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Two Great Months And One Great Chamber!

A new season opened up a couple perfect networking opportunities to include family and to enjoy this beautiful time of year. Our September Business After Hours and Business Expo was hosted by Stacy's Family Farm and in October, Pickering and Associates dialed up the perfect day and welcomed Chamber members to their Annual Fall Festival.



It was a beautiful night at Pickering and Associates Annual Fall Festival.



Peggy & Bob Byers, Bopeg Inc., enjoyed the food and company with Anita and David White, Washington Co. Commissioners Office during the Stacy Family Farm

Stacie Ritchie, Moran Construction, had fun decorating pumpkins at Stacy's Family Farm with her family.



Guests enjoyed networking with members of MACC, Belpre Chamber, Mid-Ohio Valley Chamber and the Pleasants County Chamber of Commerce during Pickering Associates Annual Fall Festival.



MACC Board Member Mark Morris, J.D. Byrider, and Mark Kerenyi, Washington County Courthouse, talked with Bill and Todd Stacy from Stacy's Family Farm.



Best One Computers showed off their display during the expo portion of the Stacy Family Farm Event.

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Save money on health benefits **Anthem**

As a chamber 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.*

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Happy Thanksgiving from MACC!
We are thankful for our members who make MACC such a success!

Small Business Saturday - November 28, 2015



The first Small Business Saturday was held on November 27, 2010 with the idea founded by American Express. Their hopes were to get more people to shop at small businesses and increase awareness of how important it is to shop local or “shop small” as they have named it. Since then, it has grown into a national campaign and continues to grow every year always being held on the Saturday after Thanksgiving.

This year, MACC is collaborating with the Marietta/Washington County Convention & Visitors Bureau and Marietta Main Street to promote Small Business Saturday in Marietta. There will be promotional items such as door mats, shopping totes, pens and more passed out to our small businesses to promote the day.

We will also be holding a “shop small” pet photo contest. Watch for details on the “Small Business Saturday Marietta” Facebook page. There will be American Express gift cards and Marietta Bucks drawings for people who make purchases at participating merchants and fill out the slips at the cash registers.

In 2014, consumers spent an estimated \$48,000 at Marietta local businesses on Small Business Saturday. Nationwide American Express saw a turnout like never before. Consumers are starting to make this a tradition and communities across the country are seeing the day grow more every year.

Stay tuned for the location of our information station to be set up for the “Shop Small” day of November 28 that will be all things “Shop Small”. It’s also the day of the lighted Merry-etta Christmas parade at 6pm sponsored by Marietta Main Street.

It’s going to be a jam packed day for Marietta and we hope to see the stores, sidewalks & restaurants filled with people!

ORDER Marietta bucks NOW!

Perfect holiday gifts & stocking stuffers!
Call (740) 373-5176 to place your order.

Marietta Bucks, a gift certificate program of the Chamber, works to:

- Promote Shopping Locally
- Keep Dollars in our Mid-Ohio Valley
- Support our MACC Member Businesses

This year the Bucks program has resulted in more than \$131,840 worth of checks going back to our members. Please consider giving Marietta Bucks as gifts, as employee incentives, or as holiday gifts.

Interested in accepting Marietta Bucks at your business? Call us and complete a simple agreement form and we’ll get you started.

In 2014 Marietta Bucks were redeemed as shown below:

Downtown Historic District	
Retail	\$16,565.00
Restaurants	\$11,395.00
Grocery/Supermarkets	
	\$71,630.00
Areas outside of the Historic District	
Retail	\$53,860.00
Restaurants	\$ 9,690.00

2015-2016 MACC Board

Dan Harrison, Chairman of the Board
Harrison Construction

Executive Committee

Donn Schafer, Past Chair
Settlers Bank

David Bricker, Advocacy/Education
Hampton Inn

Mark Morris, Member Services
J.D. Byrider

Terry Rataiczak
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Deborah Rhoades
Peoples Bank

Kathy Schalitz
The Pioneer Group

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Trademark Solutions

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President/CEO

Morgan Brown
Member Services Manager

Kelsey Jeffery
Administrative Assistant

Candi Heiss
Accounting and Special Programs Manager

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



Mid Ohio Valley Safety Council

MOVSC Upcoming Meetings

Wednesday, November 18

“Recognizing Meth Lab Production”

Featured Speaker

Lt. Hornbeck, Washington County Sheriff's Department

Lt. Hornbeck has been a law enforcement officer for 18 years with 7 years at the Washington County Sheriff's Office and 11 years at the Parkersburg Police Department. He has been assigned to conduct drug investigations and Drug Task Forces in both WV and Ohio. Lt. Hornbeck conducts One Pot Meth Lab training for law enforcement, fire departments and the public on a regular basis. He has been certified in Meth Lab Operations and Safety for the past 6 years in Ohio. He is currently assigned to the Road Division of Washington County Sheriff's Office as a shift Lieutenant and also assigned to the WCSO Meth Lab Response Team. Lt. Hornbeck will be speaking on recognizing meth labs, safety precautions and statistics for this area.

