

Buckeye—All-American—Hall of Famer—Cancer Warrior

There are athletes in this world who are good at what they do: And then, there are athletes who are good to the world as well.

Chris Spielman is both: good at football and good at doing good for others.

We are thrilled and honored to announce Chris Spielman will be our keynote speaker at the Chamber's 99th Annual Meeting Dinner on March 10, 2014.

Not only is he a member of the college football Hall of Fame, and regarded as one of the best college linebackers of his time, he is also a cancer warrior. He continues the fight he and his late wife Stefanie started after her first diagnosis. He discovered his biggest opponent in life wasn't a hard-hitting football player, but rather the fight against cancer.

Chris' success wasn't easy. But it came from the life order that he still follows today: faith, family and community.

Born in Massillon, Chris was an All-Star linebacker, a 4-year Ohio State Buckeye, and an 11-year NFL star who played for the Detroit Lions, Buffalo Bills and the Cleveland Browns. He represented the Lions in four Pro Bowls and was named the team's defensive MVP in 1993 and 1994.

**OUR 99th ANNUAL MEETING
KEY NOTE SPEAKER
Chris Spielman**



Chris was inducted into the College Football Hall of Fame in 2009.

He is currently an ESPN college football analyst and professional speaker. Yet his most important role besides being the father of four remarkable children is that of a Cancer Warrior.

Date: Monday, March 10, 2014
Doors open at 5 pm
Tickets: \$50 per person includes social hour, delicious dinner and sweet dessert, plus an inspiring program!



Welcome to Marietta! **Qdoba** is Food for People Who Love Food. Since the ribbon-cutting in mid-December, this new restaurant located at 7th and Pike Streets has been packed with folks enjoying fresh, fast food. Dine in, take out, call ahead plus catering services. Phone: 740-336-7835 www.qdoba.com

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From the Corner Office

Happy New Year!

Talk about excitement at year-end 2013: we closed the deal on our 99th Annual Meeting keynote speaker Chris Spielman and are we ever excited to hear his story.

WMOA's Johnny Wharff interviewed Chris for our Monday Morning Chamber Live show. The conversation was recorded and is available on YouTube. Chris and Johnny had a wonderful conversation covering football, fame and adversity. We look forward to introducing Chris to our business community on March 10, 2014.

Right before Christmas, Our Chamber family has grown. Events Manager Carrie Ankrom and her husband Josh welcomed a new baby to their family. Harper Lillian "Lily" was born on December 19. Big brothers Brady and Luke are excited to have a little sis. The MACC Team is also excited. If Lily follows in Luke's steps, we are looking forward to having a sweet baby napping in our offices while Carrie works on our Annual Meeting.

As 2013 came to a close, we can't help but be excited about kicking off a new year. In the last quarter of 2013 a number of business men and women dropped by to explore economic development and investment opportunities in our region.

The shale activity is definitely bringing attention to our corner of Ohio.

In 2013 we distributed relocation information to people in 30 states; and met with more than 40 individuals and/or companies interested in Marietta and Washington County as business opportunities. We are confident that 2014 will bring even more inquiries and visits from companies and individuals seeking opportunities in our river valley.

Your Chamber continues to promote and support business development in our region. As an association, MACC brings together small business, big business, charities, non-profits, and government agencies. What we have in common is a strong desire to see the Mid-Ohio Valley flourish.

To all of our members, we wish you a happy, healthy and successful 2014!

Charlotte Keim

740-373-6256

keim@mariettachamber.com

The **MACC Nominating Committee** is seeking candidates for the MACC Board of Directors. Commitments for directors include: attend meetings monthly, serve on committees, help review and develop programs and services, support MACC events through sponsorships and participation in the 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. Deadline is January 15, 2014. Terms begin March 1, 2014.

To find out more, please call Charlotte Keim at 373-6256 or talk to one of the current directors.

HEALTH INSURANCE

As a MACC member with 2-50 employees, you can get a discount on any health plan from Anthem Blue Cross and Blue Shield — including industry-leading HSAs, HRAs and HIAs.

Despite the ongoing changes and confusion surrounding health care reform, your local chamber continues to offer employer insurance options with a 1.4% discount exclusively for chamber members!

