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NETWORKING AT ITS BEST!



Working Together. Building Success.

PLATINUM LEVEL
SUSTAINING MEMBER



Small Business Services

SILVER LEVEL—SUSTAINING MEMBER



Welcome to Marietta!

Pickering Associates has a beautiful new office in Marietta. Located at 326 Third Street, Ste 3. MACC and our Ambassadors helped with the ribbon cutting in May. Pictured: Ambassadors, County Officials and Pickering Representatives—Traci Stotts, David Boggs, Ryan Taylor, Charles Pickering, Joseph Lambert and James Bir.



Robin Blocker (left) and Dawn Wilson (right) pose with comedian Kay Francis in the middle.



Sam Anderson~The Boys and Girls Club of Washington County, draws for one of many door prizes at the May BAH.



At BAH Jack Moberg~Juice Plus~ is welcomed by MACC ambassador Nikita Chidester~Riverview Credit Union.



Cody Frye, MACC Member Services Manager, welcomes the ladies of Comfort Keepers ~ Laura Miller, Jenna Yeomans and Ashley Currey to the PWR event.

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MACC's month of May was full of opportunities to laugh, and relax. The Business After Hours was hosted by the wonderful staff of the Boys and Girls Club of Washington County. Sam Anderson and her crew showed off the newly renovated building. The Professional Women's Roundtable (PWR) was a laughter-filled evening at the Adelpia featuring comedian and motivational humorist Kay Francis.

MACC—laughing and making it fun!

From the Corner Office

Ready for Summer?

We are looking forward to all of the festivities in our historic downtown. Tourists to our area plan vacations, get-away weekends and family outings around the Mid-Ohio Valley festivals. This year we encourage you to come and enjoy all our valley has to offer. The list is too extensive for this column, but here are some of my favorites.

The Merchants and Artists Walks started early this year with a special May event; so be sure to catch the next ones on June 14, July 12, and August 9. This is the perfect time to see what's new in our local shops and it's always fun to see who else is strolling the streets.

Hope you have your ear protection handy on July 12-14 when the powerboats thunder on the Ohio River for the Marietta Riverfront Roar. It's loud, it's fast, and is it ever fun to watch!

Lots of music and family fun in July with Red, White and Blues on July 5 followed by the Sweet Corn Festival on July 19-20 and Harmar Days on July 27-28. Music, food and good old fashioned family fun!

Our river heritage is celebrated with the Inland Waterways Festival on August 3-4 including a parade of boats. This event is hosted by the

Campus Martius and the Ohio River museums.

Visitors to our fair city envy the easy access to our rivers and many note the special connection residents have with our waterways. Summer also brings Rivers, Trails and Ales from August 8 through August 11 offering opportunities to bike, hike, paddle, and kayak, relax to great live music while sampling fine local brews.

Summer draws to an end with Belpre and Parkersburg Homecomings in August followed by Marietta's Ohio River Sternwheel Festival which brings thousands of people to the Levee for a spectacular fireworks show. Event runs September 6-8!

We certainly appreciate all the outside dollars these events bring to our economy. But these festivals also make this a great place to live!

For more details, we suggest you check out the CVB website at www.mariettaohio.org. Hope to see you this summer!

Charlotte Keim

740-373-6256

keim@mariettachamber.com

Meet MACC's Summer Interns!



Welcome to Jen Rohrig, who will be entering her senior year at Marietta College in the fall. Jen hails from Canal Winchester and is majoring in advertising and public relations with a Minor in Graphic Design. Tom Fulton, a 2013 MC Graduate, is from Penn Hills (Pittsburgh) and will be attending graduate school at MC. Tom has his BA in Psychology with a focus in business and a communications minor. Tom played on both the MC baseball and football teams.



