

Chamber Connection

Trotwood Chamber
5790 Denlinger Road
Trotwood OH 45426
www.trotwoodchamber.org

December 2016
Volume 11 Issue 12

The Board of Directors suggested a new logo for the Chamber. The Chamber asked Trotwood Madison Schools if they would take on this project, and they did.

Patricia Allen, Graphic Arts Department at Trotwood Madison High School, assigned this project to her Graphic Arts classes. The classes did an outstanding job of creating several logos for the Chamber to look at for approval. The Chamber will approve one of the logos and the new logo will be revealed early 2017. Our sincere thanks to Patricia Allen and her Graphic Arts Depart for doing an outstanding job.



The Chamber participated in a number of ribbon cuttings, successfully added new members, created a bond with businesses moving into our community and formed a better relationship with the City, other chambers and the community.

Trotwood Chamber had a wonderful year of growth and community involvement in 2016. As we anticipate the coming year, we should reflect on the may blessing and opportunities we enjoy....family, friends, security and others.

On behalf of Trotwood Chamber of Commerce, thank you! You helped to make our year successful.

Marie Battle, CAP, Executive Director

Thank you
for renewing your membership
Dayton Dragons
Hunter Consulting Company



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What Christmas Means to Me

When I was a little girl (many years ago), I would become so excited about Christmas. I am from a big family (eleven children including me) and Christmas was a big deal for my family. My parents were farmers and we had to depend on the success of the crops which determined how Christmas would be.

There is only thirteen months in age difference between my sister Mary and me; therefore, we had to share a lot including gifts at Christmas. The one Christmas I remember more than others is the "Pink bike cycle" we got for Christmas. Although we had to share the bike, we did not mind taking turns riding it. In addition to the bike we got, we would get oranges, apples, clothes and candy.

My mother would cook a wonderful dinner and the family would set down to thank God for the many blessing we received throughout the year. We did not have much but we were thankful for the wonderful times we shared with family, friends and others.

To me Christmas means having a family that truly loves you, friends that care about you, my willingness to share with others and blessed to be living in a Country that keeps us safe.

Marie Battle



Merry Christmas

New Member Profile

Urban Winery New to Trotwood

JW's Wine Cellar is the creative vision of Jake Wells, Jr, who was born and raised in the Crown Point community located in West Dayton, Ohio. Wine making isn't new to Jake by any means. As a young child, Jake recalls roaming the neighborhood looking for used bottles to bring home to his grandmother. This is where he first learned the careful and skillful methods of winemaking. This time shared with his grandmother planted the seed of the Wells entrepreneurial spirit and cultivated a love for the art of winemaking.

Retired from General Motors after 38 years of service, Jake became the proud owner of a successful janitorial franchise, JW's Cleaning Service. What started out as a hobby in the kitchen of his home in Englewood, Ohio, has quickly turned into a growing business. In the beginning, Jake gave gifts of his signature wine to friends and family. Praises and popularity grew and requests started coming in and **JW's Wine Cellar** was born.

This homegrown, urban wine maker is everyone's favorite uncle, grandfather, brother and friend. Jake will treat you like family and help make your special event spectacular (by providing personalized labels for your favorite selection of his signature wines. **JW's Wine Cellar** aims to please all of our clients by providing a wide selection of signature wines such as; Moscato, Pink Moscato, Blueberry Pinot, Pomegranate, Green Apple Riesling, Blackberry Cabernet, Merlot, Peach Chardonnay, Pinot Noir, Pinot Grigio, Cabernet Sauvignon and our flavor of the month – Cranberry.

JW's Wine Cellar currently manages production at 724 E. Main Street in Trotwood, Ohio and is classified as a manufacturer of wine. You can taste before you purchase by the bottle or case. We are already in 6 local restaurants/bars including The Taste located in Trotwood. Jake has provided wines for weddings, graduations, anniversary and birthday celebrations and more. Contact Jake at **937-901-4223** for additional information about **JW's Wine Cellar**. www.JVWineCellar.com (coming soon - still under construction)



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Learn how to protect yourself and loved ones from a predatory loan scams

November 09, 2016

Service men and women are, unfortunately, often the targets of scams. One con that preys on military members is predatory lending, when unscrupulous companies use false promises to trick borrowers into bad loans.

How the Scam Works:

You get an offer - via mail, email or even social media - touting mortgage refinancing just for members of the military or veterans. The advertisement mentions special offers, such as government programs for veterans. It may claim to be endorsed by the Department of Veterans Affairs (VA) or be part of the official Interest Rate Reduction Refinance Loan program.

You call the number provided, and the refinancing company "guarantees" you an excellent interest rate. It may sound like a great deal, but proceed with caution! This has several red flags. Real lenders never guarantee a loan rate upfront, and the VA does not contact homeowners about mortgages. This may be a case of misleading advertising, or it might also be an outright scam, where con artists charge upfront fees and then vanish with your money.

