

**Important Announcement from MACC  
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## MACC Member Business Relief Fund

In order to support local businesses during the COVID-19 pandemic, the Marietta Area Chamber of Commerce has created the MACC Member Business Relief Fund that will provide grants to qualifying chamber member businesses. These funds are being deployed from MACC's Marietta Community Foundation Fund which was established in 2007 from the sale of the Bissantz-Bosworth House. This house was home to MACC for two decades. The initial deposit was \$150,000 and the fund was established for economic development and business promotion activities in the Marietta area.

"We know that these are incredibly challenging times for businesses in our community. The MACC Board of Directors is focused on helping local businesses reopen and return to prosperity. The MACC Member Business Relief Fund is an important tool to help businesses that have been directly

impacted by the COVID-19 virus. We encourage all businesses in need of assistance to apply." said Kristopher Justice, Chairman of the MACC Board of Directors.

These funds are being distributed to help businesses get back on their feet by contributing to payroll costs, utilities, product losses, incurred expenses or rent and mortgage payments. Awards will be up to \$2,500 and distributed across many businesses to have the greatest economic effect for our community.

The application is available on the home page of Chamber website at [www.mariettachamber.com](http://www.mariettachamber.com). To request a printed copy, please contact the Chamber office. To be eligible, applicants must be a MACC member in good standing, and must use the funds to offset financial burdens related to COVID-19. Distribution will begin in June, and interested businesses are en-

couraged to submit their applications no later than May 31st.

"The Marietta Area Chamber of Commerce is proud to be an essential life raft in the rough waters of COVID-19 for our MACC members. MACC was there to assist our members and the business community during other disasters such as the 2004 and 2005 floods and the economic recession of 2007. I am proud to say we will continue to be our members life raft for many more years to come." Carrie Ankrom, MACC President/CEO.

Through COVID-19, MACC is still working to support local business in anyway possible. If your business could benefit from this grant, please contact the Chamber office at (740) 373-5176 or [info@mariettachamber.com](mailto:info@mariettachamber.com) with any additional questions.

# Get the Chamber Connection

As we continue to maintain the safety of our members and abide by the policies and procedures mandated by the State of Ohio during the COVID-19 pandemic, all MACC monthly events are tentative for June. Please stay connected to our Chamber Facebook page and Weekly E-News for continuous, current updates.

If guidelines are not lifted this month, MACC will continue meeting virtually via ZOOM meetings. All sign-in information for each event will be emailed to members in advance of each event.

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## Boost Your Business Wednesday, June 10

### “How To Use Text Message Marketing to Connect With Customers”

Learn how to get started with text message marketing, collect subscribers and get your first text message campaign set up!

Speaker: Kristen Meeks  
WV Social Media Consultants

8:30 am - 9:30 am  
Via ZOOM



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## Coffee Chat Friday, June 26

8:30 am - 9:30 am

Sponsored By:



## New MACC Members!

**Alan Stone Company Inc.**  
1324 Ellis Run Rd  
Cutler, Ohio 45724  
(304) 375-6484  
*Tish McIntosh,*  
*Primary Representative*

**Grindin Transportation**  
26450 OH-7  
Marietta, OH 45750  
(740) 434-7699  
*Tom Sherman,*  
*Assistant Operations Manager*

**Harbor Point**  
201 Harbor Drive  
Williamstown, WV 26187  
(740) 376-9396  
*Mona Mondo,*  
*Primary Representative*

**Joe Momma's Kitchen**  
134 Gross Street Unit B  
Marietta, OH 45750  
(740) 434-7408  
*Eric and Sara Souls, Owners*

**Parnell & Assoc., Inc.**  
143 N 7th Street  
Cambridge, Ohio 43725  
(740) 439-1701  
*Larry and Penny Parnell,*  
*Vice-President and Treasurer*

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For COVID-19 resources, make sure to check out the COVID-19 tab on our website, [mariettachamber.com](http://mariettachamber.com)

Find everything COVID-19 related including out new Business Reopening Toolkit. Check it out to find important government guides and these helpful posters on the left to use in your business!

