



# Chamber

**O** On March 13, 2017, more than 740 people gathered as MACC celebrated our 102<sup>nd</sup> Chamber Annual Meeting. For over a century business leaders, elected officials and other community members have gathered for the Chamber's meeting. Did you know our Chamber meeting is the fourth largest in the state of Ohio? Take out the Big C's—Cincinnati, Cleveland and Columbus and you have our Marietta Chamber of Commerce right there too.

There is so much to be proud of in our area! Once a year we come together as a business community to say hello, network, mingle, eat and best of all honor our own deserving community members. The program was designed to provide a brief update on the Chamber itself, but more importantly to be an evening of appreciation and inspiration.

This evening is to remind our members that MACC is stronger because of our members. We are united in strengthening our economy, building a good community, and creating a solid foundation for the next generation. We are proud to be apart of a strong business climate.

It is an evening of inspiration when those who give much of their time and skills for good are recognized and honored. What great fun to surprise the winners and the other guests! In a town where there are no secrets, the honorees are successfully tricked by family, co-workers, and friends.

This year's award winners, like those in the past, work hard and, more importantly, give of their time and talents, to im-

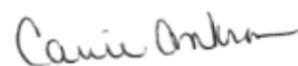
prove our community. To Laura Miller, Dr. Phil Lowe, Christine Cavalier, Dan Stephan, Sr. and Brian and Christy Chavez, we say congratulations and thank you! Each of you have made a difference in our community and in the lives of many residents.

It takes a small army to plan this dinner each year. I want to personally thank the Chamber Board of Directors, Chamber Staff and the Planning Committee for your time, your talents and your dedication to MACC.

To all of the volunteers THANK YOU! From set-up to tear-down and everything in between we could not do this without you. We have so many individuals that come back every year knowing the hard work that is yet to come. Thank you cannot be said enough.

To our sponsors.....well the event would not even happen without your monetary donations. I hope you reap the benefits and grow your business in the upcoming months from supporting your chamber and in return the chamber giving you a platform to network with executives and top representaitves of area businesses.

Like I have said before, I am truly humbled and honored to represent and lead our organization. You, our members, make it so amazing to come to work everyday! Thank you for making our annual meeting a success and thank you for your support and dedication to MACC.



MACC President/CEO  
Ankrom@mariettachamber.com



Savings on health insurance are still available. Call the Chamber at 740-373-5176 for a list of local agents offering the Chamber Plan.

2017-2018 MACC Board

**Terry Rataiczak,**  
Chairman of the Board  
Kinetic Networking

**Executive Committee**

**Dan Harrison, Past Chair**  
Harrison Construction

**David Bricker, Advocacy/Education**  
Hampton Inn

**Kathy Schalitz, Member Services**  
The Pioneer Group

**Mark Morris, Communications/Technology**  
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**Steve Smith, Board Treasurer**  
Selby Hospital

**Michael Beardmore, Industry/Shale Development**  
Businessman-Retired

**Directors**

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Settlers Bank

**Dr. Bradley Ebersole**  
Washington State Community College

**Kristopher Justice**  
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**Gary O'Brien**  
O'Brien's Safety Services

**Deborah Rhoades**  
Peoples Bank

**David Schramm**  
Workingman's Store

**Dr. William Ruud**  
Marietta College

**Joan Zoller**  
Trademark Solutions

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**Carrie Ankrom, President/CEO**

**Morgan Brown, Member Services Manager**

**Tiffany Craven, Office Manager**

**Candi Heiss, Accounting/Special Programs Manager**

**Charlotte Kuehn, RSVP Volunteer**

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



# Mid Ohio Valley Safety Council

## BWC Proposes Another \$1 Billion Workers' Comp Rebate Rebates and Rate Cuts Since 2011 Total \$6 Billion

Ohio Bureau of Workers' Compensation (BWC) Administrator/CEO Sarah Morrison today proposed a \$1 billion rebate for Ohio's private and public employers, the third such rebate since 2013.

