



# Chamber Connection

Volume 9, Issue 12

What a wonderful time of the year! A time of giving, showing appreciation, and renewed commitment. As you celebrate this special time of year, be thankful for your accomplishments, and setbacks. Earl Campbell, Heisman Winner and former NFL Player, said "If it weren't for the dark days, we wouldn't know what it is to walk in the light." Our setbacks help us to grow and realize how fortunate we are. Our thanks to our members, benefit providers and all of those that supported the chamber this year.

We wish you Peace, Love, Joy and Happiness this Holiday Season; may you have a Prosperous and Happy New Year!

## Trotwood Chamber of Commerce Officers & Board of Directors

*Dr. Karen Celik, President, New York Pizzeria*

*Bruce Kettelle, President-Elect, Totally Trotwood*

*Bethany Yost, Vice President, Frontier Communications*

*Deborah Smith, Secretary, Alexis Enterprises*

*Sandra Monaghan, Treasurer, Salem Woods Apartments*

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Friendship Village  
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Trotwood Madison City Schools  
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Jeannette Mitchell  
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Hara Arena Complex  
Mary Helen Weber  
Brunner Literacy Center  
Raymond Garner  
Ray Realty (Emeritus)

Marie Battig, CAP  
Executive Director



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## BWC eNews



### **Workers' comp rates for local governments headed down again**

Ohio public employers can expect an average 9.1 percent reduction in their workers' compensation rates beginning Jan. 1. BWC's Board of Directors voted in October to approve the reduction, which, combined with decreases implemented in each of the past four years, will result in a total decrease to local government rates of nearly 20 percent since 2011.

"This cut means Ohio local governments will pay \$19 million less in annual premium in 2015," said BWC Administrator/CEO Steve Buehrer. "The savings through rate reductions, combined with more than \$250 million in rebates over the last two years, are sending dollars back to public employers that can be invested into communities across the state."

Reductions are expected for all 13 classifications associated with public employer taxing districts. The base rate for cities will decrease by an overall 13.9 percent while the county base rate will decrease by an overall 9.7 percent. The largest overall decrease is in the Volunteer/EMS classification at 22.4 percent.

Separately, public employers are receiving a total of \$126 million in rebates this month through BWC's Another Billion Back program that is returning \$1 billion to eligible Ohio businesses and public employers. That brings public employer rebates to a two-year total of more than \$250 million.

More information on BWC's Another Billion Back plan is available



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## Debunking Sales Tactics

Payment processing can often be a noisy space, especially for potential sales opportunities. Our sales team is receiving reports about other payment processing companies approaching our partner merchants with misleading information, such as making false claims about eligibility of savings on the standard interchange rates, non-compliance with processing methods for EMV and/or PCI, and accounts being “flagged” for savings or review.

Regardless of whether or not you have already received a call like this, there are easy ways to cut through the noise and strip away their charade. Remember to ask:

“If we were flagged on your report for savings or compliance, then you obviously have access to our processing information. Why would you need to see my merchant statements to do an analysis?”

This would expose that they are either, 1.) lying about their claims, 2.) have accessed private records without authorization to obtain information, or 3.) are somehow affiliated with Infintech, in which case they would not need access to merchants statements. Interchange rates are set by Visa and MasterCard, and cannot be affected by any processing company.

Infintech is committed to securing the best deal possible for all our partners—it’s who we are, and our bottom line. We base our business in trust and respect, so if you have questions or concerns about your account, contact your representative directly.

**Membership Renewals**  
 Alexis Enterprises  
 Cash Max  
 NCT Technologies

**Welcome New Member**  
 Dayton Dragons  
 Professional Baseball  
 220 N. Patterson Blvd.  
 Dayton OH 45402

## Ohio Safety Congress & Expo

March 31-April 2, 2015

Save the Date

The 2015 Ohio Safety Congress & Expo is the largest regional safety and health conference in the nation bringing in more than 6,000 attendees annually. In addition to the 225 exhibitors showcasing their latest safety innovations, products and services, there are 170 educational sessions offered on a variety of the hottest topics in the industry. Sessions are led by experts in their respective fields and all sessions offer continuing education credits. The conference is free to attend. Whether you’re a human resources professional, construction worker or small business owner, you can customize The Safety Congress and Expo to fit your needs.

[The 2015 Ohio Safety Congress & Expo is scheduled for March 31 – April 2, 2015 at the Greater Columbus Convention Center.](#)



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## Shred-it Document Destruction New SOCA Benefit

Who's protecting your company's confidential information? Your workplace is full of confidential information that could cause real problems if it gets into the wrong hands, security breaches can happen to any business.

Shred-it is excited to be a new member benefit for SOCA! Shred-it Document Destruction is the worldwide leader in document security, providing document shredding and product destruction services. As a local NAID certified supplier, members can rest assured that confidential records will be destroyed in a professional, timely and secure manner.

Contact Alex Spidare of Shred-it at 330-554-9482 for a free quote today. Ask about special pricing for SOCA members UP TO 35% off!

## 10 Steps to Prepare for an Inspection—By: Mr. Gary Hanson

Most companies realize that they are subject to an OSHA Inspection at any time, but far too many aren't prepared when OSHA shows up. This can result in confusion and the appearance that your company isn't doing all you should to protect your employees. A little preparation can go a long way in reducing citations and penalties.

The following 10 Steps have been prepared to assist you if and when an OSHA Inspector says "Hi, I am from the Government and I am here to help you."

1. Have a Plan and prepared. Know why OSHA would inspect your facility. There are several reasons:
2. Assign a management representative the responsibility to oversee the plan and be the point person in case of an OSHA Inspection. It will be his/her responsibility to have everything available and ready. He/she should also be well versed in the OSHA Inspection Process.
3. Conduct and record worksite safety inspections. This will greatly reduce citations as a result of the OSHA Walk Around. Document inspection results and the corrective action you have taken.
4. Resolve employee related safety concerns quickly. This is the number one reason why OSHA would be likely to show up at your door.
5. Keep your OSHA records up to date, OSHA will want to see your OSHA 300 Log and the OSHA Summary 300A for the past 3 years. Make sure OSHA Recordable Cases are listed. Review for accuracy annually.
6. Work hard to keep your Lost Time Cases and Transitional Duty Cases as low as possible. If this rate gets above the National Average your industry class, your company will show up on the Annual Target List.
7. Make sure all of your safety required training is done and you have the records. Keep these records in a central location where they can be quickly obtained.
8. Keep all of your written Safety Policies up to date. OSHA will want to review these and if they are not up to date there will be citations issued.
9. Stay up on the OSHA Regulations that affect your company and any changes that take place. There are numerous OSHA seminars that are conducted that provide the updates.
10. Audit your Plan annually. Go over each of the elements listed above and review this with all key management representatives. An ounce of prevention will save time and money later.

Be prepared and organized, this has a positive impact on the OSHA inspection and will greatly influence the time he/she takes conducting his/her inspection.



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## NEW YORK

Pizzeria Restaurant

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