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Congratulations to the Honorees



“When I was growing up in Marietta, it seemed like a one-horse town and I wasn’t going to stay here. The more I saw of the world, the more Marietta seemed like heaven on earth.”

Charlie Schob, 2014 Gabe Zide Citizen of the Year



Faith, Family and Community: Three words that resonated with the crowd of 800 at MACC’s 99th Annual Meeting dinner when football legend Chris Spielman delivered his keynote address. The crowd was touched as he shared his story of playing football, overcoming adversity, struggling with his wife’s battle with breast cancer, and now his on-going war to defeat this disease.



*Candy Waite
ZONTA Woman of the Year*



*George Broughton
2014 MACC Business Leader*



Learning of his wife’s diagnosis, he screamed at God, asking “what did we do wrong? Why are we being punished?” He told how he learned to accept his wife’s admonition to “stop looking down the road and thinking that you deserve something good. Look at the thousands of blessings you’ve received.”



*Charles and Mary Campbell
Washington County Agricultural Award winners*

Today he continues to his fight against breast cancer through The Stephanie Spielman Breast Cancer Research Foundation.

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Shale and You:
How the Shale Industry can Impact Your Finances
April 25, 2014 • 8 - 11 a.m. | Washington State Community College
Community Room

From the Corner Office

That's one for the record books! Our 99th Annual Meeting drew the largest crowd in recent history with over 820 guests coming to hear football legend Chris Spielman.

I had the pleasure of sitting with Chris and he certainly has an inspiring story: he is also a nice guy, down-to-earth and real. Jacob, the 11-year-old son of Donn Schafer, was also at our table. Chris spent a lot of time chatting with Jacob—creating what will likely be one of Jacob's favorite childhood memories.

It was a privilege to congratulate the fine people whose achievements were honored that night. Charles and Mary Campbell are role models for the next generation of farmers. Agriculture is one of Washington County's leading economic forces and those work the many long hours raising livestock and tending the fields are greatly appreciated. Candy Waite is at the other end of the food cycle; she ensures that food is available for those who hunger in our area—a gift of love and compassion.

It is interesting that the earth also plays a role in Charlie Schob's achievements. His hands have been dirtied many times as he planted trees and flowers making Marietta even more beautiful.

Along St. Rt. 821, George Broughton moved tons of earth, creating a business complex attracting new companies to our area. Our congratulations to this year's honorees—thank you for your dedication to our community!

As we wrap up the 99th Annual Meeting, we turn our focus to economic develop-

ment activities. The development of the Utica Shale Play is visibly happening in Washington County. When Jerry James and Gene Huck introduced our 2014 Business Leader George Broughton, we heard of many oil and gas businesses that have made Washington County their home. The Chamber held a day-long Shale forum two years ago to gain more knowledge about this industry and begin to understand its impact on our economy and our community.

This month we kick off "Shale and You," a series of meetings to help you capitalize on opportunities coming from the shale development. At the first meeting, we will cover: economic development as a result of the shale industry; finances and estate planning; and business and/or job opportunities in the shale industry.

Sponsored by MACC and the law firm of Bricker and Eckler, the first meeting will be Friday, April 25 with three additional meetings scheduled for June 20, August 22 and October 17. Registration begins at 8 am and the session will end at 11 am. Washington State Community College will be the site for the meetings.

Details for the meetings will be available on our website.

Charlotte Keim
keim@mariettachamber.com

From Our Archives

Each month until March 2015 when we celebrate our 100th anniversary as a Chamber of Commerce, I'll be sharing information pulled from our archives. In the beginning (1887), MACC was established as a Board of Trade serving Marietta and Harmar.

In 1915:

We changed our legal status and were recognized as a Chamber of Commerce.

Around the world in 1915:

Woodrow Wilson was President.

The British ocean liner Lusitania was sunk by the Germans.

The 1 millionth Ford rolled off the assembly line.

Federal spending: \$0.75 billion

Unemployment: 8.5%

1st class stamp 2 cents



2014-2015 MACC Board

Donn Schafer, Chairman of the Board
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Mid Ohio Valley Safety Council

Washington Electric Cooperative Created "Sparks and Fire" in March

We extend a special thanks to Ken Schilling and Jennifer Greene of Washington Electric Cooperative and to Pike, Inc. for a great informative MOVSC meeting in March.