Morrison announced the proposal with Gov. John Kasich at Dynamit, a downtown Columbus company that creates web and mobile applications. If approved by BWC's Board of Directors, the proposed rebate, along with previous rebates, credits and rate reductions, would total \$6.3 billion the agency has saved Ohio employers in workers' compensation costs since the start of 2011.

"By continually looking to reduce workers compensation costs to public and private employers, and invest in workplace safety efforts, Ohio has been able to create a much better climate for success for job creators, government employees and workers," said Kasich. "Returning yet another \$1 billion back to our businesses, schools and local governments means we will have saved employers as well as taxpayers an impressive \$6 billion in our continuing efforts to make workers' compensation operate better."

Morrison said strong fiscal management and better-than-expected investment returns have increased the net position of the State Insurance Fund to \$9.6 billion,

making the rebate possible. She said BWC anticipated a 4 percent return, but enjoyed an annualized return of 7 percent over the last three fiscal years, including a total net return of 5.8 percent in fiscal year 2016.

If approved by the BWC Board of Directors, more than 200,000 eligible private and public employers would receive a rebate equal to 66 percent of premiums for the policy year that ended June 30, 2016 (calendar year 2015 for public employers). The proposal will be presented to the board at its meeting this Thursday. If approved at the board's April meeting, BWC could begin issuing checks in early July.

Morrison also announced the bureau, at Gov. Kasich's urging, is exploring a significant investment in workplace safety across the state, the details of which should be available next month.

"Gov. Kasich challenged us to invest even more in creating a culture of safety in Ohio's workplaces and ensuring more people return home each day safe and healthy," she said. "Our goal is to develop a plan that will help protect workers' health and wellbeing on the job and at home."



Have you turned in your 2017 Safety Congress certificates? You only have 30 days from the congress date to print them for an external meeting credit. Email the certificates to ankrom@mariettachamber.com ASAP!

**Have you liked us on Facebook?**

- Be informed
- Get more safety information
- Be reminded of upcoming meetings and events
- Search us on Facebook at Mid Ohio Valley Safety Council



## MOVSC Upcoming Meetings

**Wednesday, April 19**  
**MOVSC Awards Banquet**  
"BWC Update"

**Featured Speaker:**  
**Administrator Sarah Morrison**  
**Ohio BWC**  
Sponsored By:  
Trademark Solutions

**Wednesday, May 17**  
"The New Nutrition Plate"

**Featured Speaker:**  
**Kelly Glass, McDonalds**  
Meeting Sponsorship Available

**Wednesday, June 21**  
"Concussion/Post Concussion Syndrome"

**Featured Speaker:**  
**Neurology Department**  
**Memorial Health System**

**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

## Are you a member of the MOVSC?

If not...be our guest! Call the MACC office at 740-373-5176 before the meeting you want to attend and let us know who and how many are attending for meal count purposes.

The MOVSC open enrollment period begins July 1. Check out what we have to offer ahead of time and get a kick start on the year ahead.

# Hall Financial Advisors, LLC

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

## Social Security: A Woman's Perspective

Regardless of whether you're a man or a woman, Social Security will not – and was never designed to – provide all of the income you'll need to live comfortably during retirement. At best, your income from Social Security will supplement your other sources.

If you are factoring Social Security into your retirement plan, you should learn all you can about how to enhance your benefits, and how much income you may need from other sources, to be financially comfortable during your retirement years.

For women, however, there are some unique factors to consider in the equation. With longer life expectancies than men, women tend to live more years in retirement and have a greater chance of exhausting other sources of income.

Because Social Security generally has annual cost-of-living adjustments, you have an inflation-protected benefit for as long as you live. For women, those increases are vital since women generally live longer than men.

In addition, Social Security provides dependent benefits to spouses, divorced spouses, elderly widows and widows with young children.

While Social Security is neutral with respect to gender (individuals with identical earnings histories are treated with the same in terms of benefits), the following 2015 numbers released by the Social Security Administration Office of Research and Statistics highlight how demographic characteristics of women compare with the entire population.