Protect Yourself From a Predatory Loan Scam:

Mortgage refinancing is not the only loan scam targeting service members, veterans, and military families. Use caution when evaluating auto loans, student loans, and short term "payday" loans.

- ◆ Don't pay for the promise of a loan. It's illegal for companies doing business by phone in the US to promise a loan and require payment before they deliver. All advance fee loans are illegal in Canada.
- ◆ Investigate claims that it's a government program. Scammers increase their credibility by connecting themselves to official or trustworthy institutions. Do your research and contact the government or your

loan servicer first.

- ◆ Legitimate lenders never guarantee a loan in advance. Real lenders will check your credit score and other documents before providing an interest rate and/or loan amount.
- ◆ You are pressured to make a decision immediately. Phrases like "act fast" or "limited time offer" should be red flags indicating a possible scam. Scammers hope that time pressure makes victims more likely to make costly mistakes. Some legitimate companies use this sales technique, too, but you should never feel pressured to make a snap decision about something important.
- ◆ Legitimate lenders don't pressure you to pay via wire funds transfer, prepaid debit cards, or gift cards. These services are like cash. Once it leaves your hands, it is very difficult to trace and almost impossible to reverse.

For More Information Visit BBB Military Line (bbb.org/military) to learn more about BBB's consumer education program specifically for military members and their families. To report a scam, go to BBB Scam Tracker (bbb.org/scamtracker).



Do not forget to use your Office Depot Purchasing Card to get all of your office supplies. A small business using this card will help to offset the cost you will pay for membership. For more information, call Trotwood Chamber at 937.837.1484.



Benefits provided to chamber members through Southern Ohio Chamber Alliance:

- Discount on Rx Prescription Drugs
- Trak-I Employee Background Screening
- Superior Dental Care
- Workers' Compensation

Call Trotwood Chamber at 937.837.1484 for these and other benefits provided to you.



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Ohio

Bureau of Workers' Compensation

Dates to Remember

Public Employers December 1st

Last day for retro settlements (close-out year for 10-yr annual evaluation)

Premium invoice mailed for PY 2017 December 31st

Deadline for ISSP loss prevention activities

ISSP on-site consultation survey, SH-29, deadline

Private Employers

Answer the following Questions?

1. Do you no longer qualify for a group-rating program because of one significant claim?
2. Are you enrolled in a group-experience rating program?
3. Do you have a single significant claim entering your experience for the first time? (TLL)
4. Have you NOT had more than 3 medical-only claims in addition to the one significant claim during the experience period?
5. Are you current (no more than 45 days past due) on any premiums, assessments or other monies due to BWC?
6. Have no lapsed coverage in excess of 40 days within the last 12 months preceding the application deadline?

If you answered yes or no to any of the above questions, consider a Post Accident Drug and Alcohol Testing & Safety Incentive Programs



OSHA DEADLINE EXTENSION

OSHA's position on post accident testing, delayed since August will take effect on December 1st

at the request of a judge hearing cases filed by business groups challenging OSHA's position.

Because of the uncertainty surrounding the outcome of the lawsuits, employers should not revise drug testing policies until the courts or OSHA provide definitive guidance. For more information please contact: Lisa Wade 1-888-990-5500 ext. 104 or lisawade@firstconnectplus.com.



Fact Sheet: The Importance of Root Cause Analysis during Incident Investigation

This document produced by OSHA and the Environmental Protection Agency (EPA) urges employers to conduct a root cause analysis after incidents or near misses at their facilities. The document outlines the process of root cause analysis describes tools you can use to create this investigation and additional resources. Conducting a root cause analysis can help prevent future accidents from occurring.

OSHA's November 18th, 2016 revamp of the final rule on general industry standards will go into effect on **January 17th, 2017**.

The new rule includes revised and new provisions that address, for example, fixed ladders; rope descent systems; fall protection systems and criteria, including personal fall protection systems; and training on fall hazards and fall protection systems. In addition, the final rule adds new requirements on the design, performance, and use of personal fall protection systems to the general industry Personal Protective Equipment (PPE) standards (29 CFR part 1910, subpart I). These and other measures the final rule incorporates reflect advances in technology and industry best practices that have been developed since OSHA adopted subpart D in 1971.

The final rule also gives employers greater flexibility to prevent and eliminate walking-working surface hazards.

To find out more on the final rule updating walking-working surfaces standards and establishing personal fall protection systems requirements, visit www.osha.gov or www.federalregister.gov



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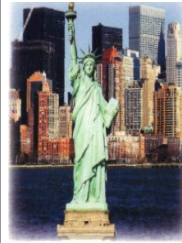


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