

The Queen has Arrived!



The Queen of the Mississippi docked on the Ohio River Levee in July.
Over 100 visitors enjoyed Marietta and its history multiple times last month.

Photo Credit: Nathan Reich of Marietta



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Get the Chamber Connection

Boost Your Business

Tuesday, August 8

"Simple Marketing from Your Smart Phone"

Guest Speaker:
Melanie Tienter
Monkey Business Photography
8am-9am

Huntington Bank
226 Third Street, Marietta

Business After Hours

Thursday, August 10

Contractors Building Supply
1310 Greene Street
Marietta, OH 45750

5-6:30 pm

\$5.00 for MACC members
\$10.00 for non-members & members requesting to be invoiced

Professional Women's Roundtable

Wednesday, August 23

"What More Can You do for the Community?"

Guest Speaker:
Shauna Cornwell & Karen Binkley
United Way & Washington County Behavioral Health Board

daVinci's

11:45am-1pm

\$10 Special Member Rate
\$15 General Admission

MACC Coffee Chat

Friday, August 25

MACC Conference Room
8:30-9:30am

Sponsored by:



Food Truck Friday

Friday, August 25

J.D. Byrider parking lot
(Corner of 2nd and Greene St.)

11am-2pm

Welcome New MACC Members!

Lake Hudson, Inc.

Granville, OH
(740) 587-0907
Sue Hartfield, Manager
www.lakehudsoninc.com

Brick Insurance Group, Inc./ Nationwide

900 Front Street, Marietta
(740) 373-2604
Kearny Hambrick, President
www.brickinsurancegroup.com

Washington Co. Dept. of Job & Family Services

1115 Gilman Ave., Marietta
(740) 373-5513
Candy Nelson, Supervisor
www.wcdjfs.org

Hornor & Harrison

2709 Murdoch Ave.
Parkersburg, WV
(304) 422-8459
David Boone, President
www.hornorharrison.com



Member News!

We Have Moved!

Hyde Brothers Printing & Marketing

2343 E Bldg.10
State Route 821/Complex 3
Marietta
740-373-2054

Ketell TeamWear

313 Greene Street
Marietta
740-373-7969

Pawnee

101 Rathbone Road
Marietta
740-373-6861

- Congratulations to **Serenity Now Hair Salon** on their 1 year anniversary!

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*
JD Byrider

Steve Smith
Board Treasurer
Selby Hospital

Michael Beardmore
Industry/Shale Development
Businessman-Retired

Directors

Tina Adams
Settlers Bank

Kristopher Justice
TheisenBrock

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

MACC Staff

Carrie Ankrom
President/CEO

Morgan Brown
Member Services Manager

Candi Heiss
Accounting/Special Programs Manager

Charlotte Kuehn
RSVP Volunteer

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Mid Ohio Valley Safety Council

MOVSC 2017-2018 Board of Directors

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Barbara Dempsey
Marietta Occupational Health Partners

Ken Strahler
Ken Strahler Masonry
Tracy Lingafelter
Ohio BWC Board Representative

Carrie Ankrom and Candi Heiss
MOVSC Managers

Welcome 2017-2018 New MOVSC Members!

Apex Pipeline Services, Inc.
503 River Road
Nitro, WV 25143
(304) 204-0080
Rep: Jason Porter

Burkhart Trucking
9950 St. Rt. 60
Lowell, OH 45744
(740) 896-2244
Rep: Kalleigh Mason

Five Star Moving & Storage Inc.
18192 State Route 7
Marietta, OH 45750
(740) 373-0313
Rep: Jane Perry

Green Meadow Veterinary Hospital
3000 St. Rt. 26
Marietta, OH 45750
(740) 373-9696
Rep: Craig Gibbs

Marietta Paint & Janitorial Supply
1028 Greene Street
Marietta, OH 45750
(740) 374-0457
Rep: Bruce Brunton

Malta Dynamics
210 13th Street
Malta, OH 43758
(740) 749-3512
Rep: Greg Adams

Miracle Electrical Services
Route 7 South
Marietta, OH 45750
(740)374-1074
Rep: Jim Miracle

