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Wishing you and yours a
Bountiful Thanksgiving!



Marietta in Autumn

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Thanks to the team at **Washington Electric Cooperative** for hosting a Chili Cook-off at October's BAH. Tours of the LEED-certified building and a beautiful drive along Rt. 821 to Highland Ridge Road made for an enjoyable evening.

Join us on November 14 for a Sparkling and Bling-filled BAH at Kay Jewelers! Perfect timing for your holiday shopping. You just might win \$500 in Marietta Bucks –but you must be present to win.

Group Health Changes-pg. 2; Marietta Adventure Co.-pg. 3; New Members-pg. 5

The MACC Office will be closed November 28 & 29 in observance of the Thanksgiving holiday.

From the Corner Office

How often do you use your cell phone? More and more consumers looking for a business like yours are turning to the closest resource to them, their phone, to help them with their search.

Did you know 1 of every 7 minutes of media consumption is through a mobile device?

Don't worry, as part of your chamber membership, we're promoting your business using the latest technology so those consumers and other members can find YOU!

MACC has invested in software that makes your business listing mobile-friendly. Each active business member has their Business Name, Address, Phone and Map link listed. It's easy to find a phone number, check on an upcoming event, even look for a job. Oh, you can also post your job openings.

Just log onto www.mariettachamber.com, scroll down and click on

[View Mobile Website.](#)

Now that you can find us on your cell phone or tablet, consider posting a job opening with MACC? Or offer a special Hot Deal or coupon targeted at other area businesses?

Through the end of 2013 you can try the upgraded features for FREE, which means you can post Hot Deals, add photos, double your listing size, include a video or receive higher placement. Call 740-373-5176 or email us to find out your password.

Here's proof being a member of MACC helps you reach a larger audience:

Website Stats for 2013 thru 10/20/13

Hits	
Directory of Businesses	169,769
Events	371,415
Coupons	3,450
Jobs	3,556
Info Requests	3,663
News	8,947

Look at the directory listings for Thrive, Bricker & Eckler, or Before & After Remodeling to see how other MACC members have enhanced their directory listing. Best of all, it's not hard to do. difficult.

Let me know if you have any questions.

Charlotte Keim

740-373-6256

keim@mariettachamber.com

Group Health Insurance Changes Coming

Affordable Health Care provisions go into effect January 1, 2014, changing the Chamber's Anthem Group Plan. We are working with the broker to develop another discounted program for our members. Details are still being finalized, but you can begin the process by using the chamber of commerce site at www.cocchealth.com. You can find information, review quotes and enroll for health care.

Please click on Marietta Chamber before requesting any group or individual quotes.

Use the **LiveChat** feature to talk to an agent about the rates as the quote engine is delayed pending completion of the Federal website. We hope it is completed by the time you read this. One of the big issues groups and individuals have to deal with is determining the government subsidy. There is a calculator included to assist with determining their subsidy.

Call Erin at 614-889-0250 for information on the new Health Care Reform and Market Exchange quotes. Chamber Help Line is 888-506-1574.

2013-2014 MACC Board

Donn Schafer, Chairman of the Board
Settlers Bank

Executive Committee

Colleen Cook, Past Chair
TheisenBrock

Dan Harrison, Business Advocacy
Harrison Construction

Beth McNally, Education
Marietta College

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Kinetic Networking

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Better Bookkeeping Services

MJ Ebenhack, Volunteer



Mid Ohio Valley Safety Council

4 Keys To A Safe Lift

Plan the lift: Taking just a moment to think about and discuss what you're about to do and how you plan to do it can save you from an injury.

Be sure to talk about where you'll set the item and how to get it there. Clear a path!

Perform a lift test: Never assume that just because a package is small, it is also light. Try pushing it with your knee or foot. Or just lift an edge. It's always safer when you can break larger loads down into smaller ones.

Prepare to lift: When you're ready to lift, you should stand close to the load with your feet shoulder-width apart.

Place one foot slightly ahead of the other to help you better balance.

Pick it up: Squat down, bending knees. Bend as little as possible at your waist to protect your lower back. Tuck in your chin and try to keep your back straight.

Make sure you have a firm grasp on the object. Then, all at once, straighten the legs to complete the lift.

