

## Issue #51



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

Happy Friday!

It may be in the 90's outside, but believe it or not, it is time to start thinking about the holidays. Planning is key to a successful holiday season. Starting with your website. Give your **business website** a once-over to make sure it's ready for a busy holiday season. Is the design tidy and easy to use? Can customers easily find your most popular products or services? Does your **eCommerce** checkout work smoothly? If you're the person who works on your website most often, hand this task to a staffer or a trusted friend. They'll be able to spot the issues you might miss. The OTR Chamber is in the process of updating our website as well, so stay tuned!

Cheers!

**Julie**

**513-460-6811**

**Julie@OTRChamber.com**

**EMAIL JULIE HERE**

- UFO Performance Marketing



THIS SUNDAY JULY 14th!  
20th  
**ANNIVERSARY**  
CELEBRATION!

**SECOND  
SUNDAY  
ON MAIN**

**Want a poster for your window or office?  
CLICK HERE and we will bring it to you!**

*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!



**Quality all the way through!**

Add the perfect flavor of fried dough to your menu, any time you need it.



Tequeños are a staple in Venezuelan parties due to their irresistible taste and versatility. Their convenient size, cheesy goodness and crispy texture make them a universally loved snack, making them a go-to choice for celebrations and social gatherings in Venezuela.


**Product Name(s)**

<b>Cheese Tequeños</b> 50 tequeños/unit Frozen	<b>Cheese Tequeños</b> 24 tequeños/unit Frozen U.P.C. 198168655955	<b>Green Garlic Sauce</b> 12 oz/ container Refrigerated U.P.C. 198168332351
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**Indulge in a bite of pure delight!** Our tequeños promise a crispy, cheesy experience that will transport your taste buds to a world of flavor

**Experience the perfect balance of crunch and gooey goodness** with our tequeños. Your snack cravings just met their match. Our irresistible tequeños are an explosion of cheese, wrapped in a golden crust. Elevate your snacking game with every mouthwatering bite.

(954) 326-5338 | 1719 Elm St. Cincinnati, Ohio 45202  Woman - Owned and Operated Business

 **20 years of empowering small businesses**

**Empowering people. Investing in communities. Supporting small businesses. ECDI: 20 Years.**



ECDI is celebrating our 20<sup>th</sup> Anniversary with a loan special for existing businesses (need to be able to show 12 months of commercial activity -> no startups) with a \$10,000 working capital loan at 6.99% interest. Payment options start at \$325 a month for 36 months. Feel free to share with your clients and network! I'm happy to answer questions about eligibility requirements!

[For More Info Click Here](#)



## August Bridge Series

Embrace the positive momentum with the August Bridge Series, shining a spotlight on the advancements in senior care. Guided by Dan Burke and featuring a panel of local leaders including Suzanne Burke, President & CEO of the Council on Aging, Mike Dunn, CEO of Meals on Wheels, and Scott McQuinn, President & CEO of Life Enriching Communities, we'll dive into the inspiring innovations and success stories transforming the industry. Whether you're a professional in the industry, a caregiver, or simply passionate about

enriching the lives of seniors, join us in person or virtually for a celebration of the good news in senior care.

**Location:** 312 Walnut St #1800, Cincinnati, OH 45202

**Venue:** Bricker Graydon's Scripps Center Office

**Time:** 8:30 AM - 9:30 AM ET

**REGISTER HERE FOR BRIDGE SERIES**

*Thursday's \$15 Lunch*



**SACRED BEAST**  
OVER-THE-RHINE

*Cheseburger. Fries + Drink*



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## Info You Need To Know...

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# Here for You & Your Community

*It is important to proactively protect your team and communities, and Kroger Health can customize health services to fit the needs of your organization!*

## VACCINATIONS

- + Flu
- + RSV
- + COVID-19
- + Tdap
- + Pneumonia
- + Shingles
- + Hepatitis A & B
- + And many more

## SCREENINGS & TESTING

- + Health Screenings
- + Tuberculosis (TB)\*
- + Physicals (Annual, DOT, Sports)\*

\*Available at our clinic locations

## How it Works

### SERVICE OPTIONS

- **On-site:** Our healthcare professionals come to your location to provide services
- **In-Pharmacy/Clinic:** Participants can visit one of our local pharmacies or clinics for services

### PAYMENT OPTIONS

- **Third Party Insurance:** Participant's insurance is billed individually for services
- **Invoice:** Organization is invoiced for services provided

*\*Blended Option: Both services and payment options can be combined when needed*



Contact Ben Prewitt Pharm D, RPh. at 513-315-7987 or [benjamin.prewitt@stores.kroger.com](mailto:benjamin.prewitt@stores.kroger.com) to learn more about our business and community solutions, along with our full scope of services.

Our Vision: To Help People Live Healthier Lives



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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...



**MARK YOUR  
CALENDARS!**

**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**



**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!

**OTR** CHAMBER OF  
COMMERCE PRESENTS

# HOLLY JOLLY JAMBOREE MARKET

SATURDAY  
DECEMBER 7TH

11AM-4PM

SCAN TO SIGN UP!



UP TO  
60 VENDORS

JOIN THE FESTIVITIES  
WITH SPECIAL  
DISCOUNTS FOR HOLLY  
JOLLY SHOPPERS!

VINE  
STREET

OVER-THE-RHINE,  
CINCINNATI, OHIO

OTRCHAMBER.COM

“I have not failed. I’ve just found 10,000 ways that won’t work.”  
- Thomas Edison

OTR Chamber of Commerce | 1225 Main Street | Cincinnati, OH 45202 US

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