determine the right offer for the right customer at the right time. Backed by powerful analytics of customer information and big data, the software creates a unique deal for every customer to upgrade or trade keys today.

(This tool allows us to) approach every customer with meaningful, pertinent information that the customer is interested in,” Ricart said. “It makes the conversation so much better for everybody.

It didn’t take long for things to improve. In addition to obtaining an impressive 19 percent turnover rate in just a few short years, Ricart Automotive began to get noticed by the local business media. After just one year of focused, sustained efforts to improve the employee experience, the dealership was named to ColumbusCEO’s list of 70 “Top Workplaces” in Central Ohio — after two years, it made the magazine’s top 10. And by the third year, Ricart Automotive was named the best place to work in the entire Central Ohio area. The list is created by a third party that surveys all employees.

Other efforts to improve the employee experience included bringing in food trucks that are required to offer at least one healthy option, which the dealership subsidizes to encourage employees to eat healthier. There is also a Subway restaurant on premises and an employee fitness center.



## Providing Even More Value for Customers

Improving the customer experience may start with employees at Ricart Automotive, but it certainly doesn't end there. The employee focus has paid off for customers as well. Customer satisfaction numbers are rising, and the dealership recently won Ford's most prestigious award, the Triple Crown.

In addition to AlertMiner, other software that makes the employee's job easier while improving the customer experience includes One-to-One Intelligent Marketing. Customers receive a deal every month for trading in their car, often with no changes in terms, no down payment, and no change in payment. The deal is specific to that particular customer, making the car buying experience easier and more enjoyable — no haggling, no pressure, just the best offer most pertinent to each customer's real-time needs.

"We've shifted our dollars from external to internal marketing," Ricart said. "We're selling 16,000 vehicles every year — it makes more sense to reach out to those customers with the best deals. But the message has to be substantial and grab their attention. That's why One-to-One Intelligent Marketing is an absolute must.

Customers in the service drive at Ricart Automotive also receive offers unique to them. With PandoAlert, the Ricart team knows not only the best offer for each customer but also when to approach them. The customer with an expensive repair might want to trade in that day. For another, it might be best to present the offer at time of check-out, as something to consider later.

A partnership with AutoFi has allowed the dealership to offer online car buying for its customers, another perk. All the paperwork is handled online, and the customer just schedules a time to pick up the car and learn how to use its features.

## Modern Marketing

It's goodbye and good riddance to "spray and pray" marketing for Ricart. He couldn't be happier to have smarter options for customers that are transparent and provide measurable results.

Ricart advises dealerships "not to spread themselves too thin" by employing lots of marketing methods but, instead, to keep things simple by sticking with just a couple of primary partners "who are transparent, who

share the data with you, and who actually care about your success. And then hold them accountable.”

Much of the dealership’s marketing is still done in-house, a tradition famously started by Rick’s father, Fred, when he and his brother took over the dealership in the 1980s. The dealership continues to stay organic with a large part of its marketing, creating much of it in-house and even more recently pulling its inventory from third-party sites like Autotrader and [Cars.com](http://Cars.com).

Targeted Facebook ads and YouTube “bumper” ads (unskippable for six seconds) are a great way to reach your intended audience, Ricart said. It’s easy to reach only “auto intenders” this way for greater overall impact.

The future is bright at Ricart Automotive Group. Through paying attention to employee well-being, staying up-to-date with the best software, and using the latest, most intelligent marketing methods, Ricart sees continued success at the dealership for years to come.

I come into the dealership and I know everybody’s name,” Ricart said. “It’s a great feeling. We have such a strong team, and I’m excited about what’s next.

## MAC Announces Academic All-MAC Seven Miami field hockey players made it on the list.



Nov. 29, 2017

**CLEVELAND** – The Mid-American Conference announced the Academic All-MAC field hockey team on Wednesday. Seven Miami field hockey players met the criteria.

To be named Academic All-MAC, a player must maintain at least a 3.2 GPA and have participated in at least half of the games this season. First-year Miami students are not eligible.

