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100 Front Street, Suite 200
Marietta, OH 45750

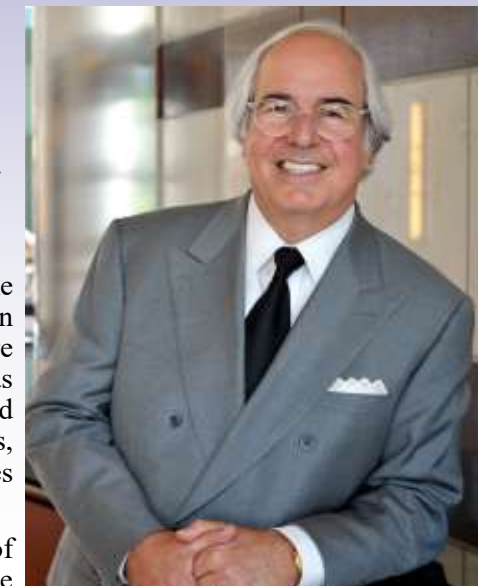
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2016 Annual Meeting
Keynote Speaker

Frank Abagnale
Renowned Cybersecurity And
Fraud Prevention Expert,
Bestselling Author & Subject of
Catch Me If You Can

tions, corporations and law enforce-



Frank W. Abagnale is one of the world's most respected authorities on forgery, embezzlement and secure documents. For over 40 years he has worked with, advised and consulted with hundreds of financial institutions, corporations and government agencies around the world.

Mr. Abagnale's rare blend of knowledge and expertise began more than 45 years ago when he was known as one of the world's most famous confidence men. This was depicted most graphically in his best-selling book, *Catch Me If You Can*, a film of which was also made, directed by Steven Spielberg with Leonardo DiCaprio and Tom Hanks. A Broadway musical of the same title was also created and in April 2011 opened on Broadway and won a Tony Award.

ment agencies use his fraud prevention programs. In 1998 he was selected as a distinguished member of "Pinnacle 400" by CNN Financial News - a select group of 400 people chosen on the basis of great accomplishment and success in their fields. In 2004 Mr. Abagnale was selected as the spokesperson for the National Association of Insurance Commissioners (NAIC) and the National Cyber Security Alliance (NCSA). He has also written numerous articles and books including *The Art of the Steal*, *The Real U Guide to Identity Theft* and *Stealing Your Life*.

Apprehended by the French police when he was 21 years old, he served time in the French, Swedish and U. S. prison systems. After five years he was released on the condition that he would help the federal government, without remuneration, by teaching and assisting federal law enforcement agencies.

Mr. Abagnale has now been associated with the FBI for over four decades. More than 14,000 financial institu-

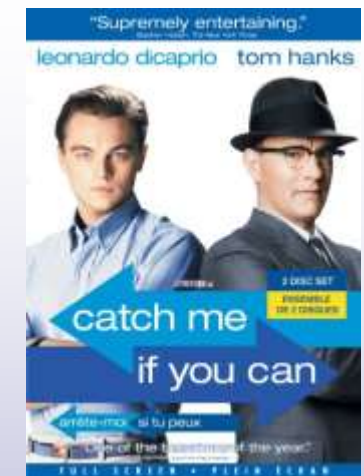
Save the Date!

A Special **Red Carpet**
Viewing Party of
"Catch Me If You Can"
Thursday, January 21
Peoples Bank Theater

Doors Open at 6pm
Film Begins at 7pm

\$10.00 per person

RSVP to
info@mariettachamber.com
or 740-373-5176



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

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Chamber

O Wow! 2015 has been an amazing year! On behalf of the MACC Board of Directors and Staff, I want to thank you for being a member of the Marietta Area Chamber of Commerce. Your support of this Chamber does not go unnoticed!

R As we begin the new year I want to keep with the tradition of the Chamber and remind you of our pledge to our members:

- N** You will get a friendly greeting when you contact the Chamber by phone or when you walk through the door.
- E** The Chamber staff will strive to get to know you as an individual, become familiar with your business and seek ways to help you succeed.
- R** When dealing with customers who have a complaint or inquiry about your business, and when referring customers to Chamber member businesses, we will follow a policy of integrity, confidentiality and fairness.
- The Chamber staff will respond in a speedy and appropriate manner to any requests you may have, using all resources available, and exhibit a professional knowledge of business issues which may affect Chamber members.
- The Chamber will work to provide the best possible services to benefit

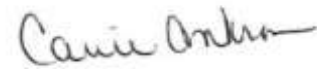
your business, whether networking events, marketing your business, conducting business seminars and more.

