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MACC Brings a JAM Packed JUNE!

June brought a class act Economic Development Launch with featured speaker Jim Tressel. MACC hosted an outdoor educational Business After Hours, an informative Active Shooter update and closed out the month with a little laughter, featuring Kay Frances for the Professional Women's Roundtable meeting. The month was so exciting, MACC had three events in less than 24 hours!

Pictured clockwise: Members of Shale Crescent USA take the mic to discuss the unprecedented opportunity for the MOV. The ladies from Man-can enjoyed the "Stress Less, Laugh More" PWR evening at the Adelphia. Jack and Barb Moberg give away door prizes at the BAH. Staff and MACC Ambassadors pose with comedian Kay Frances. MACC Board Members, Michael Beardmore and Kris Justice welcome Brian Waller, Jani Source, to BAH. Guests gather and mingle at BAH. Kay Frances takes the stage.



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Last July, I accepted the role as your MACC President/CEO. It has been a rewarding journey. Please accept my thanks to you, our members, for the support, suggestions, positive feedback and constructive criticism to allow our chamber to grow and change for the better. The year has been a work in progress with my charge to listen to you and incorporate your great ideas, streamline operations, develop new members and enhance services for our loyal business partners. Our chamber is only as good as its members, and I feel really good about where we are and where we're heading.

The MACC Board of Directors is a tremendous sounding board and mentoring body that represents a great mix of retail, manufacturing, service, industry, and community leaders. My second thank you goes out to them for their continued support, guidance and assistance. This organization has a vision, this board is passionate about their role in working toward it, and I am honored to be a part of it.

Kudos # 3 is a shout to the TEAM. I am proud of the MACC Staff and honored to work alongside of them. When everyone jumps in with both feet eager to help, support and assist in the mission, the engine of the TEAM has some really strong legs. Within this office and organization we hope you expect excellence because it's our goal to deliver it.

By the numbers, the MACC Team in 2014 had a membership retention rate of 94%. In 2015, the retention rate has increased to 99%. (There is room for improvement!) We welcome our new members and encourage our existing members to renew and seek the most value from their chamber membership. Currently, we stand strong with 592 members. That number continues to grow month by month. If you believe in what we're doing, please drop a hint to your neighbor, if they are non members.

Our Marietta Bucks program continues to thrive with \$194,705 spent locally in 2015. As we reach the half year mark for 2016, that number is continuing to increase. The MACC Facebook page is another way we promote your business. The page has 1,690 followers. The MACC Instagram was launched last month with 56 followers, check it out!

Our website promotes our members and has received 70,251 hits in our directory

search since January 1. Remember that you can "Enhance Your Listing" on our directory by adding pictures, menus, specials, etc. Call the Chamber office for a brief tutorial. You will also need to request a login name and password to get your enhancement underway.

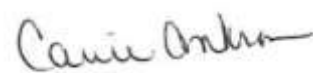
Much like the composition of our Board of Directors the MACC membership represents area consumers, retail, manufacturing, non-profits, healthcare, insurance, real estate agencies, hotels, banks, individuals, media and utility companies throughout the Mid-Ohio Valley. We represent not only Washington County, but also Wood, Athens, and Noble Counties as well.

We continue to work with and support our neighboring chambers of commerce, Marietta Main Street and the Marietta/Washington County CVB. If everyone takes care of their own and looks out for one another it will bring a crown to the whole.

We strive to improve work force and job development and promote our local businesses. We will continue to offer more opportunities to learn, grow and enhance your business. MACC membership can be fun and productive. We provide exclusive and unique networking events, cost savings programs and we aspire to embrace the entrepreneurial spirit.

I am proud to be entrusted to represent this amazing organization. The only thing more rewarding than peeking back at what we did last year is looking ahead to the next one.