Excerpt from: Supervisors Safety Bulletin

Ohio's Safety Council Members Save Over \$5 Million in 2013

Each Ohio safety council has the same goal - to increase safety awareness. With more than 80 safety councils, the Ohio BWC reports the rebate to Ohio employers is \$5,390,648.84. **Locally, our eligible MOVSC Members saved \$84,259.61 in the 2% Participation Rebate.**

Not all members receive the initial 2% participation rebate. A large number of employers were enrolled in a group -experience rating program last year and are only eligible for the 2% performance bonus to be calculated and distributed in upcoming months. The 2% performance bonus is for those who reduced either frequency or severity by 10 percent or maintained at zero.

Group-experience-rating program employers who meet rebate eligibility requirements can earn a 2-percent performance bonus rebate only.

Group-retrospective-rating program employers who meet rebate eligibility requirements can earn a 2-percent participation rebate only.

NOTE: The rebate offer excludes self-insuring employers and state agencies.

SAVE THE DATE!
South Eastern Ohio
Safety Conference and Expo
Friday, January 24
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, November 20
"Eye Safety Jeopardy"
Featured Speaker:
Leslie Colopy
Caskadden Optical - Zanesville

Wednesday, December 18
"Caregivers in the Workplace"
Featured Speaker
Mindy Cayton
Buckeye Hills Hocking Valley
Regional Development District

Meeting Information
All meetings will be held at the Marietta Country Club
Registration: 11:30 am
Program: Noon to 1 pm
Cost: \$12 includes lunch
RSVP: 740-373-5176
Email: info@mariettachamber.com

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Long-Term Care: It's more than nursing home costs.

"I don't plan to go into a nursing home, so I don't need long-term care." How often I've heard that statement. Or this one "My family will take care of me if I need help when I get old." Sometimes they do; sometimes they simply can't provide round-the-clock care.

Long-Term care (LTC) does more than cover the costs of a nursing home. It certainly is there when people age and can no longer care for themselves or their spouse at home. It also is available for those who need care while recovering from an accident such as falling down stairs or recovering from major surgery.

After a long career in finance, my father retired. He had been healthy all his life and seldom used his sick time. For a few years, he enjoyed his life boating in the summer and skeet shooting in the fall. Then he began to forgetful and confused. He vividly remembered the days he flew in US Air Force during WWII, but did not recognize his family.

While my parents had saved for retirement, they did not plan for long-term care. After all, they had no intention of needing long-term care. Being part of my father's last few years and now Mom's transition to assisted living, I know firsthand the financial cost of long-term care.

This experience has given me a strong desire to help others plan their long-term care, the costs of which can undermine the best crafted retirement plans.

What can be covered in a Long-Term Care Plan?

Long-Term Care insurance is designed to cover a wide range of services, some as basic as assistance for the activities of daily living to full nursing care. Depending on your level of independence, the following LTC care services should be considered: home care (i.e., the most popular); adult day care (such as the O'Neill Center); assisted living (such as Heartland); nursing home; and hospice. Working with an advisor you can find a plan best suited to your needs. Contract details do vary; you determine the types and length of services you may need.

I'm not retired yet. Why do I need a Long-Term Care policy now?

Many Americans are living a longer than our great grandparents. Most people have not taken the time to understand, evaluate and plan for Long-Term Care. A good time to begin is while you are still relatively healthy and still have some flexibility to allocate your funds.

It's difficult planning for your retirement; planning for healthcare assistance adds another level of complexity. Yet it is crucial to determining the quality of your retirement years. Cognitive impairments, such as Alzheimer's, require an average of 8 years of care.

How can I pay for Long-Term Care?

There are many options, including using personal savings; taking funds from a retirement account; using a LTC linked accelerated benefits of a single or joint life insurance policy; or Medicaid government assistance that is administered by the State. Some people have paid in full cash-value life policies that can be transferred tax-free to a LTC-based life policy.

An LTC policy may be for a single or can be developed as a joint product for both spouses. Some employers offer LTC policies- you should ask if the policy will still be effect after your resignation/retirement.

Selecting the best policy for you, or you and your spouse, will go a long way we believe in preserving your hard earned assets.



Happy Thanksgiving!



Keim Financial Services



Peter J. Keim,

CRPC®

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Visit our website at
www.keimfinancial.com



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Marietta Adventure Company (MAC) was founded by Ryan Smith in the summer of 2011. He started with kayak rentals and livery service only. By spring 2012 Ryan decided to make use of a vacant downtown store front at 219 Second Street which he owns. The business soon expanded to a full service bicycle and kayak shop, offering retail sale and rental of bicycles, kayaks and assorted accessories.