The following Miami players made the Academic All-MAC team:

Estel Roig, Junior, 3.65

Avery Sturm, Junior 3.51

Brie Stahl, Senior, 3.47

Marie-Claire Gorner, Sophomore, 3.41

Makenna Colby, Senior, 3.35

Kendall Hunker, Junior, 3.35

Henni Otten, Senior, 3.21

# The Columbus Dispatch

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## 'It's back to the drawing board,' Columbus Foundation CEO says of Crew stadium plan

By Kimball Perry

The Columbus Dispatch

By Mark Ferenchik

The Columbus Dispatch

By Rick Rouan

The Columbus Dispatch

Posted Nov 21, 2017 at 4:12 PM

Updated Nov 22, 2017 at 6:05 AM

The Abbott property in Downtown Columbus is off the table as a possible site for a new Columbus Crew stadium — not that it was ever really on the table.

"I've heard through a third party that Abbott is unable to consider this proposal because of their need for that site to (serve) a very valuable service to their plant," said Doug Kridler, president and CEO of the Columbus Foundation, who floated a series of ideas on Monday to try to prevent the Crew from moving to Austin, Texas, after the 2018 season.

"Between that reality, and a county that has higher priorities, then it's back to the drawing board on ideas that the community can rally around to save the Crew and enhance our Downtown," Kridler said. "The idea was to provoke other ideas. If Abbott won't work, the county won't work, where can we make it work?"

So far, Kridler's exercise hasn't generated any other alternatives. Local officials said Tuesday that they're open to ideas, but so far haven't offered any of their own.

Kridler pitched a series of ideas that included building a 21,000-seat soccer stadium on 17 acres Abbott owns between North 5th and 6th streets north of Mount Vernon Avenue, now vacant and a place where trailers are parked.

But Kridler never talked to Abbott officials about his idea. "It's leap-of-faith imagining," Kridler said. "I hope it would have a butterfly effect leading to other ideas."



In an emailed statement, Abbott spokesman Scott Stoffel wrote, "We've not been approached to sell any of our property for a soccer stadium."

Others, including Franklin County commissioners, have balked at his ideas. And none of the officials that have said they are working to save the team from moving to Austin have offered an alternative to keep the team in Columbus. Crew investor-operator Anthony Precourt has said he intends to move the team unless a stadium near Downtown is built.

Kridler wanted commissioners to consider allocating half of the quarter-cent sales tax, now set to expire on Jan. 1, 2019, for a period of three years toward construction of a stadium. That could have generated about \$90 million.

New soccer-specific stadiums across the country have cost more than \$200 million. Kridler's proposal would have left the remainder of the bill to the Crew.

But all three Franklin County commissioners on Tuesday emphatically rejected the idea of using a portion of the county sales tax to help pay for a soccer stadium, and city officials said they are unsure about building parking in the area, as Kridler proposed.

The potential plans Kridler floated might not matter, though, in the eyes of many public officials. Several said they do not believe the Crew's ownership has been honest about its willingness to keep the team in Columbus.

Commissioner John O'Grady said Precourt "seems dead set on taking the team out of Columbus." Commissioners Marilyn Brown and Kevin Boyce both said they do not support using county tax dollars to help build a stadium.

Commissioners said they could tap the county engineer or drainage engineer for assistance with infrastructure around a stadium but would not provide direct funding for the structure.

Brown said state and federal cuts have strapped the county's books, which doesn't leave much money to go around for other needs.

"We have so many mandated needs that we have to do, it's not a possibility," Brown said. "We cannot commit to public money at this time."

Columbus Mayor Andrew J. Ginther's office hasn't put together any new ideas since Kridler released his proposal, spokeswoman Robin Davis said.

"We aren't interested in getting into a bidding war with another city, which would only benefit a private owner," she said. "We're ready, willing and able to sit down and support the Crew's success in Columbus. We don't want to enter into any speculation ... It's just all purely speculative when MLS won't tell us what it is that they want."

Ginther's administration won't propose a capital budget until the spring, but any parking structure the city could consider building would cost millions. The city recently finished a parking garage at the corner of Front and Long streets that cost about \$20 million for about 600 spaces. The Franklin County Convention Facilities Authority spent \$18 million on an 800-space garage that opened in 2016 at the north edge of the convention center. The authority has plans for another 650-space garage that will cost another \$18 million.