- The Chamber will encourage your positive participation and support of Chamber programs, committees and events. This gets you involved and connected to the rest of the business community.

- A Chamber staff or Ambassador will visit you at your place of business to gather your input and ensure that the Chamber is meeting your needs.

Your Chamber continues to promote and support business development in our region. As an association, MACC brings together small business, big business, charities, non-profits, and government agencies. What we have in common is a strong desire to see the Mid-Ohio Valley flourish.

To all of our members, we wish you a happy, healthy and successful 2016!



ankrom@mariettachamber.com
740-373-1884

★
★ **RSVP Today!** ★
★ **MACC's 101st Annual Dinner Meeting** ★

★ The Mid-Ohio Valley's Largest ★
★ Social Gathering! ★

★ **Monday, March 7, 2016** ★

★ 5-6:15 Social Time ★

★ 6:30 Dinner and Awards ★

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

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Dr. Bradley Ebersole
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TheisenBrock

Gary O'Brien
O'Brien's Safety Services

Deborah Rhoades
Peoples Bank

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
Accounting/Special Programs Manager

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



Mid Ohio Valley Safety Council

Pre-Paid Program 2016

The MOVSC Pre-Paid Program is \$168 This covers your attendance at 12 safety Council Monthly Meetings in 2016. Extra safety seminars throughout the year are not included.

Benefits of participation include:

- No need to RSVP for a meeting.
- Special Registration table where your nametag will be waiting.
- No more collecting an invoice at the meeting to take back.

Invoices were emailed to all participants in December. If you would like to be in the pre-paid program it is not too late. Call MACC to get enrolled—740-373-5176.

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. You will receive 5 minutes during the monthly meeting you are a sponsor to promote your business to the MOVSC members.

Contact Carrie for more information—740-373-1884.

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!

Rebate Eligibility Requirements

To receive the workers comp premium rebate, remember these requirements must be fulfilled:

- Membership in the Mid-Ohio Valley Safety Council for the current year.
- Attend a minimum of 10 meetings. Members **MUST** stay the entire meeting to receive meeting credit.
- CEO must attend one meeting and sign the attendance sheet.
- 1st & 2nd half semi-annual reports must be completed and returned by the specified deadlines.



It Is Reporting Time!

It is time for the Safety Council semi-annual report. The report covers July 1-December 31, 2015. Semi-Annual Reports were emailed on January 2, 2016 to the primary contact for their company. **Please return your completed form ASAP!**

This information is needed for the awards recognition and must be provided to be eligible for the incentive program.

If you have any questions call Carrie at 740-373-1884.

A HAPPY NEW YEAR

From the Mid Ohio Valley Safety Council

Have a Safe and Happy 2016!

MOVSC Upcoming Meetings

Wednesday, January 20

"Effective Use of Post Accident Drug Costs to Defend Workers Compensation"
Featured Speaker:
Jennifer Brill
Freeze and Arnold
Sponsored By:
Magnum Magnetics

Wednesday, February 17

"Seeing is Believing"
Featured Speaker:
Mike Chatlos, 3M Company
Sponsored By:
American Producers Supply Company

Wednesday, March 16

"Sitting is the New Smoking"
Featured Speaker:
James Beadle
The Ohio State University
Sponsored By:
The Continuous Gutter Pros

Wednesday, April 20
MOVSC Awards Banquet
"BWC Grant Information - How Members Have Utilized Grants to Enhance Their Companies"

Featured Speaker:
Dennis Apple
Ohio BWC
Sponsored By:
Trademark Solutions

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



Get The Chamber Connection

Ask SCORE: Keep Insurance Coverage Current

Edited by
Bob High, SCORE Counselor

A great investment in small business insurance protects everything you've done to make your business successful. However, the policy you bought when you were starting out might not be sufficient for your current needs: review it periodically for all valid risks.

