



106 Area Companies Recognized for Safety Achievement



Congratulations to the following dedicated MOVSC Members in achieving the 100% Award. This award is given to each company that works the entire year (2015) without a lost-time injury or illness.

McDonald's® of Marietta
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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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www.obrienssafety.com
O'Brien's Safety Services

Settlers Bank
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www.mycareerschool.com

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Marietta Family YMCA
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O'Brien's Safety Services, LLC
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The Continuous Gutter Pros, LLC
Trademark Solutions
Tri-State Concrete Pumping, Inc.
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Vogue-Swift, Inc.
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Wetz Warehousing
Wolf Creek Contracting
Workingman's Store, Inc.

PLATINUM
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Peoples BANK
Working Together. Building Success.®

April's Business After Hours at Peoples Bank Theatre!



Guests enjoyed tours of the newly renovated Peoples Bank Theatre.



Joan Zollar, Trademark Solutions, networked with Angie Harkness, Hall Financial Advisors and Theatre Tour Guide Barb Schafer.



Laura Miller, Glenwood Community, and Dan Halliburton, representative from Congressman Bill Johnson, smile for a picture.



Bill & Pat Peoples, Cawley & Peoples Funeral Home, enjoy a night at the Peoples Bank Theatre.

"I wanted to let you know how much I enjoyed the BAH! I was able to connect with someone who knew about available property in Washington County, invited me to speak at their church, and someone who wants to volunteer with the auction/dinner in Marietta."

Alvin Phillips, Habitat for Humanity of the Mid Ohio Valley



Guests anxiously wait to hear if they won a door prize & Marietta Bucks!

2016-2017 MACC Board

Dan Harrison, Chairman of the Board
Harrison Construction

Executive Committee

Donn Schafer, *Past Chair*
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Kathy Schalitz, *Member Services*
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Kelsey Jeffery
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Candi Heiss
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Charlotte Kuehn
RSVP Volunteer

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



Mid Ohio Valley Safety Council

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.

REMINDER! External Training Credit Guidelines

- Two out of the 10 required meetings can be an external meeting credit.
- No matter the number of people in attendance at an external training event or the length of the external training, a maximum of **one** external training credit can be earned per policy number.
- Safety training conducted at the employer's workplace, online courses or webinars do not qualify.
- The deadline for submission of external training certificates for FY15 rebate program eligibility is **Thursday, June 23, 2016.**



"In my day, we didn't concern ourselves with wimpy notions of workplace ergonomics."

Safety Council Board Nominations

The Mid-Ohio Valley Safety Council is accepting nominations for the Safety Council Board of Directors. Elections will be conducted at the June 15th meeting.

Responsibilities of the Safety Council Board are:

- As a representative of the Mid-Ohio Valley Safety Council you will have the opportunity to communicate its purpose and goals to other businesses and individuals throughout the area.
- Actively participate in the planning of all Safety Council functions including monthly meetings, other programs, seminars and community events.
- Board terms are one or two years.

Any person interested in a board position or nominating an individual to the board may contact any Safety Council board member or call Carrie Ankrom, Safety Council Manager, at 740-373-1884.



MOVSC Membership Drive

Interested in joining our safety council? **Enrollment opens on May 1st.** The BWC's Safety Council year begins on July 1, 2016 and ends June 30, 2017.

May begins the MOVSC's membership drive. Do you know someone who would benefit from our monthly meetings? Someone who would be interested in the knowledge of our expert speakers? Someone you feel would be an asset to our membership? Someone who could use the networking of our professional members to enhance their company's safety?

If so, please contact Candi Heiss, Safety Council Manager, by phone at 740-373-5176 or send an email at heiss@mariettachamber.com.

MOVSC Upcoming Meetings

Wednesday, May 18

Got Stress?? Working With Stress

Featured Speaker:

Kathryn Hem, Wellness Collective

Sponsored By:

Washington State Community College

Wednesday, June 15

"Call Before You Dig"

Movie Day

Featured Speaker:

Chuck Green, Ohio Utilities Protection Service

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

Support Safety and Gain Recognition For Your Business

Want an easy way to promote your business to 125 MOVSC members?

