



# Chamber Connection

## “Creating a Bright Future”

**Trotwood  
Chamber of Commerce**

**Volume 6 Issue 4  
April 2010**

It appears that spring is finally here. I can't believe that one quarter of the year is already behind us. I hope the stock market has been kind to you and that your individual businesses have seen some improvement. I believe the worst is behind us but the recovery will continue to be slow. Your Chamber Board has been busy discussing future plans and scheduling workshops and other Chamber events that we believe will benefit our members.

I would like to remind you that on Wednesday, April 7, the Chamber will have a Small Business Workshop where we will have Sandler Training hold a 90 minute presentation on how to increase sales. Something we all could use. And for Chamber members the price is right - it is FREE to Trotwood Chamber members. There is a small charge for non-members. Please plan on attending and call Marie Battle at the Chamber office, 837-1484, to make your reservation. In addition, there will be an “Open House” on April 8 at Marie-Joseph Living Care Center from 4:00 to 7:00. Please come and network with other business owners, you would be surprised at what can develop from these networking functions. Please watch for the Chamber calendar updates as we plan to have something for our members every month.

As a special note our Chamber golf outing is scheduled for Monday, September 13 at Moss Creek. We have had so many positive comments about last year's outing that we know this year's will be bigger and better. We need sponsors, donated gifts and golfers, lots and lots of golfers! Again, this is a great opportunity to show your support for the Chamber and the community and to get out and meet other business owners. Please contact Marie Battle at the Chamber office for details.

In closing, many of you may have already been contacted by ABC22/ FOX 45 about the “It's Where You Live” marketing campaign (below is information from ABC22/FOX45 about the campaign). We believe this is a great opportunity for our Trotwood businesses to highlight themselves and to bring attention to the Trotwood community. We have a lot to offer but we have to market ourselves. Your Chamber is working hard on just that.

If you have any comments on how we can better serve our members, please do not hesitate to contact us.

*Gary Fischer, President*

### **It's Where You Live—ABC22/FOX45**

At Dayton's news source, we strive daily to report news that is a true reflection of the community where you work, live, worship, and play. Each week, Dayton's News Source travels the Miami Valley stopping in different cities and towns highlighting the great places we call home... Because at Dayton's News Source... It's where you live. Dayton's News Source will be featuring the city and community of Trotwood the week of May 10th under our It's Where You Live Campaign. Businesses who are interested in being featured in the campaign can participate with a paid marketing program. The participation deadline is April 21st. If you are interested in more information please contact the coordinator, Brian Zuercher, at 937-262-1907. He will be able to answer questions and get you the details.

#### **2010 Officers**

President  
Gary Fischer  
Liberty Savings Bank

President-Elect  
Karrie Toms  
Maria-Joseph Living Care Center

Vice-President  
John Smith  
Trotwood-Madison City Schools

Secretary  
Sandra K. Allen  
Salem Woods Apartments

Treasurer  
Al Miller  
Dayton Nutra Foods

#### **Board of Directors**

Jackie Brockman  
YMCA

Dr. Karen Garner  
Summit Towing

Raymond Garner  
Ray Garner Realty

Loren Gross  
Salem Towing

Pam Hall  
Friendship Village

Angel Heath  
Account Angel Bookkeeping

Larry Jackson  
Dayton Center Courts

Bruce Kettelle  
Totally Trotwood

Michael Lucking  
City of Trotwood

Karen Wampler  
Hara Arena Complex

#### **Executive Director**

Marie Battle

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## Annual Golf Outing

Some of you have expressed an interest in getting information on our annual golf outing, below is a sponsorship and player entry form.

### SPONSORSHIP AND PLAYER ENTRY FORM

**Please Check One**

- Sponsor Levels: \_\_\_\_\_ Grand Sponsor (\$1000 includes four entry fees)
- \_\_\_\_\_ Rams Sponsor (\$500 includes two entry fees)
- \_\_\_\_\_ Green Sponsor (\$250)
- \_\_\_\_\_ Tee Sponsor (\$100)



Name of Business: \_\_\_\_\_

Contact: \_\_\_\_\_ Phone # \_\_\_\_\_

E-mail: \_\_\_\_\_

Registration begins at 11:00 a.m. (box lunches will be provided) Shotgun start at 1:00 p.m.

**Please register the following for golf and dinner @\$75 each:**

Name \_\_\_\_\_ Phone No. \_\_\_\_\_

Total @ \$75 each \_\_\_\_\_

**Please register the following for dinner only @ \$30 each:**

Name \_\_\_\_\_ Phone No. \_\_\_\_\_

Name \_\_\_\_\_ Phone No. \_\_\_\_\_

Total @ \$30 each \_\_\_\_\_

Please make check payable to Trotwood Chamber of Commerce and mail to:  
Trotwood Chamber of Commerce  
P. O. Box 26507  
Trotwood OH 45426

Registration deadline is September 3, 2010 Questions please call Marie Battle at 937.837.1484.

