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**Perry and Associates Takes the Title!**  
**MACC 46th Annual Golf Outing**



1<sup>st</sup> Place – Perry and Associates  
Scott Woods, Bill Wilkinson, Austin Wilkinson, Randy Nelson



2<sup>nd</sup> Place – TheisenBrock  
Harry Fleming, Matt Carlisle, Jim Huggins, Patrick Stealey



17<sup>th</sup> Place – Somerville Manufacturing  
Tim Collins, Barry Fey, Jason Betts, Jeff Fleak



18<sup>th</sup> Place – Silverheels Property Management  
Michael Hinton, Andrew Vonville, Rod Harris, Todd Klein

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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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Check Out MACC's Facebook Page for additional photos of the 46th Golf Outing!





**Celebrating 75 Years.....  
Spotlighting Haessly Hardwood Lumber!**

Haessly Hardwood Lumber was founded in 1941 by the late Norman E. Haessly Sr. in Columbia County, Ohio. His small business consisted of a small sawmill, cross-cut saws, a team of horses, one truck and two employees.

Norm took his business to Pennsylvania in 1942-44, cutting lumber for use in WWII. He moved his business back to Ohio in 1944, then to New York in 1945, back to Ohio in 1947, back to New York in 1948 and back to Ohio in 1950. His son, Jack (Norman E. Haessly Jr.), graduated from high school in 1954 and joined his dad's business.

After numerous locations in Southeast Ohio, they brought their small business to Washington County in 1956 and to their present location in 1961. Jack's son Mark joined the business in 1976 and his son Steve joined in 1979.

In 1974, a new company, Inland Wood Products, was started; this company manufactures wooden pallets and serves many businesses in a 150 mile radius.

Haessly Hardwood Lumber has grown to be a very modern manufacturer of Appalachian Hardwoods. These hardwoods are used here in the United States but also to an increasing export market.

Haessly's currently have 74 employees, as well as several contractors doing timber harvesting and trucking.

Haessly Hardwood Lumber gives much credit to their success over the years to the outstanding work force that starts with

harvesting trees through numerous manufacturing processes to reach the final products used in furniture, flooring and industrial uses.

The Haessly's and their employees plan to continue being a quality manufacturer of fine Appalachian Hardwoods well into the future.



*Haessly Hardwood Lumber is not only successful but family owned and operated. Pictured above: Steve, Jack, Mark and Rusty Haessly.*



**Haessly Hardwood Lumber Company**  
25 Sheets Run Road  
Marietta, OH 45750  
740-373-6681



**HAESSLY HARDWOOD LUMBER CO.**

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Harrison Construction

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**Kathy Schallitz, Member Services**  
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**Candi Heiss**  
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**Tiffanie Craven**  
Office Manager  
**Charlotte Kuehn**  
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740-373-5176; Fax: 740-373-7808  
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.

**Welcome 2016-2017 New MOVSC Members!**

- Elpro Services**  
210 Millcreek Road  
Marietta, OH 45750  
(740) 568-9900  
**Rep: Mike Albertson**
- Eureka Midstream**  
27710 State Route 7  
Marietta, OH 45750  
(740) 868-1325  
**Rep: Greg Dotson**
- Fort Frye Local Schools**  
65 Canterbury  
Beverly, OH 45715  
(740) 984-2497  
**Rep: Stacy Bolden**
- FQ Energy Services**  
**FQ Truck Operator**  
28407 State Route 7  
Marietta, OH 45750  
(740) 373-4599  
**Rep: John Berentz**
- Peoples Bank Theatre**  
222 Putnam Street  
Marietta, OH 45750  
(740) 373-0894  
**Rep: Chuck Swaney**
- Water Energy Services**  
2341 SR 821, Bldg 11C  
Marietta, OH 45750  
(740)371-5078  
**Rep: Stephen Riffe**

**MOVSC Upcoming Meetings**

**Wednesday, September 21**  
**"Fire Codes... Why Can We Not Do That?"**  
Featured Speaker  
**Chief Durham, Marietta City Fire Department**

**Wednesday, October 19**  
**"Suicide Prevention"**  
Featured Speaker:  
**Ana Berrios**  
**The Ohio State University**

**Meeting Information**  
Marietta Shrine Club  
Registration: 11:30 am  
Program: Noon to 1 pm  
Cost: \$15 includes lunch  
RSVP to info@mariettachamber.com

**REMINDER:**  
**REGISTRATION/DOORS OPEN AT 11:30AM**  
**Please allow the Safety Council Board Members time for meeting set-up prior to that time.**  
**Thank you for your patience and cooperation!**

**Deadline to Enroll in Workers' Comp Group Plan is November 16, 2016**

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.

