



# Chamber Connection

Trotwood Chamber  
5790 Denlinger Road  
Trotwood OH 45426  
www.trotwoodchamber.org  
April 2015  
Volume 10 Issue 4

Did you know that you are entitled to certain benefits that will reduce cost to you and your employees because of your membership with Trotwood Chamber? These benefits are provided by Southern Ohio Chamber Alliance (SOCA) and they include:

- ◆ UnitedHealth Care: UHC/SOCA2: This plan is for groups with 2-50 employees
- ◆ UHC/SOCA3: This plan is for groups with 51-300 employees
- ◆ Workers' Comp: Hunter Consulting Company
- ◆ Trak-1: Offers chamber member rates on employment background screening with a 12% discount or more!
- ◆ Shred-It-Document Destruction: The worldwide leader in document security, providing documents shredding and product destruction services.
- ◆ Superior Dental Care
- ◆ Prescription Drug Discount Card
- ◆ Infintech: Members only pre-negotiating credit card processing rates.

In addition, you are entitled to discounts on supplies purchased from Office Depot as well as savings on your DPL Energy bill. For information on these and other savings, contact the Trotwood Chamber at 937-837-1484, email [bat-tle@trotwoodchamber.org](mailto:bat-tle@trotwoodchamber.org) or call SOCA at 1-866-486-9382.

*Marie Battle, CAP, Executive Director*

## Legislative Update

The Ohio General Assembly has reached its first extended pause of 2015, with lawmakers now back in their districts to begin a two-week Spring Break. The first quarter of the new year included significant activity on a variety of policy issues of importance to Ohio employers.

Taxes – more specifically Gov. John Kasich's proposed tax reform package – have been perhaps the most discussed topic. The Ohio Chamber weighed in, expressing opposition to the governor's tax reform plan because it involves too much tax shifting with questionable overall benefit to the state's economy. An analysis of the plan, done by the firm ErnstYoung for the Ohio Metro Chamber Coalition that includes the Ohio Chamber, concluded that raising and expanding taxes on businesses may make the state a less competitive place to operate a business.



## Phone Alert

You may get a call stating that the call is from the IRS and they need to

verify the last four digits of your social security number. Be aware, the IRS will not call you to verify information. **DO NOT** give out any information, these are scammers trying to get your personal information.

“Life becomes easier when you learn to accept the apology you may never get.” R. Brawt

## Officers

President  
Bruce Kettelle  
Totally Trotwood

President Elect  
Bethany Yost  
Frontier Communications

Vice President  
Dr. Karen Celik  
New York Pizzeria

Secretary  
Demarus Crawford-White  
United Theological Seminary

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Friendship Village

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City Schools

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**Executive Director**  
Marie Battle, CAP

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## 5 Myths about the Affordable Care Act for Midsize Businesses

Many businesses are struggling to understand and comply with the rules of the Affordable Care Act (ACA or health care reform law). To help them, Anthem Blue Cross and Blue Shield has a number of helpful resources at [www.makinghealthcarereformwork.com](http://www.makinghealthcarereformwork.com), like this blog article that dispels five common myths about the ACA for companies with between 51 and 99 employees.

**Myth #1:** Our business is exempt from the Affordable Care Act's employer mandate. Companies with more than 100 full-time employees must provide health insurance to full-time workers starting this year. In 2016, companies with 51-99 full-time workers also will have to provide coverage.

**Myth #2:** Most businesses of our size don't provide health insurance. The ACA requires midsize employers to change their existing coverage. But only a small percentage will be offering coverage for the first time.

**Myth #3:** Even if we are penalized for not providing coverage, we can deduct the penalty on our income taxes. Companies that fail to comply with the employer mandate are subject to a penalty. But the mandate is set up as a shared responsibility fee. This makes the penalty a tax that cannot be deducted for federal income tax purposes.

**Myth #4:** We can continue to offer a limited benefit or mini-med plan. Limited benefit plans do not meet ACA rules, so you'll need to upgrade coverage to meet the employer mandate.

**Myth #5:** We will have to buy our insurance from a government website. The Small Business Health Options Program (SHOP) is the online health insurance marketplace, or exchange, for businesses. But using the exchange is optional. Employers can buy directly from an insurance company or use a broker at no extra cost.

Check out [the blog](#) for more details about the ACA and other topics.

## Save the Date

Friday, June 26, 5:30-7:30 p.m.

