



## Boost Your Business

GETS A BOOST!



Boost your business moved virtual eight months ago. Since then we have been looking to give it a little "boost."

With the help of Huntington Bank, our Boost Your Business sponsor, now you get a free breakfast from a local restaurant when you register!

Special thanks to the Busy Bee Restaurant for the delicious cinnamon rolls and coffee in January!

Check out this month's info on the next page!



# Get the Chamber Connection

**Boost Your Business**  
Wednesday, February 10th  
8:30 am - 9:30 am  
Via ZOOM

NEW! Preregister for Boost Your Business using the following link:

[https://us02web.zoom.us/j/84043Y5M\\_IMUFY](https://us02web.zoom.us/j/84043Y5M_IMUFY)

Then on February 10th, stop by The Busy Bee Restaurant for your free breakfast sponsored by Huntington Bank.



**Featured Speaker:** Bill James, Senior Vice President of Wealth Management with UBS Financial Services Inc.

**Topic:** What happened and what comes next? Investing in uncertain times

Bill James, founding partner of UBS's James, Hull & Ford Wealth Management, has been a financial advisor for 27 years.

Mr. James and his partners effectively serve the complex needs of small businesses, entrepreneurs, families, institutions, and government agencies. Bill advises clients across North America and with a home office on Third Street in Marietta.

Bill enjoys working with clients. Whether advising a small business on ways to best invest their revenue or teaching a young client how to use a 401(k), Bill believes he is most effective by getting to know his clients and actively listening to their concerns and objectives.

Mr. James's dedication to clients has been recognized by both his firm and the financial press. In 2018, 2019, and 2020, Bill was ranked one of the Best-In-State Wealth Advisors in Ohio by Forbes. Barron's has recognized him as one of the "Top 1,000 Advisors" in the nation, and he was named the top advisor in West Virginia in 2009, 2010, and 2011. Bill also advocates on behalf of clients and the financial services industry as a member of the Executive Board of UBS's Political Action Committee (PAC).



Would you LOVE to maximize your chamber benefits this month?

Take advantage of all of our marketing services!

- E-News — This publication is sent out every Monday and features flyers and upcoming events from our members. Do you have a Valentine's Day special? Advertise it here!
- E-Blasts — These are individual emails sent out with your businesses flyer. We only send out one per day so your flyer gets the attention it deserves.
- Entrepreneur — Our monthly newsletter goes out to almost 1,000 potential customers, why not have your flyer included?
- Radio Show — Better with words than graphics? Book a spot on our weekly Chamber Update with WMOA every Monday morning.

For these opportunities and more contact [info@mariettachamber.com](mailto:info@mariettachamber.com)

## Coffee Chat Friday, February 26th

8:30 am - 9:30 am  
Via Zoom

Contact [info@mariettachamber.com](mailto:info@mariettachamber.com) for the login information.



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# AMBASSADOR VISITS



## BUSY BEE RESTAURANT

(Left)

Allie Schultheis (Ambassador), Larry Slotter (Owner), Kristen Preston (Ambassador), & McKenzie Allen (Ambassador)

## JOE MOMMA'S KITCHEN

(Right)

Allie Schultheis (Ambassador), Eric & Sara Sauls (Owners), Laura Miller (Ambassador), & and Kristen Preston (Ambassador)



## DA VINCI'S

(Left)

Kristen Preston (Ambassador), McKenzie Allen (Ambassador), Chris Bender (Owner), and Allie Schultheis (Ambassador)



# *In Remembrance of..*



**J. DAVID HOWELL**

David was a beloved MACC Ambassador since 2018. We could always depend on David to come to Chamber events with a smiling face. We are thankful for the memories and commitment that David has provided the MACC with.

Beyond his love for the community and photography, David was a dedicated employee of WTAP-TV. He was a devoted husband; a loving father to his two daughters, and an adoring grandfather to his four grandchildren.

The family asks everyone to pay kindness forward, wear a mask and “Always Be Grateful” in memory of David.



*Alice Ely Chapman*

The founder of Ely Chapman Education Foundation, Alice, passed away December 31st, 2020.