2013-2014 MACC Board

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Kin Brewer, Treasurer

Food 4 Less

Dan Harrison, Business Advocacy

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Beth McNally, Education

Marietta College

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Communications & Technology

Kinetic Networking

Terry Tamburini

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Dr. Bradley Ebersole

WSSC

Mark Morris

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Rob Schafer

Schafer Leather

Steve Smith

Selby Hospital

Rick Stafford

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David Vandenberg

Microbac Laboratories

MACC Staff

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Program & Events Manager
MOV Safety Council Manager

Cody M. Frye
Member Services Manager

Crystal Thomas
Administrative Assistant

Candi Heiss
Better Bookkeeping Services

MJ Ebenhack, Volunteer



Mid Ohio Valley Safety Council

1 Billion Back!

With a focus on creating jobs and improving Ohio's economy, Gov. Kasich endorsed three specific actions proposed by the BWC with respect to managing the portion of net assets that exceeds the board-approved ratios. These include:

\$1 billion dividend

Citing the need to continue improving Ohio's business climate, BWC is proposing a \$1 billion dividend for private employers and public-taxing districts paying into Ohio's workers' compensation system. Under the proposed dividend, more than 210,000 Ohio private employers and public-taxing districts would receive approximately 56% of their annual premium in the July 1, 2011 to June 30, 2012 policy period.

Eligibility: Private employers and public-taxing districts that pay premium into the State Insurance Fund and have active, up-to-date policies will be eligible for the dividend. Each employer's dividend will reflect 56% of what they were billed during the last policy period.

Private employers must be in an active, reinstated or debtor in possession status as of April 1, 2013; public-taxing districts must be in an active or reinstated status as of March 31, 2013. Employers that do not meet all criteria will not be eligible to receive a dividend.

The safety campaign

Investing in workplace safety generates a return on investment for everyone. A dollar spent on improving workplace safety results in \$3 savings in accident and injury costs. Arguably more important, however, is that grant recipients see an average reduction in claims of 66 percent. That means Ohio workers are less likely to be injured and more likely to return home safely each day to their family, their friends, and their community. That's why BWC is proposing to expand the program's budget from \$5 million to \$15 million for the July 1, 2013 policy year.

The Safety Grants Program: The Safety Grants Program provides matching funds up to \$40,000 for employers to purchase equipment that will substantially reduce or eliminate injuries and illnesses. The program was expanded to include wellness and encourage employers to improve the overall health and wellbeing of their employees. In addition to accepting new applications, BWC will allow prior recipients to apply for additional grants. BWC will now match every dollar spent by an employer with three dollars, up to \$40,000.

Eligibility: There are four main criteria: The applicant must:

- be an employer that pays into the State

Insurance Fund.

- be current on monies owed to BWC.
- maintain active coverage.
- not have previously purchased the equipment proposed in the application or otherwise have started a program similar to what's requested in the grant application.

Prospective payment

BWC currently bills "retrospectively." Ohio employers pay their workers' compensation premium for the previous six months of coverage, or in "arrears." For example, private employers paid in February 2013 for the July 1, 2012 to December 31, 2012 period.

A switch to a prospective billing system could provide the following benefits:

- Opportunities for more flexible payment options (e.g., monthly, quarterly, yearly) with possible discounts for those who pay a year in advance
- Ability to better anticipate budgetary impacts of workers' compensation coverage
- Better opportunities for BWC to provide quotes online or via phone
- Fewer costs from employers who either don't pay premiums timely or have workers injured without coverage
- Moving to prospective payment also increases BWC's ability to detect employer non-compliance and fraud.

Transition: BWC hopes to gain legislative approval in 2013 but does not expect to implement prospective billing until mid-2014 at the earliest. If given the authority by the legislature to transition to prospective billing, BWC will request that the BWC Board of Directors authorize a credit for all employers equal to the full amount of their previous six months' premium (their last retrospective payment). This would allow employers to make their first prospective payment without worrying about their last retrospective payment. This would equate to an estimated \$900 million savings to businesses. In addition, this switch would result in rate reductions of 2 percent for private employers and 4 percent for public employer.

