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## MACC 43rd Annual Golf Outing!

Special Thanks to the  
43rd Annual Golf Outing  
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**Last Chance to Register !**

**43rd Annual Golf Outing  
Monday, August 5, 2013**

**Marietta Country Club  
Shotgun Start 11am**

**Call Carrie at 740-373-1884!**



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How can your business capitalize on mobile technology to drive your bottom line?

Find out at our next luncheon, where we'll get Powerful Answers from Verizon Wireless. Representatives will discuss essential mobile solutions to boost productivity and increase revenue. For more information or to register, call 740.373.5176.

AUGUST 27, 2013  
DAVINCI'S RESTAURANT  
LUNCH: 11:30 AM  
PRESENTATION: 12 NOON - 1 PM

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**NEW CHAMBER OFFICE HOURS**  
Effective August 1, 2013

Monday-Tuesday 9 am—5 pm  
Wednesday 9—11 am; & 2—5 pm  
Closed 11 am—2 pm  
Thursday-Friday 9 am—5 pm

Save up to the BWC maximum discount on workers' compensation.

1-800-837-3200



www.cciworkerscomp.com

## From the Corner Office

July was a month of mixed emotions at the Chamber. It was time to bid adieu to Cody Frye, Member Services Manager, and welcome back Morgan Cochran.

MACC Ambassador Tom Hushion of WMOA Radio said it best when he noted that the Chamber is "a launching pad" for young, energetic employees. Turnover is what happens when we bring in talent, nurture it, then introduce the talent to 500-plus area business owners and managers. Before long someone will make an offer and we say congrats and farewell!

We are very proud of Cody, grateful for his contributions to MACC, and wish him all the best in his new career at Dimex. Here's the best part: we are keeping one of our local bright talents in our river valley.



July is also a time to welcome back Morgan Cochran, who is returning to fill the position of Member Services Manager. Morgan is a familiar face and voice to many of you as she was here in 2011-2012. She managed the Marietta Bucks program, worked on relocation requests, Safety Council reporting, marketing MACC programs and Events, and coordinated various MACC groups' activities. She gained a strong foundation in chamber

work. She left MACC to work for Mancan where she gained experience in sales and customer relationships.

We are fortunate that Morgan is bringing back her experience and her passion for helping our business community.

One more change to announce: The MACC Office Hours are changing. We are not changing our hours on Monday, Tuesday, Thursday or Friday when we remain open from 9:00 am to 5:00 pm. We have a number of meetings outside the office on Wednesdays and we want to better manage the offsite meetings. That is why the office will close from 11:00 am to 2:00 pm on Wednesdays. We will be available from 9:00 to 11:00 am and again from 2:00 to 5:00 pm.

We will continue to check our emails and voice mails when we are out of the office and return your call/message later that day or the next morning.

Bob Dylan sang, "The times they are a-changin..." and so they are. If you have any concerns, please call me - my direct line is 373-6256 or send me an email. Thanks and enjoy the rest of your summer!

**Charlotte Keim**  
740-373-6256  
keim@mariettachamber.com

### MACC Offers More Ways to Save on Your Workers Comp Premium

Ninety MACC members were enrolled in CCI CareWorks traditional Group Rating Program saving \$270,827. That's up from the previous year's savings of \$195,704. Average savings was \$3,000. The Group Retro Plan had three members saving \$114,487. MACC has been pleased with the benefits and the cost savings our business members enjoy through our partnership with CCI CareWorks. It has been and continues to be an excellent partnership.

As staunch advocates of the free enterprise system, MACC supports competition. When we recommend obtaining a quote for your insurance and risk management needs, we know that it is important that you find a provider who best meets your specific needs and unique situation.

To that end, we are pleased to announce that our members will have choices when selecting a group rating plan. We just formed a second partnership with another risk management firm, Frank Gates. So if you get a call or letter from CCI CareWorks or Frank Gates, know that both companies are now partners with MACC.

### 2013-2014 MACC Board

**Donn Schafer, Chairman of the Board**  
Settlers Bank

#### Executive Committee

**Colleen Cook, Past Chair**  
TheisenBrock

**Kin Brewer, Treasurer**  
Food 4 Less

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Harrison Construction

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Selby Hospital

**Rick Stafford**  
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#### MACC Staff

**Charlotte Keim, CCEO-AP**  
President/CEO

**Carrie Ankrom**  
Program & Events Manager  
MOV Safety Council Manager

**Morgan Cochran**  
Member Services Manager

**Tom Fulton**  
Project Manager

**Candi Heiss**  
Better Bookkeeping Services

**MJ Ebenhack, Volunteer**



# Mid Ohio Valley Safety Council

**Congratulations**  
**Thermo Fisher**  
**on**

**7 Million Safe Work Hours**

An EXTRORDINARY Safety Milestone has been achieved in Marietta!