740-373-1884
ankrom@mariettachamber.com



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www.mariettachamber.com



Mid Ohio Valley Safety Council

A Few Facts From Our New Ohio BWC Administrator Morrison:

BWC has been a true partner for economic growth. Ohio's private and public sector employers have benefited from \$4.3 billion in rate cuts, rebates and credits. Workers' compensation rates are at a 40-year low in Ohio. Over the last five years, workers' compensation rates for private employers have dropped to an average of 28.2% and rates for public employers have dropped to an average of 26.5%. What does that mean in real dollars? It means that BWC collected \$755 million less from employers in the last five years than we would have collected if we had just held rates steady. Public employers were able to keep \$251 million in their own communities that would have otherwise been paid to BWC had we not cut rates. In 2008, only two other states, on average, had higher workers' compensation rates than Ohio. But in 2015: 38 states have average rates higher than Ohio's.

In addition to dropping rates, we have given a billion dollars in rebates back to Ohio employers – twice! The rebates were made possible by prudent management of our investments that put us in a strong financial position. I am proud to have been a part of the team that built that strong financial position. I am proud to have been a part of the team that made those rebates happen, and I have enjoyed reading the many emails and letters from employers telling us how they used their rebate money – whether the employer used it to expand their business, to hire new workers or to invest in workplace safety, I think that we can all agree that we want Ohio employers to have more money in their pockets.

Improving Ohio's business climate isn't just about saving money for employers.

Welcome Administrator Morrison!

Extra Meeting Offered in July:

“Operation: Street Smart”

Adult Drug Education Program

Presented by:

The Special Investigations Unit of The Franklin County Sheriff's Office

Thursday, July 28
6-9pm

Marietta High School Auditorium

The program is designed to educate the community on current and up-to-date drug trends, terminology, and paraphernalia. The goal is to provide the information necessary to recognize the influences of the drug culture.

RSVP: keelan.mcleish.wcso84.us

Sponsored by
Sheriff Larry Mincks
and the
Washington County
Sheriff's Department

MOVSC Upcoming Meetings

Wednesday, July 20
“Domestic Terrorism”

Featured Speaker

Tim Schams, Delaware County Sheriff's Department

Wednesday, August 17
“Liability for the Safety Professional”

Featured Speaker

John Triplett, TheisenBrock

Meeting Information

Marietta Shrine Club

Registration: 11:30 am

Program: Noon to 1 pm

Cost: \$15 includes lunch

RSVP to info@mariettachamber.com

BE SAFE—SAVE MONEY—JOIN SAFETY COUNCIL NOW!!!

In 2015, members of Safety Council received rebates totaling \$63,839 on their workers comp premium. How? By participating in the Mid-Ohio Valley Safety Council!

Deadline to enroll is July 31, 2016.

To qualify for the BWC Safety Council rebate, you must meet the following eligibility requirements:

- Enroll in local safety council
- Attend 10 meetings
- CEO must attend any one safety council meeting
- Submit semiannual reports for the 2015 calendar year

Potential rebates for an employer who meets the requirements:

- Employers that are not enrolled in a group-rating program will earn a 2-percent participation rebate on their premium and the potential of an additional 2-percent performance bonus.
- Employers that are also enrolled in a group-experience-rating program have the potential to earn a 2-percent performance bonus.
- Employers that are also enrolled in a group-retrospective-rating program will earn a 2-percent participation rate.
- The rebate offer excludes self-insuring employers and state agencies. However, BWC encourages everyone to become active safety council members.

For more information, call Carrie Ankrom at (740) 373-5176 or e-mail at Ankrom@mariettachamber.com

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Leave Your Job, Leave Your Retirement Plan?

When you leave a job – whether due to layoff or for any reason – you are often faced with a decision about your 401(k) or other retirement plans. Over time, you may be in the same position as many other employees who have accumulated substantial balances in these employer plans that are designed for tax-advantaged retirement savings.

If so, you may find yourself having to make a decision about whether to keep your 401(k) funds with your former employer, roll them over to an IRA, or pay the taxes and cash out. For this reason, it is important that you understand the implications of each option.

