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MACC's 100th Annual Meeting

From top left: Ken Schilling; Gabe Zide Citizen; Mark Schwendeman, MACC Business Leader; Washington County Sheriff Honor Guard; keynote speaker Bill Rancic; Allen Clark, Ag Award honoree with presenter Ralph Coffman; Ryan Smith, Young Business Leader; MACC commemorative coin; and Joanie Washburn, Elizabeth A. Hadler Woman of the Year.

PLATINUM LEVEL
SUSTAINING
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Working Together. Building Success.®

From the Corner Office

On March 9, 2015, more than 750 people gathered as MACC celebrated our 100th Chamber Annual Meeting Dinner. For a century business leaders, elected officials and other community members have gathered for Chamber's meeting. The program was and still is designed to provide a brief update on the Chamber itself, but more importantly to be an evening of appreciation and inspiration.

The brief business meeting consists of thanking our outgoing board directors, welcoming the incoming directors, and acknowledging the many volunteers and recognizing the Chamber staff. MACC is stronger because our members are united in strengthening our economy, building a good community, and creating a solid foundation for the next generation.

It is an evening of inspiration when those who give much of their time and skills for good are recognized and honored. What great fun to surprise the winners and the other guests! In a town where there are no secrets, the honorees are successfully tricked by family, co-works, and friends.

This year's award winners, like those in the past, work hard and, more importantly, give of their time and talents, to improve our community. To Allen Clark, Joanie Washburn, Ken Schilling and Mark Schwendeman, we say congratulations and thank you! Each of you have made a difference in our community and in the lives of many residents.

To Ryan Smith, who received the first Young Business Leader award, we are so

proud of your accomplishments, both in your business and in your volunteer work. No pressure, but we look forward to your continued contribution to Marietta and the Mid-Ohio Valley. You set the bar quite high for other young folks in our region.

This year we celebrated the past and the present. Our Chamber has taken the lead so often in leading and bringing groups together for the economic development of this community. As we begin the next 100 years, it is time to consider our future—yours, mine, the future of MACC, of the cities and towns, the County, the region.

What will the next 100 years bring? With an economy strong in agriculture, education, manufacturing, healthcare, energy, which sectors will provide the jobs of the future? What new industries or services will call the Mid-Ohio Valley home?

What I do know is that it will take all of us together, united in vision, united in purpose, united in spirit, to ensure a bright future for the next generation. So I ask you to get involved, get connected and make a difference! We have a century ahead that needs to be molded.

Charlotte Keim

100th Anniversary Commemorative Coin



Many thanks to Tony Baldwin of A.A. Baldwin's Jewelry By Design for creating a special coin for the guests at MACC's 100th Annual Meeting. Thanks also to Colleen Cook and Terry Rataiczak for overseeing this project and making it happen!

A few coins are available for those who were unable to attend the dinner. If you are interested call 740-373-5176. Cost is \$20 each for this limited edition. Note that only 900 were made.

2015-2016 MACC Board
Dan Harrison, Chairman of the Board
 Harrison Construction

Executive Committee

Donn Schafer, Past Chair
 Settlers Bank

David Bricker, Education
 Hampton Inn

Mark Morris, Member Services
 J.D. Byrider

Terry Rataiczak
Communications & Technology
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Steve Smith
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Mid Ohio Valley Safety Council

FREE
 Prospective Billing & Safety
 Seminar for Private Employers

Have you heard?

BWC is switching to the industry standard of prospective billing for employer premiums. Have you wondered what it means for your business? Private employers: Come to a FREE seminar near you to get answers and details about prospective billing, including:

- The reason for the transition and its benefits to employers;
- How BWC will cover the costs of this change with a transition credit;
- Transition timelines and important dates to remember;
- Essential information and new requirements for payroll reporting;
- Changes to deadlines for rating plans and BWC programs.

The seminar also includes the latest workplace safety updates and information to help you lower costs and keep your workers safe on the job.

Earn training credit for BWC programs! As an added bonus, by attending a seminar, your company can receive safety-training credit for the following:

- EM capping;
- One Claim Program (after the first year);
- Grow Ohio Incentive Program;
- Safety Council Rebate Program (one meeting credit);
- Group and group retrospective - safety program requirement for those participating employers that have a claim in the "green period."

Who should attend?

- Financial controllers and payroll officers
- Human resources professionals
- Business owners and chief executive officers
- Certified public accountants
- Workplace safety and/or risk managers

For April Dates and Locations visit <https://www.bwc.ohio.gov/home/current/articles/2015/ProspectiveSeminars.asp>

SAVE THE DATE!
South Eastern Ohio
Safety Conference and Expo

Wednesday, May 13, 2015
7am-4pm
Zane State College
Epic Center

- 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.