- Women reaching age 65 need to prepare for approximately 21.6 more years of living expenses. Men live an average of 19.3 more years.
- Women make up 56% of all Social Security beneficiaries age 62 and older and approximately 66% of beneficiaries age 85 and older.
- For unmarried women age 65 and older (including widows), Social Security comprised 49% of their total income. In contrast, only 35% of unmarried elderly men's income and 30% of elderly couples' income came from Social Security.
- Of all elderly unmarried women receiving Social Security benefits, 49% relied on Social Security for 90% or more of their income.
- Only 22% of unmarried women aged 65 or older were receiving their own private pensions, compared with 27.7% of unmarried men.
- While participation in employer-sponsored retirement plans is increasing for women in today's workforce, women generally received lower pension benefits than men due to their relatively lower earnings.

Probably none of this comes as a surprise, considering women earning less and spending more time out of the work force than men.

On average, women spend 12 years out of the work force caring for others. Women also are more likely to work at small companies that lack employer-sponsored benefit programs and hold part-time rather than full-time positions.

Looking at the whole picture, you can see how these factors might tend to significantly affect women's Social Security benefits and any retirement plan or pension plan benefits they may have accrued. So how do women offset this gap? Get a retirement plan in place so Social Security benefits can be an income supplement and not a mainstay.

To help you determine a retirement strategy that is appropriate for your personal financial situation, talk with your Financial Advisor.



**Members of the Advisory Team**  
 (Front Row L to R): Brett Bronski, Ashley Brown, Chris Hall – Managing Principal (Back Row L to R): Rob Beardmore, Rob Blasczyk, Jeremiah Kuhn

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## Our Customer Pledge to Our Chamber Members

- You will get a friendly greeting when you contact the Chamber by phone or when you walk through the door.
- The Chamber staff will strive to get to know you as an individual, become familiar with your products and services and seek ways to help you succeed.
- When dealing with customers who have a complaint or inquiry about your business, and when referring customers to Chamber member businesses, the Chamber will follow a strict policy of integrity, confidentiality and fairness.
- The Chamber staff will respond in a speedy and appropriate manner to any requests you may have, using the 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 it be through networking, meetings, publications, affinity programs, or business seminars.
- The Chamber will encourage your positive participation and support of Chamber programs, committees and events. Members who are engaged with MACC report a positive impact.
- At least once a year, a Chamber staff member or Ambassador will personally visit you at your place of business to gather your input and ensure that the Chamber is living up to your expectations.



Our Mission: *To represent business by providing leadership that proactively influences government and the community and creates resources, education, networking opportunities and outreach for business.*

## Get the Chamber Connection

### Boost Your Business

Tuesday, April 11

#### “Town & Gown: Engaging College Students”

Speaker: Erin Riordan-Dye, Marietta College

8am-9am

Huntington Bank  
 226 Third Street, Marietta

### Business After Hours

Thursday, April 13

#### WASCO

340 Muskingum Drive  
 Marietta

5-6:30pm

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

### Professional Women's Roundtable

Wednesday, April 26

#### “Healthy Hydration with Changes in the Weather”

Speaker: Dr. Jennifer Dennis  
 Back 2 Back Chiropractic & Wellness Center

11:45am-1pm

daVinci's  
 215 Highland Avenue  
 Williamstown

\$10 Special Member Rate  
 \$15 General Admission

### MACC Coffee Chat

Friday, April 28

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

### Welcome New MACC Members!

#### Exit River Bend Realty

(304) 615-6250  
 220 Main Street, Belpre  
 Marian DuVall, Owner

#### Holiday Inn Express & Suites

(740) 760-1515  
 970 Pike Street, Marietta  
[www.hiexpress.com/mariettaoh](http://www.hiexpress.com/mariettaoh)  
 Christine Jendrusik, Manager

#### Strahler Ink

(740) 371-5149  
 116 Putnam Street, Marietta  
[www.strahlerink.com](http://www.strahlerink.com)  
 Jacob Strahler, Owner

#### The Town House

(740) 374-5073  
 230 Front Street, Marietta  
 Nathan Matheny, Manager



### Member News!

- **Durham Financial Services** have moved! Their new location is at 428 Second Street, Marietta.
- **Dimit Accounting** has moved! Their new location is at 729 29th Street, Parkersburg.
- Congratulations to **Hampton Inn Marietta**. They were named the #1 Hampton in Ohio!
- Congratulations to Micalyn Harris who has been recently named President & CEO of **ELPRO Services, Inc.**

Share your news with us!  
 This section is FREE to promote your good news with the MACC membership!