7 Million consecutive work hours and 2,479 days since the last Lost Time Injury (October 6<sup>th</sup>, 2006)

This has only been accomplished through the demonstrated INTENSITY on Safety and Total Employee INVOLVEMENT to create a safer work environment for all employees.

This is also a great time to remind ourselves not to rest on our accomplishment and take it for granted but to renew our INTENSITY to push ourselves further and to find new ways to drive our employee's safety to the next level.

Please join me in congratulating the entire Marietta Thermo Fisher team, past and present, with this great milestone!!!



Special thanks to the Marietta Fire Department for being our featured speakers at the July MOVSC meeting. Pictured on the new fore and rescue boat are Eric Moore, Bob Davison, Matt Alloway and Chief CW Durham.

**Welcome 2013-14**  
**New & Returning**  
**MOVSC Members!**

**City of Athens**  
8 E. Washington Street  
Athens, OH 45701  
Claudia Reagan,  
Human Resource Director  
740-592-3367

**Farrar Scientific**  
30765 State Route 7  
Marietta, OH 45750  
David Scott Farrar,  
President  
740-374-8300

**Mid-Ohio Valley Bulk Transport**  
PO Box 734  
Marietta, OH 45750  
Charles Merrill,  
Vice President/Treasurer  
740-373-2481

**Mid-Ohio Valley Lime**  
PO Box 734  
Marietta, OH 45750  
Charles Merrill  
Vice President/Treasurer  
740-373-1006

**Tristate Concrete Pumping**  
PO Box 548  
Belpre, OH 45714  
Greg Winland  
President  
740-423-7886

## MOVSC Upcoming meetings

**Wednesday, August 21**  
**"Human Trafficking"**  
Featuring:  
Lt. Smith,  
Ohio Department of  
Public Safety  
Marietta Country Club

**Wednesday, September 18**  
**"Safety Obsessed - Hand Tool Safety"**  
Featured Speaker:  
Paul Acey, Stanley Works Proto  
Marietta Shrine Club

**Wednesday, October 16**  
**"Globally Harmonized System Meeting the First Deadline"**  
Featured Speaker: TBD  
Marietta Country Club

**Wednesday, November 20**  
**"Eye Safety Jeopardy"**  
Featured Speaker:  
Leslie Colopy  
Caskadden Optical - Zanesville  
Marietta Country Club

**Wednesday, December 18**  
**"Caregivers in the Workplace"**  
Featured Speaker:  
Mindy Cayton  
Buckeye Hills - Hocking Valley RDD  
Marietta Country Club

**Meeting Information**  
Registration: 11:30 am  
Program: Noon to 1 pm  
Cost: \$12 includes lunch  
RSVP: 740-373-5176  
Email: info@mariettachamber.com

**ATTENTION**  
**MOVSC MEMBERS!**  
First Half Semi-Annual Reports are due Now!  
Call Carrie if you have questions at  
740-373-1884 or  
Ankrom@mariettachamber.com

# Life Insurance

The cycle of life is often described in terms of the seasons. As summer wanes into autumn, it is time to examine and plan for the winter of our life, focusing on the need for life insurance.

Not an easy topic and one actively avoided by many. Planning now can save your family from worrying about financial resources during a time of grief.

Many do not like to discuss this topic, yet most likely agree that this is an issue we all will face some day. Let's examine how life insurance may help:

1. Funeral costs: Life insurance may help with funeral costs, but the payout period is longer than a funeral trust which typically is paid within 48 hours. It may be over a month in Washington County for the issuance of the death certificate necessary before the insurance company will pay. In the absence of cash or a funeral trust, families may use a credit card, for example, then use the life insurance to pay off the credit card.
2. Upon death, the income from a job, Social Security, etc. stops. Existing expenses such as utilities and rent continue. With the death of a spouse or partner, many families struggle to pay off debts, save for retirement, and cover daily expenses.
3. The reduced cash inflow is often not sufficient to pay for current or future daily living expenses.
4. Many people dream of paying off debt, such as the mortgage, upon retirement.
5. If there are children, another major economic hurdle is funding their education.
6. Lastly, there is a strong desire to leave an inheritance or legacy to heirs.

The purpose of life insurance is to protect individuals and families from the negative financial consequences of a death. Adequate life insurance can provide survivors

with a peace of mind knowing they can maintain their standard of living for a lengthy, or potentially indefinite, period of time. Life insurance can make the dream of paying off debt, sending a child to college or leaving a legacy a reality.

Yet despite these well-known benefits, ownership of life insurance has been steadily declining for decades and is currently at a 50-year low. (Source: LIMRA, "Person-Level Trends in U.S. Life Insurance Ownership", 2011.)

