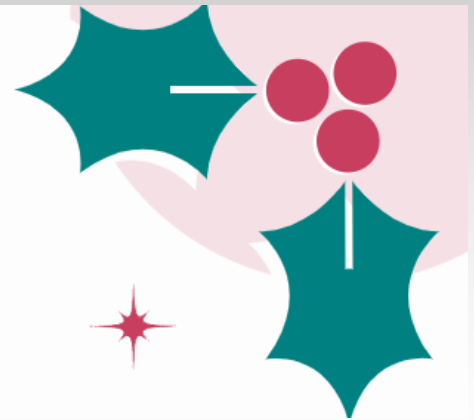


Holiday Opportunities with the Chamber

MARIETTA AREA CHAMBER OF COMMERCE

2020 Holiday Digital Mailer



The holidays are an exciting and busy time in the Marietta Area. As you are dusting off your decorations and untangling your lights, don't forget to take full advantage of what the Chamber has to offer this holiday season!

Consider participating in our annual Holiday Digital Mailer. This mailer is sent out to over 1,000 people in the area and to top it all off, we send it out two times during the holiday season!

The flyer is completely digital, so no extra printing costs for you! Your flyer can include coupons, deals

for your business, videos and links to any website or social media page that you choose!

Get your advertisements in front of more customers this year and sign up for the Holiday Digital Mailer. Contact info@mariettachamber.com or call 740-373-5176 to reserve your spot as spaces are limited.

Cost: \$150

Deadline: Friday, November 13th



Partnering with Marietta Main Street and the Marietta-Washington County Convention & Visitors Bureau, the Marietta Area Chamber of Commerce is excited to roll out the details for this year's Small Business Saturday. This nationwide movement is one of the most prominent days in Downtown Marietta. Even through these unprecedented times, we are still planning on keeping the tradition and having a fun-filled, safe, and healthy day of shopping small. In light of COVID-19, any events will follow local government health and safety guidelines. The health and safety of Marietta's consumers and businesses are our priority. Show your support for your community and #ShopSmall this year on November 28th. Follow our Facebook page for updates regarding Small Business Saturday.

Get the Chamber Connection

Boost Your Business
Wednesday, October 14th

8:30 am - 9:30 am
Via ZOOM

**“How to Prepare for Tourists through
the Holidays”**

Featured Speaker:
Deana Clark

Marietta-Washington County Convention
and Visitors Bureau



Deana Clark has worked for the Marietta-Washington County Convention and Visitor Bureau for nearly three years.

Since assuming the role of Executive Director, Deana has led the brand position of Marietta, Ohio's First Adventure, and continues to promote her county as a premier tourism destination in Appalachia Ohio.

Deana's prior work included management of Burr Oak Lodge and Conference Center, and Executive Director of the Morgan County CVB.

Deana and her husband are co-owners of the Ohio Valley Opry, a country, bluegrass, and gospel music show held in McConnellsville, Ohio, which just celebrated its 20th anniversary in September of this year.



Coffee Chat
Friday, October 30th

8:30 am - 9:30 am
Via Zoom

Sponsored By:



Welcome New Members!

KBI Laundries

106 Front St.
Marietta, Ohio 45750
Charlie Schilling, Owner

Trading Post Thrift Store

1001 Pike Street
Marietta, Ohio 45750
Joshua Gingerich, Manager

The Sunny Days Giveaways promotion wrapped up the first week of September. Thanks to generous anonymous donations, we were able to distribute \$2,100 in Marietta Bucks! Not only did this promotion give shoppers an extra incentive to shop at our Marietta Buck Redeeming businesses, it also gave the winners a great reason to continue shopping! The Chamber is grateful for all of our businesses who participated. If your business would like to become a Marietta Bucks Redeemer contact the Chamber!

