

**Best and Highest Use®  
Luncheon & Workshop**

**November 5, 2014  
Luncheon & Workshop**



The Utica Shale business boom is here and you and your business deserve a share of it! If you agree, then join your peer business owners for an executive briefing of this special opportunity. Even if you aren't a landowner, can't have

a gas well or mineral rights to lease, you can still position your business to grow with the Utica Boom.

Led by Utica consultant, author and international growth expert Andy Birol, this workshop will give you the insight and tools to help your business find its place in the Boom and pathway to grow. Birol has helped hundreds of business owners create profitable growth by focusing on their Best and Highest Use®. As a national, weekly columnist for [American City Business Journals](#), he writes about growth issues facing private business owners and is the author of five books, including "The Five Catalysts of Seven Figure Growth."

Details inside on page XX>

**Touring the Cogen Facility**



Wonder what's happening on Route 7 South near Solvay? A new cogeneration plant is under construction and we were pleased to take a tour recently. Destined to providing electricity and steam to area industry, construction began May 14 with completion expected late in 2014.



Owned and operated by DTE Marietta, a subsidiary of DTE Energy, this plant will be powered by natural gas, used to generate electricity; the steam created from the exhaust gases and water will also be piped to the industrial customers. Wally Kandel, plant manager, Solvay explained this project has been under development since the 2010 closure of AMP Ohio.

Local firms are providing 75% of the workforce for this \$30 million. DTE site managers are impressed with the quality of the local workers. Upon completion, eleven full-time workers will operate the plant

***Celebrating the Farm***

October is for "Embracing Agriculture in the MOV" as we gather at Stacy Family Farm for a family-friendly Business After Hours. Hay rides, s'mores, cider, pumpkin painting, a corn maze, and much more!



Farming is a major economic driver in our county's economy with 1,222 farms with an average acreage of 124. Total farmland in the county is 138,940 acres. In 2012 the market value of farm products in Washington County topped \$318 million. Join us as we meet our farmers and check out the MACC members who support our ag community. Details on the inside flyer.

Thanks to our Sponsors:  
Anthem  
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**CORPORATE CUP 2014**  
**MARIETTA FAMILY YMCA**  
**October 25th, 2014**  
Being held at the  
**Marietta Middle School**  
**Begins at 10am**

Join your fellow employees and their spouses to compete with other companies in the area.

For more information or to pick up a registration packet contact the Marietta Family YMCA, 300 N. 7th Street, 740-373-2250 or online at [www.mariettaymca.org](http://www.mariettaymca.org).

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## From the Corner Office

The evenings are cooler and leaves are changing and soon our valley will be aglow with red, orange and golden leaves. I don't think I could live in the south where the seasonal changes are subtle. There's a rhythm to life in the Mid-Ohio Valley. Each season brings a change in weather, a change in our beautiful landscape, and a reason to go shopping for new clothes!

After summer, autumn brings a new level of energy to tackle new tasks. I always think of autumn as a time for learning. School signals the changing season and the children and young adults rush back to the classroom.

Education is no longer just for the young; we all need to continually learn new skills, stay current on the changes in our industry, and be open to new ways and perspectives. The Chamber offers skills training, such as the Excel and PowerPoint mini-classes offered on page XX to hone your technical skills.

This month we again focus again on the Shale development in our region with the Shale and You series sponsored by Bricker and Eckler. We will be discussing local government's role as the drilling commences in our county.

I also ask you to mark your calendar for the special luncheon and workshop offered on November 5. Consultant Andy Birol has been helping companies understand the needs of the oil and gas industry, identity niches, and become part of the supply chain. I hope you will attend.

Autumn is also a time of harvest. Farming is a crucial part of our local economy. Join us for BAH on October 16 at Stacy Family Farm when we "Celebrate the Farm."

*Charlotte Keim*

keim@mariettachamber.com  
740-373-6256

## From the Archives...1915



MARIETTA



CHAMBER OF COMMERCE

The Board of Trade organized on April 30, 1887. On January 27, 1915, a general meeting of the Board of Trade, the Merchants Association and general business interests assembled for the purpose of organizing a chamber of commerce. On February 4, 1915 the Merchants Association agreed to merge by a small majority.

The first annual meeting of the newly-formed Chamber of Commerce on May 17, 1915, was held in the Washington County Court House. US Senator Warren G. Harding was the principal after-dinner speaker.

The Chamber logo shown reads: "Marietta—By Minutemen Founded—Her Limits Unbounded." This first office building still stands on Front Street in Historic Marietta and is now the home of the Local Plumbers and Pipefitters Union. The mosaic tile floor by the center front entrance reads Chamber of Commerce.