"That will honestly be a tough one for me," Councilwoman Jaiza Page said. "I just think that we would have to definitely listen to all of our residents and their concerns and looking at our budget going forward."

Councilwoman Elizabeth Brown declined to comment on Kridler's ideas because she has not seen a formal proposal, but added: "I don't want there to be any kind of foregone conclusion that the Crew are gone."

"I do think we should fight for it in a way that's responsible with public and private dollars," she said.

Councilman Michael Stinziano<sup>'198</sup> said he is open to the idea of the city building a parking garage, as Kridler suggests, because it would provide a broader benefit than exclusively catering to the Crew. But Stinziano said he would need to vet the details of any proposal and gather other input before he supported a plan.

"I would want to sit down and talk about any details and make sure any commitment or involvement is in the best interest of the taxpayers in the region," he said. "I personally struggle with the rhetoric and the actions that I hear and then what I see of whether or not the ownership's commitment to find a solution to stay in Columbus exists. But I have not personally talked to them."

Councilwoman Priscilla R. Tyson said she needs to see a proposal before commenting. She noted that voters have not supported public funding for stadiums in the past.

As on Monday, Columbus Partnership CEO Alex Fischer again had no comment on Tuesday.

Fischer has said that he put together a group of local business interests that offered to purchase all or part of the team from Precourt, but that offer was rebuffed.

Late Tuesday afternoon, Kridler, a Crew fan himself, emailed a statement that indicated his frustration with the way things were going is what prompted him to propose his idea publicly.

“In the heat of emotion, I conceived of an idea this weekend that doesn’t work for a variety of reasons. However well-intentioned, it was a mistake to approach it in this manner, given that it may have provided some false hope about the practicality of that solution,” he wrote.

Kridler had previously prefaced his announcement with the warnings that: “I didn’t talk to anybody. It’s not been vetted.”

He said friends — not foundation donors — helped put together the map and 14-page document with his ideas.

“I’ve gotten dozens of emails and messages celebrating the idea generation,” Kridler said. “This wasn’t meant to put anybody in a difficult position.”

Davis said Kridler told Ginther about the plan after a Columbus Foundation awards meeting just hours before releasing it, but did not say he planned to pitch it publicly.

Columbus sports and entertainment attorney Bret Adams, a friend of Kridler’s, said he knows the ideas “sparked a very productive dialogue.”

But Adams said that without public funding, the effort falls on the private sector. And so far, no Fortune 500 companies based in Columbus have stepped forward for the Crew.

“That is not a positive comment for our city,” Adams said. “Losing this team, it’s a significant negative for our city. And we have to do everything possible to keep it.”

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# The Columbus Dispatch

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## Central Ohio's newest leaders find value in giving back to community

By JD Malone

The Columbus Dispatch

By Mark Ferenchik

The Columbus Dispatch

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About 40 years ago, a titan of business and philanthropy in central Ohio made a call to a rising star. John G. McCoy, the founder of Bank One, hoped to make an impression on Leslie H. Wexner, founder of The Limited.

Wexner had built a booming business based in Columbus and was on his way to eventually becoming the wealthiest man in Ohio, but he did little beyond work. McCoy's call, and some gentle prodding, changed everything.

"John G. McCoy said to me, asked me, if I would give of some of my time, and some of my money, to the community," Wexner said during a recent interview. "I was working 80-hour weeks. I told him that I didn't have time, and I told him that my shareholders wouldn't want us to give away money."

McCoy told Wexner that he was wrong, and McCoy didn't back down. He argued that Wexner not only owed it to the community, but that his business and his employees would be better for it.

"John G. said, 'You have a lot of employees in central Ohio, a lot of customers, and it is in the interest of your company to help build the community,'" Wexner said. "He was right."

All these decades later, Wexner has left an impression on central Ohio. He has donated hundreds of millions of dollars to his adopted causes, Nationwide Children's Hospital and his alma mater, Ohio State University. His wife, Abigail Wexner, has found many other causes to support. And he has influenced developments such as Easton Town Center and New Albany.

Wexner didn't come from a wealthy or influential family. He had no experience in philanthropy or civic leadership, but he now understands the value of the call from McCoy.

"He coached me," Wexner said.