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To RSVP for all MACC Programs  
Call 740-373-5176 or go online at  
[www.mariettachamber/events](http://www.mariettachamber/events).

## 2020-2021 MACC Board of Directors

**Kristopher Justice**  
Chairman of the Board  
TheisenBrock

**Executive Committee**  
**Terry Rataiczak**  
Past Chairman  
Kinetic Networking  
Communications/Technology

**Tina Adams**  
Board Treasurer  
Settlers Bank

**Gary O'Brien**  
Advocacy/Education  
O'Brien's Safety Services

**Kathy Schalitz**  
Member Services  
Pioneer Pipe

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Memorial Health Foundation

**Pam Holschuh**  
Copper Leaf Interiors

**Deborah Rhoades**  
Peoples Bank

**David Schramm**  
Workingman's Store

**Bill Stacy**  
Stacy Family Farm

**Dr. William Ruud**  
Marietta College

**Josh Wagner**  
Wal-Mart Supercenter #2078

**Bill Wilkinson**  
Mid-Ohio Valley Employment

**Dr. Vicky Wood**  
Washington State Community College

### MACC Staff

**Carrie Ankrom**  
President/CEO

**Candi Heiss**  
Accounting/Special Programs Manager

**Kelsy Eaton**  
Executive Assistant

**Charlotte Kuehn**  
RSVP Volunteer

740-373-5176; Fax: 740-373-7808  
[www.mariettachamber.com](http://www.mariettachamber.com)



# Get To Know Our MACC Ambassadors



McKenzie Allen  
*Merrill Lynch - Bill Mannix*

Heather Allender  
*Marietta Community Foundation*

Mona Barrett  
*Sweetapple Farm*

Ashley Bills  
*Glenwood Community*

Danielle Bruni  
*Peoples Bank*

Sandy DeLong  
*Peoples Bank*

Dr. Jennifer Dennis  
*Back 2 Back Chiropractic  
& Wellness Center*

Lori Hart  
*Huntington Bank*

David Howell  
*WTAP TV*

Tom Hushion  
*WMOA/WJAW*

Lenora Lada  
*CSL Plasma*

Kristen Lord  
*Copper Leaf Interior Design*

Kristin Meeks  
*WV Social Media Consultants*

Laura Miller  
*Settlers Bank*

Chad Mugrage  
*First Baptist Church*

Brooke Oliver  
*Perry and Associates*

David Treadway  
*Merrill Lynch - Bill Mannix*

The MACC Ambassadors volunteer their time and talents to welcome new businesses, visit MACC members on anniversaries and special occasions, support economic opportunities and promote a healthy business climate in the Marietta area. We thank them for their time and talents. Want to join the fun? Call Carrie at the chamber office, 740-373-5176, for more details.



The MACC Membership extends on both sides of both rivers and all around the outskirts of Marietta.



The Ambassadors make monthly visits to new members and existing members of the MACC Membership.



The MACC Ambassadors gathered with staff and welcomed members during MACC's Holiday Open House in December.



Although the Ambassadors have a big job, they have fun doing the work!



Our new way of connecting during the COVID-19 Pandemic is through Zoom meetings.

STAY LOCAL AND HAVE A

# Staycation



From Memorial Day to Labor Day, MACC is waiving all Marietta Bucks fees! This means your Marietta Bucks purchase will go further towards helping our local economy. Order your bucks and have a Staycation to enjoy our many local shops, restaurants and services!



Call the Chamber office at  
740-373-5176  
to place your order today!

# A Plan in Place: Comprehensive Retirement Planning

## Do you have a retirement planning strategy in place?

I believe a comprehensive approach to retirement planning is more than just a 401k, IRA, pension, or other employer-sponsored plan. What does comprehensive retirement planning look like? Several different financial “buckets” work together to help keep your financial strategy on track, help you achieve your goals, and offer several layers of protection from the unexpected. In addition to investment funds, a comprehensive plan should include cash reserves, insurance planning, estate planning, and tax planning. When each of these financial buckets are combined into one comprehensive plan, they can be managed more efficiently and effectively.

