



Chamber Connection

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Marie Battle, CAP

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BWC

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**“think globally,
shop locally”**



It is not too late to join other golfers for an enjoyable networking event, Friday, September 19 at the beautiful Meadowbrook Country Club, 6001 Salem Avenue! Excellent breakfast sponsored by North Dayton School of Discovery from Bob Evans, networking, the opportunity to win a new car and door prizes.

We are proud of all of our sponsors, and donors to our golf outing, especially **Greater Dayton RTA**, our **GRAND SPONSOR** and **Maria-Joseph**, our **RAM SPONSOR**.



We need your nominations for Businesses of the Year. Submit the nomination form for Business of the Year or individual for making a difference, and recognition for having achieved special honors in 2014. You will be recognized on Thursday, October 23 at our recognition dinner. The deadline to submit your nomination is October 1, 2014 (see nomination form in this newsletter).

Marie Battle, CAP, Executive Director

Northern Chamber Alliance (Brookville, Huber Heights, Northmont, Vandalia and Trotwood chambers) will host a seminar at the Clarion in Englewood on September 24 at noon. The seminar is sponsored by Hunter Consulting Company. Erin Rosiello, SW Ohio Regional Business Development Manager for the Ohio Bureau of Workers Compensation, will provide information on prospective billing for employers. The seminar will be beneficial to all employers currently using benefits provided by BWC. Please RSVP to Trotwood Chamber at 937-837-1484 no later than September 18 if you want to attend this FREE luncheon seminar.

Scheduled Events

Friday, September 12—Chamber of Commerce Executive Conference, Columbus OH

Friday, September 19—6th Annual Golf Outing, Meadowbrook Country Club (visit www.trotwoodchamber.org for more information)

Wednesday, September 24—Northern Chamber Coalition Seminar, Clarion in Englewood, noon

Thursday, October 23—Annual Dinner/Business Recognition, Friendship Village



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BROUGHT TO YOU BY:
JOSH MANDEL
STATE TREASURER OF OHIO

BUDGETING: TOP TEN TIPS

Budgeting is a tool to manage and control your spending and saving. Creating a budget can bring awareness to spending behaviors. Budgets also help keep an eye on your progress toward your financial goals. Here are ten tips on budgeting, as well as resources to help you create and manage your budget.

Top Ten Tips

1. Have goals and review them often.
2. Include the whole family in the process.
3. Track expenses. Write down every penny you spend.
4. Pay yourself first. Put money into a savings account every single payday.
5. Have a working savings account to use for emergencies.
6. Save as much as possible for retirement.
7. Create a Crisis Budget - to follow should disaster strike.
8. Save late fees. Pay every bill on time!
9. Examine expenses yearly. See what you can adjust.

10. Keep your net worth in the black. Don't purchase what you can't afford!

Additional Resources*:

Consumer Credit Counseling Services/Appriisen— A non-profit organization assisting in balancing budgets, financial education, and credit counseling. www.appriisen.com

National Foundation for Consumer Credit (NFCC) – The nation's largest and longest serving national non-profit credit counseling network.

www.nfcc.org

Kiplinger.com - A budgeting tool and worksheet to assist in budgeting for today and tomorrow.

www.kiplinger.com/tools/budget/

U.S. Department of Education's Direct Loan Program – A budgeting calculator to assist in creating a budget and tracking progress.

www.ed.gov/offices/OSFAP/DirectLoan/BudgetCalc/budget.html

* The resources listed are for informational purposes only and the Treasurer of State is not responsible for their content. The Treasurer of State does not endorse or approve these resources.

For more information, visit

www.ohiotreasurer.gov or call 800-228-1102



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PREVENTING ACCIDENTS BEFORE THEY HAPPEN

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

Our company gets involved in conducting Accident Investigations for many serious accidents. In almost every case, the cause or causes could have been identified before the accidents and prevented. When we work with client companies, we focus on identifying the likely type of accidents that could take place and then develop an Action Plan to prevent these.