Certified first responders shared their many experiences with 110 safety council members about dealing with down power lines and other different electrical contact situations. They explained how simple contact accidents with power lines by tree limbs, kites, equipment, vehicles, etc. as well as direct contact with your own body

could lead to a significant injury or even death of a worker or innocent bystander. The demonstration pointed out how to avoid these common hazards. The main message was to stay safe when dealing with electricity!

Pike, Inc. is a large provider of Energy Solutions in the United States. Their senior management team has more than 150 years combined experience in the electric industry.



PIKE, Inc. representatives demonstrate the risks of dealing with electricity.



110 MOVSC members enjoyed a very informative monthly meeting at Washington Electric Cooperative.



Upcoming meetings

MOVSC Awards Banquet
Wednesday, April 18

Safety Leadership: When Doing More With Less

We live in a time of uncertainty. Restructuring, globalization, economic downturn and advancements in technology have left the workplace with more work for fewer workers.

As a leader you may wonder how do I ensure my employees know that I still care about them and safety is our top company priority?

Does your workplace have any of the following scenarios?

- worker interactions that impact safety?
- future retirements pending?
- communication in the workplace that has an impact on safety?
- do your employees have a natural or real understanding of the dangers in your workplace?
- does your workforce implement safety process steps at all times? Actually implement each step?
- would it be helpful if you can identify individuals that possess risk-taking habits? (New or existing workforce)

The good news is that the answer is within easy reach when hiring and developing a safety-oriented workforce.

Learn strategies that can be implemented that will enrich each employee's outlook and reinforce that their safety is the TOP priority.

Meeting Information

Marietta Shrine Club
249 Pennsylvania Avenue
Marietta, OH 45750

Registration: 11:30 am
Program: Noon to 1 pm
Cost: \$15, includes lunch

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

CHRONIC CARE SOLUTIONS

Today we spend most of our working life preparing and adding funds to our retirement plan. Upon leaving the work force we switch hats and work at ensuring that our retirement funds will outlive us and our family. What I call the missing link in most people's retirement plan is the chronic care solution(s). Some may have heard this called Long-Term Care planning.

Our bodies and their interworking parts can become fragile and need repair. Whether I fall off a ladder or have a deer run in front of my vehicle, or have a medical condition (heart attack, cancer, appendicitis, etc.), I may need acute care. Acute care is handled by our traditional health insurance for those under the age of 65 and Medicare product for those 65 and older.

We have three options once we have an acute medical situation due to accident or illness. Choice one is we rehab and get better. Choice two is when our condition instead of improving, graduates to chronic care. Often our chronic conditions may lead us to needing assistance for two or more of Activities of Daily Living (ADL's i.e., bathing, dressing, eating; toileting; transferring; maintaining continence) or cognitive impairment. Choice three is death.

THREE GOALS THAT MANY FAMILIES WORK TOWARDS:

PROTECT: Work with a professional who understands retirement. Determine what your family needs are if a tragedy strikes. Last month I took a 4-hour course on Long Term Care Partnership in Ohio. Note: I take a LTC - Long Term Care course every other year to stay current. At this class we learned that when one reaches the age of 65, there is a 69% chance of needing Long-Term Care help. {US Dept. of Health & Human Services National Clearing House for LTC Information 10/22/2008}

PRESERVE: Retain your wealth within your family. One can choose to self-fund Long Term Care costs. The challenge is we never know when situation will happen. What if your assets are not liquid? What are the possible tax or selling expenses when liquidated unexpectedly? There are a number of insurance products that, when implemented correctly, could offer the potential to both grow in value and provide tax-favored assets for use for approved LTC expenses. Sometimes we discover an insurance product acquired earlier that may be moved into a product designed specifically for LTC expenses. Ask yourself: Why do I protect my home with fire insurance or my car with car insurance but fail to protect my retirement accounts against potential LTC care costs? Today you have choices: you may buy a plan that fully covers 100% of the LTC costs or select a less expensive solution covering only a portion (think of it as a co-

payment) of the LTC costs.

PROSPER: By re-positioning your assets you can allocate some of your funds and then be well positioned to protect those assets needed for retirement plus, if desired, your legacy to your beneficiaries. Today, you do have several choices to work toward a better financial future.

When you select self-funding for LTC, here are several questions to ask. What will happen to the healthy spouse should the assets be used up for the LTC patient? What stress levels and time commitments may be placed on family member caregivers? How will the family dynamics be altered with one or more family members acting as caregivers? Where are the financial resources to provide for the necessary care?