Wednesday, December 16

“Worker's Comp Fraud.... Do Not Be Fooled”

Featured Speaker:

Scott Lape

Ohio BWC Fraud Investigation

Scott Lape is an experienced and successful BWC special investigation department assistant. He will present worker's compensation fraud statistics, an overview of the SID, Special Investigation Department, and a process for participants to identify and report suspected fraud. To illustrate key points, he will offer case summaries of recently prosecuted subjects brought to justice by the effective investigations of SID criminal investigators, special agents and fraud analysts.

Wednesday, January 20

“Effective Use of Post Accident Drug Costs to Defend Workers Comp”

Featured Speaker:

Jennifer Brill

Freund, Freeze and Arnold

A Legal Professional Organization

A positive post-accident drug test does not automatically mean that the BWC will deny a worker's compensation claim. Employers must have clear policies in place and a plan to defend a claim if intoxication causes an injury. This program will provide a step-by-step approach to dealing with injuries resulting from intoxication and alerts employers to the pitfalls and misconceptions surrounding post-accident drug testing in Ohio.

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

Ohio's Safety Council Members Save \$4.7 Million in 2015

Each Ohio safety council has the same goal to increase safety awareness. With more than 80 safety councils, the Ohio BWC reports the rebate to Ohio employers is \$4.7 million. Locally, our eligible MOVSC Members saved \$63,839.53 in the 2% Participation Rebate.

Not all members receive the initial 2% participation rebate. A large number of employers were enrolled in a group-experience rating program last year and are only eligible for the 2% performance bonus to be calculated and distributed in upcoming months. The 2% performance bonus is for those who reduced either frequency or severity by 10 percent or maintained at zero.

Group experience rating program employers who meet rebate eligibility requirements can earn a 2-percent performance bonus rebate only.

Group retrospective rating program employers who meet rebate eligibility requirements can earn a 2-percent participation rebate only.

NOTE: The rebate offer excludes self-insuring employers and state agencies.



Did you know that the Mid-Ohio Valley Safety Council can help you:

- Learn techniques for increasing safety in your workplace.
- Learn how to better manage your workers' compensation program.
- Network with other employers in our community.
- Access useful money-saving workers' comp and risk management information.

*Happy Holidays From the
Mid Ohio Valley Safety Council*

Have a Safe Holiday Season!



Hunt Brawley,
Peoples Bank
Theater Director

The Peoples Bank Theatre, originally called the Hippodrome, was built on May 18, 1911. The theatre was a place for live acts, plays, magic lantern projections and later silent mov-

ing pictures that were accompanied by live music. The Hippodrome Theatre opened on May 9, 1919 with a production of *Daddy Long Legs*, starring Mary Pickford.

In its prime, some of America's most famous entertainers, politicians and other celebrities took the stage at the theatre. Some of the guests included Boris Karloff, Frank Sinatra, Jimmy Stewart, Judy Garland, Dick Van Patten, Tex Ritter, Minnie Pearl, Kitty Wells, Ernest Tubb, Randy Travis and more.

Part of the Peoples Theatre's mission is to preserve, maintain and operate the Peoples Bank Theatre as a historic landmark that benefits the people of the Marietta/Parkersburg metropolitan area and the Mid-Ohio Valley by presenting lineups of artistic, social and educational merit.

The theatre has been a chamber member since 2004. Hunt Brawley, director, stated, "One benefit of being a Chamber member is that it allows us to be connected to business owners and helps them to learn new information." They became Chamber members so they could be connected to the business communities.

Brawley said "We have enjoyed doing

business in the Mid-Ohio Valley. The area has given the theater a skilled workforce and a nice natural area. Also, there is room for an entertainment economic development in Marietta since it is a tourist destination."