"The MAC differentiates from the competition by offering high quality products, rental equipment and outside of our standard family friendly adventures, provide custom trip planning and guide services. Whether you want to get out for an hour or two with the family, demo a bicycle or kayak before you buy or bring your own gear to head out on a multi-day adventure, we've got you covered," said Ryan.

Along with bicycle and paddling equipment, MAC also carries rock climbing gear, including climbing shoes, chalk, chalk bags, harnesses, quick draws, belay devices, carabiners and bouldering crash pads. MAC also has the ability to order other climbing and outdoor gear that may not be in stock.

As a long time member of the local outdoor community Ryan realized the need and opportunity for a business like the Marietta Adventure Company.

"Locally we are blessed with vast mountain biking and hiking trail networks, hundreds of miles of rivers and streams fit for paddling, local bouldering opportunities and Ohio's

only National Forest. Additionally, there are numerous world-class climbing & whitewater destinations nearby in West Virginia. All of this combined with our historic downtown, a slow-pace of life and low cost of living, makes this city a great home for Marietta Adventure Company."

As an advocate for the revitalization of our beautiful city here amongst the rivers and trees, Ryan takes pride in being a part of the effort and supporting the work of the businesses and individuals that surround him. He is active on the Marietta Main Street board. Ryan is also the organizer for the annual Rivers, Trails and Ales event.

To Ryan, Marietta's strong sense of community is quickly evident and gives you the feeling that you're a part of something great.

When asked where he sees MAC going in the next five years, Ryan responded,

"Exercise and spending time in the outdoors are arguably two of the most therapeutic activities one could undertake. I don't believe the value of that will ever diminish. Educating the public on the outdoor resources available locally and outfitting them with the proper equipment to get the most out of the experience is what we do. As with any retail business, online shopping is always a threat. I see our specialized, quality service as the core and future of MAC. By offering outdoor info and technical support to local and visiting adventurers we hope to grow the outdoor community in the Mid-Ohio Valley."

As a member of the Chamber, Ryan says "We find value in the group worker's comp ratings and Marietta Bucks program."

For 2014 MAC has expanded their rental/demo fleet of bicycles and kayaks so that there are more opportunities to "try it before you buy it." Stop in to see and learn about all of the great outdoor activities that are available here in Marietta and beyond!

Pictured below:

Ryan Smith, Robert Kalter, Hallie Taylor



219 Second Street
Marietta, OH
PH: 740-538-0801

MACC Board Nominations

The MACC Nominating Committee is beginning to select future board directors. The directors represent different sectors of our local business community and set policy and direction for MACC. They meet monthly, serve on committees and assist with MACC programs/services. They are expected to attend MACC events.

If you are interested in serving a three year term on the Chamber's Board of Directors, please call Charlotte Keim. Also, any member in good standing may nominate another member by submitting a written petition signed by at least 20 other members in good standing. Submission deadline January 15th, 2014.

To find out more, please talk to Charlotte Keim, President: phone 373-6256 or via email keim@mariettachamber.com.



Santa Claus says,

BUY BUCKS!

He means order your Marietta Bucks gift certificates NOW.

Your employees will thank you as they support our local businesses—Bucks may be redeemed at 90+ area shops.

Sandy's Business Builders for Women Tips for Retiring from Your Own Business

According to a recent survey by American Express, 60 percent of small business owners say that they are not on track to save the money they need for retirement. When a woman owns a small business, she tends to pour everything she has into the business – often forgetting about her own needs. And of course, the recent recession has made saving money for retirement even more challenging. Many women have been forced to dip into their savings just to keep their businesses afloat.

The truth is that no one lives forever and at some point, a small business owner is going to want to or have to stop working. There are several things you can do to prepare for that time:

Plan now! Even if you are many, many years away from retirement, the time to start saving is now. It has to be a priority.

Determine what your plan is for your business when you retire. Are you going to sell it? Are you going to transition it to a family member or someone currently within your business? Or are you just going to close?

Don't count on selling your business as your only retirement plan. Many small business owners assume they

will be able to live off the proceeds from selling their business. This is a huge risk as there is no guarantee that the business will sell for what you expected – or at all. It is important to have another plan in place.

Talk to a financial planner. You may think you know how much you need to retire, but a financial planner can tell you for sure. He or she can also offer tips on how to best reach your goals.