**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!

# Hall Financial Advisors, LLC

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

## College Tuition Anxiety?

### Get schooled on financial aid – whatever your income level

Did you know that in the 2013-2014 academic year, more than \$238.3 billion in financial aid (grants, federal loans, federal work-study, and federal tax credits and deductions) was awarded to undergraduate and graduate students? And that those students came from households spanning a wide range of household incomes?

During that same academic year, the average amount of aid for a full-time college student was \$14,180, including \$8,080 in grants (that don't have to be repaid) and \$4,840 in federal loans.

Once you realize how many resources may be available and begin your research on financial assistance, you may be on your way toward easing some of the anxiety often associated with paying for college.

### 5 lessons on seeking financial help for college costs

**Start planning during the high school years.** Pay particular attention to your child's junior year of high school, and reposition assets or adjust income before that year begins. When financial aid officers review a family's need, they analyze the family's income in the calendar year beginning in January of the student's junior year of high school.

**Assume you're eligible for aid ... until you're told you're not.** There are no specific guidelines or rules of thumb that can accurately predict the aid you and your child may be offered. Because each family's circumstances are different, keep an open mind as you consider financial aid alternatives. A number of factors—such as having

several children in school at the same time—may increase your eligibility for assistance.

**Reassess assets held by your children.** Federal guidelines expect children to contribute 20% of their savings toward their education's costs, while parents are expected to contribute up to 5.64%. That's why assets held in custodial accounts in your children's names (bank accounts, trust funds, brokerage accounts) may reduce the aid for which the family qualifies.

But assets held in Coverdell Education Savings Accounts (ESAs with income limitations) and 529 plans (operated by states and educational institutions) will be factored into the parent's formula, having less effect on the aid for which the family qualifies.

**Help grandparents' target their gifts.** Grandparents' hearts often lead them to make gifts directly to grandchildren or pay their tuition expenses. Even though payments made directly to a college avoid gift taxes, financial aid sources generally count these payments as an additional resource the family has to pay for college expenses. Distributions

from grandparent-owned 529 plans are also considered as resources and assessed as your child's income, which reduces the amount of eligible aid.

A better idea for grandparents may be to consider making a gift to a 529 plan owned by the parent or grandchild. The financial aid treatment of gifts to 529 plans is generally more favorable than for gifts made directly to the grandchild. Plus grandparents may also realize estate tax and gift benefits by using this alternative.

**Assess your family's financial situation to determine what your children will need.** Gather records and begin researching available financial aid, grants, loans and scholarships. Two forms will be key to your aid application process: the Free Application for Federal Student Aid (FAFSA) and the College Scholarship Service Financial Aid Profile (PROFILE). The FAFSA form helps you apply for federal aid, and many states also use it to determine a resident student's eligibility for state aid. You can find forms in high-school guidance offices and college financial-aid offices or online.

\*Trends in Student Aid 2013, collegeboard.org  
 \*\*fafsa.gov

\*\*\*  
*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

## Save the Date!

### An Employer's Guide to Dealing with Disabilities in the Workplace

Wednesday, September 14  
 Registration/Lunch—11:30am  
 Session—Noon-1pm

Marietta Country Club

Cost: \$25 per person

This presentation is designed to assist employers in dealing with the often confusing legal requirements of the Americans with Disabilities Act (ADA). It will include topics such as who is entitled to accommodation, whether an employee is "qualified," determining essential functions, types of reasonable accommodation and undue hardship. Time will be provided for questions.

**Presented by: Colleen E. Cook, TheisenBrock, LPA Certified Labor and Employment Law Specialist**

Ms. Cook has represented employers for over 30 years in employment litigation, employment discrimination, unemployment and workers' compensation, wage and hour matters and most other areas of employment law.

RSVP to [info@mariettachamber.com](mailto:info@mariettachamber.com) or (740) 373-5176.

## Welcome New MACC Members!

**Aardvark Communications & Security**  
 Marietta, Ohio  
 (740) 374-2120  
*Alex Saliba, Manager*

**Stoffel Consulting, LLC**  
 Marietta, Ohio  
 (740) 370-6700  
*Michael Stoffel, Owner*

**Gold Star Courier Services, LLC**  
 Reno, Ohio  
 (740) 525-3804  
*Jon Coppernoll, Owner*

## Boost Your Business Tuesday, September 13 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.



## Professional Roundtable Women's Wednesday, September 28

### "Retirement Has Changed: What's Your Next Move?"

Speaker: *Mary Segrest, Financial Advisor Edward Jones*  
 11:45am-1pm  
 DaVinci's  
 215 Highland Avenue  
 Williamstown

\$10 Special Member Rate  
 \$15 General Admission

## Special Business After Hours Thursday, September 29

Stacy Family Farm—Reno Location  
 27515 State Route 7 North,  
 Marietta  
 5-7pm

\$10 Special Member Price  
 \$15 General Admission, Families & those who wish to be invoiced.