Life insurance is versatile. Did you know?

1. Couples may qualify for a joint Whole Life policy with a long-term care rider that enables them to turn this life product into a tax-free long-term-care revenue benefit stream.
2. A healthy 25 year old female who makes a \$25 monthly payment for 20 years will have a \$100,000 policy paid in full and does not require any future premiums assuming the underwriting process was done correctly.
3. Some term insurance policies allow the policy owner to convert a portion or all of the policy to a Universal Life policy within five years at an economic advantage to the owner.
4. For family-owned or partnership businesses "key-person" insurance policies may smooth the transition for all parties.
5. For the sole proprietorship, an unexpected death may result in a business crisis if no funds exist to hire an expert to run the business until the survivors decide to liquidate or take over the business.

At Keim Financial Services, we believe the best time to obtain life insurance is when you are younger and healthier. **Don't avoid the topic, plan today and your family & survivors will be grateful.**



## Keim Financial Services



Peter J. Keim, CRPC®

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Tel. 740-374-6043  
888-439-4543

Visit our website at  
[www.keimfinancial.com](http://www.keimfinancial.com)

Peter J. Keim is a Registered Representative and Investment Advisory Representative offer-



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## Marietta BSN Sports Office Puts Together LeBron James Life Foundation Deal

On July 8th The LeBron James Family Foundation (LJFF) proudly announced a new partnership with BSN SPORTS, a leading direct marketer and distributor of sporting goods equipment and team sports uniforms—a deal put together by the Marietta office of BSN Sports.

Todd Northrop, Regional Manager for BSN Sports is based in the Marietta Office, and he certainly was excited (and still is) about this opportunity. "We are honored and excited to team up with the LeBron James Family Foundation to not only outfit them in the highest quality, custom-branded apparel they wear on a daily basis, but to also help them deliver on their promise to St. Vincent-St. Mary's, It is through meaningful partnerships like this that we are able to become a real part of the communities we serve, and we are happy to be a small part of the Foundation's amazing efforts in local Ohio communities," said Northrop.

The full story is on the MACC website under News.

The BSN Staff includes:  
Back Row: Kerri Brooker, Randy Smith &



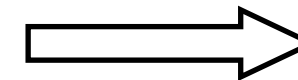
Chris Hendricks  
Front Row: Todd Northrop & Will Page.



## A Month Full of Fun and Recognition! MACC's Business After Hours and Ambassador Visits!



Special thanks to the staff at Oxbow Golf and Country Club on hosting the July BAH. Guests enjoyed the beautiful view, great food and relaxed atmosphere.



MACC Staff assists Barb Close, Community Bank, during BAH registration.



Guests enjoyed the view from inside the country club during the rain.



The MACC Ambassadors welcomed Martha Jones and the staff of Faces By Design to their new home! Their new location is at 416 Front Street. Congratulations on the space!

## Sandy's Business Builders for Women Tips for Money Management

Opening a business can be a dream come true for many women. But that dream can quickly turn into a nightmare if you don't properly manage the money for the business. Personal finances can be tricky enough, but there are a few important things to consider when working on your business finances.

When it comes to managing the finances of your business, consider the following:

**Be in tune with your company's finances.** There are many aspects of accounting that you can trust to the professionals, but you should still know how the finances are being managed. Be aware of the cash flow coming in and going out of the business. Keep track of what you pay in salaries, supplies, rent, etc. You want to be in the black (think Black Friday), which means you have more money coming in than going out. Being in the red could indicate that there is a problem with your spending or collection practices. Be sure to review your company's balance sheets. A balance sheet is a snapshot of your company's finances at any specific given time. By being in tune to your company's finances, you can tell if your company is heading to troubled waters or smooth sailing.

**Keep your business and personal expenses separate.** Many people get into

trouble when they mix the two – even leading to tax problems and legal troubles. The best practice is to keep the finances completely separate. Your business should have its own bank accounts and credit cards. The temptation to mix finances comes when there's not enough money in either the business or personal account. To help prevent this temptation, you should plan to have at least six months' worth of both business and personal expenses saved before you open your business. Also keep in mind that it often takes most new businesses quite some time before they actually turn a profit.

**Pay your taxes.** This is extremely important! It's a challenge to those who are self-employed because you have to be far more intentional. When you work for someone else, taxes are automatically deducted from your paycheck. However, when you are self-employed, it is your responsibility to report to and pay the IRS. Most small businesses chose to pay on a quarterly schedule so as not to end up with one huge sum at tax time. Your quarterly estimated tax payments must be sent by April 15, June 15, September 15, and January 15. For help with this, you will want to talk to a qualified tax professional.

If you keep a close eye on your

finances, you can keep them from turning into a nightmare and have the successful business of your dreams!



