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Outstanding Safety Achievements Of Local Companies Recognized!



The MOVSC and the Ohio BWC recognized over 80 companies at the annual awards luncheon at the Marietta Shrine Club in April. Pictured above are the 100% Award winners. This award is given to each company that works the entire year (2013) without a lost-time injury or illness. See the MOVSC Awards flyer for more pictures and a company award listing.



PLATINUM LEVEL
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Welcome to New MACC Member
Whirl Frozen Yogurt
440 Pike Street
(Lafayette Shopping Plaza)
Yummy frozen treats perfect for the warmer days of Spring and Summer.



MACC Ambassadors visit Farm Credit Mid-America, 470 Pike Street, Marietta; And two of our newer area businesses: Comfort Suites, 202 Cherry Tree Lane, Marietta; and Pike Street Lightning Lube, 307 Pike Street, Marietta.



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State Route 821, Marietta

From the Corner Office

White pick-up trucks and traffic jams, apartments hard to find, good employees leaving for oil field jobs—that's what is beginning to happen in the Mid-Ohio Valley. We are also seeing investment in our community: Triad Hunter's move to the corner of Second and Putnam brought more employees to Marietta (increasing income tax revenue), and their subsequent acquisition and renovation of the long-vacant St. Clair Building—a \$1.5 million project. The bed tax revenue increased from \$786K in 2012 to \$896k in 2013. Several downtown retail stores report increasing sales to oil and gas industry workers and restaurants are more crowded.

At April's "Shale & You: How the Shale Industry can Impact Your Finances" we shared insights into the economic impact. In Ohio there has been an investment of \$19 billion dollars; core related shale jobs increased by 30% from January 2012 to January 2013, employing more than 8,100 people with an average wage of \$74,382. Ancillary jobs increased by 5,871 jobs.

Other investments in our local area are: Peoples Bank established a new department providing financial services to upstream and mid-stream energy companies. Marietta College developed a new Land and Energy Management degree. WSCC and The Career Center both offer courses for energy-related jobs.

Looking at other areas experiencing a boom in shale exploration provide lessons for our elected officials and for our business community. Williston, ND, did not have sufficient housing and it has taken several years for investors to build

apartments. No apartment permits were issued from 2000 through 2006. In 2009, 126 permits were issued; in 2011, there were 1,017 permits; in 2012, 1,377 permits and last year permits totaled 1,501.

Is the Mid-Ohio Valley ready? While we may not see the level of activity as Williston, industry experts believe this is a long-term boom. The new wells are predicted to have a production life of 20-25 years. Together we need to develop plans to address housing, water, sewer, roads, workforce and education needs.

Bricker & Eckler LLP sponsored this seminar, the first of four planned to help area residents and businesses understand and prepare for the future of our community as the shale development continues.

Additional seminars are scheduled for June 20, August 22 and October 17. Meeting will be from 8 am to 11 am at Washington State Community College.

If you have a suggestion for a topic or are interested in participating, please let me know. We will consider adding sessions as this is a development of critical importance to our community.

Charlotte Keim

740-373-6256

keim@mariettachamber.com

From Our Archives—1983

Harry Robinson completes his term as Chamber Board Chair;

Selby Hospital's \$6.3 million expansion and renovation is underway with the new facility expected to be operational by June 1984;

Governor Celeste and state legislators increase the state income tax by 90%;

Unemployment rate in Washington County drops from 16.1% to 14%;

Broughton Foods Company celebrates their 50th Anniversary; and

MACC moves into the Bizantz-Bosworth House on Third Street.

MACC Board of Directors

Donn Schafer, Chairman of the Board
Settlers Bank

Executive Committee

David Bricker, Education
Hampton Inn

Colleen Cook, Past Chair
TheisenBrock

Dan Harrison, Business Advocacy
Harrison Construction

Mark Morris, Economic Development
JD Byrider

Terry Rataiczak
Communications & Technology
Kinetic Networking

Steve Smith, Board Treasurer
Selby Hospital

Directors

Michael Beardmore
Michael Bradley Apparatus

Ken Bowen
Americas Styrenics

Dr. Bradley Ebersole
Washington State Community College

Beth McNally
Marietta College

Gary O'Brien
O'Brien's Safety Services

Rick Stafford
Peoples Bank

David Vandenberg,
Microbac Laboratories

Joan Zoller
Trademark Solutions

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Mid Ohio Valley Safety Council

MOVSC Membership Drive

Interested in joining our safety council? **Enrollment opens on May 1st.** The BWC's Safety Council year begins on July 1, 2014 and ends June 30, 2015.

