

## Issue #53



### From the desk of Julie Clayton/Executive Director

Happy Friday,

This weeks newsletter is a short and quick version, because I am on vacation. But I felt it was important to get the information out about a few of the events below, specifically the Tribute Night for JC. I wish I was in town to attend myself, to honor such an amazing man. I am hoping that there is a great turn out.

Check below for information about our Merchant Meeting and our Networking event, which are both coming up soon as well.

Cheers!

**Julie**

**513-460-6811**

**Julie@OTRChamber.com**

**EMAIL JULIE HERE**

- QUEEN TEQUENOS
- GREEN BOX POSTAL



Join us for the last Second Sunday on Main of 2024

*meet you at*

**SECOND  
SUNDAY  
ON MAIN**



**JUNE 9 PRIDE**

**JULY 14 20TH ANNIVERSARY**

**FT. THE NAKED KARATE GIRLS**

**AUG 11 LIVE, LOVE, LOCAL**

presented by

**OTR CHAMBER OF COMMERCE**

[otrchamber.com](http://otrchamber.com)



[secondsundayonmain](https://www.instagram.com/secondsundayonmain)



Want to help at Second Sunday on Main? Shifts are anywhere from 2-4 hours. Sign up here!

[Sign Up to Volunteer Here!](#)

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## AROUND OTR...

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*Do you have something you would like to promote in the newsletter? Just email it to me by Thursday @ noon.*

[EMAIL JULIE HERE!](#)

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# JOHN "JC" COLEMAN JR. TRIBUTE NIGHT

**FRIDAY, AUGUST 2 • 5 - 8PM**



In loving memory of John "JC" Coleman Jr., co-owner of Revel Urban Winery, we are hosting a memorial happy hour in his honor at Jane's on **Friday, August 2 from 5 - 8 PM.**

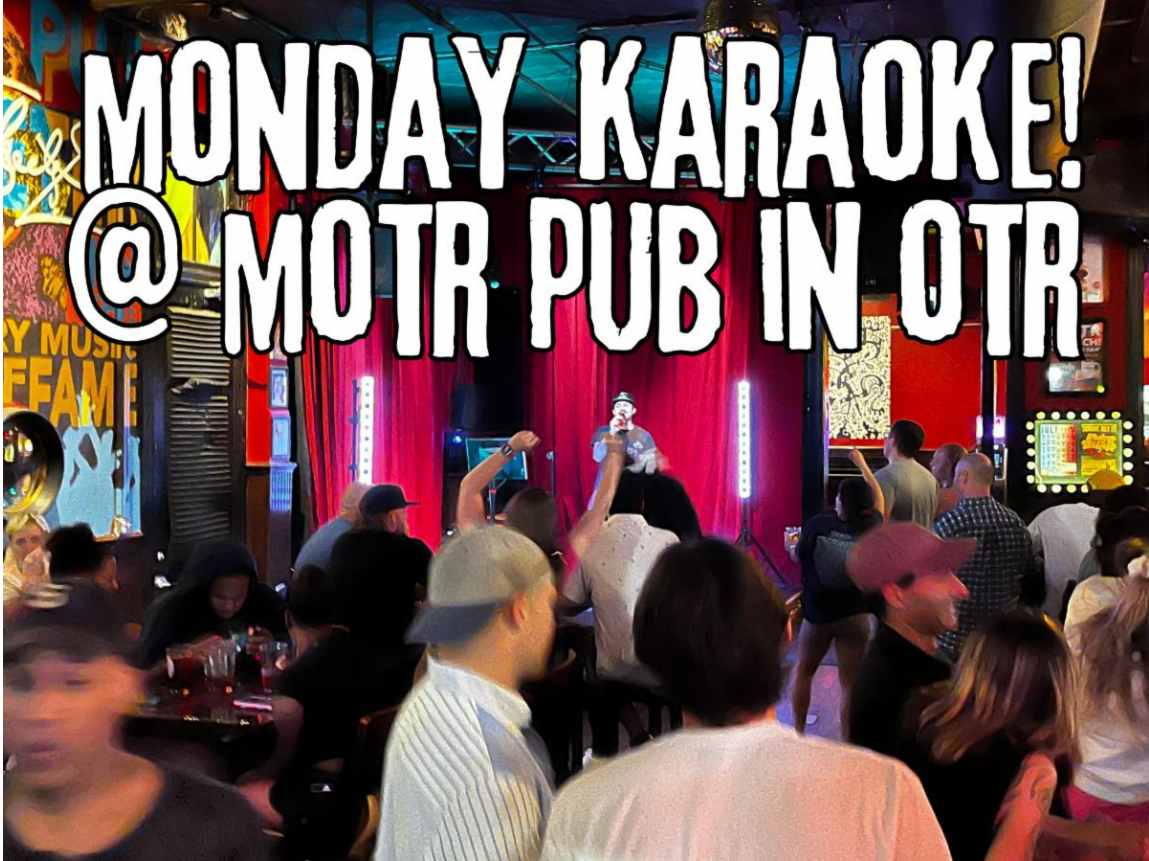
**One dollar from every drink sold during the event will benefit the John Wesly Coleman Jr. Scholarship Fund.**

*Estd 2016*  
**REVEL**  
URBAN WINERY

Can't make it to  
the event?  
Donate in JC's  
honor here:







Info You Need To Know...

