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Sparkling BAH at Kay Jeweler's in November

Store manager Rob Florence gives the door prize of a sparkling diamond and sapphire ring to Cindy Williams of Rea & Associates, winner at November's BAH hosted by Kay Jeweler's. This store was filled with cuddly bears and puppies, part of the corporation's fundraising for St. Jude's, plus lots of bling for her and gifts for the man in your life. Smiles, good cheer and good food were plentiful as the guests enjoyed the evening and just a bit of holiday shopping at Kay's, located between Walmart and Lowe's in Marietta.



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Support our Local Stores with Merry-etta Moonlight Savings Sale on December 6. Stores in Historic Downtown Marietta will be open until midnight.

Last Minute Gift Idea—Marietta Bucks Gift Certificates! Available in \$5, \$10, \$20, \$25

MACC Offices will be closed on December 24 and December 25.



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From the Corner Office

Merry Christmas &
Happy New Year!

December is the month for looking back and looking forward. First a look back:

47 Chamber Events & Programs attended by 2,450 people. That's called making connections whether at Business After Hours, Professional Women's Roundtable, Mid-Ohio Valley Safety Council or our biggest event-the Annual Meeting Dinner.

There's a few more opportunities to make connections in December 2013: Women's Roundtable on Dec. 4, Business After Hours on Dec. 12, and Safety Council on Dec. 18.

It's not too late to attend and meet a new business ally, vendor or customer. See the enclosed calendar for all of the month's happenings.

Looking ahead:

We are already fully booked for the 2014 Business After Hours and even have a few companies interested in hosting in 2015. Save January 9 for BAH at The Original Pizza Place-Marietta. The full list will be in January's *Entrepreneur*.

In the fall of 2013 MACC began offering a choice of workers comp group plans. Our long-time partner Careworks is still offering good rates and quality service. We welcome our new partner—Frank Gates. This is the season when you will be receiving multiple offers to obtain quotes for workers comp group plans. Be

a smart consumer: ask questions, get quotes, consider the quality of the service and the depth of resources offered, then pick a plan that works best for you.

My 2014 calendar is starting to fill with MACC events, conferences, seminars, legislative events, plus family gatherings and vacation plans. Check out our web events calendar as many of MACC's 2014 events are already online. Details will be filled in as the event details are finalized.

Be sure to mark March 10, 2014 when MACC extends a special invitation to our 99th Annual Meeting Dinner. We'll be announcing our speaker in a few weeks—and hope you are as excited as we are.

From the MACC Board of Directors and the MACC team: Carrie Ankrom, Candi Heiss, Morgan Cochran, Tom Fulton, and MJ Ebenhack, we wish you joy and peace during this holiday season!

And here's to a
Prosperous 2014!

Charlotte Keim

740-373-6256

keim@mariettachamber.com



2013-2014 MACC Board

Donn Schafer, Chairman of the Board
Settlers Bank

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Harrison Construction

Beth McNally, Education
Marietta College

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Candi Heiss
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MJ Ebenhack, Volunteer

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



Mid Ohio Valley Safety Council

Safety For The Aging Workplace

BWC recently teamed up with the Ohio Department of Aging and other Ohio government and state business partners for **Steady U**, a statewide collaborative aimed at preventing slips, trips and falls in older Ohioans.

Why? Employees ages 45 and up are more likely to fall in the workplace than other workers. Work-related slips, trips and falls often result in sick days, reduced productivity and expensive workers' compensation claims for the employer. The average BWC claim for lost time (taking time off) related to slips, trips and falls is more than \$31,000.

Here are 10 ways to reduce falls in your workplace:

- Keep a written housekeeping program;
- Ensure that floors are clean and dry;
- Employ proper floor cleaning procedures;
- Wear slip-resistant shoes;
- Block entry into areas with wet floors;
- Maintain adequate lighting;
- Encourage employees to take their time and watch where they're going;
- Maintain a written removal plan for snow and ice;
- Place additional mats in entrances during inclement weather;
- Ask employees to use stepstools instead of standing on furniture.

We want to hear from you!

Email the BWC at michelle.gatchell@bwc.state.oh.us about your company's efforts to prevent slips, trips and falls, especially for older workers. Your tips may be shared on the Steady U website to help others.

