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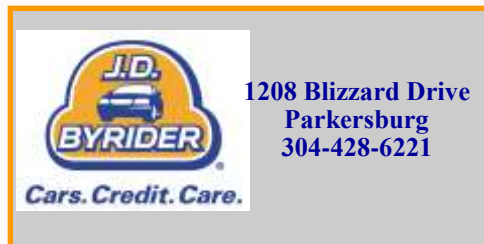
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Call the MACC for more details - 740-373-5176



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Are YOU Participating?

Business After Hours

Business After Hours is a great way to showcase a Chamber member at their business site.

They are held the second Thursday of every month from 5-6:30pm. Each month a different company hosts the event to showcase their business. This is a great opportunity to network and find out what's happening in the local business community.

The August BAH was hosted by Somerville Manufacturing. They are a full service manufacturer and fabricator of aluminum, carbon steel, and stainless steel. Somerville Manufacturing serves the power, manufacturing, coal and oil gas industries.

The weather was great for networking. There were tours of Somerville's manufacturing area. Guests had a great time testing their skills on the welding simulator too!

Our September BAH is the special "Celebrate the Farm" Event and Business Expo on September 24th out at Stacy's Farm. See the enclosed flyer more details!



Will Hampton, Marietta City Schools, tests his welding skills.



New MACC member Sarah Sink, Sleep Inn and Suites, won the grand prize drawing: a custom made one-of-a-kind OSU fire pit.



Steven Peters ~ Tasteful Occasions Catering, Steven Flaughers and Katie Toth ~ Hyde Brothers Printing & Marketing exchange ideas.

Planning Your 2016 Budget?

The MACC has many opportunities to support and promote your business. Keep in mind the following events:

- ◆ 101st Annual Dinner
- ◆ 46th Annual Golf Outing
- ◆ Business After Hours Hosts
- ◆ Website Banner Ads
- ◆ Fall Business Expo
- ◆ Ambassador Representatives

Contact Carrie at the Chamber for more information on how to showcase your business in 2016 at 740-373-1884.



Networking at its best! Pictured are Bernita Freiman ~ Whit's Frozen Custard, Jack Moberg ~ Moberg's Juice Plus, and Joan Zoller ~ Trademark Solutions.

2015-2016 MACC Board
Dan Harrison, Chairman of the Board
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Candi Heiss
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740-373-5176; Fax: 740-373-7808
 www.mariettachamber.com



Mid Ohio Valley Safety Council

Ohio's Safety Council Members Save Over \$5 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 \$?????. **Locally, our eligible MOVSC Members saved \$???????? 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.

MARK YOUR CALENDARS! MOVSC External Meeting Credit Offered in October!

Washington Electric Cooperative is celebrating 75 years! Join the MOVSC on a group tour of the

MOVSC Upcoming meetings

Wednesday, October 21

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

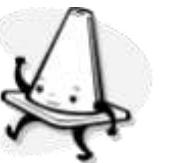
Meeting Information

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

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.

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!

**Thank You
45th Annual
Golf Outing Sponsors!**

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2014-15 New Member Sponsor
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**Ambassador of the
Quarter, Part 2!**



Last month we featured Cindy Hall, Memorial Health System, one of two Ambassadors of the Quarter. This month we feature Mona Barrett, Sweetapple Farms.

When Mona was asked what being an Ambassador means to her she replied, "I have been a Volunteer Marietta Area Chamber of Commerce Ambassador since 2009, almost seven years. Being an Ambassador is my way of celebrating the importance of the Chamber in my city and county. I am so happy to meet so many wonderful people that make our area such a wonderful place to live. Our community is what it is today because of the loyal businesses that make up our Chamber. Thank you MACC, for allowing me to volunteer."

Mona has a true passion and gift for helping people and making them feel welcome. She is usually the first person you see when you arrive at our monthly Business After Hours. She also attends the monthly visits regularly along with ushering the award winners at our Annual Dinner.

Member News!

- Happy 65th Anniversary to **Vogue-Swift Cleaners!** Wishing you many more years of success.
- Congratulations to **Mancan** for being named the Reader's Choice Staffing Agency for the Mid-Ohio Valley. Congratulations to all of the other MACC members who earned Reader's Choice Awards this year!
- Happy 10th Anniversary to **Wingate by Wyndham!**
- **United Church Homes** has acquired **Glenwood Community and Harmar Place Rehabilitation & Extended Care.**
- **Peoples Bank Theatre** has volunteer opportunities available. For more information email Diane Bruno at dianebruno@gmail.com

**Sales Seminar presented by
Small Business Development Center
and SCORE**

You have probably heard the comment: "This product sells itself!" While there are definitely fantastic products of every kind out there, we believe that in reality Products Don't Sell, People Do! A quality product and product training are essential to your success but only in part. Strategic and tactical sales techniques are the vital tools that give you the edge in your market. This program is specifically geared toward increasing awareness of "Partnership Selling."