MOVSC Upcoming meetings

Wednesday, June 19
Company Tour
Microbac Laboratories
158 Starlite Drive
Marietta, OH 45750

Wednesday, July 17
On the
Valley Gem Miss Lily Barge
"Boat Safety"

Featuring:
Marietta Fire Department
The Marietta Fire Department will debut the new Fire Rescue Boat.

Meeting Information
Registration: 11:30 am
Program: Noon to 1 pm
Cost: \$12 includes lunch
RSVP: 740-373-5176

Email: info@mariettachamber.com

Have YOU Met The Qualifications to Save on Your Worker's Compensation?

If you enrolled in MOVSC by July 31, 2012, you've met one of your qualifications. Here are the rest:

- Attend 10 meetings/events between July 1, 2012 and June 30, 2013
- CEO must attend any one safety council sponsored function or meeting
- Submit both semiannual reports for the 2012 calendar year

For more information, call or email
Carrie Ankrom at (740) 373-5176 or
ankrom@mariettachamber.com



SPOTLIGHT ON:

Before and After Remodeling



Donny Beaumier, owner of Before & After Remodeling, has had a passion and a natural talent for construction since he was young. Early in their relationship, he and his wife Jessica had a dream of renovating older, run-down homes. At the ages of 22, their dream started to take shape. They bought their first house at a tax sale for \$100. After renovating the house during evenings and weekends for a year, they sold the house for a staggering \$117,000. They had such a passion that they kept flipping houses until the housing market collapsed. Their answer? Start their own remodeling company to bring customers' dreams to life.

Donny obtained his General Contractor's license and his Journeyman Electrical license. In 2008 he and his wife started Before & After Remodeling, a full-service general contracting company operating in both Ohio and West Virginia. They do it all – from small to large remodels, roofs, additions, electrical work, etc. In the last year they have more than doubled their number of employees. Their crew now has over 100 years of combined experience.

A big part of their success comes not only from the way they do business, but the local community. They feel that one of the benefits of living in a small town is that word spreads quickly when you give your clients 110%. "We've been very fortunate in starting and growing our business in such a lackluster economy – but one job leads to another, and another, and another...it's a snowball

effect. In fact, most of our business comes from referrals and repeat clients."

Now their dream is to continue to grow what they have started – a company that produces optimal results and makes customer satisfaction its number one priority. They also take a lot of pride in their portfolio. "We love to showcase our projects. We actually encourage all of our clients to view our online portfolio before hiring us. By displaying both before and after photos, our clients don't just get to see the finished product - they get to see exactly what we were hired to do in the first place."

When asked, why join the Chamber? their response – "We knew this would be the best way to get our name out in the business community. We want to get involved with the local community and get to know other business leaders. We feel the best way to grow our business is to connect with and learn from others who are or have been in our position. Plus, the networking events are a lot of fun."

But who are we to say? Don't just take our word for it - check out their "before and after" portfolio on Facebook at www.facebook.com/beforeandafterremodeling. After all, results speak for themselves.



Save The Date! MACC 43rd Annual Golf Outing Monday, August 5, 2013

It is time to get your gear ready and take the afternoon to network on the course! The 43rd Annual Golf Outing is scheduled for Monday, August 5 at the beautiful Marietta Country Club. Shotgun start at 11am.

- Four person scramble
 - Entry fee of \$125 per person - includes golf fees, cart, 1 Mulligan, range balls, lunch and dinner.
 - 50/50 Drawing.
 - Skins game \$40/team
 - 1 Extra Mulligan \$10.
 - 14 Skill Prizes of Pro Shop Gift Certificates or Nike Golf Balls
 - Par 3 Hole Prizes of \$125 Pro Shop Gift Certificates
- To register check out the**

Team Prizes

1st Place Team:
\$500 (\$125 per person) in Marietta Bucks or Golf Pro Shop Gift Certificates.

2nd Place Team:
\$300 (\$75 per person) in Marietta Bucks or Golf Pro Shop Gift Certificates.