To submit information email  
[info@mariettachamber.com](mailto:info@mariettachamber.com).

## 102nd Annual Meeting Highlights

On Monday March 13th, the Marietta Area Chamber of Commerce celebrated its 102nd Annual Dinner. Held at the Dyson-Baudo Recreation Center at Marietta College, over 740 guests were in attendance. The Washington County Sheriff's Color Guard, retired Pastor Wendy Erb and MACC's very own Tiffanie Craven opened the evening with the presentation of the Flags, Prayer and National



Anthem. The dinner portion of the event was catered by Parkhurst Dining and served by the Marietta High School Choral Department.

Keynote speaker Larry Winget set the tone for a fun evening filled with laughter and spoke on reality, life and taking responsibility. "The constant need to make everyone else happy at the cost of your own happiness will destroy you," stated Winget. Winget is a bestselling author, television personality, social commentator and internationally acclaimed speaker.



Outgoing Chairman of the Board Dan Harrison, Harrison Construction, turned the gavel over to Terry Rataiczak, Kinetic Networking, who welcomed two new directors: Tina Adams, Settlers Bank; David Schramm, Workingman's Store. Also acknowledged was outgoing director Donn Schafer, past Chairman of the Board. Rataiczak is the 73rd person to lead the Chamber in the organization's 130 years.

**Dan Stephan, Sr.** was honored as the **2017 Gabe Zide Citizen of the Year.** Hunt Brawley, Executive Director of Peoples Bank Theatre, described Stephan as truly dedicated to the arts in the Mid-Ohio Valley.

Dan was born in Marietta and attended Marietta High School. He pretty much grew up in the family business, Peoples News. He attended Marietta College and was a member of the Delta Upsilon fraternity.

In 1988, Dan decided to purchase the Colony Theatre. For years he kept the roof repaired and the building stable. Seeing the interest that the Marietta Community Foundation expressed in the theatre as part of its asset identification and visioning process, "Community 20/20", Dan helped establish the non-profit, set up an endowment and became its Board President in 2000.

When asked, what Dan wanted to get out of the theatre donation, over a decade of volunteer service, and more money than he is willing to admit publicly, he said "nothing, I just wanted to see it restored."

**Mark Mondo**, last year's honoree, introduced the husband and wife team **Brian and Christy Chavez** as the **2017 MACC Business Leader of the Year.**

Mondo created a lively story to explain the Chavez's real passion for this community. Brian and Christy are active in The

Basilica of St. Mary of the Assumption, and serve as volunteers in the St. Mary Catholic School system. They serve within the oil and gas industry as ambassadors for small business at the state and federal level. Together they run a small family-owned business, Condevco.

Brian serves on the board of Southeastern Ohio Oil and Gas Association, on the Board of the Ohio Oil and Gas Association and is current President of St. Mary Catholic School Boosters. He has a Chemical Engineering degree from the University of New Mexico.

Christy, was born and raised in the Mid-Ohio Valley and was a graduate of Marietta High School and Purdue University where she earned her Industrial Engineering degree. Christy and Brian met while working for Intel Corporation in Rio Rancho, New Mexico. After 19 years away from home, they returned to help run the family business. Christy is President of the Southeastern Ohio Oil and Gas Association, serves on the board of directors of Mid-Ohio Valley Safety Council, and is instrumental in the not-for-profit economic development group Shale Crescent USA.

Brian and Christy are now proud to call Marietta home along with their sons, Bryson and Carson.