All Pro Nutrition LLC
American Flags & Poles
A Unique Flower & Gift Shop
B & W Pharmacy
Baker & Baker Jewelers
Boley Enterprises
Contractors Building Supply
Dad's Primitive Workbench
daVinci's
Domino's Pizza
Gold Line Jewelers, inc.
Ketell Team Wear, LLC
Marietta County Club -
Golf Pro Shop
PAR MAR
The Peoples Bank Theatre
Putnam Chocolates
Renee's Birkenstock & More
Rockstar Wellness
Schafer Leather Store
Sincerely Yours Gift Shop
Sugar Maple Boutique
Teri Ann's
Weber's Market & Catering
Wings Etc.
Wit & Whimzy
Workingman's Store

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740-373-5176; Fax: 740-373-7808
www.mariettachamber.com

Around Town with the Chamber

Ambassadors Sandy DeLong (Peoples Bank), Lori Hart (Huntington Bank), David Howell (WTAP) and Tom Hushion (WMOA/WJAW) with Mona Mondo from Harbor Point

Ambassadors Lori Hart (Huntington Bank), Sandy DeLong (Peoples Bank), Tom Hushion (WMOA/WJAW) and David Howell (WTAP) with Brick Insurance Group Inc. President, Kearny Hambrick and staff. (Pictured Below)



Ambassadors Lori Hart (Huntington Bank), David Howell (WTAP), Tom Hushion (WMOA/WJAW), Sandy DeLong (Peoples Bank), Danielle Bruni (Peoples Bank) and Laura Miller (Settlers Bank) with Hall Financial Advisors, LLC owner Chris Hall and staff. (Pictured Below)



With another month comes another round of ambassador visits! At the Chamber, our ambassadors serve a vital role in representing the Chamber throughout the community. We are grateful for their continued enthusiasm and support! This month our ambassadors travelled to Brick Insurance Group Inc. (above left), Harbor Point (above center) and Hall Financial Advisors, LLC (above right). Would your business like a visit from our ambassadors? Contact our Member Services Manager, Tayla Kemp by email: kemp@mariettachamber.com or call the office at 740-373-5176.

What can we do better?

This transitional time is a great time for new ideas! Do you have something you wish the chamber could do for you or a service we could provide? Let us know!



**MARIETTA AREA CHAMBER OF
COMMERCE**

**ANNUAL
LEGISLATIVE
FORUM**

The forum will take place this year via Zoom on
October 7th from 4:00 - 6:00 p.m.

Participating candidates are listed below.

You must pre-register to attend.

Click the white star below to register:



**Representative to Congress,
6th District**

Bill Johnson (R)

Ohio State Senator, 30th District

Michael Fletcher (D)

Frank Hoagland (R)

**Ohio State Representative,
94th District**

Jay Edwards (R)

Katie O'Neill (D)

**Ohio State Representative,
95th District**

Don Jones (R)

**Washington County Commissioner Judge of the Washington County
Court of Common Pleas**

James Booth (R)

Cora A. Marshall (D)

**Washington County Commissioner
Sheriff**

Charles L. Schilling, II (R)

Larry R. Mincks (R)

Ohio Justice of the Supreme Court

Sharon L. Kennedy

John P. O'Donnell

Ohio Justice of the Supreme Court

Judi French

**Ohio Judge of the Court of Appeals,
4th District**

Stacy Brooks

Kristy Wilkin

Shoshanna Brooker

John M. Halliday

Video Message from Lt. Governor Jon Husted

Free Marketing!



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

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

All of these paid services are no charge until 2021! Contact us at 740-373-5176 or info@mariettachamber.com for more information.



Falling in love with Marietta?

We love you too, which is why we are waiving all Marietta Bucks fees for the rest of the year!

Contact the Chamber office at info@mariettachamber.com or by calling 740-373-5176 to order some today!

Marietta Bucks are a great way to keep money in our local economy and make the perfect gift for a friend or employee!



IRA Opportunity for Late 2020

If you have a Traditional Individual Retirement Account (IRA), you might be familiar with the regulation to take required minimum distributions (RMDs) beginning at age 72. You may even know when the first and subsequent distributions must be made. If you have an Inherited Traditional or Inherited Roth IRA from prior to 2020, you might also have the ability to take RMDs in accordance with the stretch IRA strategy.¹ What you may not know, however, is how that the Coronavirus, Aid, Relief and Economic Security (CARES) Act provides valuable RMD flexibility for 2020.

RMDs—what they are and whom they affect

First, let's set the foundation. In regard to IRAs, the RMD is the minimum amount you must withdraw from your account each year, and it applies to Traditional, SEP, and SIMPLE IRAs. Roth IRA owners don't have RMDs. However, beneficiaries of Inherited Roth and Inherited Traditional IRAs generally have RMDs if the owner died in 2019 or prior. You may be subject to an IRS 50% excise tax for every dollar under-distributed, making it important to keep track of the rules.