The process starts with identifying the various hazards employees are exposed to. This differs from company to company depending on the tasks employees perform, but there are common hazards such as:

- Slips, Trips & Falls
- Equipment Hazards
- Hand Exposures
- Strains & Sprains
- Chemical Exposures

Each of the above is reviewed to determine the possibility and potential severity.

The Action Plan is developed to address what can be done to reduce each type of hazard. The Action Plan includes the following steps:

- Development of Safe Work Procedures.
- Eliminating hazards and exposures where possible.
- Providing employee training in hazard avoidance.
- Providing proper Personal Protective Equipment.
- Conducting regular performance observations to ensure employees are following safe work practices.
- Getting employees involved so any changes in the process can be incorporated without resistance.
- Providing assistance as necessary.
- Eliminating reasons that prevent safe work practices.
- Conducting regular inspections of the work area and correcting unsafe conditions.
- Enforcing safe work procedures strictly.

Each of the above are important steps to eliminating accident potentials. Once the steps are in place, the process needs to be monitored closely and updated as needed.

If you implement the above steps as an ongoing continuous project or program, it will go a long way in reducing unnecessary injuries. Preventing an accident from happening is always the best option. I always prefer the above process to getting a call that some employee wouldn't be going home tonight.

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



DP&L Energy is pleased to offer Trotwood Chamber of Commerce member employees a discounted energy rate of **.2 cents** per kilowatt-hour less than the standard offer.

Participate in the Trotwood Chamber of Commerce Member Employee Savings Plan by visiting: dplenergy.com/trotwoodchamber or you may call Trotwood Chamber at 937.837.1484.



Brunner Literacy Center

ALL SOLES 5K RUN/WALK

Saturday, November 1, 2014

Race starts at 9 a.m.—Registration opens at 8 a.m.

Age groups: M/F 19 & under; 20-29; 30-39; 40-49; 50-59; 60-69 and 70+

Location: Englewood Metro Park, 100 E. National Road (Main Street entrance only), Vandalia OH. Register online at www.speedy-feet.com, call 937-567-9600 or go to www.brunnerliteracy.org

Entry fee is \$25 if received by October 15th, or \$30 after October 15th. T-shirts are NOT guaranteed after October 15th. All race proceeds benefit Brunner Literacy Center.



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Trotwood Chamber
of Commerce
6th Annual Golf Outing



Friday, September 19, 2014
Meadowbrook Country Club
6001 Salem Avenue
Clayton OH 45315

SPONSOR AND PLAYER ENTRY FORM

Please Check One

- Sponsor Levels
- Grand Sponsor (\$1000 includes four entry fees)
- Ram Sponsor (\$500 includes two entry fees)
- Green Sponsor (\$250)
- Hole Sponsor (\$100)
- Cart Sponsor (\$50)

Name of Business: _____

Contact: _____ Phone # _____

E-mail: _____

Registration includes: Continental breakfast, golf cart, lunch, refreshments and driving range. Team registration: \$90 each player or \$360 per team (includes a steak lunch)

Name _____ Phone No. _____

Name _____ Phone No. _____

Name _____ Phone No. _____

Name _____ Phone No. _____

Total @ \$90 each _____

I am unable to play golf but will have lunch at \$25 per person

Name _____ Phone No. _____

Name _____ Phone No. _____

We accept VISA, MasterCard and checks. Please make check payable to Trotwood Chamber of Commerce and mail to Trotwood Chamber of Commerce, 5790 Denlinger Road-Suite 4011, Trotwood OH 45426

Registration deadline is September 12, 2014 – Should you have questions, please call Marie Battle at 937.837.1484 or [email mbattle@trotwoodchamber.org](mailto:mbattle@trotwoodchamber.org).