17th Place Team:
\$500 (\$125 per person) in Marietta Bucks or Golf Pro Shop Gift Certificates.

18th Place Team:
\$300 (\$75 per person) in Marietta Bucks or Golf Pro Shop Gift Certificates.

enclosed flyer or contact Carrie at the Chamber—740-373-1884 or Ankrom@mariettachamber.com.

2013 Ambassadors

Chair

Rebecca Uhl
Advantage Bank

Vice Chair

Kaitlyn Thorn
Marietta Family YMCA

Operations Chair

Sharon Hoffee
Cranston Real Estate

Operations Vice Chair

Sandy Harris
Noe Office Supply

Mona Barrett, Sweetapple Farm
Julie Berger, Mancan, Inc.
Sara Bonnette, Farm Credit Mid-America
Nikita Chidester, Riverview Credit Union
Jennifer Deem, Marietta Boot Camp & Fitness
Sandy DeLong, Peoples Bank
Dr. Jennifer Dennis, Back2Back Chiropractic & Wellness center
Cindy Hall, Selby General Hospital
Madysen Halling, Peoples Bank
Tom Hushion, WMOA Radio Station
Steve Jewell, Keim Financial Advisors
Michael Koker, Fairfield Inn & Suites
Jeri Nine, Settlers Bank
Connie Strahler, WCBDD
Tonya Tullius, Schwendeman Agency
Denise Thacker, Harmer Place
Joan Zoller, Trademark Solutions
Cody Frye, MACC

Pictured beginning above top:

Representing the Plumbers and Pipe Fitters Local Union #168 are Susan Arnold and Jeff White.

Lacy Elliott and Megan Betts ~ LSalon were visited by the Ambassadors.

West Virginia Electric Company is flanked by the MACC Ambassadors. Representing the company is Jeff Floyd and Mark Ramey.

Marietta Wine Cellars owner Mary Jane Phillips was greeted by our MACC Ambassadors.

There's always more about local business online. Visit us on Facebook/MariettaChamber or www.mariettachamber.com

MACC AMBASSADORS VISIT!



Ambassador Spotlight!



Denise Thacker is a 1990 graduate of Frontier High School and attended Ohio Valley College. She is also a 2007 MACC Tele-sis alumni.

Denise has been employed with Harmer Place Rehabilitation & Extended Care for eight years as the Admissions and Marketing Director. She loves working with the residents and families at the facility and finds the experience rewarding.

Denise lives in Newport, Ohio with her husband, Brian. She has two daughters, Hilary, who is currently a student at WSCC and Hayley, a student at WCCC. She enjoys spending time with her family and her "four-legged" family, attending and watching Ohio State Football games, and shopping.

Denise wanted to become more involved with the community and decided to join the Ambassadors. She is looking forward to meeting and working with the other members and meeting new members of the business community.

Want To Learn More About the MACC Ambassador Program?

Contact Cody at MACC
740-373-1883

or
frye@mariettachamber.com

Sandy's Success Builders Tips to Building a Successful Business Plan

If a woman's first step to starting a business is having a great idea, the second step is most certainly making a plan. According to the National Women's Business Council, women own 30% of all businesses, but only capture 11% of all sales. While a well-prepared business plan is necessary to attract investors and gain funding, it can also help a woman plan for the growth and success of her business.

Before you create your business plan, consider the following tips:

- Planning is necessary and it involves a lot of work. Be prepared to spend weeks, or even months, completing your plan.
- Don't get discouraged by the overwhelming task. Break the project into manageable chunks. You may want to divide your plan into sections and work toward completing one section at a time.
- Aim to create a plan that is brief and succinct, but includes everything important to the business. The ideal proposal is probably around 10-15 typed pages. Secondary issues and details can be discussed at a later meeting.
- Focus on your intended reader. Use your plan to get organized and make sure all the bases are covered. Investors and lenders want to make sure you will be able to achieve your goals.
- Use layman's terms. Try to avoid technical descriptions and jargon.