## 102nd Annual Meeting Highlights

**Laura Miller** was named the **2017 MACC Ambassador of the Year.** Laura has been an Ambassador for MACC since April 2015. Since then, she has attended many MACC events. She has also recruited multiple new members for the organization. Laura graduated high school in 1978 with multiple honors & college in 1982 with a degree in Theater/Public Speaking, & Bible degrees.



In 2010, she moved to the Mid-Ohio Valley with her husband, Mike. Since moving to the area, she has worked in senior care & marketing at Glenwood Community, attended mission trips to Haiti & France, served as a Faithlink Board Member, RSVP Board Member, and a noon Rotary member. Laura's life's mission has always been to 'bloom where you're planted and spread joy'. Her goal is to leave this earth having used up 'the wick and the wax'. When she was asked what she has been able to receive from the MACC Ambassadors she said, "The connections I've been able to make while promoting unity in the business community have been invaluable. For an 'outsider' transplanted from the San Francisco Bay Area, being involved with the Chamber has been the fastest and best way for me to get to know the culture and players in the Marietta area."

"The Washington County Council of Cooperatives Agriculture of the Year was awarded to **Dr. Phil Lowe**."



Dr. Lowe has a long and admirable list of civic activities. Among them are the Fort Frye Athletic Boosters, Cub Scouts, the Morgan County Firefighters Association, the Beverly Presbyterian Church, and the Muskingum Valley Safety Town. He's been a member of the Beverly-Waterford

Rescue Squad for more than 20 years, three of those years as chief. And his most notable volunteer commitment has been his 41-year membership with the Beverly Volunteer Fire Department, where he currently serves as chief and has done so for the past seven years.

Dr. Lowe grew up in Beverly. He graduated from Fort Frye High School in 1975 and went on to The Ohio State University where he majored in Animal Science and earned a bachelor's degree in Agriculture in 1979. He remained at OSU where in 1983 he earned a doctorate in Veterinary Medicine.

In 1983, he joined his father in a mixed animal practice in Beverly. In 2001, the family practice turned into a large animal practice, and in 2006 became almost exclusively bovine. The professional service provided by Dr. Lowe now extends primarily to beef and dairy producers in Washington, Morgan, Noble, Guernsey, and Monroe counties, and at least two counties in West Virginia.

Dr. Lowe's professional involvement in the community includes more than 30 summers as the veterinarian for the Waterford, Barlow, and Washington County fairs. He is also an adjunct assistant professor in the department of preventive medicine at The Ohio State University's College of Veterinary Medicine.

Dr. Lowe is the father of three grown children: Christopher, Patrick, and Meg, and has two grandchildren, Lydia and Jessie. He has been married to his wife, Jennifer, for 32 years. And his father, Dr. David Lowe, received this same award in 1998.

**The 43rd Elizabeth "Betty" L. Hadler Zonta Woman of the Year** was awarded to **Christine Cavalier**.

Chris is a graduate of the University of Wisconsin - Eau Claire with a bachelor's degree in Education. In 1990, Chris relocated to Marietta to become a teacher at Harmar School. In 1990, she began teaching at Marietta Middle School. She taught for over 20 years until her retirement in 2014.



Chris has been involved with several local groups, continually working to support and better the community. She can often be seen gardening along River Trail or attending monthly First Fridays. Chris also regularly substitute teaches at surrounding area schools and volunteers at Ohio River Museum, Campus Martius and Valley Gem Sternwheeler events.

Chris has dedicated many years to educating Marietta students, tending to Marietta landscaping, and supporting Marietta's small businesses.

Chris resides in Marietta with her husband, Dennis, and their son Evan.



Thank you to Peoples Bank and Harrison Construction for your Platinum Sponsorships!



Michele Albaugh, Julie Berger and Liz Strong of MANCAN enjoyed the evenings festivities.



MACC Staff—Tiffanie Craven, Candi Heiss, Carrie Ankrom and Morgan Brown flank keynote speaker Larry Winget.