*Sandy DeLong  
Vice President –  
Treasury Management  
at Peoples Bancorp Inc. She has more than 25 years experience in banking and is ACH accredited. She can be reached at (740) 376-7215 or by e-mail at [sandra.delong@pebo.com](mailto:sandra.delong@pebo.com). Peoples Bancorp Inc. is a diversified financial services holding company with \$1.9 billion in total assets, 47 locations and 44 ATMs in Ohio, West Virginia and Kentucky. Learn more about Peoples at [www.peoplesbancorp.com](http://www.peoplesbancorp.com).*



There's always more about local business online. Visit us on Facebook/MariettaChamber or [www.mariettachamber.com](http://www.mariettachamber.com)

## Make Your Business Part of the Community

Ask SCORE article, abridged by  
SCORE Volunteer Bob High

Corporate social responsibility (CSR) should guide a company to strive to have a positive effect on local, public interests. The benefits of community involvement go beyond helping a worthy cause. It raises the profile of your business, creates a positive buzz, and opens the door to new networking opportunities.

A good starting point is your local Chamber of Commerce, sponsoring events that go beyond the "logo on a T-shirt" advertising or in-kind service donations. These activities can also reinforce employee morale, foster a spirit of teamwork and collaboration that will enhance on-the-job performance. More importantly, you get the chance to meet and network with other local business owners!

Civic groups and charitable organizations are also great sources of community activities. You could sponsor youth sports teams, 5K races, and parade floats; contribute to food drives and roadside clean-ups; supply giveaways stamped with your business's name and logo...the possibilities are endless.

Employees who volunteer for these activities could be offered an incentive such as a few hours off to compensate for their time. Try supplying custom T-shirts or hats to reinforce the teamwork bonds.

Schools need sponsors, as well as career days, student tutoring and mentoring programs, and extra-curricular clubs. Look for a direct tie-in to what your business does, or the skills you utilize: marketing and advertising firms fit perfectly with social media training, while math and science-related activities would be ideal for an engineering firm.

Consider hosting a "shadow student" who spends the day at your business for a taste of the "real world." Or, go overboard by hosting a class-size field trip.

Even a one-person business can volunteer for an event or school program, donate money or supplies to a local charity, or "adopt" a small park by regularly picking up trash.

Consider issuing a press release about your involvement, being sure to emphasize the community benefits.

And remember to contact SCORE, a nonprofit association offering a wealth of information resources and free counseling designed to help entrepreneurs build productive, profitable businesses. For more ideas and tips visit [www.score.org](http://www.score.org) or call 740-37-5150.

## Get the Chamber Connection!

### Member News!



**Business After Hours**  
Thursday, August 8  
Over the Moon Pizzeria and Pub  
5—6:30 pm

\$5 Special Member Price  
\$10 General Admission



**Professional Women's Roundtable**  
Wednesday, August 28  
"Marketing Your Company and Personal Image"  
Presented By: DeeAnn Cummings  
White Caps Creative Group  
DaVinci's

\$10 Special Member Rate  
\$15 General Admission

CALL 740-373-5176 to make a reservation.

**Starting in August, our office will be closed every Wednesday from 11am-2pm**

**Welcome New MACC Members**

**Dough Boyz Pizzeria  
Reno**  
26920 State Route 7  
Reno, Marietta 45773  
740-374-2699

WELCOME

- Bricker & Eckler LLP is pleased to announce the opening of its newest location in Ohio at 258 Front Street in downtown Marietta.

With offices in Columbus, Cleveland and Cincinnati-Dayton, the law firm represents more than 350 active clients in the Southeast Ohio region, including 40 clients it has represented for 25 years or more. Through its Health Care practice, the firm has represented a significant number of the hospitals in Southeast Ohio; and through its Education Law practice it represents roughly 80 school districts, colleges and other educational clients in Southeast Ohio. The firm also represents a wide variety of public clients – counties, cities, townships – as well as private sector clients.

Bricker & Eckler has more than 25 attorneys who were born in or have strong family connections in the area. Many of them have devoted a significant portion of their professional lives to working with clients in the region.

- Congrats to [ReStore Marietta](#) for qualifying Marietta as a Main Street Community! It took many hours of volunteers' labor, sweat, tears and heart, but what an accomplishment for Marietta and our dedicated citizens!
- Offenberger & White: Bill White and Offenberger & White are featured in the most recent issue of hivelocity magazine. The historic office space of Offenberger & White has drawn some state-wide attention. "Offenberger & White provides integrated marketing services to its clients, specializing in technology products and services. Owner Bill White wanted a space that fit Marietta's rich history. Congratulations to Offenberger & White on their recognition and great job embracing the rich history of Marietta, OH.

**SCORE helps Small Business—Call 740-373-5150 to connect with a SCORE Counselor.**