O'Neill Senior Center
333 4th Street
Marietta, OH 45750
(740) 373-3914
Rep: Connie Huntsman

Silverheels Property Management
410 Third Street
Marietta, OH 45750
(740) 374-8150
Rep: Diane Stalnaker

Warren Local School District
200 Sweetapple Rd
Vincent, OH 45784
(740) 678-2366
Rep: Melcie Wells

MOVSC Upcoming Meetings

Wednesday, August 16
"Opioid Epidemic"
Featured Speaker
John Hanna, Director of Pharmacy –
Governor's Task Force for Opioid Epidemic

Wednesday, September 20
"Crisis Communication After a Claim"
Featured Speaker
Joy Frank-Collins,
Frank-Collins Group

Wednesday, October 18
"Mindfulness & Resiliency"
Featured Speaker
Katy Tombaugh

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

ATTENTION MOVSC MEMBERS!

First Half Semi-Annual Reports are due Now!

Call Candi Heiss if you have questions at 740-373-5176 or Heiss@mariettachamber.com



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Legacy Planning with Retirement Accounts

The popularity and accessibility of retirement plans has resulted in Americans holding a significant portion of their assets in 401(k)s or other employer-sponsored retirement plans and IRAs. For many, these accounts represent the largest portion of their wealth outside of their homes. If you're like the majority of individuals you will likely need income from these accounts during retirement, or you may have accumulated sufficient other assets to sustain your lifestyle and wish to preserve your retirement assets for your heirs.

An important first step in preserving these assets is to understand the rules regarding retirement plan and IRA beneficiaries to ensure your wishes are fulfilled. The rules affect who inherits the assets, how quickly they are paid out, and the tax consequences. While you should consult with your tax and legal advisor for advice regarding your specific circumstances, the following provides an overview to help you get started.

First, inventory all of your retirement accounts and make sure the beneficiary information is up to date. It's also a good practice to designate both primary and contingent beneficiaries. A contingent beneficiary will inherit assets only if you have no surviving primary beneficiaries at the time of your death or if they disclaim or refuse the inheritance. Additionally, you can name more than one primary or contingent beneficiary and specify which percentage of the account they should receive.

It's also a good practice to review your beneficiary designations periodically. Situations affecting designations include death of a beneficiary, divorce, marriage, or the birth of a child or grandchild. Remember, a will does not supersede your beneficiary designations on retirement accounts.

Common beneficiary designation options include naming your spouse, a

non-spouse, or an entity such as your trust, estate, or a charity. Whenever possible, you may want to avoid naming an estate as your beneficiary as this requires your assets to enter the probate process.

For married couples naming a spouse may be the natural choice, but there are other reasons why this makes sense. When an IRA passes directly to a spouse, it avoids probate and qualifies for the unlimited marital deduction. Additionally, your spouse has the option to move the assets into an inherited IRA or roll the assets into an IRA in his or her own name. Which option is better depends on the ages of the deceased and surviving spouse and when the surviving spouse may need to take money from the IRA. This ability to roll the assets into his or her IRA is available only for spouse beneficiaries. Both spouses and non-spouses can move the assets into an Inherited IRA.

While it is typical practice for most IRA owners to name a spouse as the primary IRA beneficiary and their children as the contingent beneficiaries, this may require the surviving spouse to take more taxable income from the IRA than he or she really needs. If income needs are not an issue

for the spouse and children, then naming younger beneficiaries (such as grandchildren or great-grandchildren) allows you to stretch the value of the IRA out over one or perhaps two generations. A stretch IRA is not a specific type of IRA, it is simply a wealth transfer method that attempts to maximize the tax-advantaged potential of IRA assets by leaving them in the IRA for as long as the law permits. Stretching an IRA simply refers to the ability to take required minimum distributions (RMDs) over the beneficiary's single life expectancy (term-certain).

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.

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Members of the Advisory Team

Front Row L to R:
Brett Bronski and Ashley Brown

Back Row L to R:
Rob Blasczyk, Rob Beardmore, Chris Hall, Managing Principal, and Jeremiah Kuhn

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June Ambassador Visits



The Ambassadors went on visits in the month of June to several MACC members in the Mid-Ohio Valley.