## A long tradition

Now 80, Wexner is looking to a new generation of civic leaders in Columbus, men and women, politicians and business leaders, who can take up the mantle that he and his great friend, the late John F. Wolfe<sup>'61</sup>, assumed from men like McCoy.

Some saw that leadership ring as a club of sorts, long-dominated by wealthy white businessmen who sculpted the local landscape behind the scenes. Outgoing Columbus City Attorney Richard C. Pfeiffer has said, "We're just part of the help."

Columbus, like any community, has always had influential business and civic leaders.

Dr. Lincoln Goodale, the son of a Revolutionary War hero, was among the first and set a high bar. He settled in Franklinton in the early 19th century and amassed a fortune in real-estate prospecting and retail storefronts.

As a physician, he offered his medical services free to the poor. In 1851, Goodale sold 40 acres to the city for \$1, for use in perpetuity as a public park, the largest such park in the country at the time.

Samuel P. Bush succeeded Goodale and has been the mold for the city's civic leaders for more than a century. Bush moved to Columbus in 1890 to run Buckeye Steel, became president of the company, organized the Scioto Country Club, helped found the Columbus Academy and was the first president of the Ohio Manufacturers' Association. He also helped organize the Ohio Chamber of Commerce.

At the behest of the mayor of Columbus at the time, Bush headed relief efforts following the Great Flood of 1913, one of the deadliest floods in the United States, which killed more than 400 in Ohio.

He also worked with national leaders during the Depression on a series of employment and relief efforts. Ultimately, though, Bush likely is more famous for his grandson and great-grandson, U.S. Presidents George H.W. Bush and George W. Bush.

John H. McConnell, founder of Worthington Steel and the original majority owner of the Columbus Blue Jackets, and John W. Galbreath, founder of a national development company and one-time owner of the Pittsburgh Pirates, also left grand legacies in central Ohio as they built businesses and invested in the community.

Wolfe, the former publisher of The Dispatch and head of The Dispatch Printing Company, which among other business interests helped develop the Arena District alongside Nationwide Realty Investors, came from a family long engaged with the city. Wexner learned a lot from Wolfe and leaned on him as a friend and adviser.

Wexner admired the Wolfe family's engagement in Columbus and desire to improve the city.

"There were a lot of things they cared about," Wexner said of the Wolfe family. "That wasn't my background."

Wexner hopes members of the next generation leave Columbus a better place than they found it, like his generation tried to do, and see things not as short-term opportunities but as long-term assets and investments. One such project was among the first of Wexner's civic-leadership experiences.

He read one day that Columbus City Schools planned to sell Central High School, on the Scioto Peninsula, to a hotel chain. He was flabbergasted to think the regal school building might give way to a hotel on one of the city's premier pieces of real estate. He didn't know what to do, or how to stop it, so he called Wolfe and simply said, "We can't let that happen."

They didn't. The old high school is now COSI.

## **Providing structure**

Wexner's conversations with Wolfe over the years, and his networking with other central Ohio leaders, led to the realization that coordinating efforts in the community was in everyone's best interest. Thus they formed the Columbus Partnership, which has grown far beyond what Wexner thought possible. He wants the partnership to give the next wave of leaders something he never had — an outline.

"If there is a blueprint," Wexner said, "no one showed it to me."

The Partnership has more than 50 members today, including, besides the Wexners, such people as Jack Hanna, director emeritus of the Columbus Zoo and Aquarium; pro golfer Jack Nicklaus; Jane Grote Abell, chairwoman of Donatos Pizza; Mark Kvamme, venture capitalist and founder of Drive Capital; Michael V. Drake, Ohio State University president; Nancy Kramer, founder of digital-marketing firm Resource Interactive and chairman of Resource/Ammirati; Matt Scantland, CEO of CoverMyMeds; James Hagedorn, Scotts CEO; Lisa Ingram, president and CEO of White Castle; and Bradley M. Harmon, president of the Dispatch Media Group and publisher of The Dispatch.

“We found out that there were people we didn’t know who wanted to be engaged,” Wexner recalled. “There was no grand plan, just coordination. Before you know it, it looks organized and planned, but it happened idiosyncratically.”