Some employers offer the opportunity to maintain your retirement account at your former company. On the other hand, by rolling over your funds to an IRA, you can maintain control, manage the funds any way you want, and remain subject to IRA rules alone rather than the limited investment selection – and perhaps restrictive distribution policies – of your former employer. Note, however, that while you are permitted to take loans from your 401(k) plan, this is not possible in an IRA. And depending on the investments used to fund the IRA, charges and expenses could be higher or lower than those you would incur inside your 401(k) plan.

At your direction, your employer can transfer your distribution directly to another qualified plan or to a rollover IRA. A rollover occurs when you

withdraw cash or other assets from one eligible retirement plan and contribute all or part of it within 60 days to another eligible retirement plan. Under this option, you would direct your plan administrator to make a direct and tax-free transfer of funds from your former employer's plan to a rollover IRA at a financial institution of your choice. That way, you maintain the tax-deferred status of your retirement account, consolidate all retirement accounts for easier management, and benefit from increased investment flexibility.

When you roll over a retirement plan distribution, you generally don't have to pay tax on it until later when you take cash withdrawals. By rolling over, your funds have the potential to continue to grow tax-deferred.

Job changers should resist the temptation to spend down their retirement savings, whether they are moving to a new job or plan a hiatus from work. When you fail to roll over, you not only pay tax on the amount you receive, but you may, if you are under age 59-1/2, be subject to an additional 10% penalty on the early distribution you receive. Sound financial planning dictates that you would draw on other funds first, leaving retirement plan spending as a last resort.

If you are simply moving your IRA from one institution to another and you do not plan to use the funds, you should consider making an IRA transfer and not a rollover. This is a simple direct transfer from IRA to IRA between financial institutions to better manage and grow your retirement assets.

When considering rolling over assets from an employer plan to an IRA, factors that should be considered and compared between the employer plan and the IRA include fees and expenses, services offered, investment options, when penalty free withdrawals are available, treatment of employer stock, when required minimum distribution begins and protection of assets from creditors & bankruptcy. Investing and maintaining assets in an IRA will generally involve higher costs than those associated with employer-sponsored retirement plans. You should consult with the plan administrator and a professional tax advisor before making any decisions regarding your retirement assets.

This article was written by Wells Fargo Advisors and provided courtesy of Chris Hall, Managing Principal, in Parkersburg, WV and Marietta, OH at (866) 865-4442.



Members of the Advisory Team
(left to right):

Rob Blasczyk,
 Brett Bronski,
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 Chris Hall and
 Jeremiah Kuhn

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Get The Chamber Connection

Ask SCORE: Get to Know Your Cash Flow

Monitoring cash flow is vital to the well-being of your business, especially if other indicators such as sales seem positive. Surprises, such as slow or non-paying customers and unexpected expenses, are your worst cash flow enemies.

It's important to follow some simple, common-sense financial management practices. First, you need to translate sales into real money as quickly as possible and then monitor it.

One way to shift cash to your bank's assets is to ask for all or a portion of customer payments up front. Asking for at least a deposit in advance is a great way to jump-start your cash flow. And if you establish the policy fairly and properly, it shouldn't alienate good customers.

Accepting credit card payments also can help, and the cost is generally small.

You may need to manage "receivables" more closely. Create a detailed "aging" schedule of what you are owed, by whom and for how long. Place phone calls to overdue accounts, focusing first on the largest amounts due. Offering a discount can bring some quick cash in the door, but play this card only after you've called the customer to ask for full payment.

Finally, use an operating budget, noting specific due dates for payables as well as receivables, to anticipate potential problems. With that information, you'll be better able to make short- and long-term plans, spot, and avoid potentially crippling cash crises.

For more information, contact the SBDC office at 740-373-5150, and visit SCORE online at www.score.org.