May begins the MOVSC's membership drive. Do you know someone who would benefit from our monthly meetings? Someone who would be interested in the knowledge of our expert speakers? Someone you feel would be an asset to our membership? Someone who could use the networking of our professional members to enhance their company's safety?

If so, please contact Carrie Ankrom, Safety Council Manager, by phone at 740-373-1884 or send an email at ankrom@mariettachamber.com.

REMINDER! External Training Credit Guidelines

- 2 out of the 10 required meetings can be an external meeting credit.
- No matter the number of people in attendance at an external training event or the length of the external training, a maximum of **one** external training credit can be earned per policy number;
- Safety training conducted at the employer's workplace, online courses or webinars do not qualify;
- The deadline for submission of external training certificates for FY14 rebate program eligibility is **Thursday, June 26, 2014.**

Safety Council Board Nominations

The Mid-Ohio Valley Safety Council is accepting nominations for the safety Council Board of Directors. Elections will be conducted at the June 18th meeting.

Any person interested in a board position or nominating an individual to the board may contact Carrie Ankrom at the Marietta Area Chamber of Commerce or any member of the Safety Council nominating committee (see below).

Responsibilities of the Safety Council Board are:

- As a representative of the Mid-Ohio Valley Safety Council you will have the opportunity to communicate its purpose and goals to other business and individuals throughout the area.
- Actively participate in the planning of all Safety Council functions including monthly meetings, additional half-day or full-day seminars and community events.
- Board terms are one or two-years.

Have any questions?



Please contact any member of the Nominating Committee

Barbara Lockhart, Marietta Occupational Health Partners
374-9954

Dave Fleming, Greenleaf Landscapes
373-1639

James Bolinger, Magnum Magnetics
373-7770

MOVSC Upcoming meetings

Wednesday, May 21

Topic:

*"The Opiate Epidemic of
Emergency Services"*

Speaker:

Dan Breece

Medical Director of Marietta Memorial
Emergency Department

&

Paige Smith

Director of Emergency Services

Sponsored By:

Washington County Career Center

Meeting Information

Registration: 11:30 am

Program: Noon to 1 pm

Cost: \$15 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, 2013, you've met one of your qualifications. Here are the rest:

- Attend 10 meetings/events between July 1, 2013 and June 30, 2014
- CEO must attend any one safety council sponsored function or meeting
- Submit both semiannual reports for the 2013 calendar year

The current attendance record is located on our website —

*www.mariettachamber.com under
Programs and*

Mid-Ohio Valley Safety Council

Efficient Spending Can Make Your Savings Last Longer

Financing retirement is all about making decisions. How much should you put in your 401(k) each month? Where should you invest that money? Once you retire, you face another big decision: How should you begin drawing down your retirement accounts?

The importance of order

The order in which you make withdrawals from your various accounts can have a significant impact on how long your retirement savings last. Choosing the right withdrawal order—often called “retirement withdrawal hierarchy”—can help keep income taxes to a minimum while taking advantage of the potential tax-deferred growth offered by some retirement accounts.

On the other hand, making the wrong decisions can undo some of the careful work you did to build your savings. The whole point is to answer, as best as you can, a complicated question: Can you make your retirement savings last your lifetime?

Individual circumstances vary, of course, and your financial planner can help you create a retirement income strategy that’s appropriate for you. As a general rule, however, tapping your accounts in the following order can help reduce income taxes and boost your potential for tax-advantaged growth in retirement.

1. Required minimum distributions. Generally speaking, at age 70½ you’re required to take RMDs from IRAs and 401(k)s. Your RMD is calculated based on the size of your accounts and your estimated life expectancy as of the previous year-end.