### EARLY REGISTRATION

**SHOULD WE RECEIVE YOUR REGISTRATION TO PLAY GOLF BY AUGUST 13, YOUR NAME WILL BE ENTERED IN A SPECIAL DRAWING THAT WILL TAKE PLACE THE DAY OF THE OUTING**



Are you interested in serving on the Trotwood Chamber Board? If so, we have an opportunity for you! The Chamber will be electing board members in November and we are looking for members interested in serving on our board ...Board members serve a two year term. Nominations to the board will be presented at our Board Meeting Wednesday, September 15. Should you be interested in serving, we ask that you submit your name, address, phone number, name of your business/organization, and a short bio by **Monday, August 9** to Trotwood Chamber of Commerce, P. O. Box 26507, Trotwood OH 45426.

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## TAKE TIME TO REVIEW YOUR FINANCIAL HEALTH

If you're like many Americans, you probably take the time to see your doctor and dentist for regular check-ups. Just as you keep up with your physical health, it's also important to keep up with your financial well-being. This year began with an increasing number of Americans feeling the ill effects of the economic turmoil, according to the First Command Financial Behaviors Index, a monthly survey that assesses the financial behaviors, attitudes and intentions of middle-income Americans. Results of the Index's February 2010 survey indicated 68 percent of respondents said they lost money in their retirement accounts, up five points from 63 percent in January. And 51 percent said they lost money in stocks, up from 47 percent in January.

Interestingly, financial confidence appears to be strengthening among those who are planning for the future. In December 2009, 53 percent of respondents with a financial plan said they did not feel financially stretched, up from 48 percent in September. Confidence among those without a plan actually slipped four points to end the year at 33 percent. Make a plan to regularly meet with your Financial Advisor to review how your investments are doing and take a look at whether you're still on track to reach your financial planning goals. A doctor may tell you to lower your cholesterol or boost your exercise routine to keep healthy, and your Advisor may have similar advice for your financial health. Here are a few key items to check over with your Advisor.

### Investment Performance

A review of your investments may reveal that some of them have not performed as expected. While some may have performed well, others may have performed poorly. Your Financial Advisor can help you decide if your investments are still right for your plan or if it's time to choose some different investments.

### Risk Tolerance

An impending life change, such as retirement, can have an impact on your investment time horizon, and that can alter the amount of risk you are willing to take with your investments. Your Financial Advisor can help you adjust your portfolio so that your investments are in line with your current needs.

### Investment Diversification

One way to help protect your portfolio from investment risk is to diversify your investments. Choosing a mix of different types of assets typically lessens investment risk and the overall impact if one asset type performs poorly. Your Financial Advisor can help you review your portfolio to make sure it is appropriately diversified or help you adjust your investment mix.

### Other Issues

If there have been any changes in your family — births, deaths, marriages, or divorces — you may need to modify your estate plan. You also may want to review your life insurance coverage. Is it still adequate for your current needs? A change in your family may affect your insurance needs. Plus, if you recently purchased a home or have a child approaching college age, you'll want to make sure your insurance will cover the mortgage or tuition costs. Meeting with your Financial Advisor can help you take care of your financial concerns. If it's time for a financial change, give your Advisor a call.

Submitted by Michael Miller, Financial Advisor, First Command Financial Planning, Inc. (Member SIPC, FINRA  
Phone 937.306.1631)

## NDC TROTWOOD YMCA SILVER SNEAKER'S HEALTHWAY'S FITNESS PROGRAM

Silver Sneakers is the nation's leading fitness program designed exclusively for older adults. Ongoing program through your insurance provider that pays for your monthly membership to the YMCA.

- **Free** access to many YMCA facilities (in Greater Dayton)
- Classes taught by certified instructors
- Senior Advisor to help you on your way!
- \* Study's show that seniors who exercise regularly ;
- Reduce risk of heart disease by up to 50 percent.
- Double muscle strength in 3-4 months.
- Reduce risk of diabetes.

Get fit, have fun, make friends....for more information please contact a member service representative at 854-9622.

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## Membership Renewals

The Chamber wishes to thank the following businesses for renewing your membership:

Account Angel Bookkeeping  
Cincinnati Bell  
Fifth Third Bank  
Shiloh Springs Care Center  
Totally Trotwood

## Open House

Maria-Joseph Nursing & Rehabilitation Center, 4830 Salem Avenue, Dayton OH, announces the opening of a new 18-bed ventilator unit Thursday, April 8 from 4-7 p.m.

Maria-Joseph will be opening a new 30-bed long term nursing unit May 1.

## Get Connected

Friendship Village, 5790 Denlinger Road will sponsor a network breakfast Tuesday, **May 4** from 8-9:30 a.m., 5790 Denlinger Road.

Come "**Get Connected**" with other business leaders, share like interest as well as build a rapport and form friendships that are invaluable. **FREE** to Chamber members.

## *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"

Certified Business Advisor  
4444 Lake Center Dr., Suite 201  
P. O. Box 26384  
Trotwood OH 45426  
Email: [alheard@heardmgt.com](mailto:alheard@heardmgt.com)

Ph: 937.837.5273  
Fax: 937.854.4342

## *Life of Riley Landscape Services*



8089 Little Richmond Road  
Trotwood OH 45426  
Ph. 937.854.4433  
Fax: 937.854.3525

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P. O. Box 26507  
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