### 2013-2014 MACC Board

**Donn Schafer, Chairman of the Board**  
Settlers Bank

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Hampton Inn

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# Mid Ohio Valley Safety Council

## New Advanced Safety For Public Employers

BWC's Public Employment Risk Reduction Program (PERRP) is offering a new five-day class specifically designed to provide advanced safety insight and information to Ohio public employers, including:

- Employer and employee rights and responsibilities;
- PERRP inspection and recordkeeping procedures;
- Hazard recognition skills and possible control methods in public sector worksites;
- Common public sector workplace hazards;
- Valuable PERRP resources and compliance alternatives

As with all BWC Division of Safety & Hygiene training courses, there is no cost to participate.

Completion of the course also results in valuable continuing education credit and BWC discount program credit - Industry Specific Safety Program (ISSP), safety council rebate program external training credit and group rating two hour safety training.

Training dates are:

October 20-24, 2014	Cleveland
November 17-21, 2014	Columbus
March 9-13, 2015	Cincinnati
April 20-24, 2015	Mansfield
May 11-15, 2015	Cambridge

For more information, contact PERRP at 1.800.671.6858.

### Deadline to Enroll in Workers' Comp Group Plan

The restructuring at the Ohio BWC has changed the enrollment deadlines for joining a workers' comp group rating plan. Area companies need to select a group-rating plan no later than November 24, 2014.

It's easy—just complete an AC-3 form to obtain a quote from one of the two firms selected to provide MACC members with workers' comp group plan companies. You may submit an AC-3 to one or both companies, then compare prices and services. You must select a provider by the November 24 deadline to be eligible for discounts.

MACC is pleased to offer our member a choice in plans:

- Careworks Consultants toll-free 1-800-837-3200
- Frank Gates toll-free 1-800-395-4119

See our MACC Website at [www.mariettachamber.com](http://www.mariettachamber.com) for more info about group retro plans, One-Claim and other options.

## MOVSC Upcoming meetings

**Wednesday, October 15**

*Marijuana Legislation: What Does This Mean For Your Business?*

Featured Speaker: Tony Coder, Drug Free Action Alliance

**Wednesday, November 19**

*Smoking and the Effects on Your Workforce*

Featured Speaker: American Cancer Society Representative

**Wednesday, December 17**

*Is Your Load Ready For The Road?*

Featured Speaker: Tom Dempsey, Dempsey Transport

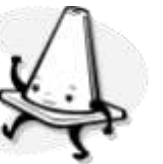
### Meeting Information

Marietta Shrine Club  
Registration: 11:30 am  
Program: Noon to 1 pm  
Cost: \$15 includes lunch  
RSVP: 740-373-5176

Email: [info@mariettachamber.com](mailto:info@mariettachamber.com)

Not A Member?

Please attend one of our meetings and we think you'll decide to become a regular!



It's Information, Education, Connections and Lunch!

It's helping you help your workers get home to their families each night! It's Safety!



## How to Make the Most of Your IRA

Brought to you by Peter Keim  
In conjunction with Lincoln Financial Securities\*

With so much media attention spotlighting retirement planning these days, you'd think the United States is a nation of hardcore investors, well-versed in the intricacies of all sorts of financial products. But the truth is most Americans know relatively little about one of the most effective tools for securing their financial futures: the Individual Retirement Account.

Indeed, over 50% of Americans don't even have an IRA, according to Reuters. That may be due in part to a lack of understanding about what an IRA is and how you can use it to help you towards achieving your financial goals.

### Investment Flexibility

Opening up an IRA account enables investors to take advantage of many different investment products, including mutual funds, stocks, bonds, exchange-traded funds and REITs. Virtually any security that can be owned outside an IRA, can be owned inside an IRA.

This is an important to understand because it gives investors the flexibility and latitude to help towards reaching their financial goals, whether they're short-term or long-term. Knowing what an IRA is can be a good start, but knowing how to use it effectively should be the goal of any investor.

You should take some time to understand the difference between a traditional and a Roth IRA. In short, contributions to Roth IRAs are made with after tax dollars and qualified withdrawals are tax free. By contrast, contributions to traditional IRAs may be tax-deductible, but withdrawals are taxed as ordinary income. Your Adjusted Gross Income and participation in a retirement plan will determine if a traditional IRA is deductible.

