

## MACC Ambassador's September Visits!



**McDonald's® of Marietta**  
*serving the community since 1976*

**KRAMPE  
CLEANING SERVICES**  
Window Cleaning/Gutter Cleaning  
Power Washing  
Residential - Commercial  
740-350-4300 304-488-1596



**TRADEMARK SOLUTIONS**  
740-374-9779 • In Marietta, OH  
21479 State St. • Marietta, OH 45750



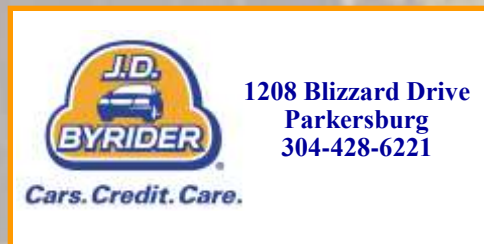
**Dimit Accounting**  
www.dimitaccounting.com  
304-858-3416

**KINETIC NETWORKING**  
Virtual Help Desk  
IT Consulting Services  
740.732.4455  
PO Box 332 | Caldwell, OH  
www.kineticnetworking.com

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.\*

*Call the MACC for more details - 740-373-5176*



**J.D. BYRIDER**  
1208 Blizzard Drive  
Parkersburg  
304-428-6221  
Cars. Credit. Care.

**HYDE BROTHERS PRINTING CO.**  
101 WEST-BEESOR ROAD • PO BOX 606 • MARIETTA, OH 45750  
Phone 740-373-2054  
Fax 740-373-8440  
1-800-696-5674  
e-mail hydebros@sbcglobal.net  
www.hydebrosprinting.com  
Offering: offset & digital printing, color copies, personalization, mailing services, free pick up & delivery

**Area Agency on Aging 8**  
Connecting You to Aging Resources  
**aaa8**  
Call 1-800-331-2644  
or visit: [www.areaagency8.org](http://www.areaagency8.org)

"Taking Care of All Your Safety Needs"  
740-336-8407  
[www.obrienssafety.com](http://www.obrienssafety.com)



**O'Brien's Safety Services**



**Settlers Bank**  
115 Third Street, Marietta



**The Career Center Adult Technical Training**  
Employer Services Center  
Customized Training For Your Business  
[www.mycareerschool.com](http://www.mycareerschool.com)



The MACC Ambassadors visited Jeannette Flowers & Jenna Yeomans: Comfort Keepers, Larry Hawn: Biehl-Hawn Insurance Agency and Shannon McCracken & staff: Marietta BMW (shown clockwise).



**Inside this Edition:**

Mayoral Candidates Respond	Page 3
Get the Chamber Connection	Page 4
Member Spotlight	Page 6
MOVSC	Page 7

PLATINUM LEVEL  
SUSTAINING  
MEMBER



**Peoples BANK**  
Working Together. Building Success.®



# Chamber

# ORNER

Voting is our way to demonstrate concern or support for the government of our communities. The privilege of voting is often overlooked or devalued but it is the most powerful voice we have as American citizens. You are free to choose who you want to lead, and vote for or against issues that affect your business, personal life or beliefs. As your Chamber we want to reinforce your convictions, help you learn about the issues, and offer you access and information to candidates and issues.

The Marietta Area Chamber of Commerce is proud to be the voice of business and as an organization representative of all business interest we take pride in giving our members the opportunity to be educated on legislative issues, to learn our local and state ballot offerings and get a firsthand look and listen to our candidates.

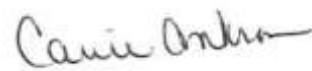
Our Marietta Area Chamber of Commerce Candidates Luncheon is scheduled for Friday, October 9 at the Marietta Country Club from 10am-1pm. The format will welcome candidates from the Marietta City Council, Marietta Board of Education, and the Candidates for Marietta Mayor. Unopposed candidates running for city offices have also been invited to attend, and will be available during the luncheon to talk to you about their views and ideas for our community. All members and general public are invited to this event. The event cost is \$10.00 and includes lunch. MACC Board Member Kristopher Justice will be speaking during the lunch portion of the event on State Issues 1, 2 and 3. He will assist attendees with any questions they may have.