More information is available at Steady U's website <http://www.aging.ohio.gov/SteadyU/businesses/>.

SAVE THE DATE!
South Eastern Ohio
Safety Conference and Expo
Friday, January 24, 2014
8am-5pm
Washington State Community College

- 1/2 Day OCOSH Classes to earn ISSP credit.
- One-Hour Sessions to earn group rating credits
- MOVSC members can earn one regular safety council meeting credit.
- Exhibitor space is available to promote your company products and services.

Sponsored by:
Ohio BWC

Mid Ohio Valley Safety Council
Marietta Area Chamber of Commerce
Guernsey Noble Safety Council
Cambridge Area Chamber of Commerce
Check out the enclosed flyer for more details!

MOVSC Upcoming meetings

Wednesday, December 18
"Caregivers in the Workplace"

Featured Speaker
Mindy Cayton
Buckeye Hills Hocking Valley
Regional Development District

Wednesday, January 15
**"Better With Age: Strengthening
Your Workforce Productivity"**

Featured Speaker
Care Works Consultants
Representative

Meeting Information
Registration: 11:30 am
Program: Noon to 1 pm
Cost: \$12 includes lunch

RSVP: 740-373-5176
Or online at www.mariettachamber.com

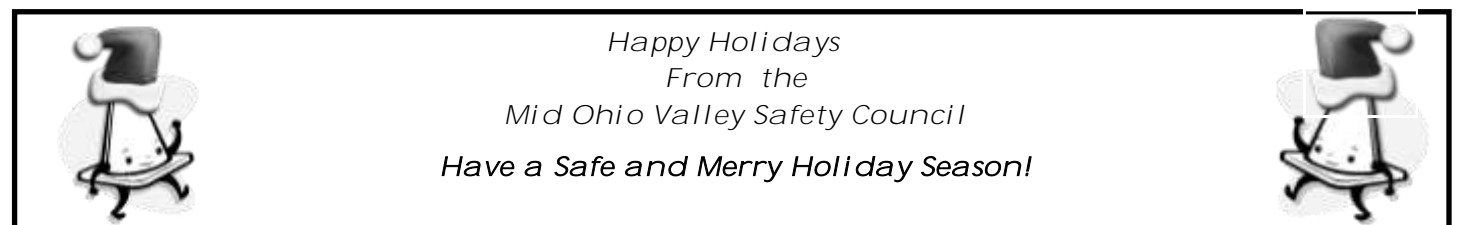
MACC BOARD NOMINATIONS UNDERWAY

The MACC Nominating Committee will soon begin to consider nominations for future board directors. Candidates selected are representative of the diversity of our chamber members: type of business, size of company, plus they will look for special experience and skills which bring value and balance to the board.

The board directors attend meetings monthly, serve on committees, help review and develop programs and services, and are expected to attend MACC events.

Any member in good standing may nominate a member by submitting a written petition signed by at least 20 other members in good standing. This petition needs to be submitted by January 15, 2014. Terms begin March 1, 2014.

To find out more or express an interest in being considered, call Charlotte Keim at 373-6256 or talk to one of the current directors.



Wealth Management Overview

Here in the Mid-Ohio Valley a growing number of landowners are becoming wealthy from the leasing of and royalties from the mineral rights. Other landowners are selling their property outright.

Sudden wealth can complicate individual lives far more than anticipated. We all think wealth will solve our problems and make life easier. In reality wealth, especially when it is unexpected, brings a new set of problems. There are local resources to help, including the Ohio State University Extension Office which offers services focusing on leasing and associated issues. Adding a qualified accountant, a financial advisor and an attorney to your team of experts may help you make wise decisions.

When considering leasing of your mineral rights, your attorney can help ensure your property interests are legally protected. Then you need to understand the tax obligations that result from lease and related income. Your accountant can help you with your estimated quarterly tax payment and the associated documentation. Oil and gas payments may require a number of specific reporting IRS forms.