IRA withdrawals from a traditional IRA if taken prior to age 59 1/2, may be subject to an additional 10% federal tax penalty and possibly state income taxes. Quali-

fied distributions of earnings from a Roth IRA are tax-exempt after five years from the contribution date and after age 59 1/2. Earnings taken prior to age 59 1/2, may be subject to a 10% federal tax penalty and possibly state income taxes.

This is an important distinction because it can guide your decision about which IRA to invest in. In general, younger people (i.e., those under 40) may consider using a Roth IRA. You'll be able to pay the tax earlier in life and then reap the benefits of its potential tax-free growth. It's also important to note that traditional IRAs have required minimum distributions starting at age 70 1/2, while Roth IRAs do not.

You can find the investment vehicles that match your goals and risk tolerance, from a long-term aggressive to short-term and cautious. Certainly, a mixture of mutual funds, stocks and bonds within an IRA can help achieve the sort of diversity that most investors seek.

### Inherited IRAs

Making the most of an IRA can also mean managing an inherited one appropriately. Indeed, mishandling an inherited IRA is a common—and expensive—mistake. If you are the beneficiary of an IRA, it is important to get competent advice before receiving the money.

Proper titling is crucial, because if you do it incorrectly you (as the beneficiary) may have to distribute the IRA in five years. But if the IRA is titled correctly, you can receive distributions over your lifetime.



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*Peter J. Keim is a Registered Representa-*



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LFS-1016105-091814



*"Holiday Shopping & Advertising"*

Morgan Cochran  
Member Services

Whether you want to believe it or not we are now entering full holiday mode! MACC offers a couple of different options to not only keep your holiday shopping local, but local advertising of your products and services.

Every year we mail out to all of our members a special decorative envelope containing flyers from local merchants, advertising with their holiday gift ideas.

Here's what you need to do:

- Call us at 373-5176 to reserve your space.
- Design and produce 1,000 flyers to bring to the Chamber office by Thursday, Nov. 13.
- Your cost for the mailing is \$175.

Here's what you get:

- Your flyer will be seen by 1,000 local business owners and professionals, looking for great holiday shopping ideas.
- It's a cost-effective way to establish your business as the place to find the perfect gift!

To keep your shopping local we have the ever so popular Marietta Bucks! They are redeemable at over 90 local businesses and available in \$5, \$10, \$20 and \$25 increments. They are the perfect stocking stuffer and gift for that hard to please person! The best part about Marietta Bucks? They keep money in the local economy. Last year, they kept over \$200,000 here.

To take advantage of our holiday mailer, purchase Marietta Bucks or learn how your business can be a "Bucks Redeemer" give me a call and I'll be more than happy to get you started!

Call me directly 740-373-1883 or send me an email at [Cochran@mariettachamber.com](mailto:Cochran@mariettachamber.com)

## BAH at Copper Leaf Interior Designs Studio



BAH was all about decorating in September! Pam Holschuh, ASID, and her team of talent hosted MACC members in their new showroom and offices located at 416 Gilman, Marietta.

Celebrating their 18<sup>th</sup> year in business, Copper Leaf was selected this year to renovate a food court space for Food Court Wars broadcast on the Food Network. Hosted by celebrity chef Tyler Florence, this episode, *Brunchaholics vs. Modern Southern Table*, was filmed at Colony Square Mall in Zanesville, Ohio.

Photos clockwise: Are they discussing the political scene? Barry Mullen, Kathleen Young, Marilyn Ashcraft, Marty Kitchen and Valerie Holley; Owner and Designer Pam Holschuh chats with Marietta Main Street Jean G. Farmer; David Vandenburg checks out a new chair—he sure looks comfy. A Hunter Douglas sales rep demonstrates a window covering to Barb Stewart and John Whistler.



### Member News!

- **The House on Harmar Hill** is celebrating their 15<sup>th</sup> anniversary! Check them out at 300 Bellevue Street.
- **The Marietta Community Foundation** is celebrating their 40<sup>th</sup> anniversary!
- Happy 150th Anniversary to **The Marietta Times**, bringing news to our community since 1864!
- Congratulations to **Little Black Dress Events** named "Best Planning Company of WV" via WV Weddings Magazine!

**MACC Ambassadors:**  
On the Road, at Ribbon-Cuttings, at BAH, and Always Promoting Chamber Member Businesses



Here are a few of the Ambassadors visits this year. They conducted ribbon cuttings and presented plaques to businesses undergoing changes in name, ownership, or expansion : From top left: Hyde Brothers Printing, & Marketing on Rathbone Road; Roberts Funeral Home on Route 7 North, Mustard Seed Café on 7th Street in Marietta; Continuous Gutter Pros in Devola; Oak Grove Christian School, and Vape-Ez on Putnam Street, Marietta.

