



Chamber Connection

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

January 2021

Officers

President
Sean Freeman
Camp Central
Founder/CEO

Vice President
Deborah A. Smith
Winn's Enterprises

Treasurer
Sandra Monaghan
Salem Woods Apartments

Board of Directors

Stacy Douglas
Maria-Joseph

Rose Holicker
Shiloh Springs Care Center

James Pierce
Retired

Quincy Pope, Sr.
City of Trotwood

Executive Director
Marie Battle, CAP

This Article Includes: President's Message

Executive Directors' Note
SCAM Presentation Info.
New Member Focus
OSBDC
Member Information

Membership Renewals 2021

Boone Power Equipment
Brunner Literacy Center
Camp Central
CIC
City of Trotwood
Heard Management
Hunter Consulting Company
Korrek Plumbing
Logan Services
M&H Service Center
Nationwide Sales Associates
Rogers' Funeral Homes
Trotwood Madison City Schools
U. S. Bank

Welcome New Members

Copy & Go
Medicare Resource Center



President's Message

We here at the chamber are honored to serve you for yet another year. Twenty-twenty forced us to think creatively and find innovative solutions to common problems. We have provided constant updates and resources to help our businesses and community through these uncertain times. In 2021, we aim to help our members utilize technology to scale and stabilize their companies. Our members rallied to provide services and products to our community during a time in need. From contactless services to endless communication of COVID 19 resources.

As a first time President, I am elated for the opportunity to fulfill the Chamber's mission of building and expanding a positive economic environment. We have a strong and determined community who has withstood many challenges in the past years. My goal is to work with our current resources and partners to expand and improve the services and products that exist, while creating new ones for where they do not exist.

Being the diverse community that we are, I find it important that we cater to our small businesses and provide assets that enable these organizations and individuals to become the best versions of themselves. The minority entrepreneur environment is booming with new and ongoing businesses who we would love to have as a part of our community. Diversity in our membership has led to fruitful relationships and created new businesses this year.

I am thankful for the leadership and support of the Chamber board, City of Trotwood, and Trotwood school district. Through the continued leadership of our executive director Marie Battle, I have no doubt 2021 will be one in which we continue to learn virtually and safely.

Sincerely,

Sean Freeman, President

Twenty-twenty was a year of change from what we considered normal, to work in an environment that we were not too familiar with. Those of us that were not too familiar with social media, learned to conduct board meetings, attend conferences and more effectively use Facebook and LinkedIn, and to communicate more effectively via email.

We learned not to take one another for granted, have more patience and compassion, and listen. We never thought the pandemic would last this long and that social distancing and wearing masks would still be in effect. Some of us have lost loved ones or someone we knew who had the virus. In spite of everything that happened in 2020, we are truly a blessed nation and we are looking forward to a productive 2021.

Marie Battle, Executive Director

News You Can Use



Has anyone every tried to scam you? You will not want to miss the virtual presentation presented by Steve Popp from the Better Business Bureau February 23, 2021 at 10 a.m. Join Trotwood Chamber of Commerce to get helpful tips on how to avoid a scam. Email mbattle@trotwoodchamber.org or mbattle@woh.rr.com and we will

send you the link to join the virtual presentation.

New Members Focus



**Medicare
Resource Center**

www.RLSMedicareResource.com

Robin Sisk
Licensed Agent

937-974-7141
robinsmrc@gmail.com

We are a full service and independently connected "one-stop" Medicare shop. Whether you need Medicare education, extra help with prescription drug coverage, help signing up for Medicare or just have a question about Medicare in general, feel free to stop in and talk with me at no cost to you. No appointment is needed, but appointments are available upon request both in person and virtually. Complimentary consultations and Medicare plan reviews are available and welcomed.

There are over one-hundred plans to choose from in this area. Let me serve you , your friends, family or clientele by making sure you have the right plan working for you. We have 3 locations in the Dayton area.....Beavercreek at the Mall at Fairfield Commons, Dayton at 1 St. Elizabeth Place and Piqua at Miami Valley Center Mall.

I am looking forward to getting to know all of you and working with you over this coming year to help Trotwood grow and prosper! If you have any questions or would just like to introduce yourself, please do not hesitate to reach out to me.

Copy & Go Print Center

Full service copy center, providing copies, faxing, binding, notary, design services and custom tee shirts. This center is located at 4629 Salem Avenue, Dayton OH 45416, Phone/fax number 937-716-1196 or email Sheryle Carter <sherylecarter@gmail.com> for information.



As many of you are aware, the PPP Program opened back up for first draw applicants and the new "PPP Second Draw Loan" or PPP2 has launched for businesses that already received and expended their initial PPP loans.

First Draw PPP Loans can be used to help fund payroll costs, including benefits.

