



# Chamber Connection

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

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Trotwood Chamber has had a very busy year. We completely updated our website to make it more user friendly. We presented our first Business Expo, held another successful golf outing and the Annual Dinner/Business of the Year event. The Chamber became more involved with businesses, organizations, schools and other Chambers, creating cohesiveness. We also participated in workshops, ribbon cuttings, network breakfasts, SOCA Annual Meeting, Trotwood Rotary and the Sidney Chamber's Business Expo. Our membership increased by more than 10%.



As we end this year we cannot forget those businesses, schools and organizations that supported Trotwood Chamber of Commerce in 2011. Your membership and support are truly appreciated, you are the foundation for our Chamber...thank you so very much.

Our sincere thanks to our outgoing President Gary P. Fischer for providing great leadership, commitment and support for the past two years. Your leadership has been invaluable, you will certainly be missed (all those emails and remarks)! Thank you so very much for all you have done for the Chamber, community and surrounding area.

*Marie Battle, Executive Director*

## Benefits of Belonging to the Chamber

- Healthcare through United Healthcare—discounted premiums available to companies with two or more employees
- Workers' Compensation Group Rating through Hunter Consulting and Frank Gates
- Dental Care through Superior Dental—discount and special benefit plans for chamber members
- Prescription drug discount card—available to you and your employees for FREE
- EyeMed Vision discount card—available to you and your employees for FREE
- Cintas Document Management—discounts available for document destruction
- Business-2-Business discounts—Office Depot, Infintech LLC, DPL Energy and more

For information on these and other benefits, contact Trotwood Chamber at 937.837.1484, email [trotwoodchamber@earthlink.net](mailto:trotwoodchamber@earthlink.net) or visit us on the web at [www.trotwoodchamber.org](http://www.trotwoodchamber.org)

### The Art of Giving

**The best thing to give to your enemy is forgiveness; to an opponent, tolerance; to a friend, your heart; to your child a good example; to your father deference; to your mother, conduct that will make her proud of you; to yourself, respect; to all men, charity ...Francis Balfour**

### Officers

President  
Gary P. Fischer  
County Corp

President Elect  
John Smith  
Trotwood-Madison Schools

Vice President  
Jackie Brockman  
Trotwood YMCA

Secretary  
Sandra K. Allen  
Salem Woods Apartments

Treasurer  
Angel Heath  
Account Angel Bookkeeping

### Board of Directors

Gregory Carson  
Maria-Josephs Living

Dr. Karen Celik  
Summit Towing

Raymond Garner  
Ray Garner Realty

Loren Gross  
Salem Towing

Pam Hall  
Friendship Village

Larry Jackson  
Dayton Center Courts

Bruce Kettelle  
Wolf Creek Marketing

Pat Lodge  
United Theological Seminary

Michael Lucking  
City of Trotwood

Karen Wampler  
Hara Arena Complex

**Executive Director**  
Marie Battle, CAP

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## DPL Energy

Trotwood Chamber, along with other chambers, has signed a contract with DPL Energy Resources Inc, to offer resources that will reduce members electric bill. Eligibility for this benefit are 1) Use less than 700,000 kwh annually or less than 100 kwh in demand; 2) Chamber member in good standing.

As a **member in good standing** you are entitled to an exclusive offer from DPL Energy Resources. You may choose from one of two price options that are lower than the Dayton Power & Light (DP&L) standard offer and also below the DPL Energy Resources standing offer. With either option you will receive savings for your business. DPL Energy partnering with chambers of commerce offer the following:

- Chamber members having between 1-15 employees will received complimentary usage of webPOWER Unlimited, a package that includes unlimited job postings, use of the Match Notification Engine and Weblink Technology that provides employers a link to their company's website, if desired.
- Chamber members having greater than 15 employees have the additional option to participate, at a negotiated rate and at the sole expense of the chamber members, in an Enhanced member Benefit Program through Kwantek (the "Enhanced Member Benefit Program").

A workshop is planned for early 2012 to explain these and other benefits to you. You will be notified via newsletter or email the time, location and date of the workshop. Your Chamber is working for you!.

