



Member-to-Member March

This month past month, the Chamber asked our members to help out their fellow members by offering discounts for the month of March. We were thrilled with the response and were able to include discounts from twelve different businesses!

Thank you so much to our participating businesses:

- Cinderelli's Cleaning Services**
- Discount Signs & Awnings**
- Engles Natural Healing and Massage**
- Huntington Bank**
- Marietta Office Supply**
- Mark E. Snapp and Associates**
- Signality Signs & Graphics**
- Swiss Valley Associate Inc.**
- Teri Ann's**
- Trademark Solutions**
- UBS Financial Services**
- WV Social Media Consultants**

Get the Chamber Connection

Boost Your Business

Wednesday, April 14th
8:30 am - 9:30 am
Via ZOOM

Preregister for Boost Your Business using the following link:

<https://us02web.zoom.us/j/84461212693?pwd=ZmRldmrrZjJHd3qHXIenKpd7zWD-FIgky9Vx>

Then on April 14th, stop by The Busy Bee Restaurant for your free breakfast sponsored by Huntington Bank.

Topic: Maximize your website potential with SEO

Featured Speaker: Josiah Partin (pictured on the right)

I enjoy working with clients to help discover what they need and create the best solution. It's important to make the best impression with a finished product for each client. I really enjoy this type of work as I make new and awesome projects come to life for clients with a dream.

Originally born in San Diego CA, and finding my way to Marietta OH, I graduated from Washington State Community College in 2011 with a degree in Digital Technology and Support. I like to have a healthy attitude and incorporate my creative nature into finding new and better ways to do things.

Coffee Chat Friday, April 30th

8:30 am - 9:30 am
Via Zoom

Contact info@mariettachamber.com for the login information.



Sponsored
By:



FAREWELL...



Kathy Schalitz, with Pioneer Pipe is leaving our board of directors after many years of service. In particular we appreciated her work as a part of our Membership Services Committee and her involvement in planning the Annual Dinner!



Terry Rataiczak, owner of Kinetic Networking leaves our board this March as well. His contributions as Chairman of the Board in 2019 and on the Communications and Technology Committee will benefit the Chamber for years to come.

2020-2021 MACC Board of Directors

Gary O'Brien
Chairman of the Board
O'Brien's Safety Services

Executive Committee

Kristopher Justice
Past Chairman
TheisenBrook

Tina Adams
Board Treasurer
Settlers Bank

Pam Holschuh
Member Services
CopperLeaf Interiors

Josh Wagner
Information/Technology
Wal-Mart Supercenter #2078

Directors

Jodie Bonnette
Moran Construction/ RamJack

Daneka Hedges
Peoples Bank

Nancy Horner
Solvay Specialty Polymers USA

Jennifer Offenberger
Memorial Health System

Deborah Rhoades
Peoples Bank

David Schramm
Workingman's Store

Bill Stacy
Stacy Family Farm

Dr. William Ruud
Marietta College

Bill Wilkinson
Mid-Ohio Valley Employment

Dr. Vicky Wood
Washington State Community College

MACC Staff

Kelsy Eaton
President/CEO

740-373-5176; Fax: 740-538-5151
www.mariettachamber.com

Ambassador Visits!



This month the ambassadors visited Results Radio WV and Artsbridge!

Artsbridge is conducting their Very Spectacular Arts Festival in a virtual format this spring and the event is culminating in an art exhibit at Grand Central Mall from March 20th through mid-May. The display will feature some student artwork and a video presentation of the 29 participating schools. Look for them at each First Friday in downtown Marietta in front of the Armory on Front Street from 5-9 pm with a free kids art activity tent!

Ribbon Cuttings!

The Marietta Area Chamber of Commerce also held two ribbon cuttings this month! Pictured on the left is the ceremony for the Levee House Bistro. On the right, is We Staff Better.



WELCOME TO OUR BOARD!



Jennifer Offenberger is the Associate Vice President for Service Excellence with Memorial Health System. Jennifer has worked for the health system 22 years, leading marketing and patient experience initiatives. She has a BS degree in Public Relations from Marietta College and a Master's degree in Health Administration from Franklin University. Her previous experiences include marketing for White Castle Restaurants and Offenberger & White. She is a graduate of Marietta High School and returned to Marietta to raise her family.