## Your Long-term Financial Strategy

I believe developing your long-term financial strategy should begin with a candid discussion with a financial advisor. “When do you want to retire? What do you think your retirement income need is going to be?” A financial advisor can help you determine your risk tolerance level, which is an important early step in outlining a comprehensive retirement plan. An established risk tolerance level dialed into a long-term plan can help lessen the emotional impact during times of market volatility. Recent market swings of 10 percent or more in a single day have underscored the importance of adhering to a long-term investment plan without making panic-based decisions that can derail a financial strategy.

A rainy day slush fund can be an essential part of a healthy financial strategy. Enough cash in the bank to last three to six months is a common rule of thumb. During times of economic downturn, access to cash provides peace of mind and eliminates the need to touch your investments when they’re more likely to be down.

“Will I have enough money to live in retirement?” For most people, the first concern for their investment planning is how much money they will have in retirement and how much they will need. Income planning will take into consideration social security income, personal retirement plans, pensions and any other employer-sponsored plans. Your financial advisor can analyze these

factors, help create a picture of what your future income will look like and make any necessary adjustments to help you achieve your financial goals.

A comprehensive retirement plan will take the unexpected into consideration. What would happen if you were injured and unable to work? In the event of the death of a spouse, how would the gap in income be addressed? When insurance planning is included into an overall retirement plan, it can help solve a current need, helps to mitigate risk in the future and provides peace of mind.

An estate planning strategy is an important tool to help minimize an estate’s tax liability. A financial advisor can meet with your estate planning attorney to create an effective strategy that helps to minimize tax liability and identifies the most tax-efficient ways to transfer a portion of your wealth to your heirs. Recognizing estate planning as a component of a broader investment plan can help eliminate costly strategic missteps.

Effective tax planning is a crucial component of a comprehensive retirement plan. A financial advisor can recognize ways to limit the amount of taxes paid today as well as in retirement. Careful planning can mean making the most efficient use of savings to reach the highest net value of income that goes into your account. Because Medicare premiums are calculated on total taxable income in retirement, too much taxable income can force you into a higher premium bracket.

Wells Fargo Advisors Financial Network and Hall Financial Advisors, LLC are not legal or tax advisors. You should consult with your attorney, accountant and/or estate planner before taking any action.

<sup>1</sup> The Financial Times 400 Financial Advisors ranking are based on data provided by investment firms. Factors include assets under management, experience, industry certifications, online accessibility and compliance record. Investment

performance and financial advisor production are not explicit components.

Investment products and services are offered through Wells Fargo Advisors Financial Network, LLC (WFAFN), Member SIPC. Hall Financial Advisors, LLC is a separate entity from WFAFN.



Kevin Knab, CFP®, Financial Advisor  
(866) 865-4442 • kevin.knab@wfafinet.com

## The Road to Retirement

Whether you’re 20 or approaching retirement, a conversation with a financial advisor can help you determine where you are, where you want to be, and how to get there. A comprehensive retirement plan can help protect you from loss when markets are down while maximizing growth potential when markets are trending upward. Having a plan in place can be a good way to stay the course as you travel the road to retirement.

To discuss a long-term investment strategy that can work for you contact Hall Financial Advisors. Chris Hall, Managing Principal, has earned Financial Times, FT Top 400 Advisors in the US<sup>1</sup> (2019 & 2017).

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

00630 - 05 2020



# Mid Ohio Valley Safety Council

**BE SAFE, SAVE MONEY, JOIN  
SAFTY COUNCIL  
TODAY!**

In 2019, members of Safety Council received rebates totaling \$60,923 on their workers' comp. premium. How? By participating in the Mid-Ohio Valley Safety Council!

**Deadline to enroll is July 31, 2020.**

To qualify for the BWC Safety Council rebate, you must meet the following eligibility requirements:

- Enroll in local safety council
- Attend 10 meetings
- CEO must attend any one safety council meeting
- Submit semi-annual reports for the 2020 calendar year

Potential rebates for an employer who meets the requirements:

- Employers that are not enrolled in a group-rating program will earn a 2-percent participation rebate on their premium and the potential of an additional 2-percent performance bonus.
- Employers that are also enrolled in a group-experience-rating program have the potential to earn a 2-percent performance bonus.
- Employers that are also enrolled in a group-retrospective-rating program will earn a 2-percent participation rate.
- The rebate offer excludes self-insuring employers and state agencies. However, BWC encourages everyone to become active safety council members.