Chamber Members Exclusive

Find out how Health Care Reform impacts you and your company

Visit cocchealth.com



2013-2014 MACC Board

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Settlers Bank

Executive Committee

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Project Manager

Candi Heiss

Better Bookkeeping Services

MJ Ebenhack, Volunteer

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



Mid Ohio Valley Safety Council

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

Register online at
www.mariettachamber.com/

Pre-Paid Program 2014

The MOVSC Pre-Paid Program is \$168 for 2014. This covers your attendance at the 12 monthly Safety Council Meetings in 2014. Extra safety seminars throughout the year are not included.

Benefits of pre-paying include:

- No need to RSVP for a meeting.
- Special Registration table where your nametag will be waiting.
- No more collecting an invoice at the meeting to take back.

Invoices were emailed to all Safety Council participants in December. If you enjoy convenience and a faster check-in, it is not too late.

Simply call MACC to get enrolled today—
740-373-5176.

Public Employer State Mandated
Annual Recordkeeping Due



Mark your calendar! Deadline is February 1.

Notice from: Public Employment Risk Reduction Program

- Submit a *Summary of Work – Related Injuries and Illnesses Form* (PERRP 300AP) online annually between Jan. 1 – Feb. 1.
- Forms and instructions are available at <http://www.ohiobwc.com/employer/forms/InjuryIllnessSummary/default.aspx>.
- For assistance, call PERRP at 800-671-6858, or e-mail PERRPRequests@bwc.state.oh.us.

Governor John R. Kasich
Administrator/CEO Stephen Buehrer

Ohio Bureau of Workers' Compensation

MOVSC Upcoming meetings

Wednesday, January 15

"Better With Age: Strengthening Your Workforce Productivity"

Featured Speaker
Shawn Combs
Care Works Consultants

This meeting will be held at the
Marietta Shrine Club
249 Pennsylvania Ave
Marietta

(By the Marietta Aquatic Center)
Wednesday, February 19

"A.L.I.C.E. Training"

Featured Speaker
Denny Hollern
Ohio State University Police Dept.

This meeting will be held at the
Marietta Country Club
705 Pike Street
Marietta

Connecting You to Community Resources

Are you trying to juggle kids, a career AND caring for aging parents? Let the Area Agency on Aging 8 help! A free in-home consultation can direct you to caregiving services. Help at home for aging parents is just a phone call away. AAA8 can help YOU help the ones you love. Call 1-800-331-2644, Today!

www.aaagency8.org • 1-800-331-2644

A New Year: Tips for 2014

Special Advertisement

A New Year...A Time to Review and Plan For Your Financial Future! Here are some tips to help make 2014 a financially successful year:

Use the Power of 72. Examine how your returns are performing. Divide 72 by the interest or dividend rate to determine your performance results. An interest rate of 2% means you will double your money in 36 years. Are your results meeting your expectations or is time to change your strategy?

Obtain sufficient disability income insurance. Often provided by employers, short-term disability insurance may covers up to 100% of your salary for three to six months. Long-term disability insurance is typically less common and less generous. You may wish to acquire additional disability income insurance if your current assets won't support you until age 65. Your available resources and disability benefits should equal at least 60% of your pretax salary.

Finalize funding your final expenses. Most conventional solutions use life insurance proceeds to cover funeral expenses. Usually a death certificate is required to release death benefit payments and, in many counties, the issuance of a death certificate may take more than 35 days. A funeral trust offers payment via ACH usually within 2 business days. Funeral trusts, unlike life insurance, are Medicaid friendly if one must "spend down" to qualify for government assistance.

Know where your important documents are. While bank deposit boxes are good for deeds, stock certificates and titles, there are documents you might need when a bank is closed, such as passports, birth certificates, wills, and insurance policies. Keep these in a fireproof safe and make sure someone knows where it is and how to open it.

Protect your home. Metal or solid wood with deadbolt locks offer protection from break-ins; bars or special locks secure sliding glass doors. Lamps on timers and well lit entrances deter burglars. Consider installing a security system for your home. Newer technology allows you to view your home interior and exterior using your cell phone or computer.