Be a sponsor of the next monthly meeting. All that is required is a giveaway for each person and a door prize. Call Carrie at 740-373-1884.

Important Deadlines With Your Third Party Administrator

May 2 – 27, 2016

Biennial open enrollment for MCO selection.

Monday, May 16, 2016

Last date to change premium installment plan for the 2016 policy year.

Hall Financial Advisors, LLC

1101 Rosemar Road, Suite, Parkersburg, WV 26105
 416 Hart Street, Suite A, Marietta, OH 45750
 TOLL-FREE: (866) 865-4442

Weigh the Value of Upgrades to Your Home

“Home renovations can be a stressful, time-consuming, and expensive process,” according to Laurie March, home improvement and remodeling expert. Having an idea of the return you’ll receive on your investment at sale time is one way of deciding whether or not the project is worth the cost, or it can help you prioritize projects.

General estimates of how much you could get back

In an average residential market, several kinds of projects can recoup more than 80% of the investment for the cost of the job, notes *Remodeling Magazine’s* “2014 Cost vs. Value Report.” The report details more than two dozen typical renovations in the midrange or upscale category, from replacing doors or windows to adding rooms. For example, if you install upscale fiber-cement siding to your house, expect to recoup up to 87% of the cost of the job, notes the report. You can search the report for trends over time, for regions, or even city-specific data.

Small changes, big results

“In every market, sprucing up your front door has surprisingly good results,” notes March. Put in a new steel door and you can expect to recover 96% of the cost of the investment, according to *Remodeling*

Remodeling Magazine’s report. “Add in a refresh on your outdoor lighting, doormat, and colorful landscaping, and you can really change how your home is perceived from the street,” she adds.

Remember, home buyers will likely first see your place pictured online, notes Brendon DeSimone, real estate expert and author of *Next Generation Real Estate: New Rules for Smarter Home Buying & Faster Selling*. “If your home does well in a photo shoot, it will get more people in the door,” he says.

More buyer-minded advice

• “Kitchens and bathrooms sell homes,” says DeSimone. High-impact and higher-cost investments here include new countertops, appliances, and cabinet hardware in the kitchen and new fixtures and grout in the bathroom.

• Be stylish, but not edgy, he advises. White cabinets in the kitchen or hardwood floors in a dining room will hold their value for longer periods of time than the latest fads. Add a fresh coat of paint where it’s needed.

• Keep bedroom changes reversible. “Taking out a bedroom and replacing it with a walk-in closet can sometimes be a huge selling point,” says DeSimone. Turning a bedroom into a home office can also be appealing. Both of these transformations can be undone if a buyer wants to regain the room as a bedroom.

Live in the present

Selling your home might not be in your near-term plans. “While financial data tells half the story, many remodeling decisions stem from personal family circumstances,” says March. Adding a bathroom might only recoup 60% of the investment for the cost of the job, according to *Remodeling Magazine’s* report. But if the addition could better accommodate your growing family, it might be worthwhile.

The same holds true for other jobs. If you open up an area and create a kitchen that flows into a living space, you might recoup 70% to 80% of the financial investment, notes March. “But creating a space your family can gather in — and connect in — might be priceless.”

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,
 Ashley Brown,
 Chris Hall and
 Jeremiah Kuhn

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Get The Chamber Connection

Ask SCORE: Improving Your Credit Score

Good credit has always been important for entrepreneurs for accessing both start-up and growth capital. Tips for improving your credit:

- Make sure you can meet your current credit obligations prior to taking on more debt – pay your bills on time.
- Maintain low balances on personal credit.
- Look for small-business lenders or vendors that report small-business payment history information to the major business credit reporting agencies.
- Know your own credit score. Request a free copy of your credit report from the nationwide consumer reporting companies (Equifax, Experian, and TransUnion) once a year.
- Review your personal credit report and score at least every 3-4 months.

If you’ve had credit problems in the past explain the problem and how you resolved it in your business plan, then be prepared to answer any questions the lender may have. Working to correct the problem will work in your favor.