For more information, call Carrie Ankrom at (740) 373-5176.



**Ergonomic and safety tips when working from home  
By Stacie Goodrich, M.A., OTR/L, CDMS, QRC**

Whether you work from home occasionally or exclusively, it's worth taking a little time to set up your space in a way that allows you to be safe working from home and have a comfortable work set-up.

Follow these guidelines to avoid pain and strain while working from home.

Set up desk space to support neutral posture

Do your best to find a chair that supports your back, and positions you with at least a 90-degree angle at your hips. If available, use a table or desk surface that allows you to maintain a 90-degree angle at your elbows. Refer to our Ergonomic Workstation Education handout for the ideal positioning.

Ergonomic recommendations for laptops  
The ergonomic challenge with laptops is that because the screen and keyboard are attached, using a laptop for a long time requires you to make a tradeoff between using a neutral head/neck posture and hand/wrist posture. Using a separate keyboard, mouse and monitor can help combat this.

Follow these recommendations when using a laptop to avoid pain and strain:

Find a comfortable chair that supports your back

- Monitor your hand/wrist posture and height (see the Ergonomic Workstation Education handout for proper positioning)
- Angle the laptop screen allowing for optimal viewing with your neck in as neutral alignment as possible
- Use a separate keyboard, mouse and monitor, if available
- Plan for frequent positional changes and postural breaks to allow for muscle recovery

Avoid neck strain when using your phone  
If you use your phone often when working from home, use a headset or the speaker

phone option to prevent neck strain. Avoid cradling a headset between your shoulder and head.

Take breaks often to move and stretch  
Take frequent breaks to change up your posture and stretch throughout the workday. This is key to working comfortably for long periods of time.

Check out the videos on our Get Up & Move page to learn simple stretches that you can do during quick breaks throughout the workday.

Incorporate exercise throughout your workday by taking a few 10-minute walks. Remember that exercise is cumulative, so three 10-minute walks are just as beneficial as one 30-minute walk.

Check your home office environment for hazards

When working in an office, you likely have others examining the space for safety hazards, but when working from home, that is most likely up to you.

Check your surrounding environment for safety hazards:

- Ensure the area surrounding your home workspace is free from clutter and tripping hazards
- Evaluate your workspace for adequate lighting and position screens/monitors to minimize glare
- Ensure your environment is free of excessive noise and private enough for you to work securely

Working from home should not be any less safe or comfortable than being in an office environment. Thinking through these considerations can help you stay free of pains and strains after a day at the home office.



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# Member Flyers



## MACC Member Business Relief Fund

The MACC Member Business Relief Fund was established by the Marietta Area Chamber of Commerce to help businesses struggling as a result of the COVID-19 pandemic.

**Eligibility Requirements:** Applicants must be a MACC member business in good standing and must use funds to offset financial burdens related to COVID-19. Recipients will be selected by a sub-committee of the MACC Board of Directors.

**Funding Amounts:** Awards range from \$500 to \$2,500 until all funds are expended. Awards are based on criteria established by the MACC Board of Directors.

**Distribution:** The MACC will begin to distribute funds in June. Applicants are encouraged to submit their applications no later than May 31st.

**Application:** The application for funding is included on the next page. The application must be submitted via email to the Marietta Area Chamber of Commerce at [info@mariettachamber.com](mailto:info@mariettachamber.com)



Marietta Area Chamber of Commerce:  
Carrie Ankrom: 740-373-5176  
[info@mariettachamber.com](mailto:info@mariettachamber.com)





*Back to Business  
& Better!*



**Click Here to Support your fellow  
MACC Members!**



— MARIETTA AREA —  
**MACC**  
CHAMBER OF COMMERCE

# FOOD TRUCK FRIDAY

*Check out MACC's Facebook page for updates  
on safety procedures and on participating food  
trucks!*

**June - September on the 2nd & 4th Fridays from 11am-2pm  
at the CNAC parking lot at the corner of 2nd & Greene Streets**