



# Chamber Connection

Trotwood Chamber  
5790 Denlinger Road  
Trotwood OH 45426  
www.trotwoodchamber.org  
  
November  
2020

## Cancer Awareness



Trotwood Chamber of Commerce wishes to thank Dr. Diane Anderson, DO, Miami Valley Hospital North, for making a presentation on cancer awareness Thursday, October 22, 2020. Also, Cheryl Woodward and Terrea Little for facilitating the presentation. The presentation was at Miami Valley Hospital North.

We all make mistakes at one time or another, and the response we give can sometimes help the other individual be more receptive to our response. Below are some tips I read in Heloise Column, October 13, 2020.

1. When you make a mistake, instead of saying I'm sorry, I made a mistake. Try saying "good catch, I will make a correction, thanks for letting me know."
2. If it take a while to answer an email, don't say I am sorry. Instead say, "thanks for your patience."
3. If you are trying to get someone to understand a work concept, instead of asking do you have any questions? Try asking, does that make sense?"
4. When scheduling an appointment, instead of saying are you available at 10 a.m. or 1 p.m.? Ask, "when are you available?"

The World has experienced a pandemic for more than seven months. So many people have lost family members, friends and others due to the pandemic. In spite of what we are going through, we still have something to be thankful for.

Thanksgiving is Thursday, November 26, 2020. Because of social distancing and other restraints, we may not be able to celebrate Thanksgiving the way we have over the years, but we still have so much to be thankful for.

I am thankful for all businesses in Trotwood and other areas, leaders near and far, family, friends, neighbors, my church family, food, shelter, clothing, and the ability to move and have the activity of my limbs.

The Trotwood Chamber of Commerce wishes to thank you so very much for all of your support during this pandemic and over the years.

*From the Officers and Board of Directors for the Trotwood Chamber of Commerce to all of you...*



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**This Article Includes:**  
 Executive Director's Note  
 Tips from Heloise  
 Thanksgiving  
 News You Can Use  
 Benefit Info.  
 Safety Article

## News You Can Use



**TROTWOOD**  
• GROWING TOGETHER •

# LEAF PICKUP PROGRAM

The program will begin October 21, 2020 with zone pick-ups as follows:

Zones	Round 1	Round 2
Zone 1:	October 21 - 22	November 12 - 13
Zone 2:	October 23 - 26	November 16 - 17
Zone 3:	October 27 - 28	November 18 - 19
Zone 4:	October 29 - 30	November 20 & 23
Zone 5:	November 2, 3, 4	November 24 - 25
Zone 6:	November 5 - 6	Nov 30 & Dec 1
Zone 7:	November 9 - 10	December 2 - 3
Zone 8:	November 11	December 4

**Homefull's Mobile Grocery will be open for business every Friday starting October 30th from 3-5pm at the Trotwood Church of the Brethren, 208 E. Main Street Trotwood OH.**

**Colbert Family Health & Wellness**  
Proudly serving Trotwood for over 10 Years!  
Accepting new patients, and medical healthcare for all ages. Address: 2580 Shiloh Springs Rd—#B  
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### **Why is BWC giving a dividend?**

We are issuing a \$5 billion dividend to ease the financial pressures your organization may be experiencing amid the coronavirus (COVID-19) pandemic. Gov. DeWine has asked his agencies to do everything they can to ease the strain of COVID-19 on Ohioans. Even after this dividend, the net position of the State Insurance Fund for injured workers remains strong due to investment returns, declining injuries, and decreasing reserves.

### **How much will an employer receive?**

BWC defines the private employer dividend as 372% of billed premium for eligible employers for the policy period of July 1, 2019, through June 30, 2020. BWC will apply the percentage to the blended premium amount. BWC defines the public employer dividend as 372% of billed premium for eligible employers for the policy period of Jan. 1, 2019, through Dec. 31, 2019. BWC will apply the percentage to the blended premium amount.

### **When will I receive my dividend?**

BWC will mail dividend checks to eligible employers in mid-December.

**Questions: Contact** Kathleen Davenport, Regional Business Consultant, 135 Merchant Street, Springdale OH 45246-3730, phone (513) 785-4911, cell (614) 357-6970.



Keeping you abreast of the latest information from SOCA, our Benefit provider. Temperatures are dropping and energy bills are rising. Take advantage of the Chamber's Energy Program and other benefits provided to homeowners and businesses. Contact [Rick Davidson](#) and get your free rate comparison.



**Rolling to a monthly variable rate can be costly.**

Many businesses shop for their electricity and natural gas but don't have the time or resources to track their contract end dates. Oftentimes this leads to rolling to a high monthly variable rate at the end of their initial term and eroding all their savings.

**That's the beauty of the Chamber Energy Program. We manage your energy contract renewals for your home and business, so you don't have to.**

**CONTACT US TODAY**  
330-208-2082  
[chamberenergy@ceateam.com](mailto:chamberenergy@ceateam.com)

**EDUCATION | PROTECTION | SAVINGS**

**DON'T TAKE OUR WORD FOR IT!**

"I saved **\$365 annually** on my home gas supply cost. The best part for me though was peace of mind knowing that their team will manage my new agreement, so I never have to get stuck with a high month to month rate again!"

— Andrea Brady, Executive Director, Milford Miami Township Chamber of Commerce

**Save money on medical premium equivalents when you add on coverage**

Saving money can be a top priority for SOCA Benefit Plan employers. That's why now, in addition to potential savings of **20% to 25%<sup>1</sup>** on your monthly medical costs, you can receive a credit<sup>2</sup> to your medical premium equivalent when adding on Anthem dental, vision, and/or life products.