What happens if I select coverage through a government program? Those who qualify for VA benefits for a service-related LTC condition should definitely evaluate this option, but note it does not apply to a spouse. Medicaid will step in if the person has very few or no assets to pay for LTC coverage. Medicaid rules are complex with little flexibility. The Deficit Reduction Act of 2005 significantly changed Medicaid rules for LTC were changed. Consider seeking assistance from an eldercare attorney when negotiating this solution.

A MUST READ

Keim Financial Services will be glad to provide an electronic version to be e-mailed to you of the "Shopper's Guide to Long-Term Care Insurance" published by the NAIC (National Association of Insurance Commissioners) upon your request.

For those who meet with me for a no-cost no-obligation consultation to discuss and review LTC ideas and solutions, I will provide both a paper copy of the above publication plus a copy of the Kenneth E. Strong, Jr. book "How to Select a Great Nursing Home & Get the Best Care For Your Loved One."

I personally experienced for eight years my father suffering from Alzheimer's. Clarity of LTC solutions may enable families to effectively work towards protecting, preserving and prospering their retirement plans.



Keim Financial Services



Peter J. Keim, CRPC®

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Visit our website at
www.keimfinancial.com

Peter J. Keim is a Registered Representa-



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LFS-821731-021914 expire 11/2016

Opportunities for Ohioans with Disabilities (OOD)

is the State of Ohio agency that partners with Ohioans with disabilities to achieve quality employment and independence. They are charged with making determinations on Social Security disability. As part of their mission they assist businesses in meeting their workforce needs. OOD can put your business into contact with Ohio's largest pool of diverse workers and provides a wide variety of services and programs. They can: help to identify and prepare qualified candidates to fill your workforce needs; offer on-site work assessments, benefit analysis and disability awareness training for efficient sourcing of workers with disabilities; help your business take advantage of tax incentives, provide services to keep your current workforce in place and productive, and offer enhanced coaching and follow-up after placement to increase worker retention. *If you want to save time and money, hire and retain capable, well-qualified employees, and build a diverse workforce, at no cost to you, please contact their new business sourcing analyst, Kelly Jordan, at 614-204-4951.*

"An entrepreneur is the one who was right when practically everyone around them was wrong." - Anonymous

For savings on health insurance plus vision, dental and life insurance, MACC member agents can tell you about the CHAMBER PLAN offered by



Snapshots from the 99th Annual Meeting

A Spirit of Generosity Introducing the 2014 Honorees

Our Mid-Ohio Valley is blessed with many who believe in giving back. This year's award honorees continue to volunteer many hours to improve our quality of life.

It was a night to honor local citizens who exemplify all that is good in our community.

Charles and Mary Campbell were the recipients of the *Washington County Council of Cooperatives Agricultural Award*. These Waterford residents have been married since 1966, have three sons and a daughter. Among their many achievements are the establishment of Farm City Day, River Cities Farm Market, Watertown Safety Town, serving on the boards of both the Waterford Fair and the Washington County Fair plus they support the Waterford FFA chapter. They still farm 165 acres with 1,000 heads of hogs.

Candy Waite, founder of the Gospel Mission food pantry and her efforts to fight hunger were recognized with the *Elizabeth A. Hadler ZONTA Woman of the Year* award. Described as a "strong, compassionate, selfless, spiritual, motivated" woman, Waite works with numerous volunteers to help those in need, always maintaining a smile and her trademark "God bless you all." 2013 recipient of the *Gabe Zide Citizen of the Year*, Nancy Hollister surprised **Charlie Schob** when he was presented

as the 2014 honoree. Schob, a graduate of Marietta College and Case Western, Air Force vet, and a retiree from B.F. Goodrich. A devoted grandfather, he has made Marietta a bit greener for the next generation by planting trees throughout Marietta. He has served on the boards of the Bantam League, Easter Seals, United Way, the YMCA and coached Little League. A charter member of the Morning Rotary Club, Schob is best known for Discovery Gardens, the beautiful garden at the corner of Greene and 7th Streets.

George Broughton was honored as the 2014 *Business Leader of the Year*. During the introduction by past honorees Jerry James and Gene Huck, Broughton was compared to George Bailey, the small-town hero in the classic movie "It's a Wonderful Life." A hometown boy, Broughton graduated from Marietta High School and The Ohio State University. An entrepreneur, our own GB has boundless energy for bringing new companies to our community. Among activities are: serving on the Peoples Bank board, supporting the community through Rotary, building a cross-country course and hiking trail at the Broughton Wildlife Preserve, a 500 acre park.