In September, the Marietta Area Chamber of Chamber of Commerce Board of Directors voted to OPPOSE State Issue 3, a constitu-

tional amendment that would allow for the legalization of marijuana. Our board was unanimous in signing a Resolution to support the Ohio Chamber of Commerce (OCC) in opposing this issue. The board stands firm that Ohio's businesses need to ensure a safe work environment and voting NO on this issue keeps our employees safe and businesses protected. If you have a question you would like to submit to the candidates, please submit them to [info@mariettachamber.com](mailto:info@mariettachamber.com).

We hope you can make our luncheon, it will be informative and insightful. If you can't make it we encourage you to vote. Tuesday November 3rd is Election Day 2015 your day to make a vote, take a stance, and exercise your right. Voting is the most powerful way to speak your mind without saying a word. We are privileged to live in a community that cares for one another and a country that allows us to choose the people and issues that guide our way.

[ankrom@mariettachamber.com](mailto:ankrom@mariettachamber.com)



## 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**  
**Communications & Technology**

Kinetic Networking  
**Steve Smith**

**Board Treasurer**  
Selby Hospital

**Rick Stafford**

**Industry/Shale Development**  
Peoples Bank

### Directors

**Mike Beardmore**  
Michael Bradley

**Dr. Joseph Bruno**  
Marietta College

**Dr. Bradley Ebersole**  
WSCC

**Kristopher Justice**  
TheisenBrock

**Gary O'Brien**  
O'Brien's Safety Services

**Kathy Schalitz**  
The Pioneer Group

**Joan Zoller**  
Trademark Solutions

### MACC Staff

**Carrie Ankrom**  
President/CEO

**Morgan Brown**  
Member Services Manager

**Kelsey Jeffery**  
Administrative Assistant

**Candi Heiss**  
Better Bookkeeping Services

740-373-5176; Fax: 740-373-7808  
[www.mariettachamber.com](http://www.mariettachamber.com)



# Mid Ohio Valley Safety Council

## Guidelines for Safety Council Meeting Attendance Credit

- For rebate meeting credit, an employer must be in attendance for the majority of the meeting. The Safety Council sponsoring organization is the final authority on whether an employer should be given meeting credit based on their arrival and departure times.
- The attendance of any employer representative qualifies for meeting attendance credit.
- Any person can represent only one policy number with their attendance at a safety council meeting or external training event.
- No matter the duration of the meeting, training or special event equals one meeting credit. Scheduling multiple events for multiple credit in one day is prohibited.
- Safety council monthly meetings do not qualify for meeting credit for any employer not enrolled in that safety council.
- Any safety council sponsored or co-sponsored event will result in regular meeting credit for that safety council's members. No training the safety council sponsors or co-sponsors should be considered "external training" for its own members.

## MARK YOUR CALENDARS!

MOVSC External Meeting Credit Offered!\*\*

Join Washington Electric Cooperative in celebrating its 75<sup>th</sup> anniversary and National Cooperatives Month!

**Open House, Company Tour & Safety Sessions**  
**Wednesday, Oct. 14**  
**Noon – 4 p.m.**

Events will kick off at 12:30 p.m. with demonstrations on safety. AT&T will present "It Can Wait," which focuses on the dangers of texting and driving.

Washington Electric Cooperative will provide demonstrations on how to stay safe around electricity both in the home and outdoors.

Lunch, refreshments and door prize drawings will be provided!

\*\*Please note to meet the external meeting credit eligibility you must stay for the two safety sessions.



## Deadline to Enroll in Workers' Comp Group Plan is November 23, 2015

Attention Employers:

Each year Ohio employers have the opportunity to participate in BWC's Group-Experience-Rating Program or Group-Retrospective-Rating Program. While these programs are not required, they do provide you with an opportunity to significantly reduce your workers' compensation premiums, while increasing your awareness of safety and risk-management strategies.

Workplace safety is an important component of these programs. To succeed in accident prevention, we encourage you to use the many resources available to you. We believe a group-rating program is a partnership that includes you and your employees, your sponsoring organization or third-party administrator (TPA) and BWC. Each has specific roles and responsibilities, all designed to assist in preventing workplace accidents.