Finally, how does your new wealth impact your overall financial picture? A qualified financial advisor can help you develop an individual investment plan best suited to your current and future needs. Some factors to consider when selecting your team of advisors:

The advisors you select should work with you to:

- Build a communication and trust bridge with strong ability to answer questions.
- Take time to know you as the client. This includes understanding your suitability for insurance and investment solutions and being able to identify your risk tolerances; time line; family dynamics; etc.
- Match your needs along with other members of your team concerning ideas on charitable gifting.
- Explain their credentials, education, experience level and other factors.
- Spell out for you how as an advisor they are compensated: hourly rate, commissions, and/or fees?
- How they will continue to work with you in reviewing your plan and possible modifi-

cations as necessary (i.e., usually at least annually and perhaps more often in the first few years).

Discuss various solutions. Regulatory and tax laws are complex. Your Advisor working with your team approach will explore a mix of options, such as insurance and investment products, that offer potentially good tax advantaged ideas that are tailored to your needs always reviewing potential risk elements.

Today tax rates are the highest in almost a decade. Thus you and your team need to explore various ways to reduce your taxable income when possible. There are financial solutions offering tax-advantages, ranging from tax-deferral to tax-free opportunities. The recent shale activity has tipped quite a few of our local residents into the "accredited investor" category. That is defined as one who has a net wealth of \$1-million excluding their primary residence; or if filing as individual consistent earnings of \$200,000 or for joint filers earnings of \$300,000. These accredited investors are eligible for a specialized solution designed for their unique financial and tax situation.

In 2009 Sports Illustrated reported that 70% of major sport athletes faced dire financial distress within 60-months of retirement. A number of lottery winners have lost all their new-found wealth. Why? The reasons include no financial plans, poorly constructed plans, and profligate spending. Life is not like golf: there are no mulligans in financial planning. A tailored plan that is well executed and consistently reviewed will in many situations be very beneficial.

If you found this information helpful, please consider: following some of the ideas yourself; share this with a friend, neighbor or fellow church member who has found sudden wealth. As the year ends, we wish you a Joyous Holiday and Success in 2014.



Keim Financial Services



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CRPC®

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888-439-4543

Visit our website at
www.keimfinancial.com

Peter J. Keim is a Registered Representa-



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LFS 2013.117.D02.FG.L expire 11/2016

MACC 's REACH

Want to connect with decision makers? Those who have dollars to spend? Those with discretionary income?

Sure, you can reach thousands and thousands with mass marketing, but only the Chamber targets the area's business owners, managers, purchasing agents, and professionals. Plus we're usually the first point of contact for people and companies looking to move to the Mid-Ohio Valley. Did you know that in 2012 packets of relocation information were sent to people in 27 states.

We are pleased that our Monday e-news has an average **open rate of 35-40%** and a click rate on links of 17-25%. Ads in this weekly email start as low as \$30 and sent to over 1,100 people.

Each MACC member has a page on our online business directory and the pages were seen. In the first 11 months of 2013, there were **83,478 hits on the individual member pages.**

We've given the control of your page to you. Make changes, update it, post specials as often as you like. Describe your services and products more fully; add photographs, even videos, to make your company stand out. Post your event on our public calendar. All you need is your login name and password, which we can email you upon request. It's easy and we're here to help you through the process. Of course, if you prefer, we'll update your information for you.

We know more and more people use their phones to access information. MACC now offers the member directory and our events calendar in a mobile friendly format. Need a phone number or address while you're traveling? It's now quickly available on your phone or tablet.

By the way, there have been

25,649 hits on mobile member pages

15,055 links to websites from mobile users.

38,241 displays of members in mobile category listings

42,973 listing in mobile search results.

We're working hard to make sure your business is found—whether it is a phone inquiry, on the web, or on a smart phone.

Welcoming BERKSHIRE HATHAWAY Home Services



Three local real estate companies combined to unite as the 7th franchise of Berkshire Hathaway Home Services. Ted Gaston, Broker of Record, said, "Warren Buffett is the CEO of Berkshire Hathaway, a company which is respected throughout the world for its professionalism and integrity." Local agents join MACC's Charlotte Keim and Ted Gaston with the scissors while and Susan Ireland, Manager of Business Consulting at BH in California, leans in to help cut the ribbon during a reception at Campus Martius. The full story of this new venture is available as a news article on www.mariettachamber.com.

Marietta Office: 315 Third Street, Marietta, OH 45750 Phone: 740-373-1303

Business Expenses: Which Ones are Deductible?