In 1999, Ely Chapman Education Foundation was founded for the purpose of providing enrichment and reinforcement activities for the youth of the Mid-Ohio Valley. Prior to her death, the foundation put a Sustainability Plan in place to ensure the continuation of the organization.

The MACC thanks Alice for her devotion to the youth in the community and dedication as a Chamber member.

# Free Marketing!

To help out our members, we are currently offering our marketing services for free!

Entrepreneur Flyer .....	<del>\$150</del>
Entrepreneur Ads .....	<del>\$50-\$250</del>
E-Blast .....	<del>\$75</del>
Mailing Labels .....	<del>\$60</del>
Website Ads .....	<del>\$1,000</del>
Marietta Bucks .....	<del>2.5% fee</del>

**All of these paid services are no charge until 2021! Contact us at 740-373-5176 or [info@mariettachamber.com](mailto:info@mariettachamber.com) for more information.**

# Making Your Taxes *Less Taxing*

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Tax season can be an anxiety-inducing time for many of us. But preparing yourself, getting your documentation organized ahead of the game and meeting with your financial advisor can help alleviate some stress and anxiety. Use the following checklist to be sure you're on the right track and have covered all of the bases before you file.

## Year-end Planning Checklist

- ❑ **1** Review your portfolio with your financial advisor to ensure your allocation still aligns with your goals.
- ❑ **2** Confirm with your employer that you are set up to make maximum contributions to your employer retirement accounts; if contributing to your IRA, the deadline is April 15, 2021.
- ❑ **3** Ask your financial advisor for a realized and unrealized gain/loss report to assess the income and/or capital gains you should expect this year. This is an ideal opportunity to position your portfolio to generate tax-advantaged income going into the new year.
- ❑ **4** Determine whether the 0% capital gains rate will apply to your situation this year.
- ❑ **5** Meet with your tax advisor to prepare preliminary tax projections and evaluate whether to defer income or accelerate expenses.
- ❑ **6** Determine if any adjustments are needed to tax withholdings or estimated payments.
- ❑ **7** Prepare for filing tax returns by organizing records or receipts for income and expenses.
- ❑ **8** Earmark and set aside cash or stock now for 2021 charitable contributions or family gifts.

## What is tax-loss harvesting and how can it help you?

Tax-loss harvesting could help you to reduce your income tax by using capital losses to offset capital gains. For example, let's hypothetically assume you recognized \$20,000 in long-term capital gains this year, own assets that would generate \$15,000 in long-term capital losses (if sold), and are in the 24% ordinary income tax bracket. Long-term capital gains in this bracket are taxed at a 15% rate. By recognizing these capital losses, you could save \$2,250.

### Tax *without* losses

Long-term capital gains .....	\$20,000
—	
—	
Long-term gains tax rate.....	×15%
<b>Tax .....</b>	<b>\$3,000</b>

### Tax *with* losses

Long-term capital gains .....	\$20,000
Long-term capital losses .....	
Net .....	\$5,000
Long-term gains tax rate.....	×15%
<b>Tax .....</b>	<b>\$750</b>

**In addition, if your losses exceeded your gains, you wouldn't owe any capital gains tax and could instead:**

- Deduct up to \$3,000 in excess losses from ordinary income per year
- Carry over any remaining losses to future tax years

## What's the difference between short- and long-term gains?

Short- and long-term capital gains differ based on the amount of time you own an asset before selling it. If you're an investor in the top tax bracket, this is especially important—the difference in the tax rate here can be as high as 17%. The short-term gain, defined as less than a year, is taxed at a rate as high as 32%. A long-term gain, defined as more than a year, would be taxed at a 15% rate.

## Mutual funds and unexpected gains: Expecting the unexpected

Mutual funds and some other investment products are not designed specifically to take an investor's tax status into consideration. As such, investors who hold the fund may be exposed to taxable gains based on the fund's liquidation of positions to meet shareholder redemptions.