Even if you don’t need the money, it’s important to comply with the RMD requirements. The penalty for not withdrawing the proper amount is substantial—50% of the amount you failed to withdraw. For example, if your minimum withdrawal is \$10,000 but you take only \$4,000, you’ll owe a penalty of 50% on the remaining \$6,000.

2. Taxable accounts. After taking the required minimum distributions from tax-advantaged accounts, let that money continue benefiting from the potential tax-advantaged growth by next turning to your taxable accounts—brokerage ac-

counts, for example.

One thing to be careful of when offsetting such losses in the IRS’s wash-sale rules, which eliminate the tax benefits of taking a loss if you repurchase the same investment within 30 days of the sale.

3. Traditional IRAs and 401(k)s.

After you’ve withdrawn from brokerage accounts, it’s time to revisit your traditional retirement savings vehicles. While most sales in your taxable accounts will trigger the long-term capital gains tax (currently between 15% and 20%, depending on your circumstances), be aware that you will also have to pay ordinary income tax rates on any withdrawals from traditional IRAs or 401(k)s.

4. Roth IRAs. Ideally, this account is the last one to be touched. Why? This is, currently, the only option available for “tax-free retirement income.” Because you pay the taxes on Roth IRA contributions at the time you place assets in the account, nothing within it is subject to income or capital gains taxes—the longer you leave the account alone, the greater the benefit. But once you do start withdrawing assets, what you see is what you get.

Again, circumstances vary, and it is crucial that you work with a financial planner to create a retirement income strategy appropriate for your individual situation. But by using the above hierarchy as a template, you may allow your retirement savings to last longer, helping your income stream remain intact deep into your retirement years while possibly leaving assets for future generations.

Talk to your financial planner about your financial choices.

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Our April Photo Album: BAH at Noe Office Equipment plus Shale & You Seminar and AT&T Announces 4G SERVICE



NOE Office Equipment offered sweet treats, live music, office supplies, the model railroad museum, a chance to visit The Gallery’s new shop and Flite Freiman’s delight at winning a printer. Thanks to all who made this a special BAH event.



AT&T High Speed Service

BJ Smith, AT&T Director of External Affairs, announces 4G LTE service now available in the Marietta market (left).

Ohio Senator Lou Gentile, AT&T Retail Executive Dave Maciejewski, Mayor Joe Matthews, BJ Smith, and Ohio Rep. Andy Thompson celebrate the news (right).



SHALE & YOU: How the Shale Industry Can Impact Your Finances Sponsored by MACC and Bricker & Eckler LLP



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

Now You Control Your Info



**Morgan Cochran
Member Services**

Have you updated your member information recently?

Your Chamber membership provides excellent opportunities for you and your business to attract new customers and share information with our community and the world on our website.

Login at www.mariettachamber.com then click on “member login” to access the following features!

Business Directory Listing: your business information is available to consumers through the chamber’s website – visitors can search by category, keyword or alphabetically. You can even upload pictures and videos of your business!

Job Postings: add your own job openings to the Chamber’s website

Hot Deals: include store coupons and special offers

Event Posting: add your business’ events to the Chamber’s Online Events Calendar – chamber website visitors can add your event to Outlook, e-mail the details to a friend and request an automatically generated email reminder for your event

To get your login name and password click “forgot username/password” or call Morgan at MACC at 373-1883.



Sandy's Business Builders for Women CEO Tips for Hiring and Keeping the Right People

The key to success for any business doesn't fall solely on the CEO; it comes from the employees she hires to help run and operate her business. As the boss, it is your responsibility to hire, manage, and retain good employees.

This process begins with the very first interview. When facing an interview with a potential employee, consider the following:

Be prepared. Just as you would prepare for your own interview, you must prepare to be an interviewer. Review the resume and highlight areas in which you have questions or need additional information. Take time to consider how this interviewee's particular skills may benefit your company.

Be friendly. Remember this isn't an interrogation. You want the interviewee to be relaxed and comfortable enough to honestly answer your questions. Don't start with the serious topics. Spend some time on small talk and telling the potential employee about your company.

Ask questions. The questions you ask will give you insight into the interviewee's skills and character. Make sure you ask open-ended questions that require more than just a "yes" or "no" answer. There are several online resources for effective interview questions.