Tax rules say that an expense may be deductible if it is both "ordinary" (common and accepted in your field of business) and "necessary" (helpful and appropriate for your business). Here are a few examples:

Office Supplies – routine items that are expendable and not usually inventoried.

Office Equipment and Furniture—if they're used exclusively for your business. You can either deduct the entire amount in the tax year they're purchased, or deduct a portion of the expense over several years by calculating the depreciated value. This is known as a Section 179 deduction (for the defining portion of the IRS Tax Code). See IRS Publication "Section 179 deductions" in full detail: irs.gov, sba.gov, and section179.org.

Your Car—Be sure to keep detailed records of business-specific mileage, including date, destination, purpose, and miles traveled, especially if you use the vehicle for personal trips. Most small business owners figure the deduction by multiplying the total business miles by the IRS mileage rate. (Note that this rate often changes during the year.) Also be sure to log and keep receipts for tolls, parking fees, and personal use.

Travel—lodging, cabs, air or train fare, dry cleaning, etc. The key is the purpose of your trip. If it is entirely for business, then these expenses are 100% deductible. If the trip mixes in personal activities or vacation time, then you can only deduct a proportion of those expenses (e.g., one day of business meetings during a five-day trip = 20% deductible).

Your Meals—while you're on the road, you may deduct 50% of your meal costs. Meals around home don't count, unless you're meeting with a client or current/potential business partner to talk business. Then the 50% deduction applies.

Many other "ordinary" and "necessary" business costs qualify as deductions. They include business-related classes, seminars, and conference fees; employees' pay; rent; interest; repairs; retirement plans; and others. IRS Publication 535 (Business Expenses) has complete explanations of all types of deductions, and when they may be applied.

You can get help with taxes or any other small business-related issue by contacting SCORE. We have a virtually unlimited range of small business solutions, all for no charge. For more information, visit www.score.org, or call 740-373-5150.

Ask SCORE article, abridged by SCORE Volunteer Bob High
Call the SBDC office 373-5150 to schedule an appointment with a SCORE counselor or volunteer to be a SCORE counselor.

Effects of Healthcare Reform on Businesses and Individuals What to do for 2014

Confused about Healthcare? We are pleased to invite you to a special presentation by Mark Schwendeman, Schwendeman Agency, to hear about the changes and what you, as an employer, need to know and what you can do.

Friday, December 6 Time: 9 am to 11 am
Marietta Country Club

Cost: \$5 per person
Continental Breakfast will be served.

Sponsored by:



RSVP: 740-373-5176 on online at www.mariettachamber.com

UPDATE: MACC Group Health Insurance Program

MACC has for the past decade-plus offered our members a discounted group health insurance option. Working with our local insurance agents, area companies have been able to choose from Anthem Blue Cross Blue Shield plans and enjoyed a savings on their premium. This is changing with the full implementation of the Affordable Care Act that began on October 1. MACC continues to partner with other Ohio local Chambers of Commerce to simplify purchasing individual health insurance.

A special website, www.cocchealth.com, has been created. We encourage you to visit www.cocchealth.com, then select the Marietta Area Chamber of Commerce, to find more information, such:

- Easy subsidy estimates
- Quick quotes
- Answers to health insurance questions
- Agents available for live chat sessions
- A dedicated phone number for Chamber members: 1-888-506-1574

We hope that using www.cocchealth.com will make buying health insurance simple for our members. If you have any questions, please contact MACC at 740-373-6256. You may also contact Erin Gatto at the Central Ohio Chambers of Commerce Health Plan, at (888) 506-1574 or epgatto@aol.com.

Chamber Members Exclusive

Find out how Health Care Reform
impacts you and your company

Visit cocchealth.com



Understanding Your Chamber Billing



Morgan Cochran
Member Services

As 2013 ends, let's review our billing procedures. If your membership billing anniversary is January or February, we invoice in December. This allows you to decide which tax year to record your chamber membership as a business expense. Please note the Chamber is recognized by the IRS as a business association 501 (3)(6) and that means payments to MACC are considered a business expense, not a charitable deduction.

We use email to send you your membership invoice, unless you do not have an email address or have asked for delivery by US Post Office.