As your business grows, you may have added new services and specialized equipment that require policy endorsements or modifications.

Disaster and business interruption insurance is also becoming a must for business owners concerned about damage or a prolonged shutdown resulting from natural disasters, incidents such as a toxic spill or transportation disruption, or acts of terrorism.

Consider all the possible ways of holding down the costs. Cover the most risky and largest perils first, then work down your list of priorities, but don't overlook seemingly minor risks simply for the sake of saving money. Use a deductible as high as you feel your cash flow and savings will allow.

Making wise insurance decisions is easier when you work with a reputable and qualified broker agent or consultant. A search feature at www.iaa.org, the site of the Independent Insurance Agents of America, will help you find qualified professionals in your community.

Note that many small business policies offer the option of adding riders as opposed to buying separate policies.

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



Member News

- Happy 40th anniversary to **McCauley, Webster & Emerick!** They are located at 1710 Washington Blvd. in Belpre.
- **The River Town Grill**, formerly Mustard Seed Café, is now located at #10 Tiber Way in Marietta.
- Happy 15th anniversary to **Moberg's Juice Plus +** in Marietta!
- Happy 5th anniversary to **WV Social Media Consultants** in Parkersburg!
- Congratulations to **Laurie Strahler**, the owner-operator of **McDonald's** who won the "Owning the Community" Award.

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



Congratulations to Undo's on the Pike on their ribbon cutting! Pictured right are the owners/employees, ambassadors and Marietta Mayor Matthews. They are located at 700 Pike Street.

The **MACC Nominating Committee** is seeking candidates for the MACC Board of Directors. Commitments for directors include: attend meetings monthly, serve on committees, help review and develop programs and services, support MACC events through sponsorships and participation in the events.

Any member in good standing may nominate a member by submitting a written petition signed by at least 20 other members in good standing. Deadline is January 15, 2016. Terms begin March 1, 2016.

To find out more, please call Carrie Ankrom at 373-1884.

New Marietta Bucks Redeemers!

Schafer Leather Store - 140-142 Front Street, Marietta

Wings Etc. of Marietta - 101 Crooked Run Lane, Marietta

B & W Pharmacy - 501 Dietz Lane, Beverly

To order Marietta Bucks, please call (740) 373-5176.

New Member Program! "Clicks & Coffee"

Do you want to learn about the importance of a well-planned marketing campaign focused on 2016 marketing trends along with a roundtable discussion with InSilico Media & other MACC members?

If so, please join us on Tuesday, January 26, 8:30am-9:30am in the MACC conference room.

We will be learning what new trends there will be for 2016, what to expect from Google, what's out of date in the world of marketing.

It will also give you a chance to share with others your marketing advice/experiences.

BUSINESS AFTER HOURS IN 2016

Mark your calendars so you don't miss any of these great networking opportunities in 2016. Hosted by a MACC member, BAH is your monthly evening event to network, have fun and get a behind-the-scenes look at area businesses.

Thursday, January 14
Marietta City Schools

Thursday, February 11
United Way

Thursday, April 14
Peoples Bank Theatre

Thursday, May 12
Comfort Keepers

Thursday, June 9
Moberg's Juice +

Thursday, July 8
Marden Rehabilitation

Thursday, August 11
Glenwood Community

Thursday, September 8
Building Bridges to Careers

Thursday, November 10
Marietta Community Foundation

Business After Hours are 5-6:30 pm. RSVP by emailing info@mariettachamber.com or calling the Chamber at (740) 373-5176. The cost is \$5 for MACC or \$10 for the general public and those who wished to be invoiced.

Business After Hours Thursday, January 14

Marietta City Schools
111 Academy Drive
3rd Floor TMI Center
Marietta

5-6:30pm

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



Professional Roundtable Women's

January Meeting
Wednesday, January 27

"Time Management"
Speaker:

Michele Tipton
Southeastern Ohio Port Authority

11:45am-1pm
daVinci's

215 Highland Avenue
Williamstown

\$10 Special Member Rate
\$15 General Admission

MACC Coffee Chat

Friday, January 22



8-9:30am

Join Us For:

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

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

Welcome New MACC Members!