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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/

MOVSC
Upcoming meetings

Wednesday, April 15
Awards Banquet
 "Defending Employers In
 Workers' Compensation Claims:
 Administrative Hearings
 Through Court"
Featured Speaker:
 Sue Wetzel, Bricker and Eckler

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

Support Safety & Gain
Recognition for your
Business

Want an easy way to promote your business to 120 MOVSC members?

Be a sponsor of the next monthly meeting. All that is required is a giveaway for each person and a door prize. Contact Carrie for more information—740-373-1884.



OSC 15
 Ohio Safety Congress & Expo

IMAGINE • INNOVATE • INSPIRE
 > March 31 to April 2 Greater Columbus Convention Center

Securing Your Financial Future

Brought to you by Peter J. Keim
In conjunction with Lincoln Financial Services, a registered broker/dealer*

74.5% of individuals with at least \$1 million in net worth felt that the world is a dangerous place (Source: *Financial Planning, June 2007*). While there might not be much we can take on an individual level to reduce crime, war, or even stock market corrections, we can all take steps to mitigate the risks under our control. If you're looking for ways to increase your financial security, consider the following tips:

Get your estate in order. While dealing with your own mortality is often difficult, it is one of the most important things you can do to ensure your family can survive financially in the event of your death. Make sure your will reflects your current desires for the disposition of your assets and names a guardian for your minor children. You should also consider a durable power of attorney, which designates someone to control your financial affairs if you become incapacitated, and a health care proxy, which delegates health-care decisions when you are unable to make those decisions.

Review your portfolio. Stock market fluctuations may have made you a little nervous. It is often helpful to work with an experienced professional to assist you in this process.

Take another look at your life insurance. An appropriate amount of insurance to protect your family in the event of your death. The amount needed will depend on your current net worth, the lifestyle you want to provide for your family, and your personal circumstances and desires. Since your insurance needs will change over time, assess your insurance coverage periodically, especially after major events in your life.

Obtain sufficient disability income insurance. You should consider disability income insurance if your current assets won't support you until

age 65. A good guideline is your available resources and disability benefits when possible should equal at least 60% of your pretax salary.

Make sure you have an emergency cash reserve. Consider setting aside at least three to six months of living expenses, although the exact amount will depend on your age, health, job outlook, and borrowing capacity.

Consider long-term-care insurance. This coverage is often considered the missing link in many retirement plans. Many purchase this insurance while they are in their 50s or 60s. After that age, the premiums increase. Also, if you develop a serious health condition, you may not be able to purchase this insurance.

Protect your financial identity. To help protect your financial identity, only give out your Social Security number when it is required, shred financial documents, cut up old credit cards, and review your credit reports periodically.

Properly store important documents. Documents that you may want when the bank is closed, such as passports, birth certificates, wills, or insurance policies, can be kept in a fireproof home safe. Other documents, such as deeds, stock certificates, and titles, should be kept in a safe deposit box at a bank.

Please call Peter J. Keim, CRPC if you'd like to review these tips in more detail.

LFS 2013.0318.D13FG.L exp 03/2016

Keim Financial Services



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Happy Easter



Ask SCORE: Don't Let Credit Abuse Cripple Your Business

Edited by
Bob High, SCORE Counselor

One of the most important relationships between businesses and customers involves granting customers credit.

Though a necessity for many types of business, credit puts the entrepreneur at risk by limiting the amount of cash the business has at its disposal. A credit program must be carefully managed, beginning with a written policy understood by employees. The policy should state specific terms under which credit will be extended, such as a good credit history or favorable bank references.

Make credit checks a routine process and routinely track the age of receivables by account. The longer money has been outstanding, the more difficult it becomes to collect. If an account is consistently overdue, reduce the credit limit or cut off credit entirely.

A system for following up on overdue accounts is also a must. Most businesses begin with a timely notice if the bill is not paid on time. The second notice may be a letter followed by a personal phone call.

The final step, if required, may be to turn the account over to a collection agency or attorney for action.

The key is to manage the process before you ever reach the point where the debt is either so old or so large that you have to take extreme measures to collect.

Experienced SCORE mentors are available to assist you with your business. SCORE services are always free and confidential.

If you would like to discuss this subject or any other business issue, contact SCORE at the Small Business Development Center
308 Front Street, Marietta, OH
Tel: 740-373-5150
www.score.org

Get the Chamber Connection!

Welcome New MACC Members!

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Business After Hours

Thursday, April 9

**The Lafayette Hotel
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101 Front Street
Marietta, Ohio 45750

5-6:30pm

\$5 Special Member Price
\$10 General Admission & those who wish to be invoiced.



**Professional
Women's Roundtable
April Meeting**

Wednesday, April 22

"Human Trafficking"
Speaker: Lt. Carlos Smith
Lt. Carlos Smith

11:45am-1pm
Davinci's

215 Highland Avenue
Williamstown

\$10 Special Member Rate
\$15 General Admission

RSVP for All MACC Programs
Call 740-373-5176 or go online at
www.mariettachamber/events to register

WHAT CAN MACC PROVIDE?