If you would like to discuss this subject or any another business issue, contact SCORE at the Small Business Development Center
 2163 SR 821 Bldg. 6-A
 Marietta, OH

Boost Your Business Tuesday, July 12 "Instagram for Businesses"

Speaker:
 Sarah Arnold
 Clutch MOV
 8am-9am

Huntington Bank
 226 Third Street

This event is no charge and is a program offered to MACC members that is a collaborative effort between Marietta Main Street, MACC and the Small Business Development Center

Business After Hours Thursday, July 14

Marden Rehabilitation Center
 200 Putnam Street, Suite 800
 Marietta

5-6:30pm

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

Professional Roundtable Wednesday,



Women's July 27

"Speed Networking"

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

\$10 Special Member Rate
 \$15 General Admission

MACC Coffee Chat Friday, July 24



8:30-9:30am am Join Us For:

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

Welcome New MACC Members!

Elliott Financial Group
 (304) 422-5424
 2519 Ohio Ave, Parkersburg
 Ryan Elliott, Owner

Green Meadow Veterinary Hospital
 (740) 373-9696
 3000 State Route 26, Marietta
 Jessica Kidd, Owner

Quality Care Partners
 740-455-5199

33 South 5th Street, Zanesville
 Jennifer Martin, Marketing/ PR

Kona Ice of the Mid-Ohio Valley
 (740) 538-4126
 10080 St. Rte. 550, Vincent
 John Church, Owner

Eureka Midstream, LLC
 (740) 868-1325

27710 State Route 7, Marietta
 Melissa Richey, Manager



Save The Date!

Mid-Ohio Valley
 Entrepreneurship Expo
 Saturday, September 17
 8am-5pm

Join local entrepreneurs at this one day conference at MC that will offer resources, tools and inspiration to all those who attend. Specific topics that will be covered are:

- Social Media and Technology
- Financing
- Creativity and Mindset
- Marketing, Branding and Communication
- Social Entrepreneurship

For more information contact
cc@marietta.edu

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

Sandy's Success Builders Tips to Building a Successful Business Plan

Owning and operating your own business can be difficult, but with hard work, patience, and the right support system, it can pay off just as it has for two successful area women.

Linda Lohr is the owner of The Connection Day Spa at 224 Main Street in Lowell, Ohio. The spa offers a hair salon, hair extensions, lash extensions, manicures and pedicures, facials, and massages.

Linda has owned the business for 30 years. Prior to opening the spa, she worked at three different salons and gained experience before an opportunity arose to allow her to start her own business. Now she has four employees and continues to do hair herself.

Linda has benefited from business classes and recommends that for anyone interested in starting a business. She really enjoys mentoring her employees and is proud that several of her former employees have gone on to start their own businesses or become teachers for others.

"You have to be consistent, consumer friendly, and have a talented staff to work with," Linda said. But she also cautions that there are a lot of people looking to scam a woman seeking to start a business. "You have to trust your gut. If it doesn't feel right, don't do it. It's important to have someone you can run things by," she said.

Dr. Amy Gerber Smith owns Smith Orthodontics at 6 Rosemar Circle in Parkersburg, W.Va. She has been in practice for 11 years and uses orthodontics to give children, teens, and adults beautiful, straight smiles.

Amy comes from a long line of dentists, but she's the only woman in the line. She found that while dentistry and orthodontics had traditionally been male professions, it is a great profession for a woman. She has the flexibility to set her own hours and plan around her children's schedules.

Like Linda, Amy agrees that having an incredible team, both at work and at home, is essential to being successful. "I have great female colleagues that I can go to for advice. We are all facing the same issues and can bounce ideas off each other and be there to support each other," Amy said. She also appreciates her staff and feels it is important to make everyone feel like part of a team. "Regular staff meetings are important to make sure everyone is on the same page. I feel like my staff are just as important as I am to the business," she said. Another key part of her team is her financial team. "Seeking sound financial advice when I first started my business and also as my practice has grown has been essential in my success. My bank, CPA, and marketing advisors are all part of our team and have helped my practice become bigger and better," she said.

Amy believes it's important for a businesswoman to schedule time off to recharge and to remember to do something for herself. For her, she enjoys exercise as a way to stay healthy both physically and mentally. "Women always want to take care of everyone else. It's how we're made. But sometimes women need to take care of themselves," she said.

By working hard and finding balance in life, you can build success too.

By working hard and finding balance in life, you can build success too.