Alex Fischer, president and CEO of the partnership, said he thinks the bench strength is as deep as it’s ever been.

“More people are getting involved, both the public and private sector,” Fischer said. And more are getting involved at a younger age.

He said that Columbus Mayor Andrew J. Ginther, at 42, probably is one of the younger big-city mayors in the country, so he’ll be a political player for awhile.

Fischer also said that the current Columbus City Council is the best he’s seen, with more energy, creativity and passion, along with different perspectives. He singled out Jaiza Page, 33, and Shannon Hardin, 30, both young African-American leaders. Michael B. Coleman was the city’s first African-American mayor, serving from 2000 through 2016.

Fischer, who came to the city from Tennessee a decade ago, said Columbus is a relatively new-money town, and despite the histories of the business titans here, doesn’t have the old-money class system that other cities do.

It also accepts newcomers, he said, like himself.

“Someone gave me the keys to the city. There’s a lot of room to run around in,” Fischer said. “Lots of people coming and going. We don’t shun that.”

Fischer also said that people such as Wexner, Wolfe and developer Jack Kessler have supported the cultivation of new leadership. "They invited young leaders to come into the boardrooms," Fischer said.

Lisa Ingram, who leads the family-owned White Castle business, is one of those young leaders who felt embraced and encouraged by people such as Wexner and Wolfe.

"They are not dictatorial," Ingram, 47, said. "They have been inclusive, listened to our voices and given us a seat at the table."

CoverMyMeds' Scantland, 38, is another.

"I have been incredibly impressed with their selflessness. People talk about 'the Columbus Way.' I wasn't sure what it was, but it means selflessness and putting the needs at large ahead of the needs of any one organization."

Laurie Stein Marsh, who heads Leadership Columbus, a program to train the next generation of leaders, expects more diverse viewpoints among the next group of leaders.

The question is, who will replace the Wolfes, the Wexners, the Schottensteins, the Lazaruses?

"It's a complete shift of leadership," Marsh said. "I think that people really feel that they can be part of the community agenda, and also contribute to the community."

The breadth and diversity of the city's civic leaders is much stronger than ever before, Wexner said. And he sees that as a great thing for the city's future.

"No question, having more voices is better. They have different experiences, talents, networks," he said. "The more people you have engaged, the quicker you reach critical mass and velocity, the more heads and hearts are connected."

## **Political turnover**

Politics in Columbus also are seeing a changing of the guard.

For the Republicans, Clarence Mingo, 45 and Franklin County's African-American auditor, and state Rep. Laura Lanese, 54, are among the vanguard of younger leaders in central Ohio, said Brad Sinnott, chairman of the Franklin County Republican Party.



It is difficult for Republicans to win countywide, with Columbus and Franklin County clearly leaning Democratic, Sinnott said. “But with the right kind of candidate, we are able to attract crossover and unaffiliated votes.”

For the Democrats, Ginther, Page and Hardin are all young, as are fellow Columbus City Council members Elizabeth Brown, 33, and Michael Stinziano, <sup>37</sup>37. City Council President Zach Klein is just 38.

One Democrat, Franklin County Recorder Danny O’Connor, 30, said he views Columbus as an emerging American city with a strong economic base and creative class. But future leaders here are going to have to deal with income inequality and a lack of affordable housing, and remain ahead of the game to ensure that the city continues to prosper.

“Cities have come and gone,” O’Connor said.

Another young official, also a Democrat, is state Rep. Kristin Boggs, 39, of Columbus. She said she and her husband plan to stay in Columbus to raise their daughter.

As for her own political future, she’s not sure — yet.

“With term limits, the only thing I know is I won’t be in the Statehouse in 10 years,” said Boggs, an Ashtabula County native whose father and uncle served in the legislature.

She does think that more voices will be represented at the table, as does Klein.

“I think the power is spread and reflected in our neighborhood groups,” Klein said. “Certainly diverse thought is bringing everyone to the table. Bringing the faith community and civic associations (in), that’s the approach you need. I don’t necessarily see it as a changing of the guard. It’s changing demographics.”

Though the demographics are changing, new arrivals from other countries have found it difficult to get involved in local planning and decision-making at the highest levels.