Pick a savings plan. Your bank can help you with this. Peoples Bank offers several options for its business customers, including 401(k) and profit sharing, a simplified employee pension, or a simple IRA.

Don't panic! Even if you have delayed saving for retirement, there is still time to find a plan that will work for you. Again, a financial planner can help you with this.

With a little bit of planning, even the small business owner can enjoy her Golden Years with the lifestyle she deserves!



Sandy DeLong is 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.



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Supporting Local Business - The Chamber is the only place you can purchase **Marietta Bucks**, our gift certificates designed to encourage shopping in our local shops. Marietta Bucks are perfect for the holiday giving season. Now valid for three years, Marietta Bucks are accepted at nearly 100 area shops—all Chamber members.

Available in denominations of \$5, \$10, \$20 and \$25. Call 373-5176 to order Marietta Bucks!



The ABCs of Small Business Sales

Ask SCORE article, abridged by
SCORE Volunteer Bob High

As "Chief Salesperson" for your small business, it's important to create sales growth to keep those customers coming. Effective sales efforts should be continuous.

Some people have doubts about their ability to generate sales. Selling is easier and less onerous than you think. The key is to build your skills, and practice, just like developing your other small business skills.

Learn everything you can about your target market: who and where the customers are, how you can reach them, etc.; the more information the better.

You must also differentiate your products and services from your competition, and know how to explain it. Write out a 30-second sales pitch and then practice it with someone who has sales experience.

Remember - you never have a second chance to make a first impression. Whether you're making a sales pitch in-person, over the phone, or online, always be polite, be courteous, and LISTEN to what the prospective customer is saying. Pay attention to their response.

Use examples of product usage, or have compelling descriptions of the results of your service. Consider using photographs.

Another must-have ingredient for sales growth: a good reputation. Satisfied customers are usually anxious to refer your business to others, especially when you've exceeded their expectations. But be careful when giving customers price breaks or expedited service times that other customers may also expect.

Always be trying to improve your products and services. Just because you've had moderate sales growth, don't "coast". Customers will come and go for a variety of reasons and second guessing never works as well as asking for feedback.

Happy Thanksgiving!

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

Get the Chamber Connection!

Welcome New Members

The Continuous Gutter Pros
1781 Masoonic Park Rd
Marietta, OH 45750
740-374-5035
Primary Rep: Brad Edgar
Residential and commercial installation of 5", 6", 7" continuous gutters
<http://www.bradedgarconstruction.com>

Somerville Manufacturing Inc.
15 Townhall Rd.
Marietta, OH 45750
740-336-7847
Primary Rep: Peggy Somerville
Metal fabrication

Josh Schlicher
909 Lancaster St. #1
Marietta, OH 45750
740-350-1337

Qdoba
100 Pike Street
Marietta, OH 45750
Primary Rep: Matthew Herridge
Mexican Restaurant Opening Soon

Edward Jones -Kim Wells
115 S. Third St.
Marietta, OH 45750
740-374-2196
Primary Rep: Kim Wells
<http://www.edwardjones.com>
Assist clients with financial needs

MACC Events

Business After Hours
Thursday, Nov. 14
5:00 p.m.-6:30 p.m.
Kay Jewelers
River's Edge Shopping Center
239 Captain Mia Seeley Drive
Marietta, Ohio 45750
Holiday shopping or making your list for Santa—this month's BAH is the place to be! Enjoy an after hours experience networking with wine, beer, appetizers, soft drinks, and door prizes!
\$5 Special Member Rate
\$10 General Admission
RSVP online at
www.mariettachamber.com/events
or call 740-373-5176.



The November/December meetings for the **Professional Women's Roundtable** will be a combined meeting held on Wednesday, December 4, 2013 11:45 am—1 pm
daVinci's
215 Highland Avenue
Williamstown, WV 26187
Topic: "Dress for Success—Holiday Edition"
Featuring—Jane Williams
Independent Fashion Consultant

GO AHEAD—Take Advantage of MACC
Join us for Coffee, a light breakfast, and making connections.

Date: Tuesday, November 19
Time: 7:30 am to 8:45 am
MACC Conference Room

We'll share information about MACC's cost savings programs, marketing assistance, connecting with social media, enhancing your web presence, plus more about Safety Council, Ambassadors, BAH, and PWR.

RSVP: 740-373-5176 or online at www.mariettachamber.com/events