Funds can also be used to pay for mortgage interest, rent, utilities, worker protection costs related to COVID-19, uninsured property damage costs caused by looting or vandalism during 2020, and certain supplier costs and expenses for operations. These loans will initially only be available through Community Financial Institutions (CFIs) CFIs tend to be smaller regional banks that have average assets under \$1 billion.

The SBA is hoping that by opening the program to CFIs, more funds will go to smaller businesses and minority owned firms that more frequently have relationships with CFIs Check with you local lending institution to determine if they are participating in the program and if they are a CFI and the date they will begin receiving applications. The SBA will open the program to other lenders "shortly thereafter".

The new **PPP2** will be available to businesses that have already received and expended their initial PPP loan and Have less than 300 employees and; that can demonstrate a quarterly loss of at least 25% between comparable quarters in 2019 and 2020.

PPP2 is capped at \$2 million. Under the new program guidelines accommodation and Foodservice businesses (NAICS codes starting with 72) will be able to apply for up to 3.5% their average monthly payroll costs.

We will send additional information as it becomes available.

Kim Woodbury, Miami Valley SBDC, <https://sbdctec.com/>, 937-281-0118



STEPS TO HANDLING
CRISES BETTER IN 2021 *by*
Ashley Neal

In April of 2020, right as the COVID-19 pandemic was beginning to have major impacts on America, the Centers for Disease Control and Prevention created the [Crisis and Emergency Risk Communication \(CERC\) Overview for COVID-19](#). Designed to assist the public with making informed decisions during the pandemic and other challenging and time-sensitive situations, the CERC overview provides six core principles that help ensure resources are well-managed and those using them can put them to the best uses possible.

As the one year anniversary of the pandemic's global shutdown draws near, it's so important for organizations to proactively prepare for future crises. The COVID-19 pandemic hit many organizations hard, and if they had been better prepared to analyze and defend against the resulting issues, maybe the business outcomes wouldn't have been as devastating.

According to these six CERC principles, this is how your organization can better handle crises in 2021: **"Be first."**

"Crises are time sensitive. Communicating information quickly is crucial. For members of the public, the first source of information often becomes the preferred source."

In times of crisis, it's important to realize that decisions are made fairly quickly. Know who the most reliable sources of information are so you can update and share what you know with your audience as soon as it becomes available.

"Be right."

"Accuracy establishes credibility. Information can include what is known, what is not known, and what is being done to fill in the gaps." Accurate information builds trust and helps to solidify your organization as a good source of information.

Promote action."

"Giving people meaningful things to do calms anxiety, helps restore order, and promotes some sense of control."

"Express empathy."

"Crises create harm, and the suffering should be acknowledged in words. Addressing what people are feeling, and the challenges they face, builds trust and rapport."

As we have seen with the COVID-19 pandemic, crises are devastating. Some people are dealt a harder hand than others, so it's important to be cognizant of that

fact when sharing information. If possible, tailor your information to the specific audiences who need it most.

"Promote action."

"Giving people meaningful things to do calms anxiety, helps restore order, and promotes some sense of control."

"Show respect."

"Respectful communication is particularly important when people feel vulnerable. Respectful communication promotes cooperation and rapport."

Like during the COVID-19 pandemic, emotions are high during crises. Stay respectful and aware of other's situations when sharing information or tips, and be open to hearing feedback. As an organization leader, this could be as simple as admitting what you don't know, or offering an open-door policy for staffers to come to you with questions or concerns.

Hopefully, as we enter 2021, we will soon see an end to the COVID-19 pandemic, but as one door closes, another opens. So, utilize these six principles to help your members, staff and larger audience combat the confusion, fear and frustration the next crisis will bring.



The US Congress passed historic legislation in December 2019 (SECURE Act) that will revolutionize the way small business owners offer a retirement plan benefit to their employees. With the SECURE Act, a new form of a 401(k) plan was formed called a Pooled Employer Plan (PEP). The Southern Ohio Chamber Alliance has starting a PEP to offer to all its Chambers across the state of Ohio as well as members of those Chambers. A PEP is a group of small business owners banding together to offer a low-cost benefit while reducing operational costs and liability for the business.

Members of the Trotwood Chamber, through the SOCA have the unique opportunity to take advantage of this offering. As an adopting employer in the PEP, you can now replace (or start) a retirement plan, that will reduce your operation work by 80%, eliminate your liability in offering a retirement plan, while saving 30-40% of the cost of operating a 401k plan. If you do not offer a retirement plan to your employees you can now do so with little to no additional strain on your HR team as well as take advantage of up to \$5,000 tax credit offered through the SECURE Act.

If you wish to hear more about this exciting offering or learn more about how this is changing the retirement plan industry, please contact: **Dale Essenmacher**, Regional Vice President, Newport Group, Cell: 248-212-3223

dale.essenmacher@newportgroup.com



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5790 Denlinger Rd. Ste. 4011
Trotwood OH 45426
Phone: 937.837.1484
Fax: 937.837.1508
www.trotwoodchamber.org