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, 82 sales offices and 80 ATMs in Ohio, West Virginia, and Kentucky. Learn more about Peoples at www.peoplesbancorp.com.

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July is Building Bridges to Careers Month!



Building Bridges to Careers has been in existence since August 2012. It is a community organization that focuses on career development for youth. Tasha Werry with Marietta City Schools, Cindy Davis and Allen Brokaw, both of Family and Children First Council, are founders of this organization. Family and Children First recognized the need and addressed this county-wide concern through the Teen Career Awareness Initiative. The foundation was in place for launching Building Bridges to Careers. Once established, the partners and volunteers began to develop programs to address career awareness and development for students in Washington County. After identifying what programs were already in place, new programs were developed to address the deficits. To date, there are seven programs that work to serve the mission of the group:

To develop and facilitate community networks that engage Washington County students in a variety of community based experiences and expand their career awareness of education and career options so that they are motivated to create and attain their life goals. They also want to prevent the "brain drain", which means that we educate our students and then they move to other cities to live. Embedded in the programs are experiences for students to get to know their community and learn to live in them.

The biggest challenge for BB2C is keeping up with the career development needs of the students in the county. Over the past four years BB2C has worked with minimal resources to develop the programs. As the programs grow and opportunities arise to create new programs, the administrative demands also grow. This is a good problem to have, and one that created a positive challenge of creating more connections and programs that will address the needs of students.

BB2C's biggest advantage is their partnerships. Several organizations provide personnel, time and resources that help the projects come to fruition. Essentially, the programs could not occur without the willingness of community adults to participate, and this includes the area teachers. All

seven BB2C programs require people from the community to get involved, which they have great response. No one organization or person can have all of the career knowledge needed to support students in their career decision making. It is not possible. They must be able to go to the source of the knowledge if they are actually going to make a difference for the students as they make these life changing decisions.

A new project that has just begun within the organization is the Epicenter Project. The vision for the Epicenter is for youth development and entrepreneurial development to occur simultaneously in one location. It would be an entrepreneurial education center. The base programs would include small business/entrepreneurial incubation combined with career mentoring, job shadowing, and high school internships all in one collaborative space. The first "Think Tank" meeting for this endeavor took place in June, and there are plans to continue meeting later this summer. The proposed location is space available behind the Boys and Girls Club in the Harmar Community Center. This type of project would be the ultimate embodiment of the BB2C mission and vision statements.

BB2C is active with the Marietta Area Chamber of Commerce because we directly connect them to the businesses that need skilled and reliable employees. These businesses are also impacted by the "brain drain" when the young people leave the area to live in other places. The Chamber is also a hub of communication that supports the development of the programs in a way that would not otherwise occur. Because organizations like the Chamber work with us and support our endeavors BB2C is able to develop and implement viable programs with minimal resources. Just for clarification, the BB2C is not an official 501C(3), however they do have a fiscal advisory group and our fiscal agents are the Marietta Community Foundation and Marietta City Schools.

"Marietta is not so large that community leaders are inaccessible. This is a huge plus for an organization like BB2C. It amazes me that I am able to connect with

people in positions like the presidents of the Chamber and the local colleges, the director of the Small Business Development Center, the director of the Port Authority, CEOs and general managers of various companies in town. I can even reach out to the mayor and others in his office without much effort. For someone from education, this is a real asset. Even the size of the school districts in the county allows for collaboration to occur that is not easy to accomplish for larger schools in the bigger cities. Networking is not included in teacher training, but it is essential if educators are going to utilize the many and various community resources available that can support the education of our children. In case you haven't heard, Building Bridges to Careers is the recipient of this year's funds from the Broughton's Ice Cream Social.....so please buy a ticket!

Thank you Marietta and the surrounding communities for your continued support of these important programs!" Werry stated.

Save The Date!
Sunday, July 17
2-5:30pm
Broughton's Ice Cream Social
to benefit BB2C
Tickets available at the Chamber Office!
100 Front Street, Marietta.
Tickets are \$3.50 in advance
And \$4.00 on location.
See attached flyer for more details.