Athens Messenger
(740) 592-6612

9300 Johnson Road, Athens
Monica Nieporte, President

Edward Jones-Lafayette Plaza
(740) 373-5437

468 Pike Street, Marietta
Kimberly Luft, Financial Advisor

Ohio Valley Community Credit Union

(740) 376-0197

450L Pike Street, Marietta
Robyn McGuire, VP of Operations

Peddler of Dreams
(740) 885-2054

270 Front Street, Marietta
Prudence Burgardt, Owner

The Buckley House Restaurant
(740) 373-4400

332 Front Street, Marietta
Emad Al-Masri, Owner

The Foam Garage
(724) 290-2341

140 Gross Street, #116, Marietta
Russell Coffin, Owner

Undo's on the Pike
(740) 374-7280

700 Pike Street, Marietta
Jason Ware

Water Energy Services
(740) 371-5078

2341 State Route 821, Marietta
John Jack, CEO



Did You Know Your Chamber Membership Includes:

Advertising & Networking

- Flyer insert that reaches over 1,000 people each month. Your ad can be single or double sided and can even include a coupon. All you have to do is supply us with 1,000 copies of your flyer that is 8 and a half by 11. No cardstock, please.
- Cost: \$150 per month
- All other advertising in the newsletter ranges from business card size ads to full page ads. The cost ranges from \$35-\$200 per issue. Please call MACC for more details!
- E-blasts are a great way to market your company and events electronically. All you need to do is send us an advertisement in a jpeg format and we will send it out to our email list of over 1,000 people. E-blasts must be scheduled to send out in advance.
- Cost: \$65 per blast
- Our weekly e-newsletter is a great way to get your business card out to the entire Marietta area. Call MACC for more details and pricing!
- MACC Radio Program airs every Monday morning on WMOA/WJAW AM 1490. The show runs from 8:40-9am and features a Chamber member every week. This is FREE for all Chamber members! What a great way to advertise your business! Call Morgan at 740-373-1883 to schedule your show.
- **Business After Hours – BAH** - Hosted by a MACC member, BAH is an after work gathering of business people for networking and fun. Usually held on the second Thursday of the month, the location varies as we showcase a Chamber member at their business site.
- **Professional Women's Roundtable - PWR** - Women in business face challenges and with hectic schedules, don't always have time to share ideas and concerns with other businesswomen. PWR meets the 4th Wednesday of the month at daVinci's from 11:45am-1pm. Come and join in the conversation! Cost is \$10 for members and \$15 for the general public.

Are You "In Group?"

Group-experience-rating permits both public and private employers with better-than-average claim histories to join together through MACC. This results in BWC rating each employer in the group as one. By participating in group rating, employers potentially may enjoy much lower premium rates than they could attain on their own. An employer's workers' compensation coverage is still through BWC; however, BWC does not form the groups.

BWC designed group-experience rating as an incentive program to promote and reward employers who have and maintain safe working conditions. The group-experience rating discount is similar to a good-driver discount you may receive on your auto insurance premium based on your driving experience. On the other hand, employers with a worse-than-average safety record or are experiencing higher claims costs may have to pay a higher premium amount.

MACC has been a partner with CareWorksComp for decades. Approximately \$400,000 was saved by MACC members through this plan last year.

To enroll with CareWorksComp, call our rep at 1-800-837-3200 ext. 7228 or visit www.careworkscomp.com

Constant Contact

With your MACC membership you are eligible for a discount with Constant Contact. They are well known for many things, with their email marketing being the most popular. Their website states, "Email connects you to people; email marketing software helps you understand your audience's response, so you can plan your next marketing move."

To receive your discount simply call Constant Contact and let them know you are a member of MACC!

Group Health Insurance Plan

Anthem Blue Cross/Blue Shield has partnered with members of MACC to provide a quality comprehensive medical insurance program at reduced costs. The Chamber Plan offers healthcare protection which can be customized to fit specific needs.

MACC members who participated in this program saved over \$100,000 on the group health insurance plan.

As a Chamber member, your company can save on Anthem group health plans and still work through a local agent.