The "peddler" approach to selling is based on the outdated notion that "one size fits all," while the partnership approach asserts that each customer is unique. Partnering involves creating relationships based on respect, trust, and comfort. By doing this, you add value for the customer and can compete more successfully for the customer's business. The added value you bring – information, support, knowledge, experience, respect – makes you, not price, the competitive difference.

Rather than educate customers, partnership salespeople educate themselves about their customers. Adopting your customer's point of view enables you to cross the bridge from your own understanding to that of the customer. By bridging your company's offerings and your customers' needs, you can maintain a strong presence in the marketplace and create financial stability for yourself, your company, and your customers.

The SBDC office, and SCORE, are holding a seminar on September 24th, from 11:30 AM to 1:00 PM at the SBDC office on 308 Front St. to hear Dave Williams, Manager's Resource Group, presentation. Attend this "Lunch and Learn" (BYO) seminar to understand more about the difference between the peddler and partnership approaches; limit of 20 people. Some of the discussion will introduce how to:

- Define benefits for partnering.
- Apply skills and tools to facilitate long-term partnerships.
- Provide value over and above the product.
- See the sales process from the customer's point of view.
- Identify individual personality styles and how to work best with each.
- Identify buyer roles.
- Create rapport with customers through "mirroring" techniques.

Call 740-373-5150 for reservations or email sbdc@wscc.edu

Ask SCORE: Common Business Mistakes

Edited by
Bob High, SCORE Counselor

Avoid spending funds in advance of generating revenue. Problem: the customer wants a big order and you don't have the staff to produce it. Solution: arrange for partial shipments, with payment after each one. Or, ask for a deposit on the contract.

Borrow funds only when needed, or, arrange a line of credit that you can draw on as needed. Avoid enticements from a bank when you don't really need the funds.

ALWAYS pay your payroll taxes, on time, not when you can "afford" the cash outlay. Remember, those are partially employee funds that you are withholding from the government, and the penalties and time spent explaining the delay are more than you can afford.

Be careful to determine your production and overhead costs before pricing a product. Sure, it is time consuming on the first few items, but it will pay off in the long-run. Don't know how to cost a product? Ask your accountant, or hire one for just this task. Of course, you will need good records on all of the related expenses.

Beware of depending on only a few customers for most of your revenue. Yes, it's tempting, but if one of them changes their mind, or delays a purchase, you have unneeded employees, unneeded inventory, and a cash shortage.

It's fun to plan for future sales growth and buy equipment and raw materials in anticipation of that growth. BUT, unless your purchases are consistent with your growth, you may incur a cash shortage. Try negotiating a longer term purchase agreement and buy only as needed.

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!



**Special Business After Hours
And Expo
"Celebrate the Farm"**

This is a fun filled evening for families in the Mid-Ohio Valley

Thursday, September 24
4-7pm

Stacy's Farm-Reno Location
27515 State Route 7 North, Marietta

**Welcome New
MACC Members!**

O'Brien's Confined Space Rescue Services, LLC
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106 Mission Drive, Marietta
Gary O'Brien, Owner



Professional Roundtable



Women's

September Meeting
Wednesday, September 23

"Building Trust"
Speaker:

*David Williams
Managers Resource Group*

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

\$10 Special Member Rate
\$15 General Admission

MACC Coffee Chat

**Friday, September 25
8-9:30am**

Join Us For:



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



Money Saver Books Available!

Marietta Money Saver Books are in! Stop by the Chamber and pick up a Money Saver Book today. The books cost \$20.00 and include many of the area's businesses in Washington/Wood County.

There are great offers from places such as Jeremiah's Coffee House, Whit's Frozen Custard, A Unique Flower and Gift Shop, and much more. If you are in the mood for outdoor recreation, check out the many golf packages that are offered too. If you are interested in purchasing one contact us at (740) 373-5176.