An associate professor at a Connecticut college who researched the Somali communities in the Columbus and the Minneapolis-St. Paul areas concluded that Somalis were better incorporated into the Minnesota community, politically and culturally, than here in Columbus. Minneapolis, the U.S.

city with the largest Somali immigrant population, elected a Somali to its city council in 2013, and to the Minnesota House of Representatives in 2016.

In Columbus, no one has even run for political office from the Somali community, the nation's second-largest, even though the Somali community started establishing itself here more than 20 years ago.

Part of the problem is that Columbus has an at-large council system dominated by one party instead of a ward system, said Jibril Mohamed, an Ohio State lecturer and executive director of the Somali Community Action Network.

"There are limited pathways to the population of Somalis," Mohamed said.

Hassan Omar, who has long led the Somali Community Association of Ohio, said he doesn't feel his community has a voice at the table. "In the future, hopefully they will," said Omar, who said he knows a handful of people interested in running for office.

Mohamed said it will happen at some point.

"We're not giving up," Mohamed said. "Everybody can be part of the governance."

## **The next generation**

Wexner and others relayed many names when asked about who is rising to one day replace him and his colleagues. Obvious among the names: his wife, Abigail Wexner. But also Abell of Donatos Pizza, Ingram of White Castle and developers such as Joel Pizzuti<sup>190</sup> and Brent Crawford.

"I feel honored," Ingram, who is the fourth generation to run White Castle, said of being mentioned. "But in our family, it is an expectation. It is part of being an Ingram."

Unlike Wexner's upbringing, the Ingram family — like the Wolfes — have been among the city's movers and shakers for generations, and they have passed down a culture of community building.

Among the nine Ingrams in Lisa Ingram's generation, the family members sit on 22 boards of directors in central Ohio. She said it is understood that members of the family will give back to the community "with your time, talent and resources." The family's foundation, which is part of the Columbus Foundation, gives away more than \$2 million each year.

Scantland, of CoverMyMeds, never had a conversation like the one Wexner did with McCoy that realigned his priorities and scope of vision. Instead, Scantland said, his greatest mentors were his parents.

“They taught me that you have responsibility for the people that you live with, the community,” he said. “That sense of duty came from my parents and grandparents.”

Crawford, whose Bridge Park development is literally reshaping Dublin’s core, sees his business as something of an extension of his role in the community. He wants to build things that not only make money but also will last for a long time and give more back to the communities they touch than he ever sees. He also is, at age 45, near a time when things outside of his business are calling to him.

“You have to get to a point where you aren’t running a business, you are owning a business,” Crawford said. “That allows you to do different things, look at the bigger picture, invest in what you are passionate about.”

He wants to do more big projects. His company, Crawford Hoying, was one of three finalists for the massive Scioto Peninsula project that went to an Indiana company, but he also feels strongly about finding ways to improve access to affordable housing and addressing the growing income inequality in our region.

“We like to do hard things,” Crawford said. “I tell kids all the time, don’t limit yourself. It’s ‘How do I get there?’ not, ‘I’ll never get there.’”

Scantland sees the success of his company as a vehicle for improving the city’s economic vitality. He’s also focused on helping his employees engage with causes and organizations they are passionate about and where their skills can create change, especially in improving economic conditions for a much wider set of the city’s residents.

“The future of community involvement is not just money,” he said, “but finding ways to leverage our talent to find creative solutions.”

Ingram similarly is drawn to the issues of pervasive poverty and inequality. She thinks there will be a shift in what city leaders tackle as a new, more diverse generation comes into its own.

“The more diversity we have, the more we can find the real needs we have to address,” she said. “There is a population here that has not felt the economic boom of Columbus and we need to find ways to address the needs of those people.”

Derek Grosso started Columbus Young Professionals in 2005 and it now has more than 20,000 members. He said that members of the rising generation of Columbus are interested in strengthening their community. The club’s philanthropy and community-service events are some of its most popular.

“This generation is interested in that,” he said. “People today know that no one does this alone; you aren’t in this by yourself.”

Many of them also know who the Wexners and Ingrams and Grotes are. Many of them work for their companies, and they want to make Columbus better, just like others have before them.

“While you are looking ahead,” Grosso said, “you have to remember to look at what came before you.”