**The savings add up when you add on coverage**

SOCA Benefit Plan	Credit to medical premium equivalents <sup>2</sup>						
Group size range:	2	3-5	6-9	10-14	15-24	25-39	40-50
<b>Dental</b>	\$200	\$400	\$600	\$1,000	\$1,700	\$2,800	\$4,000
<b>Vision</b>	\$100	\$200	\$300	\$500	\$850	\$1,400	\$2,000
<b>Life<sup>3</sup></b>	\$100	\$200	\$300	\$500	\$850	\$1,400	\$2,000
<b>Maximum total</b>	<b>\$400</b>	<b>\$800</b>	<b>\$1,200</b>	<b>\$2,000</b>	<b>\$3,400</b>	<b>\$5,600</b>	<b>\$8,000</b>



**Add on benefits and see how they connect — with Anthem Whole Health Connection<sup>®</sup>**

By adding dental, vision, life, and/or disability benefits to your medical coverage, your benefits are connected. This helps providers see a complete view of a member's health. The result is better outcomes, efficiencies, and savings — at no added cost.

**You can rely on us for cost-effective solutions**

For more information about the SOCA Benefit Plan, contact your Anthem Sales representative or the Anthem Connect team at **866-956-8602**. You can also email us at [connect@anthem.com](mailto:connect@anthem.com).



<sup>1</sup> Savings estimates were calculated by Anthem from a sampling of small business groups that have recently moved to a similar plan.  
<sup>2</sup> Discount is applicable to the medical premium equivalent rates and based on a maximum credit within 90 days following the effective date. Credit is subject to underwriting approval based on dental, vision and/or life products purchased and determination of Total Medical Expenditure. Anthem's credit will remain the same regardless of the actual expense the group may incur. Credit only applies on the first year when new Anthem dental, vision and/or life coverage is purchased either in combination with a new or added to an existing SOCA medical plan. Excludes voluntary products. Other restrictions and limitations may apply. Please contact your Anthem representative for more information.  
<sup>3</sup> Minimum basic life coverage benefit amount of \$25,000 is required.  
 Discounts are subject to minimum risk factor requirements and could be lower than posted rates above. Excludes voluntary plans. Discounts apply to new Anthem medical MEWA groups and converting or existing medical MEWA customers who purchase new Anthem employer-sponsored dental, vision, life, or disability coverage. Credit only applies to dental, vision, life, or disability groups with 2 to 50 employees. Other restrictions and state-specific limitations may apply. Please contact your representative for more information. We reserve the right to modify or terminate this offer at any time. Anthem Blue Cross and Blue Shield is the trade name of Community Insurance Company, Independent licensee of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.



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## WHY EMPLOYEES GET HURT

By Gary Hanson, President of American Safety & Health Management Consultants, Inc.

Whenever I begin working with a new client, I always like to listen to the supervisors explain to me why their employees get hurt. I think I have heard about every different reason imaginable. Many are very good, but there are always the ones that we simply meant to blame the employee or give the supervisor an excuse, these include:

- The employee was careless
- The employee doesn't have any common sense
- The employee is stupid
- The employee simply wouldn't listen

It may seem that these are reasons, but I haven't met an individual yet that was careless about getting seriously hurt. Most of us care a whole lot about getting hurt, but we may not place a high priority on our individual safety. Therefore, we don't always do the necessary things to keep ourselves safe. We believe accidents happen to other people. Bad habits are developed and once developed they are extremely hard to break.

We all believe we have common sense, unfortunately, we don't always use it. In fact, common sense is an uncommon virtue, used uncommonly by uncommon people in uncommon situations. In other words, it is highly selective. Obviously, some people have a higher level of common sense than other people.

Most employees are not stupid, we are not all genius's, but most employees have the necessary intellectual ability to function adequately in most work environments. We sometimes do things that may appear stupid, but at the time we usually had a good reason for what we did. However, bad things happen to good people who do dumb things. I advise supervisors to always anticipate what employees could do that would appear dumb. If it is possible someone will figure it out.

Employees will listen to what we think is important, they take these clues from us. If we do not stress safety forcefully and daily, employees will not believe it is that important. There can be no doubt that safe work behavior is mandatory and that failure to work safely will result in counseling or disciplinary action.

Employees get hurt because we haven't set in place the necessary corrective measures and enforcement policies needed to keep employees safe. Employees will do what we want them to do, if we want them to do it badly enough. If they don't, we have the responsibility to change their behavior or change their employment.

What it takes to keep employees from getting hurt:

- Total Management Commitment to the company's Safety Program
- Safety established as one of the Top Key Management Priorities
- Supervisors and Employees held accountable for safety
- Clear written Safe Procedures
- Effective Safety Training
- Safe Tools and Equipment
- Regular Safety Audits to ensure safe working conditions
- Regular observations of employee work practices
- Employee involvement in the Safety Program
- Recognition and reward for safe work performance
- Clear Safe Work Rules established and communicated to all employees
- Enforcement of Safe Work Practices
- No excuses for allowing an employee to work unsafely

If you have any questions or need assistance with your Safety Program, call 1-800-356-1274.



# Chamber Connection



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[www.fvdayton.com](http://www.fvdayton.com)

Independent Living  
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North Dayton School of  
Discovery (NDS)

3901 Turner Road  
Dayton OH 45415  
Phone: 937-219-3471  
Contact: Jim Pierce

[jpierce@heritageacademies.com](mailto:jpierce@heritageacademies.com)

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