Better options lead to better decisions. Only you know which type of plan best fits your company, and only your employees know which doctor or hospital best fits their personal needs. Anthem provides plenty of choices for both.

Visit www.mariettachamber.com for a complete list of Chamber insurance agents who can assist you in taking advantage of this important benefit.

Safety Council

The Mid-Ohio Valley Safety Council is a program of the Marietta Area Chamber of Commerce, co-sponsored by the Ohio Bureau of Workers' Compensation Division of Safety & Hygiene.

Membership to Safety Council is open to representatives of business and industry in the Mid-Ohio Valley. You do not have to be a Chamber member to join Safety Council. Annual membership fee is \$50 per company.

Monthly meetings are open to any MACC member. Safety Council meets the 3rd Wednesday of the month at the Marietta Shrine Club from 11:30-1pm.

Cost is \$15 per meeting, and includes a buffet lunch.

Sponsored Advertisement

How To Structure Your Business

Proprietorship. Partnership. S corporation. Limited liability company. C corporation. Which form is best for your new business? The decision can be difficult. Each business form offers you both advantages and disadvantages.

Proprietorships and Partnerships

A sole proprietorship is a simple and inexpensive way to begin operating a business. Unless you operate the business under a name other than your own, generally no legal documents or forms need to be filed other than any licenses or permits required by your state or local government. As the sole proprietor, you have complete control over the business. However, a sole proprietorship is limited to one owner. So, if you have multiple owners, or expect to in the near future, a sole proprietorship isn't right for you.

With a sole proprietorship, business income is reported on your personal federal income-tax return and taxed at personal income-tax rates rather than corporate rates. If your business is a partnership, it must file a partnership return, but your allocable share of the business' income, losses, deductions, and credits passes through to you to be reported on your personal tax return.

The greatest disadvantage of a sole proprietorship or partnership is that, as the owner or general partner, you are personally liable for all obligations of the business. Creditors of the business can go after your personal assets if the business assets are not sufficient to cover the business' debt liabilities.

Corporate Forms

Incorporating your business limits your personal liability for business obligations, but generally involves greater start-up and operating expenses, as well as added paperwork. A corporation is a distinct legal entity that is responsible for paying its own debts and obligations. Shareholders risk only the loss of the funds they have invested.

C Corporations. A C corporation is taxed separately from its owners at corporate tax rates. This can result in double taxation. Corporate income may be taxed once to the corporation and again to the shareholders when it is paid out as dividends or the corporation liquidates. The corporation cannot deduct these dividend payments. However, it can deduct reasonable compensation paid to you and other owners. So, small corporations often pay out all or most of their net income to the owners as compensation, especially if the owners' top personal tax rate is lower than the corporation's rate. (The top federal personal rate is 39.6% in 2014, while the corporate federal tax rates vary significantly, based on taxable corporate income. The highest corporate federal tax rates may be as high as 35%.)

S Corporations. With an S corporation, income, losses, deductions, and credits pass through to you and other owners to be reported on your federal tax returns just as they do with a partnership. Thus, S corporation income generally is taxed only once. Businesses operating as S corporations must meet several special requirements. For example, an S corporation cannot have more than one class of stock outstanding nor more than 100 shareholders. (A husband and wife are considered one shareholder.) Also, unlike other business forms, it cannot selectively allocate income and deductions.

Limited Liability Company

As an alternative to incorporation, consider operating your business as a limited liability company (LLC). For the most part, forming an LLC is simpler and involves less paperwork than incorporating your business. Like a corporation, an LLC provides owners with protection from personal liability for business debts and obligations.

However, most LLC owners can choose to have their businesses treated as partnerships for federal income-tax purposes. Partnership treatment means that income, losses, deductions, and credits pass through to the individual owners (called "members") to be reported on their individual income-tax returns, so LLC income is not subject to double taxation. Partnership tax treatment also permits an LLC to specially allocate income and expenses among its owners to the same extent that a partnership can.

Choosing the right business form for your business isn't an easy decision. For additional information and assistance in making your choice, contact your professional financial advisor.

Keim Financial Services



Peter J. Keim, CRPC®

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Tel. 740-374-6043
888-439-4543

Visit our website at
www.keimfinancial.com

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