Pictured Top Row: Artsbridge, Alzheimer's Association MOV, CWS The Document Solution.

Second Row: Marietta Ventures, Mid-Ohio Valley Regional Airport, Sleep Inn & Suites.

Left: daVinci's

Bottom Left: Sir Speedy Printing and Marketing.

Ambassador visits aren't just a photo op, it is a great way to get the word out about your business!

Visits are the 3rd Tuesday of every month. If you are interested in having the Ambassadors visit your business to celebrate your new location, an anniversary or just to learn about what you do, call Morgan at MACC, 740.373.1883.

If you are interested in becoming an Ambassador, visit our website at www.mariettachamber.com & download the application/guidelines or call Morgan at MACC.

Cybersecurity: Building Better Defenses

Unauthorized access and malicious code are currently among the most prevalent forms of cybersecurity. This includes phishing campaigns in which an outsider mimics a company email address or uses social engineering to assume the identity of the CEO, a company attorney, or trusted vendor. Business email of this nature often targets businesses that regularly perform wire transfers with foreign suppliers and/or businesses in an attempt to steal funds.

Managing risk and bolstering security against this type of fraud are increasingly complicated as cyberattacks grow in sophistication and frequency. Securing IT systems involving vital business functions including human resources, supply chain, and research is more important than ever.

While many organizations have dedicated professionals focused on preventing attacks from the outside, internal weaknesses such as mistakes by employees rank higher than phishing attacks, third-party access and lost devices, according to the Association of Corporate Counsel.

A strong perimeter defense matters as much as properly vetting employees and contractors. The same goes for establishing carefully managed access to the information specific to roles within the organization.

The best defense involves responding to threats holistically through education, preparation and risk transfer. In fact, according to the 2016 RIMS Cyber Survey, cybersecurity priorities among companies include active monitoring and analysis of information security (75 percent), followed by cyberinsurance (55 percent) and employee education (46 percent).

It helps to create a culture where your employees feel free to challenge the need for information, should they receive an email requesting a funds transfer. You want to encourage an ever-critical eye and vigilance in taking that extra step to verify before an irreversible transaction is made.

Moreover, cybersecurity should be viewed in conjunction with an overall business continuity strategy, and your

financial institution should be integrally involved in helping your business operate and perform successfully.

At Huntington, we can provide insurance coverage that protects against loss and help you minimize breaches by taking steps such as requiring dual approval on certain monetary transactions and advising on administrative changes. These actions can go a long way to protecting your interests and ours.

Our financial and insurance professionals are available to engage you and your colleagues in conversations regularly about how to avoid all types of risk that can interrupt your business.

And while it's imperative to put a plan in place to prevent data breaches, it's critical for companies to vet their cyberdefenses periodically by testing them with employees and vendors who have systems access. Data security — like all security — is only as good as the weakest link.

It's also important to hold insurance providers, payroll processors, benefits administrators and others to the same standards as internal users. Third-party providers who have access to sensitive data regarding customers and/or employees should be held to the same auditing processes and go through the same rigorous vetting process used to ensure the security of internal data.

Just as companies are mounting strong cyber defenses with more secure Automated Clearing House systems, it's worth noting that experts are seeing an uptick in noncybercrimes, as more criminals resort to old-fashioned tactics such as check fraud to gain access to company accounts.

Every person in the organization has a role to play in mitigating the risk of a cyberattack. At Huntington, we can help you explore how to keep your financial data and transactions safe.



Barb is a lifelong resident of Washington County. She is a graduate of Fort Frye High School and Ohio Valley University. She has worked in various positions in the banking industry for the past twenty five years with her focus being on her customers. Barb serves as Vice-President of United Way of Washington County, Board of Directors for The Betsey Mills Club, and Board of Directors for Marietta MainStreet. Her and her husband Bill reside in Whipple. They have two children Kylee and Branden.

To learn how Huntington can help your business defend against a cyberattack, contact:
 Barb Close
 Community President/
 Huntington National Bank
 Registered Investment Representative/
 The Huntington Investment Company
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