

Chamber Connection

“Creating a Bright Future”

**Trotwood
Chamber of Commerce**

**Volume 5 Issue 4
April 2009**

Executive Director’s Notes

During challenging economic times, did you know the Chamber can help you with some of the benefits you offer employees? For instance, health benefits with United Healthcare savings of up to 3% for companies with 2 or more employees that work 25 hours or more; dental care with Superior Dental Care, Workers’ Compensation, prescription drug, eyecare, and wireless program with Cincinnati Bell. For more information on benefits provided to Chamber members, call 937.837.1484 or email trotwoodchamber@earthlink.net.

We invite you to attend our board meeting Wednesday, April 15 at noon. Our guest will be Maureen T. Patterson, Vice President Stakeholder Relations, Dayton Development Coalition.

If you need information on new businesses in Trotwood or those that recently relocated here, call the Chamber at 937.837.1484 for assistance.

Get Set—Ready—Play!



**September 14, 2009
Moss Creek Golf Club
Scramble: 1:00 PM
Get a hole-in-one ...Win a Car!**

Get Ready to play Golf! Mark your calendar for Monday, September 14. We are looking for sponsors, volunteers and donors. Proceeds from this event will support the Chamber’s commitment to businesses as well as support the various organizations in our community. Our goal is to increase benefits to members as well as advocate the importance of shopping locally.

The entry fee is \$75 per player, which includes golf, cart, green fees, driving range, scoring and dinner. Levels of sponsorship are:

Grand Sponsor \$1000

Includes: Four complimentary entry fees, display your company banner, acknowledgement in Chamber Newsletter/website and Totally Trotwood, engraved sponsor plaque, name on donor board, company listing on program and table to distribute information

Rams Pride Sponsor \$ 500

Includes: Two complimentary entry fees, engraved sponsor plaque, name on donor board, company listing in program and table to distribute information

Green Sponsor \$ 250

Includes: Engraved sponsor plaque, personalized sign on a green, company listing in program and name on donor board

Tee Sponsor \$ 100

Includes: Personalized sign on a tee and company listing in program

For more information please call Trotwood Chamber of Commerce at 937.837.1484 or email trotwoodchamber@earthlink.net.

2009 Officers

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Raymond Garner
Ray Garner Realty

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Gary Fischer
Liberty Savings Bank

Vice President
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Dayton Center Courts

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Sandra K. Allen
Salem Woods Apartments

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City of Trotwood

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Summit Towing

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Jerome Hazard
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Bruce Kettelle
Totally Trotwood

Pam Hall
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Trotwood-Madison City Schools

Karrie Toms
Maria-Joseph Living Care Center

Karen Wampler
Hara Arena Complex

Executive Director

Marie Battle

In This Issue

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Bureau of Workers Comp.
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Upcoming Event

*Easter Egg Hunt
April 4—Madison Park
Pavilion, Contact 854.7227
Board Meeting
April 15—Noon*

Chamber Connection

Cintas

We are please to provide to our members, a new benefit offered by Southern Ohio Chamber Alliance (SOCA) for the shredding of documents. Cintas is your SOCA Preferred Vendor for Document Destruction

Cintas Document Management is the leader in the document security, providing document shredding and product destruction services. As a local National Association of Information Destruction (NAID) certified supplier with a shredding branch Cincinnati, Dayton and Columbus, members can rest assured that confidential records will be destroyed in a professional, timely and secure manner.

Onsite & Offsite shredding services where available include:

- Automated, secure and confidential
- National AAA NAID Certification and Service Coverage
- Adherence to stringent security practices and procedures
- PRC technology for tracking proof of service and chain of custody
- Fast and cost effective with flexible service options
- Secure trucks with state-of-the-art locking mechanisms for enhanced security
- Quick pick ups and flexible scheduling options

For more information contact Trotwood Chamber of Commerce at 937.837.1484

Bureau of Workers' Compensation

2009 seems to be the year of CHANGE not only in the national political landscape, but also in Ohio's Workers' Compensation arena. Recently the Ohio Bureau of Workers' Compensation made significant changes which will affect The Group Rating Program and its participants (Ohio Employers). We are entering an era of what the BWC Administration calls "greater premium equity" for Ohio employers. The Focus of these changes is to ensure that all employers pay the most equitable rate based on the risk they bring to the system. These changes will have an impact on Ohio group rated employers by increasing their rates a projected 9.6% on average while decreasing non-group rated employers (penalty rated) rates approximately 25% (on average).