Businesses Eligible for Nomination 2014

AAA Allied Group
 Algo Termite & Pest Control
 Alexis Enterprises
 American Heat Treating
 Boone's Power Equipment, Inc.
 Brunner Literacy Center
 Calvary Missionary Baptist Church
 Car Max
 CMD Technologies
 City of Trotwood
 Clarion (formerly Holiday Inn)
 Colbert Family Health & Wellness
 Dry Cleaners 3.99
 Dayton Center Courts
 Dayton Hara Complex
 Dayton Nutra Foods, Inc.
 Dayton Power & Light
 Deer Creek Apartments
 Edward Jones Investment
 Evans Motorworks (formerly Golling's)
 Feller's Farm
 Fifth Third Bank
 Flash Quick Copy
 Friendship Village
 Frontier Communications
 Gordon Food Services (GFS)
 Greater Dayton RTA
 Greater St. John Baptist Church
 Green Star Trucking
 Grismer Tire Company
 Gump Law Office
 HH Roberts Mortuary
 Heard Management
 Hunter Consulting Company
 Infintech
 J. W. Devers & Son, Inc.
 K.M. Ingersoll & Son, Inc.
 Korrekt Plumbing Co.
 Life of Riley Landscape
 Logan Service
 Lowe's Home Improvement
 M&H Service Center
 Miami Valley Career Technology Center
 Maria-Joseph Living Care Center
 NCT Technologies Group Inc.
 Nationwide Homecare Sales Association
 New York Pizzeria
 Nile Investment
 North Dayton School of Discovery
 NovoPrint USA
 Office Depot
 Phoenix Tube Company
 Precious Blood Church
 Riverside Nursing & Rehabilitation
 Rogers Funeral Home, Inc.
 Rumpke Waste Removal & Recycling
 Salem Bend Condominium
 Salem Woods Apartments
 Shiloh Springs Care Center
 Sir Handy Improvement LLC
 Sisters of the Precious Blood
 Southern Ornamental Iron Co., Inc.
 State Farm
 Stryver Manufacturing Inc.
 Summit Towing
 Time Warner Cable
 Totally Trotwood/Wolf Creek Marketing

Trotwood Florist
 Trotwood Library
 Trotwood Madison City Schools
 Trotwood Madison Educational Association
 Trotwood-Madison Historical Society
 Trotwood Rotary Club
 United Theological Seminary
 VFW Post 4270
 Vectren Utility Holdings
 Wertz Insurance
 Wise Construction
 Wolf Creek Company
 Wurst Architect
 YMCA of Greater Dayton

NOMINATION FORM

This area must be completed to be considered for nomination. You may nominate your own business, individual or organization; however, the business, individual or organization must be a member of the Chamber to be considered for nomination (please see eligibility list).

Address _____

City _____

(Phone) _____ EM _____

Check Category: Small _____ Large _____

Provide a brief explanation of why you feel this individual/business/organization should receive this award: _____

Date _____

Signature _____

Deadline to complete and return the form is October 1, 2014

Please mail form to Trotwood Chamber of Commerce, 5790 Denlinger Road, Trotwood OH 45426, fax to 937.837.1508 or email to mbattle@trotwoodchamber.org.

Past Recipients

2011

Large Business—Greater Dayton RTA
 Small Business—Algo Pest Control
 Small Business—Summit Towing

2012

Large Business—Mercy Siena Retirement Community
 Small Business—Salem Woods Apartments

2013

Large Business—Sisters of the Precious Blood
 Small Business—Trotwood Florist

“Success means doing the best we can with what we have. Success is the doing, not the getting; in the trying, not the triumph. Success is a personal standard, reaching for the highest that is in us, becoming all that we can be.”

Zig Ziglar



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Flash Quick Copy

We Copy Up a Storm
2572 Shiloh Springs Rd.
Trotwood OH 45426
Phone: 937.854.5648
Fax: 937.854.7006



Friendship Village Retirement Community

5790 Denlinger Rd.
Dayton Ohio 45426
(937) 837-5581



NEW YORK

Pizzeria Restaurant

trotwoodpizza.com
498 E. Main Street
Trotwood Ohio 45426
Store: 937.837.3333
Fax: 937.837.3334

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