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 21

**Topic: TBA**

Featured Speaker:

**Jay Schwall, The Safety Group**

Wednesday, November 18

**"Recognizing Meth Lab Production"**

Featured Speaker

**Lt. Hornbeck, Washington County Sheriff's Department**

Wednesday, December 16

**"Worker's Comp Fraud.... Do Not Be Fooled"**

Featured Speaker:

**Scott Lape**

**Ohio BWC Fraud Investigation**

### 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!



Arbors at Marietta, a subacute and rehabilitation center, is a leading provider of short term rehabilitation, post-acute services and long term care. The Arbors' team understands that patients want nothing more than to regain health to the fullest extent possible.

They offer private rehabilitation suites in the Transitional Care Unit, seven days a week physical and occupational therapy and an individualized plan of recovery. They look forward to meeting the needs of this great community and welcome anyone to stop in for a tour.

They also focus on providing a variety of activities to promote healing and recovery as well as add to the patients quality of life. Some of these activities include: arts and crafts, cooking opportunities and community excursions.

Arbors at Marietta has been a Chamber member since 1986.

Additionally, the Arbors offers several

*"Being a Chamber member has allowed us the opportunity to meet new people in our community and maintain relationships during Business After Hours."*

-Todd Clark, Director of Provider Relations

amenities that are designed to help make stays relaxing and convenient. A few of

the amenities include: on-site dentist, in room free cable service, on-site salon/spa services, Wi-Fi accessibility and comfortable family and resident lounge areas.

The Arbor's biggest strength is its approach to taking care of the residents. The staff members treat the residents as if they were their own family. This is one reason why so many people come back for repeat care.

Starting this past July, the Arbors was under new ownership. They are still working to provide outstanding care and service in the community. This will allow them to offer a higher level of compassionate care that will include innovative and progressive healthcare to better help the needs of those they serve.

The Arbors is located at 400 Seventh Street in Marietta. For more information or to schedule a tour of their center call (740) 373-3597.



**Member News!**

- **Copper Leaf Interior Design Studio** attended the annual premier design event NeoCon in Chicago. They were able to bring back firsthand design and product improvements to the Mid Ohio Valley.
- Building Bridges to Careers Initiative is sponsoring the Family Career Awareness Day October 10 from 10am-2pm. It will be at the Washington County Junior Fair Building.
- **Grand Pointe Conference Center** in Parkersburg is now serving boxed lunches! Call them at 304.295.7007.
- Happy **94th Anniversary** to the **Workingman's Store!**
- Happy **54th Anniversary** to **Teri Ann's!**
- Happy **15th Anniversary** to the **House on Harmar Hill!**
- Happy **15th Anniversary** to **Marietta Dance Academy!**



**Save the Date!**

**Small Business Saturday is Saturday, November 28, 2015.**

**MACC is your Neighborhood Champion & will have marketing/promotional materials to handout to our small businesses!**



**Mayoral Candidates Respond**

Each year MACC hosts a Candidates' Forum providing our members an opportunity to ask questions of the candidates for elected office. In addition, we asked the Mayoral Candidates to respond to three questions which we publish, unedited and in full. Below are the mayoral candidates responses:

**1. Why should people vote for you as Mayor of Marietta?**

**Candidate Joe Mathews (D)**

I have served the City for 16 years as Mayor. My record as Mayor speaks for itself. Look around the City and you can see the ongoing progress.

**Candidate John Hambrick (R)**

I see Marietta's future filled with opportunities. Now is the time to act to take full advantage of what is coming. I will be the leader for a Better Marietta.

**2. Why are you running for office?**

**Candidate Joe Mathews (D)**

To continue to see the projects already started through to completion. To utilize my network of business and government officials to grow our downtown, expand our economic base and revitalize our community.

**Candidate John Hambrick (R)**

This is my home. I will serve Marietta bringing years of experience navigating difficult situations to successful outcome. I know how to work with others to get the job done.

**3. What are your top three priorities, and what specific steps would you take toward achieving them in your first 100 days in office?**

**Candidate Joe Mathews (D)**

*Priority #1 – Maintain Basic Services to our Citizens*

- Provide additional training and equipment for Safety-Service employees.
- Change the process of repairing potholes.
- Use CDBG funds to create a greater presence in neighborhoods.
- Continue upgrading water/sewer systems.

*Priority #2 – To Secure Grant Funding*

- Finalize CDBG funding.
- Secure additional River Trail financing.
- Restoration of Westward Ho Monument.
- Institute a plan for the Armory gym.
- Seek funding for Marietta Aquatic Center expansion.