Even though you may have a good history of paying your bills, a business owner must still present a solid case when applying for a new loan or line of credit. Potential “red flags” when applying for a loan:

- The presence of derogatory public records, such as collections, liens, judgments and bankruptcies.
- An increased trend in slow payment of obligations.
- An increase in the number of business credit inquiries or applications generated by the business or the owner.

Need more help with credit and other small business finance issues? Then contact SCORE, a non-profit organization providing free, confidential, business advice.

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
 Tel: 740-373-5150
www.score.org

Boost Your Business Tuesday, May 10 “SBA Loans to Start Up or Expand Your Business”

Speaker:
 Rick Haney,
 Small Business Administration
 8am-9am
 Huntington Bank
 226 Third Street
 This event is no charge and
 Co-Hosted with MACC, Marietta Main
 Street and the Small Business
 Development Center

Business After Hours Thursday, May 12

River Town Grill
 10 Tiber Way
 Marietta
 5-6:30pm
 \$5 Special Member Price
 \$10 General Admission & those who
 wish to be invoiced.

Professional Roundtable Wednesday,



Women’s May 25

“Apparel Trends”
 Speaker:
 Danielle Augustine
 Hyde Brothers Printing and Marketing
 11:45am-1pm
 daVinci’s
 215 Highland Avenue
 Williamstown
 \$10 Special Member Rate
 \$15 General Admission

MACC Coffee Chat Friday, May 27

8:30-9:30am
 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!

Silver Linings
 (740) 525-4864
 108 Front Street
 Courtney Knoch, Owner

Boys & Girls Club of
 Washington County
 (740) 363-4123
 307 Lancaster Street,
 Suite 1, Marietta
 Angela Scott, Manager

Warren Drilling Co.
 (740) 783-2275
 305 Smithson Street, Dexter City
 Tom Phillips, Sales Manager

Habitat for Humanity of the
 Mid-Ohio Valley
 (304) 422-7907
 600 16th Street, Vienna
 Alvin Phillips, Executive Director

Nacho Average Taco
 (740) 516-1768
 112 Holly Street, Marietta
 Chelsea Lancaster, Owner

CRJ Vending
 (740) 706-0735
 105 Seneca Drive
 Craig Medley, Owner

New Marietta Buck Redeemers

- Cawley and Peoples Funeral Home
- Jeremiah’s Coffee House
- Marietta Brewing Company
- Ohio Valley Memorials
- Tasteful Occasions Catering
- Whirl Frozen Yogurt



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

If a woman's first step to starting a business is having a great idea, the second step is most certainly making a plan. According to the National Women's Business Council, women own 30% of all businesses, but only capture 11% of all sales. While a well-prepared business plan is necessary to attract investors and gain funding, it can also help a woman plan for the growth and success of her business.

Before you create your business plan, consider the following tips:

- Planning is necessary and it involves a lot of work. Be prepared to spend weeks, or even months, completing your plan.
- Don't get discouraged by the overwhelming task. Break the project into manageable chunks. You may want to divide your plan into sections and work toward completing one section at a time.
- Aim to create a plan that is brief and succinct, but includes everything important to the business. The ideal proposal is probably around 10-15 typed pages. Secondary issues and details can be discussed at a later meeting.
- Focus on your intended reader. Use your plan to get organized and make sure all the bases are covered. Investors and lenders want to make sure you will be able to achieve your goals.
- Use layman's terms. Try to avoid technical descriptions and jargon. You want your audience to understand what they are investing in.
- A business plan is a "living" document so it needs to be updated as your knowledge grows or as you solidify your strategies.
- Be realistic and be honest about positive and negative findings. Base your projections on results gathered from your analysis.
- Discuss your company's business risks up front. Your credibility can be irreparably damaged if your lenders or investors uncover the risks themselves.
- Don't make vague or unsubstantiated statements and don't make promises about your expected growth. Make sure you back up your statements with data and market information.
- You may actually want to have two sets of business plans – one for internal use and one for external use. To be an effective tool, the internal business plan will usually be more detailed than the plan presented externally.