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



Sandy's Business Builders for Women Automation for Your Small Business

As your small business grows so do your responsibilities. It can get overwhelming, but there are many ways to automate the banking for your business and maintain your customer service while taking off some of the pressure. Here are several ways to streamline your banking:

- **Payroll Direct Deposit** directly sends payroll monies directly into your employees' accounts. Not only does this save you time, it also saves on the cost of printing, postage, and envelopes associated with printed paychecks. Online banking can be used to simply upload the amount of the payroll and submit the file to your bank for processing.
- **Automatic collections** allows payments from your customers' accounts to be directly deposited into your business account. This works well if your business needs to collect monthly dues or payments. It can be set up to automatically collect the payment on a certain day of the month.
- **Remote deposit capture** can save you time by allowing you to make check deposits from your place of business instead of traveling to the bank. You can scan checks as you receive them, instead of waiting to go to the bank, which can give you quicker access to your funds.
- **E-statements** allow you to receive your bank statement quicker so you can reconcile any issues. The electronic version can be saved to your computer for quick and easy future access. The statements can also be e-mailed to multiple recipients, like your accountant or bookkeeper.
- **Online bill pay** allows you to pay anyone, anywhere in the country. You don't have to spend time writing checks and mailing them. Your bills can be taken care of with the stroke of a computer keyboard from the comfort of your home or office or on the road.
- **Zero balance accounts** can be set up for use for payroll accounts. This eliminates the need to manually transfer money from an operating account to a payroll account. The account remains at a \$0 balance and sweeps money to and from the operating account automatically as needed.
- **Lockbox** allows your business' customers to send payments to a P.O. Box managed by your financial institution. The bank will collect the payments each day, process all documents, and make the deposit into your business account. This is a great feature if your business has grown and involves a lot of payments by check.

At Peoples Bank we're committed to work with you to build success personally and professionally. We offer these features and more. Talk to your banker today to see how you can create a stronger, more efficient business through automation and a variety of other business tools.



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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Demystifying IRA Distributions

For most of us, the big worry about retirement planning is building a sufficient nest egg. But according to the Employee Benefit Research Institute, millions of Americans have Individual Retirement Accounts (IRAs) and Keoghs totaling \$4.15 trillion, a historic high in 2007¹. It may be that the trickier part of an IRA isn't putting money into it—but taking money out.

Most people probably know the basic rules of withdrawing from a traditional IRA. They know they have to begin taking distributions at age 70½. They know IRAs are taxed as ordinary income at the state and federal level. And generally they know there's a penalty if they take distributions too early or not in sufficient amounts. A lot can go right when a distribution is handled properly. But plenty can also go wrong when it's not.

There are a number of moving parts that can create not only confusion but opportunities for mistakes. A case in point: While you can withdraw as much as you like after age 59½, failure to take the required minimum distribution (RMD) after the IRA participant turns 70½ has huge consequences—a 50% tax penalty on the amount that should have been withdrawn. (The RMD is calculated by dividing the adjusted account balance as of Dec. 31 of the previous year by the appropriate life expectancy factor based on the IRS' Uniform Lifetime Expectancy Table.) The basic rule is to take no longer than April 1 of the year following that in which you turn 70½.

Even then, consider someone who turned 70 in 2011 and 70½ in 2012. They would be required to take a distribution no later than April 1 of 2013 based on the account's value ending Dec. 31, 2011. But this year they also must take a second distribution for the amount as of Dec. 31, 2012. So if you wait till April 1, typically you are required to take two distributions, which, generally speaking, could push you into a higher tax bracket.

Three common pitfalls that your financial planner can help you avoid through good, sound distribution planning include the following:

- **Get the beneficiary right.** Without a designated beneficiary, such as an individual, trust or charity, all money in an IRA must be distributed to the estate. If

your beneficiary is a trust, be sure it qualifies under IRS regulations. Among them: The trust must be valid in the state in which the IRA participant resides. The beneficiary must be "identifiable" in the language of the trust. The trust must be irrevocable no later than the death of the participant. In addition, you may wish to discuss the various distribution options available with your intended beneficiaries.

- **Avoid the penalty for early distributions.** Withdrawals taken before age 59½ typically come with a 10% IRS penalty. But there are some noteworthy penalty-free exceptions with income taxes due, including distributions for higher education expenses (tuition, books, supplies, special needs services) for the IRA holder, spouse, child or grandchild; qualified medical expenses; \$10,000 toward an IRA holder's first-time home purchase; "Substantially Equal Periodic Payments," (72t) in which payments are spread out over 5 years or age 59 ½ whichever is longer based on your projected life expectancy; and health insurance premiums in the event of unemployment.

- **Anticipate tax consequences.** Generally, there's no estate tax due when the death of the first spouse occurs, as long as the other spouse is noted as the beneficiary. A younger spouse will often be able to defer taking a distribution, and its resulting income taxes, by rolling over the plan. Additionally, non-spouse beneficiaries, including unmarried domestic partners, can now take minimum required distributions based on their life expectancy, rather than having to take distributions within five years or as a lump-sum payout. This saves tremendously on tax consequences, and allows the assets the potential to continue to grow.

¹March 2010, Employee Benefit Research Institute

Keim Financial Services



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CRN201304-2079435