Jennifer is passionate about Marietta and the surrounding community and ensuring it remains vibrant, thriving, and a great place to raise a family. She is currently a board member with the Alpha Xi Delta Building Corporation and a member of the Kiwanis Club of Marietta. Jennifer is a past member and secretary for the Betsey Mills Corporate Board, member of the Marietta College Alumni Board, past president of Marietta Main Street, and past president of the Marietta Tiger Boosters.



MEMORIAL
HEALTH SYSTEM



Jodie Bonnette was also an addition to our board in March. She is the owner and Sales Manager of Moran Construction Co./Ram Jack. We are excited for both of these new board members and to see what they have in store for the Chamber!

Free Marketing!

Entrepreneur Flyer	\$150	FREE!
Entrepreneur Ads	\$50-\$250	FREE!
E-Blast	\$75	FREE!
Mailing Labels	\$60	FREE!
Website Ads	\$1,000	FREE!
Marietta Bucks	2.5% fee	FREE!

All of these marketing services are
no charge through June 2021!
Contact us at (740) 373-5176 or
info@mariettachamber.com
for more information.

Estate Planning: Understanding Beneficiary Designations

You have a will, you have established a power of attorney and you have designated primary and contingent beneficiaries. Your estate planning is complete, right? Maybe not. Unfortunately, what you don't know could prove to be very costly to your loved ones if you take a "set-it-and-forget-it" approach to estate planning. Keeping your beneficiary designations current could provide you and your family with peace of mind and help you to avoid financial complications.

What is a Beneficiary Designation and why is it Important?

A beneficiary designation describes the person or persons you want to receive a specific asset, such as funds from a retirement account, after you die. Importantly, beneficiary designations usually override provisions established in wills and trusts.

Beneficiary designations provide a relatively easy way to transfer an account or insurance policy upon your death. Although you might complete these designations without much thought, they actually deserve your careful attention because they take priority over other estate planning documents like wills or trusts. For instance, you may specify in your will that everything to a child upon your death. If the beneficiary designation on your life insurance policy still names your ex-spouse, he or she could get the proceeds.

Where are your Beneficiary Designations?

Here are a few places where you'll find beneficiary designations:

- Employer-sponsored retirement plans [401(k), 403(b), etc.]
- IRAs
- Life insurance policies
- Annuities
- Transfer-on-death (TOD) investment accounts
- Pay-on-death (POD) bank accounts
- Stock options and restricted stock
- Executive deferred compensation plans

We're asked to designate beneficiaries on many different accounts and insurance products, so keep up with them all can be challenging. However, it's very important to do so; failing to maintain the beneficiary designation on that 401(k) from three employers ago could mean money will go to a place you don't want it to.

When you initially set up your estate plan, go over all the designations you previously made and align them with your plan. After that, you should review and update them at fairly regular intervals – at least once a year.

10 Tips about Beneficiary Designations

Keep these things in mind in your estate planning:

1 Name your beneficiaries. If you don't name a beneficiary, one of the following could happen:

- The account or policy may have to go through probate court. This process often results in unnecessary delays, additional costs, and unfavorable income tax treatment.
- The agreement that controls the account or policy may provide for "default" beneficiaries. This could be helpful, but it's possible the default beneficiaries may not be whom you intended.

2 Name primary and contingent beneficiaries. Have a "back up" or contingent beneficiary in case the primary beneficiary dies before you. Depending on your situation, you may have only a primary beneficiary. If so, consider naming a charity (or charities) as your contingent beneficiary.

3 Update for life events. Review your beneficiary designations on a regular basis and update them if needed when major life events occur, such as births, deaths, marriages, and divorces.

4 Read the instructions. Beneficiary designation forms are not all alike. Don't just fill in names – be sure to closely read the forms.

5 Coordinate with your will and trust. If you change your will or trust, be sure to talk with your attorney about your beneficiary designations. These designations operate independently of your other estate planning documents, so understanding how the different parts of your plan work as a whole is important.

6 Think twice before naming individual beneficiaries for particular assets. For example, you establish three accounts of equal value and name a different child as beneficiary of each. Over the years, the accounts may grow unevenly, so the children end up getting different amounts – which is not what you originally intended.

7 Avoid naming your estate as beneficiary. If you designate a beneficiary on your 401(k), for example, it won't have to go through probate court to be distributed to the beneficiary. If you name your estate as beneficiary, the account will have to go through probate. For IRAs and qualified retirement plans, there may also be unfavorable income tax consequences.