Keep emergency cash reserves. Consider setting aside three to six months of living expenses; that varies based on your age, health, job outlook, and borrowing capacity. Unexpected events can happen and a financial cushion

means one less problem when you're in a crisis.

Research Long-Term Care insurance. Most people purchase these policies in their 50's and 60's. If you are younger, you most likely will be able to obtain the more cost effective premiums. Our firm has witnessed a few sad situations when people wait and then, due to accident or illness, are unable to qualify for Long-Term Care policies.

Protect your financial identity. Restoring your credit is time consuming and may be expensive. Acquire a cross-cut shredder to protect documents containing your signatures and sensitive personal data. Periodically check your credit report and consider hiring an identity firm to monitor your finances.

Review life insurance policies. Every three years review your policies to ensure that your family is protected in event of your untimely death. Your assets, liabilities, and net worth will be among key factors in your insurance reviews. Life changes, such as marriage, divorce, home ownership, should also be considered during this review. Life insurance can be designed to emphasize cash value to augment other financial goals ranging from retirement to funding post secondary education for children and grandchildren. Often an indexed universal life policy is selected for this goal.

Life insurance for business owners may include: "key person" (useful for the sole proprietor or essential employee with unique skills); "buy-sell" (for orderly transfer of a business with 2 or more partners concurrent with equitable financial settlement for the deceased family); and defined benefits programs that when properly constructed, allows one to place up to \$100,000 in life insurance.

As always, call us to find out more ways to secure your financial future. We thank you for your business in 2013 and look forward to working with you in 2014!



Keim Financial Services



Peter J. Keim, CRPC®

1200 County House Lane, Suite 2.
Marietta, OH 45750

Tel. 740-374-6043
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Visit our website at
www.keimfinancial.com

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Ask SCORE:
Plan for Tomorrow's
Technology Today
Abridged by SCORE Volunteer
Bob High

Few people understand this power of the Internet better than small business owners who have harness this technology to reach customers around the globe, collaborate with colleagues and employees, and work from almost anywhere there's a Wi-Fi signal.

Because the technology landscape seems to shift quickly, entrepreneurs need to stay on top of both general and industry-specific trends to determine which ones can best benefit their businesses. A key area to watch is cloud computing.

Loading a video into a "drop box" and have it seamlessly added to your YouTube account with no manual re-upload is amazing. As a small business marketing tool its effect on consumer behavior should be monitored closely. But, too many snippets of information can create "Facebook fatigue."

FourSquare allows customers at restaurants or other local eateries to share information about food and service quality, specials, wait time, etc. Gowalla extends this by enabling people to comment on other experiences and helping users make decisions about places to go. Google Place pages make sense for any business that relies heavily on location to attract customers.

Watching analytics (e.g., online transactions, overall traffic, sources of visitors) can provide the data needed to prioritize initiatives. Any channels that provide a voice to the customer—ratings, Twitter, Facebook, etc.—should be monitored regularly for both positive and negative feedback.

Frequent technology audits examine security, training, assessment of future needs, and analysis of what tools are currently not working or underperforming.

For help adapting to any trend affecting the future of your small business, contact SCORE at the Small Business Development Center, 308 Front St., 740-373-5150.

99th Annual Meeting Sponsors

You Make A Difference

Thanks to those who already committed as sponsors of MACC's 99th Annual Meeting Dinner, set for Monday, March 10, 2014.

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Anthem Blue Cross Blue Shield	J. D. Byrider
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Modernizing BWC: Your Workers Comp Premium

The Ohio BWC is transitioning to a billing system that will provide more flexibility for employers while reducing overall systems costs. This change aligns BWC with standard industry practice enabling collection of premiums before extending coverage. This transition becomes effective July 1, 2015, for private employers, and January 1, 2016, for public employers. This conversion is part of BWC's ongoing efforts to modernize its operations.

The benefits of prospective payment

A switch to a prospective billing system could provide benefits to Ohio employers:

- Overall base rate reduction of 2 percent for private employers and 4 percent for public employers;
- Opportunities for more flexible payment options (up to 12 installments);
- Better opportunities for BWC to provide quotes online or via the phone;
- Fewer costs from employers who either don't pay premiums timely or have workers injured without coverage being mutualized among employers in good standing;
- Increased ability for BWC to detect employer non-compliance and fraud.