As the BWC giveth they also taketh away... along with the reduction in the base rate tables the Bureau has also lowered the expected loss rate tables which has not been equally advertized. The reduction of base rates will in many cases portend qualification/participation in lower savings tiers and in some cases leads to companies being rejected from participating in group rating (because of the change in ratios).

Now for the changes in the 2009/2010 Program:

Overall base rate reduction (premium equity)

The Base Rate reduction will be entirely directed to non-group employers. To offset this reduction, group-rated employers will incur a 31% "break even" assessment **added** to their premium. Group-rated employers will also experience a reduction of the maximum Group discount from 85% to 77%. In the end, all of these adjustments group employers will see a 9.6% increase in rates while the non-group employers will see a 25% savings.

Premium cap for "penalty-rated" employers

This will limit a company's experience modifier (EM) to no more than a 100% increase. These employers must develop a workplace safety plan (assisted by: association, TPA and/or BWC staff).

Elimination of stacking "alternative" programs (Drug-Free Work Place, Area Safety Council)

These programs (rate reduction capabilities) will not be available to group-rated employers.

Elimination (we think) of the Premium Discount Program

This program was designed for non-group participants stressing safety.

More changes to come for the 2010/2011 program year, but we will address those at a later date. Should you have any questions please don't hesitate to give Hunter Consulting Company a call at 1-800-486-6652 ext. 114.

Homestead Enrollment Now Open

Homeowners who turn 65 during 2009 are now eligible for the Homestead Program and are encouraged to sign up with the Montgomery County Auditor. Enrollment is now open until June 1, 2009 and applications are available in the Auditor's office.

The Homestead Exemption Programs bring property tax relief to homeowners age 65 and older and the permanently disabled. There are no longer any income requirements, but newly eligible recipients (those turning 65 any time in 2009) must sign up with the Auditor's office. Homeowners already enrolled in the Homestead do not need to reapply.

Qualified applicants who missed last year's deadline may also sign up before June 1st and still get a reduction on last year's taxes as well as this year's. *Current Homestead recipients do not need to reapply or do anything unless they have moved or had some change in status.* For information call 937.225.4341 or log on to www.mcreatestate.org.



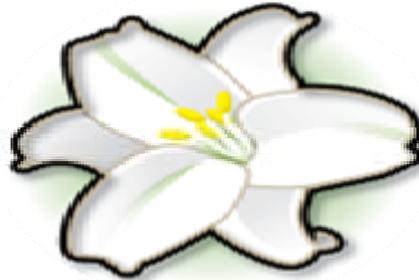
Chamber Connection

Our special thanks to the following partners for renewing their membership and welcome new member.

- Fifth Third Bank (Broadway)
- Fifth Third Bank (Shiloh Springs)
- Key Bank
- Leo's 2 (new member)
- Turner Road Church of Christ

Heard Management is offering Chamber members a 10% discount on strategic planning and management workshops. For information, contact Heard Management at 937.837.5273 or email alheard@heardmgt.com

April 12 is Easter — may your Easter be Blessed!



Flash Quick Copy



We Copy Up a Storm!
2572 Shiloh Springs Road
Trotwood OH 45426
Ph: 937.854.5648
Fax: 937.854.7006

Summit Towing, Inc.



Over 65 Years in Dayton
4164 Gardendale Avenue
Dayton OH 45427
Ph: 937.268-6100
Fax: 937.268.0277



Adrienne L. Heard, MBA, CBA

HEARD MANAGEMENT
"Helping Entrepreneurs Succeed"

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