*Priority #3 – To Work with City Council to Establish 2016 Legislation*

- To continue replacement of rolling stock and reevaluate the capital plan.
- To streamline the property complaint process.
- To formalize the process to work with community partners.
- Assess workforce needs.

**Candidate John Hambrick (R)**

I will establish a functioning chain of command; defining responsibilities and accountabilities. This proven strategy allows people to bring their best and be part of the team that gets things done.

I will set priorities focusing on customer service and reducing unnecessary regulatory hurdles. For businesses and residents, a great first impression is crucial. Marietta will be business friendly.

Every city employee will understand the importance and value of their role as an ambassador for the city. I will take the lead in welcoming new businesses and helping establish a climate allowing business to flourish.



**Candidate Joe Mathews (D)**



**Candidate John Hambrick (R)**



People collect most anything - small business owners collect receipts.

Invoices, cash register tapes, and bank deposit records verify the amount of money that's been brought into the business. Expense receipts verify where that money goes, and for what reason. All are important for calculating business expenses for tax purposes.

Examples of what records to keep:

- Gross receipts - the amounts and sources of income
- Purchases - items you buy and resell to customers, raw materials for production, supplies necessary to provide your product or service, etc.
- Other expenses - non-purchase costs of goods or services necessary for your business
- Employment records - salaries and deductions for employees, payments to independent contractors, etc.
- Assets - information on equipment, furniture, and property used in your business, including purchase, depreciation, and sale

When possible, save these as a "pdf" document, and back-up the file, but keep the back-up off-site!

And how long should you keep these files?

Forever:

- Records that relate to your home (mortgage, deeds, capital improvements)
- Documents showing non-deductible and deductible IRA contributions
- Tax returns and checks used to pay taxes or to substantiate deductions.

Other documents are less permanent:

- Accident reports/claims - 7 years
- Back-up tax paperwork - 10 years
- Bank reconciliations - 1 year rolling
- Bank statements - 3 years
- Contracts, notes and leases (expired) - 7 years
- Credit card statements - 1 year rolling
- Insurance policies (expired) - 3 years
- Paycheck stubs: normal - 1 year

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!

### Meet the Candidates Forum and Lunch Friday, October 9 Marietta County Club 705 Pike Street, Marietta

Candidates will be speaking on issues and having lunch with the attendees.

Forum will be from 10am-12pm  
 Lunch will be served at Noon

Cost is \$12 and includes lunch

### MACC Coffee Chat Friday, October 23 8-9:30am Join Us For:



- Coffee
- Meet the MACC Team
- Voice Your Interests
- Share Your Views
- Concerns and News About Your Business.

### Professional Women's Roundtable

#### October Meeting Wednesday, October 28

"How Do You Place a Value on Community Service?"

Speaker:  
 Diane Bruno  
 Marietta College

11:45am-1pm  
 daVinci's  
 215 Highland Avenue  
 Williamstown

\$10 Special Member Rate  
 \$15 General Admission

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

### Welcome New MACC Members!

#### Signality Signs & Graphics (740) 371-5100

111 Industry Road, Suite 207  
 Oakwood Business Park, Marietta  
 Jordana Bungard, Manager

#### Clayman & Associates (740) 376-1470

27811 State Route 7  
 Reno Business Park, Marietta  
 Emily Martin, Director of Marketing, Retail Operations

#### Anchor Shops

(304) 482-9842  
 121 Putnam Street, Marietta  
 Ted Tackett, Manager

#### WV Social Media Consultants, LLC

(304) 834-0764  
 3005 3rd Avenue, Vienna  
 Kristin Meeks, Owner



### Register for the 2015 Small Business Convention

Registration is now open for the largest small business convention in the Midwest, October 21-22. Co-Presented by Marietta Area Chamber of Commerce, the COSE Small Business Convention brings entrepreneurs together to hear national keynote speakers, take advantage of educational workshops and network with peers.

Visit [www.smallbizconvention.com](http://www.smallbizconvention.com) for information.



Sponsored Advertisement

## Estate Preservation Strategy

Anybody who has worked hard, saved and invested needs an estate preservation strategy. A good one can help ensure that your assets are protected and loved ones cared for in the future. One of the best reasons to preserve an estate is to honor what you've done. People won't want everything they've worked for in their lives to have no value in the future.