How it will work

Ohio employers will see a few modest changes as this transition takes place. They are:

- Earlier opportunities to sign up for incentive programs - Beginning in the fall of 2014, employers looking to participate in programs such as group rating, group-retrospective rating or other rating plans will have the opportunity to make those selections sooner;
- A one-time credit in July 2015. An average employer will enjoy a one-time premium credit, as BWC will cover his/her August payroll report (covering the Jan.-June 2015 premium) as well as the first two-month's (July-August) prospective premium;
- A new payment schedule - Employers will receive their invoice in June and begin paying premiums before July 1.

While that is earlier than before, all employers will be able to

- make at least quarterly payments, and some employers will be able to pay up to as many as 12 installments;
- A true-up process - Because BWC is providing workers' compensation insurance coverage based on estimated payrolls, we will ask businesses to report or "true-up" their actual payroll for the prior policy year. This begins in August 2016.

Compiled from
BWC Fact Sheet December 2013



Wishing you a Happy, Healthy and Prosperous New Year!



Understanding Your Chamber Dues

Morgan Cochran, Member Services
Phone: 740-373-1883
Email: Cochran@mariettachamber.com

Your Chamber membership dues are based on number of full-time employees in your firm. Membership is also categorized with a distinction made among consumer-oriented companies, manufacturing/industry and charitable organizations. A bit of explanation: if your customers are manufacturers or industry, your classification is Manufacturing/Industry. If you sell primarily to retail consumers (products or services) then you are in the Consumer/Retail category. Your annual dues invoice will show your designated category.

The annual rates are established by our Board of Directors and reviewed annually. In 2010 through 2012, membership rates remained flat in recognition of the economic slowdown. Last year the board simplified the rate structure and, after three years of no increases, raised annual dues by 4.6% on average.

This year, as the 2014 budget was developed, the board approved an increase, which averaged 2.72%. We continue to closely monitor expenses and make the best use of the funds received. Like many of you our operating costs continue to increase. For example, our utility costs increased by 10% over 2012. Postage costs continue to increase though we try to use email more often. This past year, we also replaced an aging copier to reduce repair costs going forward.

If you have questions about the annual fees or about the MACC services and programs offered, please ask me. My direct line is 740-373-1883 or email me at Cochran@mariettachamber.com. Of course, you are always welcome to stop by and visit me or I'll come visit you, if that's more convenient.

Happy New Year!

Category 1: Consumer/Retail -Includes retail businesses, travel/tourism/recreation, lodging/dining, catering, personal services (salons, auto repair, dry cleaners), and professional service (attorneys, accountants, healthcare, financial advisors, insurance agents.)

Description	Rate	Plus per FTE
up to 4 employees	\$ 205.00	
5 to 9 employees	\$ 229.00	
10 to 15	\$ 275.00	
16 to 20	\$ 314.00	
21 to 30	\$ 363.00	
31 to 50	\$ 440.00	
over 50	\$ 431.00	\$5.10

Note: \$50 per additional professional or principal to be listed in the membership directory.

Category 2: Industry, Manufacturing, Agriculture

Description	Rate	Plus per FTE
Base Plus	\$ 229.00	\$ 2.80

Category 3: Miscellaneous

Description	Rate
Government Agencies	\$ 205.00
Charities/Public Schools	\$ 205.00
Individuals (not representing a business)	\$ 87.00

Banks/credit unions - based on assets

Note: FTE is full-time equivalent employees, which is your full-time employees plus part-time employees divided by 2. Example: 30 full-time and 10 part-time employees is the FTE of 35 employees.

BUSINESS AFTER HOURS in 2014

Mark Your Calendars so you don't miss any of these great networking opportunities in 2014. Hosted by a MACC member, BAH is your monthly evening event to network, have fun and get a behind the scenes look at area businesses. In 2013 attendance at BAH totaled 754 who represented **314 different area firms.**

Only through your Chamber can you connect so easily with so many other businesses.