Watch the body language. You will be able to tell if the interviewee is engaged in the interview and seems genuinely interested in your company.

Once you've hired the right person, how do you keep him or her? There are several ways to help you keep good employees:

Set clear goals. When a new employee begins work, make sure he or she knows your expectations for the job. Review the goals periodically and set new challenges.

Offer career advancement and growth. Give successful employees additional responsibilities. You can also offer training classes, seminars, or workshops for continuing education.

Provide competitive benefits. In today's world, employees want jobs that offer health insurance and retirement benefits. Both of these things can be affordable for the employer. Peoples Bank offers group health insurance through Peoples Insurance Agency. Peoples also offers several retirement options for both individuals and businesses.

Reward good work. When an employee feels valued and appreciated, he or she is far more likely to be loyal to you and your business. Make sure you find ways to show your appreciation for hard work. It can be something as simple as a pat on the back or an office luncheon.

These tips can help you find and keep the right people to work together and build the success of your business.



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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Stay Ahead with Strategic Planning

Ask SCORE article, abridged by
SCORE Volunteer Bob High

Today's business owners know that one constant they must deal with is change. And planning is needed for long-term viability. You must define and stay on top of current and emerging trends, then evaluate them for their effect on your business.

Just doing more of the same thing may not improve the bottom line. Your business plan is the foundation for your strategic planning efforts: review it at least annually, but quarterly as growth opportunities emerge or your market undergoes sudden changes such as new technology (thought you had the latest "smart phone"?).

Perform a **SWOT** analysis on your small business. Identify your **Strengths**—the areas where you have an advantage: can they be enhanced, and will they remain positives in the future. Also examine your **Weaknesses**—areas where your business may be competitively weak, then address what can be done about them.

Look for immediate and emerging **Opportunities** that you can capitalize on, and **Threats** that might compromise your profitability now, and in the future. Research industry websites, blogs and other social media channels. Social networking sites such as Facebook, LinkedIn and Twitter should be used as a listening device to understand how the marketplace is changing. It provides real-time information about current and prospective customers, and the competition. Be prepared to experiment – try new things – some will become very important in your future.

SCORE can help you with your strategic plans, and business plans, simply by calling 740-373-5150 – it's free, and confidential. For more information, visit www.score.org.

Get the Chamber Connection!

Welcome New MACC Members

**Edgemarc Energy/EM Energy
Ohio**
(412) 564-1300
Canonsburg, PA 15317
www.edgemarcenergy.com
Manager: Stacy Lucas

Crown Event Rentals & Florals
(304) 834-3923
1933 Ohio Ave.
Parkersburg, WV 26101
Owner: Keith McClung

Pike Street Lightning Lube
(740) 336-7869
307 Pike Street, Marietta
Owner: Edith Faulbee

**Doug Lowe Construction &
Excavating**
(740) 374-0949
639C St. Rte. 821, Marietta
Owner: Douglas Lowe

Fischer-Bush Equipment
(740) 336-7818
2341 St. Rte. 821 Suite B
Marietta
www.fischerbushequipment.com
Manager: Rick Rainer

Business After Hours
Thursday, May 10
5—6:30 pm



**Broughton
Commercial Properties
State Route 821, Marietta**

Directions Parking & Registration at Complex 3 with trolley transport to the other complexes for refreshments and prize drawings.

Roasted Portk, Coleslaw, Conn's chips, Ice Cream and more.

See flyer insert for more details!

\$5 Special Member Price
\$10 General Admission



**Professional
Women's Roundtable**
Wednesday, May 28
DaVinci's

Topic:
Retirement Planning:
It is never to soon or too late.
with
Kimberly Wells and Elizabeth Schaad,
Edward Jones.

\$10 Special Member Rate
\$15 General Admission

CALL 740-373-5176 to make a reservation

To see other MACC events, visit www.mariettachamber.com for our calendar. You may use the website to make your online reservations.

Member News!

Keim Financial Services has moved to 219 Greene Street, Marietta, effective May 1, 2014. Phone and fax numbers remain the same. Ph: 740-525-7891

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