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## Ohio workers' comp & experience modification rate

An employer's experience modification rate (EMR), which is determined by the Ohio Bureau of Workers' Compensation (BWC), greatly impacts workers' compensation premium that an employer pays. If you have safer operations, with little to no workers' compensation claims, you will have a better than average EMR. If you have a less safe operation, with numerous costly claims, you will have a worse than average EMR. Typically, the better your EMR, the lower the premium that you will pay to the BWC.

The BWC uses your historical payroll, industry type and claim costs to determine your EMR. A company with claim costs that are typical for their size and industry, will have an EMR of 1.0. If the company has lower claim costs than typical, their EMR will be below 1.0. If the employer has higher claim costs than typical, their EMR will be above 1.0. The lower the EMR, the lower the premium that will be paid compared to similar businesses. The higher the EMR, the higher the premium that will be paid compared to similar businesses.

Additionally, the lower your EMR, the greater likelihood that you will qualify for higher discounts through group rating programs and group retrospective rating programs. These programs allow employers to band together to receive additional discounts or rebates on their premium. Discounts and refunds can exceed 50% of the premium that you pay to the BWC.

An employer's EMR is based on claims that occurred in the past compared to historical payroll. Your payroll is categorized by your industry type. To lower your EMR, you must reduce claims and claim costs. The best claim is one that never occurs. A robust workplace safety program can limit future claims from occurring which will ultimately improve your EMR.

If your company does have a claim, there are several strategies that you can implement to help reduce the overall cost in the claim. Every claim is different, but generally, getting injured workers healthy and back to work safely and quickly, will keep costs down. There are many additional strategies that can be enacted to reduce or lower costs in a claim that has occurred. Partnering with Sedgwick will help determine the best strategies for a specific claim.

If you have any questions, contact our Sedgwick program manager, Julia Bowling at [julia.bowling@sedgwick.com](mailto:julia.bowling@sedgwick.com) or ph 513-218-4062.

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## UPCOMING EVENTS...





# MERCHANT MEETING

This meeting is for current OTR Chamber Members Only

Come hear about all of the amazing things that are happening in OTR!

Guest speakers:

Virginia Tallent Assistant City Manager

and

Abby Grimm Cintrifuse/Start Up Cincy Week

**AUGUST 7TH, 2025**

**DOORS OPEN AT 8:45AM  
MEETING BEGINS PROMPTLY AT 9AM**

**Union Hall 1311 Vine St.**



*This meeting may run until 10:15am.*

**RSVP HERE for AUGUST MERCHANT MEETING**



**August 14th  
Networking Event at The Porch at Washington Park  
4pm-6pm**

We are asking for school supplies to be donated to support Wesley Chapel Mission Center. For every school supply item that you bring, you will receive a raffle ticket to be entered in to win a gift card!

[Register for August Networking Here](#)



## Business Workshop Series Part II

**AUG 20TH @ 9AM**

**FREE**



How to use cash flow tools to manage your business

We will spend time looking at an overview of business financial statements, discuss ways to manage your cash flow, and explore potential strategies for common cash flow challenges.

# MANAGING BUSINESS CASH FLOW

WHERE:

OTR Chamber of Commerce Office 1225 Main Street

**usbank**

[Register for our Business Workshop Part II here](#)



## SAFETY CONCERNS

*District One CPD*

*By Captain Hammer*



## Quick Help Guide

1. Leave some interior lights on upon closing
2. Secure, hide, or remove tablets upon closing
3. Leave cash drawers open + empty upon closing
4. If there is NO safe on site, take money off site
5. If there IS a safe, ensure it is bolted down or immovable
6. Ensure cameras are positioned well
  - a. 6 ft in height is ideal for identification

### IF you experience a break-in:

Contact police ASAP

Immediately access your security footage if possible

Call police with the suspect description (which can help locate suspects in the area)

Contact Detective Bell ([charles.bell@cincinnati.oh.gov](mailto:charles.bell@cincinnati.oh.gov))



It is not too early to start thinking about the holidays!

Merry  
&  
Bright

Start planning now...  
**OTR A GLOW will return!**  
*And stayed tuned for an added twist!*



**OTR** CHAMBER OF  
COMMERCE PRESENTS

# HOLLY JOLLY JAMBOREE MARKET

SATURDAY  
DECEMBER 7TH

11AM-4PM

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UP TO  
60 VENDORS

JOIN THE FESTIVITIES  
WITH SPECIAL  
DISCOUNTS FOR HOLLY  
JOLLY SHOPPERS!

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VINE  
STREET

OVER-THE-RHINE,  
CINCINNATI, OHIO

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OTRCHAMBER.COM

SCAN TO SIGN UP!



“It’s not about ideas. It’s about making ideas happen.”  
— Scott Branson, co-founder of Behance

**OTR** CHAMBER <sup>OF</sup>  
COMMERCE

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