Remember, the only person who can write your business plan is YOU! If you already have your great idea, go ahead and take the next step. The work will be difficult, but the rewards can be incredible. With the right plan, you can build success. For more on developing a successful business plan, visit <http://www.peoplesbancorp.com/home/business-banking/plan/business-resource-center/business-builders>



Sandy DeLong is Vice President – Treasury Management at Peoples Bancorp Inc. She has more than 30 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 \$3.3 billion in total assets, 82 sales offices and 81ATMs in Ohio, West Virginia, and Kentucky. Learn more about Peoples at www.peoplesbancorp.com.

P.O. Box 738
Marietta, OH 45750
740.373.3155
Fax 740.374.2020
[peoplesbancorp.com](http://www.peoplesbancorp.com)



McCauley, Webster & Emerick

McCauley, Webster & Emerick was formed in 1977. The company is a general practice law firm that provides multiple services to clients. They provide legal representation in domestic cases and other civil litigation. Some other services include providing legal advice regarding wills and estates, corporations, LLC's and all real estate matters including deeds, mortgages, title searches and closings.

They are located in Marietta and Belpre. The firm was established in Belpre because there were no other lawyers practicing in the area at the time. The second office in Marietta opened to provide a location for real estate closings, and to have a place to meet the clients who lived in the Marietta area. The partners in the law firm are Thomas P. Webster, Gregg M. Emerick and Andrew S. Webster, and the company employs six legal secretaries.

In the future, McCauley, Webster & Emerick plan to expand their Marietta operation by adding one more lawyer to assist the staff at the Marietta office. The company is also developing a new website and will be online by summer of 2016.

They believe that one advantage of being in the Mid-Ohio Valley region is the stable economic area. An additional advantage is that there is an increasing number of attorneys who are retiring, creating more opportunities for new lawyers and law firms to expand current services.

The business is a member of the Marietta Area Chamber of Commerce because of the invaluable information communicated to the area to prospective new businesses and individuals. They also appreciate the monthly networking functions.

Contact Information:

Marietta Office
225 Putnam St.
(740) 373-8244

Belpre Office
1710 Washington Blvd.
(740) 423-9548

Mark Your Calendars For Upcoming Workshops to Benefit Your Company

Friday, May 20, 2016 "Ethics"

A workshop on "Ethics" presented by Susan Willeke, Education and Communications Administrator, Ohio Ethics Commission, in the Graham Auditorium of the Arts and Sciences Building from 10am-Noon on Friday, May 20, 2016.

This is a great opportunity for public officials to receive the required training on ethics. This training is no charge and is open to the public as a service to the community.



Tuesday, May 24, 2016

"Differences Between OSHA Recordability & Workers' Compensation"

Ohio Chamber of Commerce
Business Symposium

Featured Speaker:

Bill Wahoff, Steptoe & Johnson, PLLC
Time: 11:30am-1pm
Location: Marietta Country Club
Cost: \$15 per person and includes lunch

RSVP with MACC at 740-373-5176



McCauley, Webster, Emerick and Staff.

Save The Date! MACC 46th Annual Golf Outing

Monday, August 1,
2016



It is time to get your gear ready and take the afternoon to network on the course! The 46th Annual Golf Outing is scheduled for Monday, August 1, at the beautiful Marietta Country Club.

- Shotgun start at 11am.
- Four person scramble.
- Entry fee of \$125 per person includes golf fees, cart, one Mulligan, range balls, lunch and dinner.
- 50/50 Drawing.
- Skins game (\$40/team).
- 1 Extra Mulligan \$10.
- 14 Skill Prizes of Pro Shop Gift Certificates or Nike Golf Balls
- Par 3 Hole Prizes of \$125 Pro Shop Gift Certificates

Team Prizes

1st Place Team:

\$500 (\$125 per person) in Marietta Bucks or Golf Pro Shop Gift Certificates.

2nd Place Team:

\$300 (\$75 per person) in Marietta Bucks or Golf Pro Shop Gift Certificates.

17th Place Team:

\$500 (\$125 per person) in Marietta Bucks or Golf Pro Shop Gift Certificates.

18th Place Team:

\$300 (\$75 per person) in Marietta Bucks or Golf Pro Shop Gift Certificates.

To register contact the Chamber at (740) 373-5176.