The Peoples Bank Theatre has a variety of uses. Not only will it once again show movies on the big screen, and its large stage can accommodate dance recitals, ballet, magic acts, graduations, corporate events, concerts, local plays and touring performances. The facility's full orchestra pit could also accommodate musicals and opera.

The Grand Opening Weekend is on January 8 and 9, 2016. On January 8, Cirque-tacular takes the stage. Cirque-tacular is a nod to the historic Peoples Bank Theatre's vaudeville roots. They have given thousands of aerial and ground acrobatic performances throughout the world.

January 9, it's "An Acoustic Evening with Travis Tritt." He will perform some of his biggest hits including "T-R-O-U-B-L-E," "It's a Great Day to Be Alive," and "Best of Intentions." During the performance he will also be sharing personal stories and anecdotes about his life and musical influences. To order your tickets please visit peoplesbanktheatre.com



The Colony Theatre in 1970

Ask SCORE: Practical Pricing

Edited by
Bob High, SCORE Counselor

Today's customers want bargains – pricing is surpassing "loyalty."

Low prices might lure customers early on, but most will simply go elsewhere if they think there's a better deal. Most large retailers can offset losses through volume and sales of other, higher-priced goods, but service businesses have less flexibility.

Striking a balance between costs and profit, while attracting customers depends on what the competition is offering, and sometimes brand loyalty.

Check trade journals and professional organizations that publish baseline rates and fees for national, regional and local markets. Also check for price points for types of products or services. Try to find out the rationale behind these prices.

Be certain of your less-flexible overhead costs, and add your profit margin. Then justify your price by the value you bring. This is what sets you apart from your competition—special expertise, low-cost suppliers, low overhead, location, etc.

But be ready to adjust your prices in response to market and industry trends, customer perceptions, changes in your costs, and the competition, to keep your pricing strategy in line with your small business goals.

A great way to verify the validity of your pricing strategy is to contact SCORE; a non-profit organization dedicated helping entrepreneurs build solid, successful small businesses. For more information, visit www.score.org. Or call us at 740-373-5150

If you would like to discuss this subject or any another 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!



Member News

Copper Leaf Interior Design Studio proudly announces the addition of **Courtney Smith** as an Interior Design Sales Consultant to the Copper Leaf team.

Happy 11th Anniversary to **Merle Norman Cosmetics!** They are located at #6 Tiber Way in Marietta.

Do you have news to share? E-Mail us at info@mariettachamber.com. We will spread the word!

Did You Know...

MACC Accepts



It's quick! It's easy!

You may register for MACC events online and now you can even pay when you register. If you don't have a user name and password, let us know and we will get you set up. Then you will be able to login, see member-only info, register for events, pay bills, update your contact info and enhance your online directory listing.

Have questions? Call 740-373-5176.



Let Your Voice Be Heard!
Remember to Vote on
Tuesday, November 3!

Business After Hours

Thursday, November 12

Merle Norman & More

#6 Tiber Way
Marietta,

5-6:30pm

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



Professional Women's Roundtable

November/December Meeting
Wednesday, December 2

"Wine Pairings"

Speaker:
Chef Tyson Whistler,
Glenwood Community

5:30pm-7:30pm

Glenwood Community's Rotunda
200 Timberline Drive
Marietta

\$10 Special Member Rate
\$15 General Admission

Friday, December 4

MACC Holiday Open House
And December Business After Hours
100 Front Street, Ste 200
Marietta

4-7pm

There is no charge for this event!

To RSVP for All MACC Programs

Call 740-373-5176 or go online at
www.mariettachamber/events.

Welcome New MACC Members!

Budget Blinds of Marietta

(740) 236-1274
251 Rummer Road, Marietta
Donald Flanagan, Manager

Certified Pressure Testing LLC

(740) 336-2757
27515 State Route 7 Building B,
Marietta
Jason Corser, U.S. Area Operations
Manager

Insilico Media Group

(304) 615-8921
100 Front Street, Suite 300,
Marietta
Nicole Sheridan, Owner

Durham Financial Services, LLC

(740) 371-5111
217 Scammel Street, Marietta
Michael Durham II, Owner

Parker's Playhouse & Child Care

(304) 375-8500
814 Highland Avenue,
Williamstown
Jobria McCray, Owner



SAVE
THE
DATE

New Member
Orientation
Friday,
November 6
12-1pm
MACC
Conference
Room

New members will gain a better understanding of the Chamber's events and services while meeting and networking with other new Chamber members.