Member Appreciation

United Theological Seminary

### Upcoming Events

**Tuesday, April 21**, Social Media Workshop, 11:45 a.m., Friendship Village

**Tuesday, May 19**, Business after hours, 5:00-6:30 p.m., Phoenix Tube

**Friday, June 26**, Member Appreciation, 5:30-7:30 p.m., United Theological Seminary

**Thursday, July 9**, Business after hours 5:00-6:30 p.m., North Dayton School of Discovery

**Tuesday, August 4**, Business after hours, 5:00-6:30 p.m., Friendship Village

**Friday, September 18**, Annual Golf Outing, Meadowbrook Country Club

**Thursday, October 8**, Business after hours 5:30-6:30 p.m., Lowe's Home Improvement

**Thursday, November 12**, Annual dinner/business of the year, 5:30-8:00 p.m.,

*Welcome*

**Broadway Café**

203 N. Broadway

Trotwood OH 45426

Phone: 937-837-6555

*Thank You*

Clarion Inn-Dayton Airport

Dayton Center Courts

Trotwood Neighborhood YMCA



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## FREE SAFETY SEMINAR

### “Implementing a Behavior Based Safety Program”

This seminar is being put on for Group Rating member companies and for companies who had a workers' comp claim in either 2013 or 2014. **This seminar meets the requirements of the 2-hour training requirement for employers who are required to attend a 2-hour safety training class who had a claim in either 2013 or 2014.**

**ALL Seminars are from 8:00 a.m. – 12:00 noon**

**PLEASE RESPOND NO LATER THAN 3 DAYS BEFORE THE SEMINAR OF YOUR CHOICE.**

**Fax or Mail to: Kathy Hanson/ASH 6920 Meadowlands Ave. NW, North Canton, OH 44720**

**FAX: (330) 244-8915—E-mail: ASHMCI@aol.com**

**Please Print (Max. 3 People) - Name: \_\_\_\_\_ # of People Attending**

**Name:**

**Name:**

**Company Name: \_\_\_\_\_ Phone Number: \_\_\_\_\_**

**Company Address:**

**Association Affiliation: Hunter Consulting**

**Please check which Seminar you will be attending.**

**April 14, 2015 at Columbus, April 21, 2015 at Hamilton, April 28, 2015 at Akron**

## HOTEL INFORMATION

**Akron/Fairlawn, OH: Holiday Inn, 4073 Medina Rd., Akron, OH**

**Columbus, OH: Best Western Columbus North, 888 Dublin-Granville Road, Columbus, OH**

**Hamilton, OH: Butler County Extension Office,, 1802 Princeton Road, Hamilton, OH**



**Tammy Purcell,  
Group Rating Manager**

Direct (513) 372-8714

[tpurcell@hunterconsulting.com](mailto:tpurcell@hunterconsulting.com)

### **Third Frontier Internship Program Ending June 30, 2015**

The Dayton Area Chamber of Commerce was notified by the Ohio Development Services Agency, Office of Technology Investments that Ohio Third Frontier Internship Reimbursement program will be ending on June 30, 2015. All regional partners were told via email that the Ohio Development Services Agency would not be offering a new program to replace the Ohio Third Frontier Internship Program. They also shared that the decision was made internally by the Ohio Development Services Agency, and that current funds allocated for the Third Frontier internship program would be re-allocated for other uses.

The Ohio Third Frontier Internship Program has been instrumental to workforce development and talent retention efforts, not only in the Dayton region but across the entire State of Ohio. Since 2002, tens of millions in funds have fostered more than 7,500 interns, leading to full time employment for a great number of them. This program is one of the most effective tools in the effort to reverse the trend of young adult brain drain in Ohio.

In the Dayton region and West Central Ohio, the Third Frontier Internship Program has helped employ more than 600 interns at more than 200 companies, over 64% of those interns have been hired into full-time jobs in Ohio. This is exactly the intent of the program and we want to ensure it continues. To this end, we are in need of your support to ensure that partners at the State of Ohio, including the Ohio Department of Development Services, the Ohio Third Frontier Commission, the Governor, and our elected officials in the Ohio House and Ohio Senate understand how critical this program is to our business community. We need to make sure your voice is heard, so that we can change this decision and ensure the continuation of this critical program.

Some of you have been recipients of the Third Frontier Program. This program is ending and we need your help! For those of you interested in additional information about the Third Frontier Internship Program, here is the link to the grassroots campaign. <http://daytonbusinessvotes.channeldemocracy.com/connect/write?alert=1772>

### **Budget Highlights**

1. Excludes the first \$2 million in net income from Ohio income tax. This provision ultimately proves a significant benefit to small businesses that have less than \$2 million in annual income, as they would now pay \$0 in Ohio income tax
2. Reduces the overall state income tax rate by 15% in first year and additional 8% in second year
3. Increases the Commercial Activity Tax (CAT) from .26% to .32%, which is an increase of 23%
4. Increase overall sales tax from 5.75% to 6.25%
5. Broadens the definition of entitles that must charge sales tax to cable TV service, parking, lobbying, public relations, market research/opinion polling, management consulting, travel packages and debt collection
6. Current law reduces the price of a new car by the value of the car trade-in, hence lowering the taxable amount of the new car purchase. The Governor's budget states that only 50% of the trade-in value may be deducted against the tax liability on the new car purchase
7. Continuation of Medicaid benefits up to 138% of poverty level



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



## **NEW YORK** Pizzeria Restaurant

[trotwoodpizza.com](http://trotwoodpizza.com)  
498 E. Main Street  
Trotwood Ohio 45426  
Store: 937.837.3333  
Fax: 937.837.3334



**Trotwood Florist**  
724 E. Main Street  
Trotwood OH 45426  
Phone: 937-854-0811  
Debbie Ashcraft  
Owner

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