RELOCATION INFORMATION including area demographics, churches, schools, charities and non-profit services, history and facts about Marietta; real estate listings, resources for newcomers, whether young adults, families or seniors. We can help you get settled into our community.

INDUSTRIAL GUIDES available at MACC—free for members; there is a cost of \$45 for the general public.

MARIETTA CITY AND WASHINGTON COUNTY MAPS also Available including the popular Industrial Map free for members and general public.

Stop by MACC at 100 Front Street



A York Risk Services Company

On Monday March 9th, the Marietta Area Chamber of Commerce celebrated its 100th Annual Dinner. Held at the Dyson-Baudo Recreation Center at Marietta College, over 750 guests were in attendance.



Keynote speaker Bill Rancic spoke on "How to Succeed in Business and Life." Not slowing down since becoming Donald Trump's original *Apprentice*, Bill Rancic is on the A&E channel series, *We Mean Business*. He is also a regular in the Board Room on the popular NBC prime time show *The Apprentice*, plus a premier guest on NBC's *Today* show, *The Tonight Show with Jay Leno*, CNBC, and quoted in many major national and daily newspaper outlets.

Following dinner, the honorees for the



Washington County Council of Cooperative Agricultural Award, the Zonta Elizabeth L. Hadler Woman of the Year Award, the Gabe Zide Citizen of the Year Award, the MACC Young Business Leader of the Year, and the Marietta Area Chamber of Commerce Business Leader of the Year Award were announced. The *MACC Business Leader of the Year* is **Mark Schwendeman**. Born and raised



here in Marietta Ohio, he is a graduate of Marietta High School, class of 1976, an Ohio University graduate 1979, with a Bachelor's Degree in Financing. He co-owns the family business, Schwendeman Agency, joining the company in 1979. The agency was started in 1929 by Mark's grandfather. Among the criteria used in selecting the winner is engaging



in civic and community activities that promote and enhance our community. Mark is a Rotarian, and has served on the Boards of the YMCA, the Castle, and the Marietta Community Foundation. He is past chair of the finance committee of the local council of the Boy Scouts. He also volunteers at St. Mary's Girls Basketball program as a coach and Marietta High School Basketball events as well as Alumni Events.

Ken Schilling was honored as the *Gabe Zide Citizen of the Year*. He is a graduate of Fort Frye High School and The Ohio State University, earning a bachelor's



degree in agricultural education and a master's degree in agricultural economics. He started his career as an instructor



at the Buckeye Career Center in Rio Grande, and then transitioned into the lending business with Farm Credit. Ken has helped many area men and women launch their dreams as well as kept family farms alive and thriving. He is a veteran, serving as a sergeant in the US Army from 1972-1974. He has worked at Washington Electric Cooperative for the past 18 years and was named to the general manager/CEO position in 2007. desk.

Ryan Smith was honored as the first recipient of the MACC Young Business Leader of the Year award. It is designed to recognize the next generation of entrepreneurs and business leaders in the



Marietta area. As the chamber marks its 100th annual meeting this year, it is appropriate that the spirit of our next generation be honored. Criteria for this award includes owning or co-owning a for-profit business, being under the age of 40, engaging in civic and community activities that promote and enhance our area, communicating well and pursuing initiatives that will help business interests and businesses in our area.

This year's winner is a Marietta native, having graduated from both Marietta High School and Marietta College. Smith began his foray into the business world when he became a partner in the family rental business in 2001. Although he left the area for a few years to live in California, what he experienced there, led him to see the possibility of great opportunities in his hometown.

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Joannie Washburn, Vice-President of Clinical & Support Services at Marietta Memorial Hospital, was honored as the 41st *Elizabeth L. Hadler Woman of the Year*. Active in her church serving the needs of others within the church and the community, she demonstrates leadership qualities, sincerity and deep faith. She has served on the United Way Board, as President and as campaign chair. Joannie served, including as President, on the board of the O'Neill Senior Center and assisted with the successful passage of the Washington County Senior Service Levy and National Reaccreditation.

Allen Clark was named the 2015 Wash-



ington County Council of Cooperatives Agriculture Award recipient. He grew up on a dairy farm in Washington County where he learned early on to appreciate what agriculture could offer. He has been a leader in the agriculture field for over 40 years.



During his tenure as a teacher, Allen also served in a variety of capacities within the Agriculture Education community. In 1988 he was selected as the Outstanding Teacher of Ohio. He has been an officer of the Ohio Vocational Agriculture Teachers' Association, including the newsletter editor, membership chairman and legislative chairman. He is a lifetime member of the National and Ohio Associations of Agriculture Educators and the National FFA Alumni Association. He has also been awarded the American and Ohio Honorary FFA degrees. Allen now serves as the president of the Washington County Farm Bureau,

Pictures from the 100th Annual Dinner