8 Use caution when naming a trust as beneficiary. Consult your attorney or CPA before naming a trust as beneficiary for IRAs, qualified retirement plans, or annuities. There are situations where it makes sense to name a trust – for example if:

- Your beneficiaries are minor children
- You're in a second marriage
- You want to control access to funds

Even in cases like these, understand the tax consequences before you name a trust as beneficiary.

9 Be aware of tax consequences. Many assets that transfer by beneficiary designation come with special tax consequences. It's helpful to work with an experienced tax advisor, who can help provide planning ideas for your particular situation.

10 Use disclaimers when necessary – but be careful. Sometimes a beneficiary may actually want to decline (disclaim) assets on which they're designated as beneficiary. Keep in mind disclaimers involve complex legal and tax issues and require careful consultation with your attorney and CPA.

Next Steps

- When creating, updating, or simply reviewing your estate plan, pay attention to your beneficiary designations.
- Remember, beneficiary designations take precedence over what you may have specified in a will or trust.
- Put a reminder on your calendar to check your beneficiary designations annually so you can keep them current.

Being sure your beneficiary designations are correct and current is an important part of your overall estate planning picture. Talking with a Financial Advisor is a great starting point to establish an estate planning strategy that works best for you and your family.

Zane Eschbaugh, MA
Financial Advisor

01312 - 03 2021

Raymond James Financial Services does not provide legal or tax advice. Any estate plan should be reviewed by an attorney who specializes in estate planning and is licensed to practice law in your state. Hall Financial Advisors, LLC is not a registered broker/dealer and is independent of Raymond James Financial Services, Inc. Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC. Investment advisory services offered through Raymond James Financial Services Advisors, Inc. 3500159

HALL
FINANCIAL ADVISORS

Hall Financial Advisors, LLC

(866) 865-4442 • HallFA.com
Offices in Parkersburg and Marietta



Mid Ohio Valley Safety Council

Spring Has Sprung!



April 2021

Are you ready for spring? I'm sure everybody is ready for warm weather and spring flowers blooming. But are you physically ready for the workout installing your new tree, shrub, or flower bed? Do you know that a bag of soil or mulch could weigh 40-50 pounds? If you have been sedentary all winter, maybe a little pre-warm up of exercise to loosen up your muscles would prevent back strains, leg strains, etc. Have you ever invested in a dolly or wheelbarrow to help in moving awkward materials and excessive weight? Maybe this is the year to invest in a high-quality shovel or spade to dig a hole in some poor soil, but why not make it a family project! Three people digging a hole may be a lot of fun and easier for all because the average weight for a 1 1/2" caliper tree ball is 250 pounds! Don't forget, even though it's cool out, you need to stay hydrated and apply sunscreen on those sunny days. Landscaping is hard work. Nobody says it all has to be done in one weekend, break it up into smaller projects and your body will thank you. When you go to your local garden center- don't have your mulch or soil delivered. Get a pick up truck; it is so much easier shoveling soil, mulch, or stone off the bed of a truck, and not off the ground where it was dumped. This will save you hours of install time and less stress on your muscles. Finally, one final tip: just because you're not a professional installer, eye, ear, and head protection are a must. Make the investment and not the trip to the E.R.

Spring has sprung! Enjoy the fruits of your labor or enjoy having someone install your dream. Keep your hands dirty!

Dave Fleming
General Manager
Greenleaf Landscapes

414 Muskingum Drive | Marietta, OH 45750 | 740.373.1639 | Athens 740.589.5000 | www.greenleaflandscapes.com

Upcoming MOVSC Meetings

Wednesday, April 21st
11:00 a.m. - 12:00 p.m.

Topic:

"Understanding Flood Products and the River Forecasting Program"

Featured Speaker:

**Ryan Flichman,
National Weather Service**

This meeting will be held
virtually via Zoom.

Register in advance for this
webinar:

[https://us02web.zoom.us/
webinar/register/
WN_I8KWJMXgQE6sk6avCxD
znQ](https://us02web.zoom.us/join/wn_i8kwjmxgqe6sk6avcxdznq)

After registering, you will receive a confirmation email containing information about joining the webinar.

You can also watch the meeting on the MOVSC Facebook page if you miss it!