**MACC Coffee Friday, Sep- 8:30-9:30am**



**Chat tember 30 am**

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.com/events](http://www.mariettachamber.com/events)

## MACC's Newest Team Member

August was a month of mixed emotions at the Chamber. It was time to say goodbye to Kelsey Jeffrey, and welcome Tiffanie Craven as the new MACC Office Manager.



We are very proud of Kelsey and grateful for her contributions to MACC. We wish her all the best in her new career at AmeriCorps in Cleveland.

We welcome Tiffanie Craven who will fill the position of Office Manager. She is a familiar face and voice to many of you as she was formerly employed by the Marietta Family YMCA. She will manage the day-to-day duties of the office, organize monthly events including registration and planning, work on relocation requests, assist with Safety Council reporting, contribute to membership recruitment, and coordinate various MACC groups' activities. Tiffanie will be the friendly voice when you call or visit our office.

Tiffanie has gained a strong foundation in chamber work as an MACC Ambassador. In Tiffanie's spare time she enjoys spending time with her family and friends, running, theater, cooking and traveling.

We are fortunate that Tiffanie is bringing her experience and her enthusiasm for serving our business community.



**Thank You 46th Annual Golf Outing Sponsors!**

**Banquet**



**Beverage Lunch Media**



**\$25,000 Hole-In-One Golf Cart**



**Gold**



**Par 3**



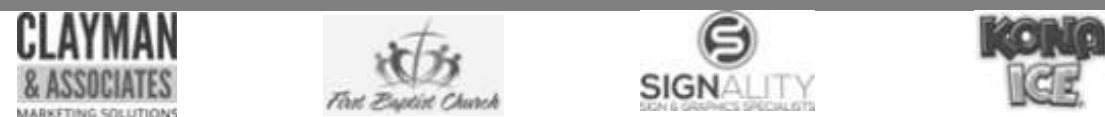
**Score Card Driving Range**



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**2015-2016 New Member**



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**Sandy's Success Builders  
Insurance for Small Business Owners**

We can all agree that it is important to have insurance both personally and professionally. But what kind of insurance does a small business owner need? For the answers, I turned to my friend and colleague, Jeff Starcher. As an employee benefits specialist for Peoples Insurance Agency, Jeff knows how to protect your business and your employees. There are a few key areas to consider.



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](mailto: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](http://www.peoplesbancorp.com).

**Q: Why is it important for small businesses to consider short-term disability insurance for its employees?**

*A: Short-term disability insurance pays a percentage of your gross income for a period of time while you are disabled. Our local agents can help you select the right amount of disability insurance coverage for your situation, as well as the length of time payments are received. This is a way for employers large and small to assist their employees while they are unable to work.*

**Q: Are group healthcare & life insurance policies affordable? What options are available?**

*A: Providing quality benefit packages is a great way for a business to attract and retain employees. Peoples Bank offers many group health, dental, vision, wellness plans and life insurance products that can help your employees stay healthy and happy. Our local insurance agents will meet with you face to face to help you find the right benefit packages.*

**Q: For those who may not have heard of "Key Man" insurance policies, can you tell us more about them and why they are beneficial to small business owners?**

*A: Key Man Insurance allows a business to survive if an individual who plays a vital role in the day to day operations of the company passes away unexpectedly. In this event, the Key Man policy would pay a lump sum death benefit to offset the loss to the company or the beneficiary. This is beneficial for all business owners.*

If you're considering insurance options for your business, Jeff or one of Peoples Insurance Agency agents will be happy to answer your own questions to help you continue to build success.



Jeffrey Starcher is Employee Benefits Specialist at Peoples Insurance Agency, LLC. He may be reached at (740)373-3994 or by e-mail at [Jeffrey.Starcher@pebo.com](mailto:Jeffrey.Starcher@pebo.com). Peoples Bancorp Inc. is a diversified financial services holding company with \$3.3 billion in total assets, 81 sales offices and 80 ATMs in Ohio, West Virginia, and Kentucky. Learn more about Peoples at [www.peoplesbancorp.com](http://www.peoplesbancorp.com).

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