- Thursday, January 23
Merle Norman & More
- Thursday, February 13
United Rentals
- Thursday, April 10
NOE Office
- Thursday, May 8
Broughton Commercial Properties
- Thursday, June 12
Qdoba
- Thursday, July 10
Hampton Inn - Marietta
- Thursday, August 14
Advantage Bank
- Thursday, September 11
Copper Leaf Interior Design
- Thursday, November 13
Fairfield Inn - Marietta

BAH are from 5 pm to 6:30 pm. Cost is \$5 per MACC member; \$10 for the general public or for those who wish to be invoiced.

Registration is available through our website www.mariettachamber.com. Call or email Morgan to find out your user name and password to simplify your online registration.

December's BAH Hosted by Jennifer Garrison, LLC



MACC members enjoyed the spirit of Christmas in one of Marietta's beautiful 19th century homes, recently restored as the law offices of Jennifer Garrison.



Keith Malone, Malone Renovations, was the man behind the restoration work.



An attentive gathering as we announce prize winners.



Audrianna Wellspring chats with Donna Dolbow in the reception area by the blazing fire.

See you at the January 23rd BAH hosted by Merle Norman & More on Tiber Way, Marietta.

Get the Chamber Connection!

Business After Hours
Thursday, Jan 23
5—6:30 pm

Merle Norman & More
#6 Tiber Way, Marietta, OH 45750

\$5 Special Member Price
\$10 General Admission



Professional Women's Roundtable
Wednesday, January 22, 2014
11:45 am—1 pm
DaVinci's

Our speaker will be Ellen Bone, who has been a professional Psychic Medium of over 23 years. The lecture "What Your Thumb Reveals" will be an example of a small part of palmistry and body language to add to a professional woman's tool box of skills.

\$10 Special Member Rate
\$15 General Admission

CALL 740-373-5176 to make a reservation.

2013 New MACC Members

- A & A Commercial Cleaners, LLC
- Alzheimer's Association MOV
- Amanda Walters- Independent It Works! Distributor
- Appalachian Partnership for Economic Growth (APEG)
- Before & After Remodeling, LLC
- Best One Computers
- Bricker & Eckler LLP
- Cash Max
- Comfort Suites Marietta
- Community Bank
- Dimit Accounting
- Dough Boyz Pizzeria-Reno
- Edward Jones - Kim Wells
- Ervin Brothers Janitorial Supply
- FlipKey
- Frontier Local Economic Development Assoc.
- GhostBlind Industries, Inc
- Grand Pointe Conference & Reception Center
- Hess Small Business Services
- Humane Society of the Ohio Valley
- Innovative Health & Wellness
- Jane Williams - Independent Fashion Consultant
- Jennifer Garrison, LLC

Welcome New MACC Members

A & A Commercial Cleaners, LLC

105 Pineview Drive
Marietta, OH 45750
740-350-6711
Brianna Amos, owner
Micah Anthony, owner

Comfort Suites Marietta

OPENING January 2014
202 Cherry Tree Lane
Marietta, OH 45750
740-376-1600
Daniel Van Dyke, GM

Rajah's Den Hookah Lounge

122 Front Street
Marietta, OH 45750
740-336-7021

www.facebook.com/rajahsden
Ian McKain, President



- Little Black Dress Events
- McClinton Chevrolet - Donna Dolbow
- MNW Energy, LLC
- movFlyer.com
- New Horizons of Marietta, LLC
- Outdoor Heaven, Inc.
- Parkhurst Dining
- PDC Energy
- Pickering Associates - Marietta
- Portraits By Carrie
- Prime Steak & Seafood
- Puzzle Piece Quilt Shop, Ltd.
- Qdoba
- Rajah's Den Hookah Lounge
- Schlicher, Josh
- Sleep Green Ohio Valley
- Somerville Manufacturing Inc.
- Stonegate Construction
- Sunflower Nails Spa
- T&J Adventures
- T&K Auto Parts and Service, Inc.
- The Continuous Gutter Pros
- The Intuitive Edge- Ellen Bone/Psychic Medium
- Thrive Cafe & Catering
- United Talent Staffing Services
- White Knight Limousine Service