Sandy's Business Builders for Women Improving Your Financial Literacy

How much do you really know about your business's finances? Your financial literacy is about more than just paying the bills and keeping the lights on. It can seem overwhelming, but there are ways to improve your understanding of your finances.

The first step is to practice smart money management skills. You can start by tracking where your money goes. Look back over your bank statements and track where you are spending most of the money in your business. The results may surprise you! This will give you an idea of areas where you might be able to spend less. Once you know where your expenses lie, create a budget – and stick to it. Don't forget to budget savings. It's important in both business and personal finances to have a "rainy day fund." Make sure that when you borrow money, you do so wisely. Any loans should be for necessities or for the improvement and growth of your business. Be sure to set priorities and goals for your finances. A clear plan can make money management much more attainable.

There are numerous resources for improving your financial literacy. Many business groups offer seminars. You can attend webinars from the comfort of your home or office. Financial groups and universities often offer these webinars for little to no cost. Another option is to download podcasts. Online tools like the calculators and Business Builder guides found on the Peoples Bank website can be helpful. Of course, there are also countless books on every financial topic imaginable. (There is even a financial intelligence comic book!)

Another resource to improve your financial literacy is the financial professionals at your bank. Peoples Bank associates are qualified and willing to help you meet your financial goals. A financial professional can help you develop a clear picture of your current financial situation, establish and prioritize goals, address areas of financial weakness, and discuss ways to build on your financial strengths. You can contact any of our branch offices to find a financial planner near you!

Your finances don't have to be a headache. With some research and help from the experts, you can develop financial literacy and build success in 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 \$3.2 billion in total assets, 81 locations in Ohio, West Virginia and Kentucky. Learn more about Peoples at www.peoplesbancorp.com.

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Top College Funding Mistakes Parents Make

Paying for your children's college educations should actually be placed quite low on the totem pole of financial priorities. Why? There are several reasons for this, such as the availability of tools to pay for college, such as financial aid in the forms of student loans, grants and other programs where loans are forgiven in exchange for public service in low-income communities. But ultimately, it's also because focusing too much on college savings can jeopardize a family's overall financial planning strategy.

First Things First

Some family financial needs may be a good thing, like college for other children, or they can be tragic, like long-term care costs for the parents themselves or medical expenses for grandparents. Devoting too many resources to college savings can cut into preparing for inevitabilities such as retirement which—unlike financing college—can't be funded by loans.

Since college costs these days are skyrocketing, how should parents prioritize their saving and investing plans? Consider adhering to the following priorities, in this order:

- **Establish an emergency fund.** It's critical to establish an emergency fund with at least six months' worth of living expenses. This is a key building block for meeting a family's basic financial needs. After all, what if you have a job change or you get laid off? If you don't have six months worth of expenses to fall back on, you can't go into that 529 account and take money out without a penalty and taxes.
- **Fully fund employer-sponsored retirement plans.** A major mistake many people make is reducing contributions to their employer-sponsored retirement plan in favor of investments toward a child's education. Instead, the priority should be in making as large a contribution as possible into a 401(k) or 403(b) plan. Doing so not only enables you to take advantage of any employer match available, it also provides potentially

significant tax advantages.

- **Take care of insurance needs.** Too many parents make the mistake of ratcheting back on life or disability income insurance in order to save for a child's education. But if something bad should happen, both college and a family's most pressing needs may be in jeopardy. If the primary breadwinner isn't working and doesn't have income coming in for a long period of time, then college is, in many cases, out of the question. Parents should save for college while simultaneously retaining insurance coverage.
- **Don't forget IRAs.** It's crucial to continue funding both your Traditional and Roth IRAs as much as possible. Roth IRAs are particularly good in case parents want to use some portion of those assets for college, because in some circumstances, after five years the contributions into a Roth IRA can be withdrawn income tax and penalty-free. Roth IRA earnings taken prior to age 59 ½, may be subject to a 10% federal tax penalty and possibly state income taxes.

While financing all or part of your child's college education is a worthy goal, it's critical to keep your family's overall financial picture in mind when making financial planning decisions.

"An investment in knowledge pays the best interest."

– Benjamin Franklin

"I will tell you how to become rich. Close the doors. Be fearful when others are greedy. Be greedy when others are fearful."

– Warren Buffett

"Invest in yourself. Your career is the engine of your wealth."

– Paul Clitheroe

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