You want your audience to understand what they are investing in.

- A business plan is a "living" document so it needs to be updated as your knowledge grows or as you solidify your strategies.

- Be realistic and be honest about positive and negative findings. Base your projections on results gathered from your analysis.

- Discuss your company's business risks up front. Your credibility can be irreparably damaged if your lenders or investors uncover the risks themselves.

- Don't make vague or unsubstantiated statements and don't make promises about your expected growth. Make sure you back up your statements with data and market information.

- You may actually want to have two sets of business plans – one for internal use and one for external use. To be an effective tool, the internal business plan will usually be more detailed than the plan presented externally.

- Remember, the only person who can write your business plan is YOU! If you already have your great idea, go ahead and take the next step. The work will be difficult, but the rewards can be incredible. With the right plan, you can build success. For more on developing a successful business plan, visit <https://peoplesbancorpinc.com/>

[business-builders/Develop-and-Use-a-Business-Plan.pdf](https://www.peoplesbancorpinc.com/business-builders/Develop-and-Use-a-Business-Plan.pdf).



*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. 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.*



Working Together. Building Success.

SCORE HELPS SMALL BUSINESS Enhance Your Efficiency

Ask SCORE article, abridged by
SCORE Volunteer Bob High

Efficiency is the key to maximizing small business profitability, productivity, and potential – by optimizing the "owner". Look for opportunities to learn something that can be applied to improving the quality of your business.

Search engine technology has made it easier to stay abreast of business-related news such as Google Alerts. Simply enter some basic search terms for topics of interest and you'll be notified when relevant content appears on the web.

In addition, RSS feeds and customizable news aggregation websites such as alltop.com bring news headlines, blogs, and podcasts together in a single location. Look for articles in "traditional" news sources such as trade journals, or national news publications that carry something that could influence your own business, or your customers and their needs.

New skills, new technologies, and new ways to do things can be learned at local colleges and universities. Local chapters of professional associations, the Chamber of Commerce, and other groups have meetings with speakers allowing you to double your time investment by both learning and networking.

Watch for conferences sponsored by an industry group—either yours or those representing your customers. The long-term payoff in visibility, education, and networking will likely justify the expense.

Maximize your personal efficiency by taking care of your health. Take some breaks during the day, and set business aside completely when you leave work—especially if you spend most of your time in a home office.

Get the Chamber Connection!

Business After Hours
Thursday, June 13
5—6:30 pm

DaVinci's
215 Highland Avenue
Williamstown, WV 26187

\$5 Special Member Price
\$10 General Admission



Professional Women's Roundtable

"Dust Mites, Dirt & Allergens—Oh My!"
Steve Ragan
Sleep Green Ohio Valley

Wednesday, June 26
DaVinci's

\$10 Special Member Rate
\$15 General Admission

CALL 740-373-5176 to make a reservation.
Location will be decided once we know the number of attendees.

It's not expensive to exercise regularly, eat right, and get regular medical exams; small businesses depend on the boss operating at 100 percent.

A great source of other small business management ideas is SCORE, a nonprofit association that offers free mentoring from business experts, plus training, information resources, and more. Visit www.score.org, or call the SBDC/SCORE office at 740-373-5150

**Welcome New
MACC Members**

Best One Computers
501 1/2 Washington Street
Marietta, OH 45750
740-568-9440
www.bestonecomputers.com
Doug Thompson

Pickering Associates—Marietta
326 Third Street
Marietta, OH 45750

movFlyer.com
PO Box 3
Marietta, OH 45750
740-885-1119
www.movflyer.com
Sommer Coffman

Before and After Remodeling
Marietta, OH 45750
304-615-2916
Donny Beaumier

WELCOME

Did You Know...

*MACC offered
80 networking events in 2012?*

*Are you using your Chamber
Membership to the fullest?*

*Check out our list of events at
www.mariettachamber.com*

Marietta Bucks encourage shoppers to buy at our local stores. Give Bucks as incentives at work!