Many thanks to our MACC Ambassadors—your volunteer hours are much appreciated!

Interested in joining this elite group of area business men and women? We have a few open spots—just call Morgan at 740-373-1883 to begin the application process.



**Shale and You:**  
**The Local Government Role in Shale Development**  
With Commissioners Ron Feathers and David White plus City Development Director Andy Coleman

Friday, October 17  
8 am registration

Washington State Community College  
710 Colegate Drive, Marietta

Details and RSVP on MACC website  
[www.mariettachamber.com/events](http://www.mariettachamber.com/events)

Sponsored by



**It's time to order Marietta Bucks gift certificates**—they are the right size and the right color for all your holidays gift needs. Call 740-373-5176 to place your order.

**Ask SCORE:**  
Keep Accurate Records  
to Avoid Tax Stress

One thing many people give up when they become small business owners is the “luxury” of paying taxes only on April 15. Depending on your location and type of business, you may have to pay one or more commercial and revenue taxes several times a year. If you keep good records, you can eliminate the worry and complications of these filings.

Today, accounting software makes sense for even the smallest businesses to record and reconcile transactions. Whether you use a manual or computerized system, though, your goal is to be able to document your business activity for tax purposes as well as develop a picture of how your business is doing at any given time. Even if you are a solo entrepreneur, you should maintain a dedicated bank account for all business transactions, keeping them separate from your personal or household expenses. Enter all cash and check receipts into this business account and post all expenditures through it. This ensures that all incoming and outgoing funds associated with the business are properly documented.

Make sure you maintain on your calendar all deadlines for filing returns and making payments on state, local and federal taxes. The IRS can provide additional pointers to help make your tax preparations less complicated. Downloadable forms, publications and other information are available at [www.irs.gov](http://www.irs.gov).

If you would like to discuss this subject or any other business issue,

Call 740- 373-5150 to schedule an appointment with a SCORE counselor .

Small Business Development Center  
308 Front Street, Marietta, OH  
[www.score.org](http://www.score.org)

**Get the Chamber Connection!**

**Welcome New MACC Members**

**BrightStar of the Mid-Ohio Valley**  
(304) 699-3330  
2200 Grand Central Ave., Suite 110  
Vienna, WV  
*Richard Sheridan, Owner*  
[www.brightstarcare.com](http://www.brightstarcare.com)

**Team Oil Tools**  
(740) 434-5966  
2169 State Route 821  
Marietta, OH  
*Jim Bole, Manager*  
[www.teamoiltools.com](http://www.teamoiltools.com)

**Bella Via Salon**  
(740) 336-7854  
#7 Tiber Way  
Marietta, OH  
*Angie Hindy & Maggie Green, Managers*

**Shear Perfection Styling Salon, LLC**  
(740) 885-2041  
710 Lancaster Street  
Marietta, OH  
*Cheryl Shedlowski, Owner*



**Free Excel Training Classes!**

Join Jani-Source's Kurt Vogel for free training classes in Excel!

Classes are held from noon-1pm at the Chamber.

Space is limited: Please RSVP to Morgan at [cochran@mariettachamber.com](mailto:cochran@mariettachamber.com) to reserve your seat!

Bringing a laptop is encouraged.

Training Schedule:

Excel Beginner II - October 7  
Excel Intermediate - October 14  
Excel Advanced - November 4

**Business After Hours**  
Thursday, October 16  
4-7 pm

**Celebrate the Farm**  
Stacy Family Farm— Reno

Marietta, OH 45750  
\$5 Special Member Price  
\$10 General Admission &  
Family Admission



**Professional Women's Roundtable**  
Wednesday, October 22  
5-6:30pm

**A Special Evening at Marietta Wine Cellars**

\$10 Special Member Rate  
\$15 General Admission

Mini-Sessions

Enhance Your On-Line Directory Listing  
in 20 Minutes or Less

Friday, October 24  
from 9 am to 4 pm

Drop by the Chamber office any time and learn how to log in, add your logo, upload photos, post your hours, your menus, and more. With a few quick steps, you can create a bolder presence in the Business Directory.

Searches in MACC's On-line Directory are up 12.3% over the previous year. In just a few minutes we can help you make your listing stand out.

You may also call Morgan at 740-373-1883 to schedule an appointment if another day/time would be more convenient.

RSVP for All MACC Programs  
Call 740-373-5176 or go online at  
[www.mariettachamber.com/events](http://www.mariettachamber.com/events) to register