Estate preservation strategies vary greatly. Each must address the unique financial situation of the individual for whom it was crafted. Admittedly, some estate issues are complex. However, your financial advisor should be readily available to deal with complex issues and can be invaluable in creating an estate plan - a formal roadmap to potentially safeguarding your finances and possessions.

When should you develop an estate preservation strategy? There is no "right" age-but delay is unwise. It's best to start early but, unfortunately, few people do. Many people of varying ages do not have a will. Reasons for delay vary. Many of us lead hectic lives. Others are uncomfortable discussing a time when they won't be here. Still others want to avoid dealing with complex financial and legal issues.

While these factors are understandable, they're outweighed by the benefits of having a sound estate preservation strategy. These include striving to minimize estate taxes, allowing for a timely resolution of your estate and ensuring assets are distributed and protected according to your wishes. In addition, a strategy guarantees that, if you're unable to make them, financial and health care decisions reflect your desires.

While differing greatly from person to person, estate strategies typically are developed using a similar process.

The first step is to find a professional with the appropriate expertise. A good term of advisors-including your attorney, financial planner, accountant, insurance agent and investment advisor-I believe is essential. Once a team is assembled, start setting goals. Answering two questions will help:

• **How much money will you need for you lifetime?** It's most important when goal-setting to ensure you have enough money to live on. This is known as the "necessary estate." Without determining how much you will need for the rest of your life, and knowing that you are comfortable, you can't move on to preparing an estate plan. Pinpointing your necessary estate and thus your "excess estate" - the money you won't need - is more likely to lead to good decisions.

• **Where do you want your assets to go?** There are really only three places: heirs, charity

or estate taxes. So, think carefully about the first two categories and, if this meets your objectives, do all possible to minimize the effect of the third.

After establishing goals, work with advisors to create a formal estate plan. This provides both a vision of the future and a path to get there. Estate plans can have many elements. However, almost all contain a few basics, such as:

- **A will.** This is the most basic and necessary of all estate documents. It determines where assets go.
- **Health care power of attorney.** This document spells out who will make health care decisions for you, if you cannot.
- **Financial power of attorney.** This identifies who will make financial decisions, if you cannot.
- **A trust.** Trusts come in many different forms. However, their chief function generally is to protect assets. They also can avoid the delays and costs associated with probate. Trusts are not for the very rich alone but can serve the needs of a wide range of people.

Once an estate plan is completed, be sure that all assets are titled so they reflect what's in it. If they aren't, the plan could be ineffective, confusing and counterproductive.

Remember that estate plans are not static. Tax laws are revised. Property is bought and sold. Marital and family statuses change. Objectives change. These events and others can affect a plan. So, monitoring is important. Annual - or even quarterly - reviews are appropriate.

While estate strategies often focus on personal assets, business owners also should safeguard their commercial interests. Without a plan, part or all of a business may have to be sold to pay estate taxes.

Address business needs at about the same time that you deal with your estate. Consider drafting a succession plan that speaks to long-term management and ownership.

Finally, leave a paper trail. Write a list that covers all your assets and liabilities. Put that in a safe place with all your important documents, especially those related to your estate plan. Make sure that people you trust know where the list and papers are.

## Keim Financial Services



Peter J. Keim, CRPC®

219 Greene, Suite 2.  
 Marietta, OH 45750  
 Tel. 740-374-6043  
 888-439-4543

Visit our website at  
[www.keimfinancial.com](http://www.keimfinancial.com)

Any discussion pertaining to taxes in this communication may be part of a promotion



or marketing effort. As provided for in government regulations, advice, related to federal taxes that is contained in this communication is not intended or written to be used, and cannot be used, for the purpose of avoiding penalties under the Internal Revenue Code. Individuals should seek advice based on their own particular circumstances from an independent tax advisor.

Peter J. Keim is a Registered Representative and Investment Advisory Representative offering investments and advisory services through Lincoln Financial Securities Corporation. Member SIPC, FINRA offering insurance through Lincoln and other fine companies. This information should not be construed as legal or tax advice. You may want to consult a tax advisor regarding this information as it relates to you. The content of this material was provided to you by Lincoln Financial Securities Corp for its representatives and their clients. Lincoln Financial Securities Corporation and Keim Financial do not offer tax or legal advice and are not affiliated.

LFS-1248937-071315

CRN201304-2079435