The Riverview Building
100 Front Street, Suite 200
Marietta, OH 45750



McDonald's® of Marietta
-serving the community since 1976



kinetic
NETWORKING



iTech
5% OFF ON ALL TONERS
Use promo code: tonerdeals
at itechwv.com

CENTURY 21
Full Service Realty




KARISSA PORTER
REALTOR®
C: 740.336.2532
O: 740.374.8900
karissaporterrealtor@gmail.com
c21mov.com
203 Pike St, Marietta, OH 45750
Jessi Jones, Broker



Stacy family farm LLC
since 1899

Bill & Janet Stacy
Marietta, OH 45750 • 740-374-2371 • www.stacyfarm.com
See reverse side for directions >



TRADEMARK SOLUTIONS™
Apparel & Promotions
Since 2002

Joan Zoller Teresa Turner
Your Brand is Our Business

740-374-9779 • tm-solutions.com
Find us on Facebook



BUY. FINANCE. DRIVE ON.

1328 7th Street
Parkersburg
304-428-6221



2343E STATE ROUTE 821 • COMPLEX 3, BUILDING 10
MARIETTA, OHIO 45750
PHONE 740-373-2054 • FAX 740-373-8440
Offset & Digital Printing • Marketing
Apparel • Promotional Items

@HydeBrothers HydeBrothersPrintingandMarketing



Settlers Bank

115 Third Street, Marietta
740-373-9200



O'BRIEN'S
SAFETY SERVICES

740-336-8407
www.obrienssafety.com



225 SECOND STREET
MARIETTA | OH
740.885.2050
WWW.ROCKSTARWELLNESSLLC.COM

Buckeye Hills Regional Council

regional council
aging & disability

Connecting You to
Aging Resources

Call 1-800-331-2644 or visit:
www.buckeyehills.org



Member Flyers



MEMORIAL HEALTH SYSTEM

11TH ANNUAL STERNWHEEL 5K RUN & WALK

SATURDAY – MAY 29, 2021
VIRTUAL (MAY 29TH – JUNE 5TH)*

Race Time: 8:00 a.m. Registration 6:30 -7:30 a.m.
Gazebo – East Muskingum Park on Front St., Marietta, OH
Online Registration Ends 11:59 p.m. May 25, 2021 - \$15.00 + Fee
Mail-in Registration Ends Postmark May 22 - \$15.00
Race Day Registration, if allowed, will be \$20.00
Tee Shirts For The First 250 Non-Virtual Racers Registered

Race Updates at: Facebook and website – http://bit.ly/OhioRiverSternwheelFestival

IMPORTANT INFORMATION REGARDING RACE AND COVID-19 REQUIREMENTS PRINTED ON REVERSE SIDE.

Sternwheel 5K Run and Walk Entry Form

Last Name _____ First Name _____

Mailing Address _____

City _____ State _____ Zip _____

Email Address _____ Phone _____

Age _____ Birth Date ____/____/____ Sex: M _____ F _____

Marietta Event: Run ____ Walk ____ Virtual Event: Run ____ Walk ____

Race Fee: \$ _____ Festival Donation: \$ _____ Total: \$ _____

T-Shirt Size (circle one) Youth Large Small Medium Large X-Large
2X-Large 3XL-Large

Mail Entry Form and Payment/Donation (no cash) to:
Ohio River Sternwheel Festival, Inc. P. O. Box 2109, Marietta, OH 45750

Waiver: In consideration of acceptance of this entry into The Ohio River Sternwheel Festival Sternwheel 5K Run and Walk I hereby waive, release and discharge any and all rights and claims for damages which I may have or which may hereafter occur to me against The Ohio River Sternwheel Festival, Inc., its volunteers, the City of Marietta, the sponsors and contributors, and any other people or organizations which are affiliated in any way with the Ohio River Sternwheel Festival 5K Memorial Run/Walk for any and all injuries suffered by me by participating in this event. I agree to abide by face mask requirement, other CDC guidelines and promote a safe and healthy race for all participants. I attest and verify that I am physically fit and sufficiently trained for participation in this event.

Signature – Circle One: Participant Parent/Guardian if Under 18 Date

EVENT SPONSORS

- Carol Goff & Associates Real Estate
Charles Wentz State Farm Insurance Agency
Discount Signs & Awnings
Durham Financial Services, LLC
Edward Jones Investments, Mary Segrest, Financial Advisor
Engles Natural Healing & Massage
Eye Care Associates, O.D.
Hall Financial Advisors LLC
Hammons General Dentistry
Healthy Start Nutrition
Marietta College
Marty's Print Shop
Morrison, Inc.
NFP
Panera Bread
Peoples Bank
Platinum Salon & Spa
Real Living McCarthy Real Estate
River City Dental Group
Rockstar Wellness, LLC
Smitty's Pizza
Star of India Restaurant
The Original Pizza Place
The River City Runners & Walkers Club
Top Drawer Furniture & Design Studio
Trademark Solutions
Washington State Community College
West Virginia University at Parkersburg
WMOA