MACC appreciates those who pay their invoices within 30 days. No one likes to get past due calls—The exception is the January and February invoices that we expect are paid by January 31 or February 28, respectively.

When an invoice is past due, these are the steps we take:

45 days past due – invoice is mailed plus a phone call to follow-up

60 days past due – invoice mailed with a letter from the Membership Manager and Chamber President. Those who are in the Marietta Bucks program will not be eligible to redeem them until their membership is current

90 days past due – invoice mailed again with a letter from the MACC Board Chairman. The web directory listing is de-activated until the membership is paid.

We realize that your business can experience cash flow concerns and we are willing to discuss payments options, such as installments, changing your billing month to another month, etc.

The Chamber's responsibility is to support and promote our business members. We want to hear your questions and concerns and work with you, whether directing you to the appropriate MACC program/service, directing you to local and state business resources, or going to bat for you. We cannot address problems unless we know about them.

Call me 740-373-1883, email me at Cochran@mariettachamber.com, or stop by and visit.

Email & More

Ways We Keep you Informed

Life used to be simple. If we wanted to tell you something, we sent a letter, included it in the *Entrepreneur* or called you. Now we use many channels to share information: the US Post Office, email, social media, text messages, mobile, and our website. MACC has joined the era of instant and continuous communications.

None of us want to be bombarded, yet we seem depend on repeated reminders of appointments and events. At MACC we developed a schedule for Chamber-to-Member communications. We want to give you what you need when you need it. Here's what you can expect :

Monthly:

Entrepreneur magazine is sent to arrive by the first of each month via the US Post Office. Ads available from \$30 to \$125 and reach 1,000 people.

Weekly:

Mondays—Our weekly E-newsletter highlighting upcoming MACC programs plus business news. Business card ads begin at \$30.

Tuesdays—Thursday: A Member-to-Member email featuring an ad or a special announcement from one MACC member to the rest of our membership. Cost is \$60. One and only one business is featured. Open rate averages 30-40% with click clicks on links at 17-25%.

Wednesday: Email reminders of MACC events sent to the general MACC email distribution list.

Friday: A Member-to-Member ad, a special community event, a legislative update on activities in Columbus or Washington, D.C.—or nothing at all.

Those who are registered for an event or in a specific group, such as Safety Council, will receive additional emails with event reminders or new for that select audience. Also, if there is urgent news, such as weather warnings, we will send those out as quickly as possible.

If you have comments or want to be added to our list, just call Morgan at 740-373-1884 or email her at Cochran@mariettachamber.com.

Get the Chamber Connection!



Business After Hours
Thursday, Dec. 12
5—6:30 pm

**Jennifer Garrison LLC,
Attorney at Law**
323 Third Street, Marietta

\$5 Special Member Price
\$10 General Admission



**Professional
Women's Roundtable**

SPECIAL HOLIDAY PROGRAM
11:45 am—1 pm
Wednesday, December 4
DaVinci's

\$10 Special Member Rate
\$15 General Admission

CALL 740-373-5176 to make a reservation.

**THIS SPACE
AVAILABLE for
\$30 in 2014.**

**Which month do
you prefer?**

**Call 740-373-
1884**

Welcome New MACC Members

Appalachian Partnership for Economic Growth (APEG)

(740) 516-0327
36 Public Square
Nelsonville, OH 45764

Contact: Laune Huffman
Promoting Appalachian counties and communities to attract companies to this region. Provides assistance to established companies to grow their businesses.
www.apeg.com

Little Black Dress Events (740) 568-8552

Owner: Misti Sims
Full-service event styling and planning company.
www.littleblackdressevents.net

FlipKey

617-849-8883
179 Lincoln Street, Ste. 405
Boston, MA 02111

Contact: Danielle Carroll
A TripAdvisor company—online vacation rental marketplace offering 200,000+ rental properties in more than 7,000 locations worldwide.

www.flipkey.com/ohio-cabin-rentals/g28956/

MNW Energy, LLC (740) 434-5262

353 Pike Street, Suite B
Marietta, OH 45750
Owner: Doug Mallett
Oil & Gas Mineral Leasing

Sunflower Nails Spa (740) 376-0667

9 Tiber Way
Marietta, Ohio 45750
Owner: Joellee Nguyen
Nails service and waxing for men, women and children.