Mayor Matthews, Jamie Heydinger, Jason Legraen and Christian Jussen cut the ribbon held by the MACC Ambassadors at the official opening of Thrive Café & Catering, located at 286 Front Street in historic downtown Marietta.

Planning Your Ribbon Cutting



Morgan Cochran
Member Services

Did you know MACC offers FREE ribbon cutting ceremonies to new businesses?

We also can help existing businesses that have never held one or businesses who have relocated to a new space?

This "service" or celebration as I would like to refer to it is part of your membership and every business should take advantage of it.

Benefits to ribbon cuttings:

Free advertisement – pictures are taken at every ribbon cutting and then posted to MACC's Facebook page and also in the Entrepreneur. Most of the ribbon cuttings are shown on the Annual Dinner's slideshow attended by 825 people this year.

It allows our Ambassadors to learn about your company so they can then go spread the word and give you referrals.

It's a great celebration of all of the hard work you have put into making your dream a reality.

How to set up a ribbon cutting:

Simply call me at 373-1883 or email cochran@mariettachamber.com. I'll work with you to set up a date and time for the event.

I take care of calling Mayor Matthews and any other elected officials.

I bring the big red bows & the big black scissors as well as the ribbon that will be cut.

That's it! One simple phone call or email is all it takes to get this event set up. As always if you have any questions regarding anything membership related give me a call!

Ask SCORE: Seeking out a Business Mentor

Often the smartest people are the those who know they don't know it all. A business of your own exposes you to problems and opportunities you may not have faced before. Is it time for you to get a mentor?

A mentor is an experienced business adviser who is willing to share information and insights on a regular basis. If you worked in a corporate environment you're probably familiar with the concept of a senior manager in the

organization mentoring a younger one. Some companies have even formalized their mentoring program. If you are seeking a mentor start by looking for experienced business professionals in the same business or industry as your own company, ideally someone who already knows your business and management style.

What does a mentor contribute to your growth as a business owner? First of all, a mentor helps speed up your learning in vital areas of your business. Your mentor is not afraid to share personal experiences with you as well as expertise. A mentor also helps you avoid isolation, supplies honest feedback, and provides moral support.

In short, mentoring is a relationship that will pay dividends for both you and the individual who mentors you. Finding the right mentor could be one of the most important ways you help your business succeed.

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

Get the Chamber Connection!

Business After Hours

Thursday, April 10
5 pm—6:30 pm

NOE Office Equipment
610 Green Street
Parkersburg, WV

Live Entertainment, Tours,
Appetizers, Soft Drinks & Wine,
Door Prizes

Also visit The Framing Gallery's new site next door plus the Mid-Ohio Valley Model Railroad Club.

\$5 Special Member Price
\$10 General Admission



Professional Women's Roundtable

"Philanthropy - Where do you fit in?"

Speaker: Carol Wharff
Marietta Community Foundation

\$10 Special Member Rate
\$15 General Admission

For All Events, please call
740-373-5176 to RSVP or online at
www.mariettachamber.com/events

Welcome New MACC Member

Mustard Seed Café & Tasteful Occasions Catering

(740) 374-3007
218 Seventh Street
Marietta
Owner: Steve Peters



Member News

Note these address changes:

Thrive Café & Catering is located at 286 Front Street, Marietta.

A Unique Flower & Gift Shop is now at 154 Front Street, Marietta.

Ervin Brothers Janitorial Supply is located at 243 Smith Gardner Street, Barnesville, OH 43713.

Personnel Changes:

Welcome Mr. Marty Ford, Fiber Sales Manager for **Horizon Telecom**.

Jessica Cline has joined the **Marietta Family YMCA** as the Membership Director.

Welcome to Deanna Long, VP and Lending Officer at **Settlers Bank**.

Shale and You: How the Shale Industry Can Impact Your Finances

Friday, April 25, 2014
Registration begins at 8 am

- ◆ General Economic Development as a Result of the Shale Industry
- ◆ Personal Finances and Estate Planning in the World that Shale Built
- ◆ How to Break into or Work Alongside the Shale Industry

Location: Washington State Community College

Sponsored by MACC and Bricker & Eckler LLP