Your first RMD as a Traditional, SEP or SIMPLE IRA owner must be taken by your required beginning date (RBD) which is generally April 1 following the year you turn age 72. If you don't take your first RMD in the year you turn 72, you will have two due in one year: your prior year RMD you delayed until April 1 and your second RMD due by December 31, of the current year. You always have the option of taking the first RMD by December 31 of the year you turn 72 to avoid taking two in one tax year. In subsequent years, your annual RMD is due by December 31. Often IRA Custodians will help IRA owners meet the required dates by allowing them to set up automatic withdrawals.

¹ Stretching an IRA simply refers to the ability to take RMDs over the beneficiary's single life expectancy (using the term-certain calculation method) rather than over the life expectancy of the original IRA owner. Under the SECURE Act, Inherited IRAs are to be emptied by the 10th calendar year following the year of death of the IRA owner. The change is effective for IRA owners who pass away after December 31, 2019, and does not apply to certain eligible beneficiaries.

This advertisement was written by Wells Fargo Advisors Financial Network and provided to you by Chris Hall, Managing Principal.



Inherited IRA beneficiaries, regardless of the type, have annual RMDs if the IRA owner died in 2019 or earlier and they want to take advantage of the stretch IRA strategy. Beneficiaries can always withdraw more than the RMD. However, the advantage of taking only the minimum is that the rest of the investment remains in a tax-advantaged over a longer time frame.

Investment products and services are offered through Wells Fargo Advisors Financial Network, LLC (WFAFN), Member SIPC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company. Hall Financial Advisors, LLC is a separate entity from WFAFN.

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The late 2020 opportunity

This year provides account holders with an unusual opportunity, courtesy of the CARES Act, which was passed in response to the COVID-19 pandemic. The act suspended all RMDs for 2020, including 2019 RMDs that were not taken in 2019 and had a required beginning date of April 1, 2020. RMDs for Inherited Traditional and Inherited Roth IRAs are also waived. While there are no RMDs in 2020, there will be RMDs due next year by December 31, 2021, unless Congress provides another RMD waiver.

IRA owners and beneficiaries now have three options heading into late 2020.

1) Skipping the RMD altogether— this could allow investments to compound tax deferred for a bit longer. 2) Taking a smaller distribution than usually required—this gives some of the benefits of the first option, while also providing an income. 3) Taking the usual distribution amount or more—for those that believe they're in a lower tax bracket now than they'll be in the future, a current distribution may result in long-term tax savings.

For some IRA owners and beneficiaries— such as those that need current income—the choice might be straightforward. Others, though, might find it worthwhile to discuss potential options with tax and financial advisors. Finally, for those who decide to skip or modify distributions for the year, be sure to suspend or modify any automatic withdrawal instruction you have on file with your IRA custodian.

HALL
FINANCIAL ADVISORS, LLC

Hall Financial Advisors, LLC

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Offices in Parkersburg and Marietta

00887 - 10 2020



Mid Ohio Valley Safety Council

BWC Safety Consultation Services

Did you know that the BWC offers Safety Consultation Services to employers at no cost? They have a variety of specialized consultations that will fit all types of businesses. Contact them today to have a phone or email consultation and take steps towards securing a safer workplace for your employees! Check out the following categories of consultations from the BWC:

Industrial Safety Consultation – For most workplaces: from factories to farms, grocery stores to government offices, retail to restaurants, municipalities to mining, schools to small businesses and everything in between

Construction safety consultations – For workplaces where employees work to build, construct, improve or demolish

Ergonomics Consultations – For all workplaces with manual material handling, lifting, pushing, pulling and carrying tasks, repetitive hand-

intensive work, sedentary work, awkward work postures and other physical stressors

Industrial Hygiene Consultation – For all workplaces in which airborne contaminants, noise, chemicals and other environmental stressors may result in injury, illness, impairment, or affect the well-being of workers

OSHA On-Site Consultation Program – OSHA On-Site Consultation Program – Small employers in high hazard industries (manufacturing, construction, etc.) may find this program best equipped to handle their special needs. **This program is consultation only – no enforcement.** Services available include safety and industrial hygiene consultations.

Public Employment Risk Reduction Program – Townships, municipalities, counties, state agencies and other public employers may also use these services.