### **Step 4 of the 10-Step Business Plan for Safety—Published by Ohio BWC**

In order for communication to be successful, employees need to be made active participants. Communication needs to be encouraged and fostered. Employees need to be encouraged to inform you of safety related problems without fear of reprisal. These items should be addressed as soon as possible and the employee advised of the action taken. It is, also, extremely important that employees feel that they are being listened to and that their opinions matter.

#### **Preventing Cuts and Lacerations—BWC Online Training**

The Ohio BWC offers a number of training courses online at [www.bwclearningcenter.com](http://www.bwclearningcenter.com). Preventing Cuts and Lacerations teaches employers about different types of cuts and lacerations and what preventative measures could be used to eliminate cutting hazards. If this is a problem you face in your workplace, consider completing this course – it could be beneficial. For more information visit the Chamber's website at [www.trotwoodchamber.org](http://www.trotwoodchamber.org).

It may be busy today, you worked late and the crowds and bargain hunters may make you frustrated at times. Even so, don't forget the most effective inexpensive marketing tools are right at your fingertips, courtesy and a smile! Listen to your customers, they will appreciate your attention and you can learn about their likes and dislikes to make appropriate suggestions...above all thank them for coming to your store and for shopping in Trotwood.

The in store experience makes a huge difference in the way a customer feels about their purchases. By making this experience positive and memorable, these shoppers will be back. It is important for the future of our community to reinforce the Chamber's message and keep shoppers coming back to Trotwood. "*Think Globally, Shop Locally*".

Submitted by Bruce Kettelle, December 2005



# Chamber Connection

Fraud is always prevalent but with the holiday season, it is more so. Below are steps you can take that will help you avoid credit card fraud.

A thief goes through trash to find discarded receipts or carbons, and then uses your account numbers illegally. A dishonest clerk makes an extra imprint from your credit or charge card and uses it to make personal charges.

You respond to a mailing asking you to call a long distance number for a free trip or bargain-priced travel package. You're told you must join a travel club first and you're asked for your account number so you can be billed. The catch! Charges you didn't make are added to your bill, and you never get your trip.

Credit and charge card fraud costs cardholders and issuers hundreds of millions of dollars each year. While theft is the most obvious form of fraud, it can occur in other ways. For example, someone may use your card number without your knowledge. It's not always possible to prevent credit or charge card fraud from happening. But there are a few steps you can take to make it more difficult for a crook to capture your card or card numbers and minimize the possibility.

## Guarding Against Fraud

Here are some tips to help protect yourself from credit and charge card fraud.

### Do:

- Sign your cards as soon as they arrive.
- Carry your cards separately from your wallet, in a zippered compartment, a business card holder, or another small pouch.
- Keep a record of your account numbers, their expiration dates, and the phone number and address of each company in a secure place.
- Keep an eye on your card during the transaction, and get it back as quickly as possible.
- Void incorrect receipts.
- Destroy carbons.
- Save receipts to compare with billing statements.
- Open bills promptly and reconcile accounts monthly, just as you would your checking account.
- Report any questionable charges promptly and in writing to the card issuer.
- Notify card companies in advance of a change in address.



### Don't:

- Lend your card(s) to anyone.
- Leave cards or receipts lying around.
- Sign a blank receipt. When you sign a receipt, draw a line through any blank spaces above the total.
- Write your account number on a postcard or the outside of an envelope.
- Give out your account number over the phone unless you're making the call to a company you know is reputable. If you have questions about a company, check it out with your local consumer protection office or Better Business Bureau.

## Reporting Losses and Fraud

If you lose your credit or charge cards or if you realize they've been lost or stolen, immediately call the issuer(s). Many companies have toll-free numbers and 24-hour service to deal with such emergencies. By law, once you report the loss or theft, you have no further responsibility for unauthorized charges. In any event, your maximum liability under federal law is \$50 per card. If you suspect fraud, you may be asked to sign a statement under oath that you did not make the purchase(s) in question.

For more information...The FTC works to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a [complaint](#) or get [free information on consumer issues](#), visit [ftc.gov](http://ftc.gov) or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261.



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Trotwood Chamber  
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Wishes all of you



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5790 Denlinger Rd. Ste. 4011  
Trotwood OH 45426  
Phone: 937.837.1484  
Fax: 937.837.1508  
[www.trotwoodchamber.org](http://www.trotwoodchamber.org)