Please note that certain "qualified plans" are protected by the Employee Retirement Income Security Act (ERISA) and are not affected by these capital gains/losses scenarios. Qualified plans include SEP IRA, SIMPLE IRA, Profit-sharing/Money purchase, 401K, 403B, and Governmental 457B.

A discussion of your 2021 investment strategy from a tax-related perspective can help you avoid the year-end rush that seems to happen so often. I can work with you to help minimize tax liabilities while guiding your overall investment strategy to help stay on the right path toward your financial goals.

### Asset turnover:

Investment purchases and sales within a fund are known as a turnover, which can be good or bad from a tax perspective:

- **A good turnover** is trading that can reduce an investor's tax burden by recognizing a capital loss
- **A bad turnover** is trading that recognizes a capital gain, especially a short-term capital gain, thereby potentially causing a higher tax liability



Rob Beardmore, Financial Advisor



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00002 - 01 2021



# Mid Ohio Valley Safety Council

## Are You Ready for the Next Emergency?

## Upcoming MOVSC Meetings

Every year there are more than 300,000 instances of out of the hospital cardiac arrests, and a host more of illness and injuries. A large number of these occur in and around the workplace. Are you prepared for an event like this in your place of business?

Our employees are our greatest asset. Without them, businesses would likely crumble and cease to exist. We depend upon them to be knowledgeable, provide good customer service, be the 'face' of the company, and get the job done. This is also why businesses of every type should be vigilant about how to take care of their employees, providing safe and healthy work environments ... including taking care of their needs in the event of an illness, injury, or other life-threatening situation.

You might be thinking OSHA (Occupational Safety & Health Administration), may have something to say about this, and you would be correct. But, let's look beyond the matters of compliance. Let's consider how much we value our workforce and consider providing a safe workplace, giving them the tools needed to do their work (including the needed training), as a matter of just being the right thing to do.

We work, plan, train, and pray that no accidents occur, but in the event that one does happen, training the workforce to respond properly may just make the difference between life or death for any member of your workforce, or those close by.

Yes, training is an investment. However, the dividends far outweigh the costs. And, much of the training provided to an employee can be translated for use at home too! This could help in several areas, like improved morale, less absenteeism, more productivity, better customer service and satisfaction (to name a few).

This might seem a bit overwhelming, you may struggle with knowing where to start. Or, it may be that you are well on your way to providing a great well-trained workforce. Still, there may be some gaps, some chinks in the armor. Part of our problem that is consistent with everyone is that we don't know what we don't know. Recognition of this is important. Not being afraid to ask the question, "What is missing", is also important.

Who should you ask? As many as you can think of, particularly: employees (get them involved); fellow business leaders (great when networking like with the MOVSC); Trade / Technical Schools; OSHA and OSHA Consultation Programs; EPA, DOT; DHS; your Insurance Company; outside consultants; and more. I have learned that the only 'dumb' question is the one not asked. When it comes to your safety and the safety of your workforce: ask "What is missing"!

When it comes to preparing for emergencies, Emergency Response training, including: CPR; Basic First Aid; Emergency Action Plans; Fire Prevention / Fire Extinguishers; and more should be included in your employee training programs.

From manufacturing to retail, in the field or in the store, behind a desk or behind a steering wheel, everyone should know how to respond to any emergency. Too many times I have responded to incidents and observed others with hands on head stating something to this effect; "I only wish I had known what to do". Have you had or witnessed an expressed feeling of helplessness such as this?

How does one prepare for the next emergency? Identification, planning, and prevention go a long way, but you have to Train for it!

**Wednesday, February 17th  
11:00 a.m. - 12:00 p.m.**  
Topic:  
**"Food Borne Illness in the Workplace & Home"**

Featured Speaker:  
**Kelly Miller, Marietta Health Department**

This meeting will be held virtually via Zoom.

Register in advance for this webinar:  
[https://us02web.zoom.us/webinar/register/WN\\_I8KWJMXgQE6sk6avCXDznQ](https://us02web.zoom.us/webinar/register/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!



This article was written on behalf of the Washington County Career Center, by  
Darrell Veyon –  
Safety & Health Specialist –  
Master Trainer



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# Member Flyers



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