Our loss prevention **safety and health consultants** are available statewide to help Ohio employers in every industry prevent hazards and reduce the risk of employee injury and illness. Our consultants provide services **at no additional cost** in the areas of:

- Industrial safety.
- Construction safety.
- Service sector safety.
- Ergonomics.
- Industrial hygiene and occupational health.

Contact the BWC at www.bwc.ohio.gov or call 1-800-644-6292 to learn more!



Upcoming MOVSC Meetings

**Wednesday, October 21st
12:00 p.m. - 1:00 p.m.**

Topic:

“Complacency: How It Can Effect You At Work And At Home!”

Featured Speaker:

Steve Cunningham, CSP
(Certified Safety Professional)

Safety Engineer for
Solvay Specialty Polymers

Experience: 25 + years of safety experience with Chevron, Chevron Phillips, American Electric Power, SABIC, Momentive, and Solvay Specialty Polymers.

Certified OSHA 501 Trainer

Steve led Chevron Phillips Marietta site to OSHA’s Voluntary Protection Program (VPP) Star status recognition.

This meeting will be held virtually via Zoom.

Click this link to register:

https://us02web.zoom.us/webinar/register/WN_I8KWJMXgQE6sk6avCXDznQ

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

Please remember that in order to attend these virtual webinars, you have to click the above link and register before the meeting starts.



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SWISS VALLEY ASSOCIATES IS CELEBRATING 20 YEARS!

Twenty years ago, 3 engineers/managers, William Brake, P.E., Ronald Palitto, and Dana Indermuhle P.E., founded SVA with a shared vision and goal to provide local world class engineering services to the tri-state area. Today they continue that vision and continually meet their goal with a team of 11 employees including mechanical, civil, and electrical engineers as well as a CAD drafting specialist and administrative team.



Expanding Services in House Design and Inspection

Mason Indermuhle with his CAD Drafting and Real Estate experience offers house design, drafting, and blueprints for residential and commercial projects. He finished two house plans and a garage plan and is looking forward to starting another one soon.

Dalton Ramage provides structural and basement inspection services as well as site design. We strive to provide efficient and responsive service to help you complete your projects quickly. Feel free to call us about any upcoming projects or for an inspection to help you build, buy, or sell your house.

Fabrication Facility and PLC Programming

Now SVA can build your projects for you at the Fabrication Facility at 50026 Baptist Ridge Rd, Sardis, OH. The secure, air-conditioned facility is ideal for building PLC control panels and fabricating custom equipment.

Call Swiss Valley Associates at 740-483-2351 or Email service@svaeng.net
www.svaeng.net

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A SAFE ENVIRONMENT FOR MEETINGS & EVENTS



Just \$300.00 per day Tuesday-Thursday!

Some restrictions may apply—contact us for details.

Elizabeth Sugden Broughton Community Building

Open year-round for informative and productive meetings, workshops, seminars, presentations, training sessions, strategic getaways and more!

The spacious and flexible features of the Elizabeth Sugden Broughton Community Building make it the perfect venue for safe, socially-distanced meetings and events. In its large open area, the Community Building can safely and comfortably seat 48 people at 24 round tables, thus also providing each person with plenty of workspace and unobstructed views of speakers and presentations on our big screen. Meeting-friendly features of the Community Building include a state-of-the-art audio/visual system, large ADA-compliant restrooms, an ice machine and plenty of convenient parking.

The Elizabeth Sugden Broughton Community Building provides a relaxing, comfortable environment for informative and productive meetings, workshops, seminars, presentations, training sessions, strategic getaways and more!

All of this is offered for just \$300/day Tuesday through Thursday, excluding holidays. Holiday rates are available upon request. The Community Building is available on a first-come-first served basis, subject to availability.

Make the most of every day by arranging for delivery of box lunches so that everyone in your group can relax and enjoy their time in the naturally spacious and accommodating ambiance of the Elizabeth Sugden Broughton Community Building and the Broughton Nature and Wildlife Education Area! We are happy to offer referrals to local restaurants and foodservice providers that deliver box lunches to the Community Building.

Contact us now to ask about availability and reserve your dates!



The Broughton Foundation

639 State Route 821 • Marietta, Ohio 45750 • Phone: 740-374-9396 • FAX: 740-374-9924

TheBroughtonFoundation.org

~ Call or email: lisa@broughtoncommercial.com ~

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