SIGNUP ONLINE

SCAN OUR QR CODE



**Race is Part of 2021 River City Runners and Walkers Club Running and Walking Series.
USATF Certified Racecourse.**

AWARDS: Awards to the first three males and first three females overall, and the top three males and females in each age group listed in the Run and Walk Divisions: 12 and under, 13-15, 16-19, 20-24, 25-29, 30-34, 35-39, 40-44, 45-49, 50-54, 55-59, 60-64, 65-69, 70-74, 75 and over. **All awards will be mailed.**

Race updates will be posted on our Facebook page and or website. These posting will take precedence over information contained in this document. Contacts may be made to Evy Bryant by phone at 740-525-3713 or email to evybryant@yahoo.com or to Jennifer Starkey by email to jstarkey811@gmail.com

***If you choose to participate virtually, you are responsible for submitting your finished time to the Ohio River Sternwheel 5K Committee. You can do so by visiting The Ohio River Sternwheel Festival Facebook Page!**

Limited shirts will be available to participants registering on race day.

Should we not be able to run this race in person because of Covid-19, it will go Virtual and you will be informed on the Ohio River Sternwheel website and Facebook page as soon as that decision has been made and instructions on how to submit your time will follow. Everyone who is registered for this race will be moved to the virtual race. There will be no refunds.

We will be following the CDC's guidelines and recommendations on public health and safety measures for Covid-19.

All participants and spectators are required to wear a mask at all times when not running/walking in the race and practice social distancing of six-feet. Exceptions of wearing a mask are listed below as stated in the Director's Order for Facial Coverings throughout the State of Ohio, signed July 23, 2020, or as it may thereafter be amended...

The Order's exceptions include, but are not limited to: 1. The individual is under 10 years of age; 2. The individual has a medical condition, including respiratory conditions that restrict breathing, mental health conditions, or disabilities that contraindicate the wearing of a facial covering; 3. The individual is communicating or seeking to communicate with someone who is hearing-impaired or has another disability, where the ability to see the mouth is essential for communication; 4. The individual is seated and actively consuming food or beverage in a restaurant or bar; or 5. Facial coverings are prohibited by law or regulation; or 6. The individual is actively participating in broadcast communications.

To allow the use of whistles or to be heard when coaching or officiating, coaches and officials are not required to wear facial coverings during games and practices. Nothing in this Order prohibits a player, coach, or official from wearing a facial covering while on the field of play if it is practical to do so. Written justification must be immediately provided to local health officials, upon request, explaining why an athlete, student athlete, coach, or volunteer is not required to wear a facial covering when not on the field of play. At minimum, facial coverings (masks) should be cloth/fabric and cover an individual's nose, mouth, and chin.

Hand sanitizer will be readily available for use. Water, only, available after the race.

There must be no congregating before or after the race. Remember, social distancing! Awards will be mailed to the winners.

Anyone experiencing symptoms must stay home. According to the CDC, Covid-19 symptoms include fever or chills, cough, shortness of breath or difficulty breathing, fatigue, muscle or body aches, headache, loss of taste or smell, sore throat, congestion or runny nose, nausea or vomiting, and diarrhea. This list does not include all symptoms. The CDC will continue to update symptoms as we learn more about Covid-19. The CDC's list of Covid-19 symptoms and a "self-checker" is available at <http://www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/symptoms.html>.

ALL PROCEEDS EARNED FROM THIS EVENT BENEFITS THE OHIO RIVER STERNWHEEL FESTIVAL BEING HELD SEPTEMBER 10TH, 11TH & 12TH.



Joseph Ribkoff

TRUNK SHOW

April 8 • 1-6pm

Teri Ann's

Refreshments • 20% off
Free gift with purchase

740-373-7631
terianns.com



290 FRONT ST. • MARIETTA, OHIO



ENGLES
NATURAL HEALING & MASSAGE

MEMBER-TO-MEMBER OFFER!
CHAMBER MEMBERS, ENJOY:

\$5 OFF AN HOUR MASSAGE

OR

\$10 OFF A 90 MINUTE MASSAGE

VALID UNTIL DECEMBER 31, 2021

TERMS & CONDITIONS APPLY