

Celebrating 150 Years

Schafer Leather Store



store such as lighting and phone lines, then in 2005, I changed the logo and the front of the store.”

and bring back the newest and hottest items on market for his shop. “A year from now my store will look different, always thinking outside of the box is key.”

Rob’s secret to success is staying ahead of the trends. He claims to never get complacent. He tries to consistently walk in his clients

“Marietta has been a place that you can have a business for 150 years. The commerce, transportation, the two rivers and the interstate sets this small town apart from others. Most cities over time crumble around the business. Marietta offers opportunity for business.”



For 150 years, the name Schafer Leather has meant quality customer assistance and unique goods. It

shoes. Thinking about customer service, store cleanliness and staff friendliness.

Rob Schafer
5th Generation Owner
Schafer Leather Store

was 1867, back to the era when President Abe Lincoln and Chief High Horse, Chief of the Sioux Tribe, roamed the land. In Marietta, Lewis Peter, a harness maker for the Union Army, had a little shop at 140 Front Street, known as Schafer Leather Store.

From a limited inventory of horse saddles and harnesses in the early years, Schafer Leather Store now offers a wide variety of merchandise always staying ahead of the trends and always having items for a variety of customers. Rob and his staff go to international trade shows to discover

Many challenges have met Rob as a store owner, from a downturn in the economy to the floods of 2004 and 2005. Customers have been loyal to Schafer Leather knowing they will receive a personal retail experience.

Five generations later, Robert “Rob” Schafer reminisces about the “good old days” when he was a little tike running around the store. Too shy to work on the floor with the customers, Rob assisted with awnings and gift wrapping.



Congratulations Schafer Leather Store on 150 years! A true testament of success in a small town.

← Fifth Generation owner Rob Schafer with a few of his team members—Teighlor Cross, Paige Griffith and Emerald Kendall.

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Chamber

O Two years feels like a longtime when you are staring at it, but somehow goes so quickly when you're immersed in it. Upon being offered and accepting the role of MACC President/CEO, this wide-eyed worker was already engaged in the process. The opportunity to work on the business, as opposed to in the business continues to be a rewarding journey. Our chamber is only as good as its members, and we have some great members who believe in the mission, accept the responsibility of representing the business community.

The charge of this organization is to encourage local business members and citizens of the area to do business with our chamber members. The MACC support group continues to grow and you can explore our list of members at mariettachamber.com. It's good business to know these folks, whether you spring a leak, need a goodnight's sleep or simply want to explore what a great community has to offer. Great communities are built by practical, eclectic, historic and reputable businesses. Take a spin through the member list and get to know your neighbor, they just might need what you have and vice versa.

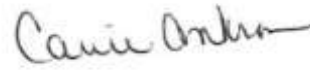
MACC understands that a strong economic environment comes from good businesses and strong community support, and like any wheel of progress one befits the other. You don't have to look too far to find towns that turn their lights off early, leave the wrapper blowing down the street and encourage you to pass on through. The Marietta area is truly blessed with conscientious community leaders, welcoming business owners, smart educators and thoughtful citizens who realize that we all share in the responsibility of creating

economic success and happiness within our community.

The Chamber's goal continues to work toward improving the quality of life for all, through the support and commitment of its members, volunteers and committees. Our dedicated board of directors volunteer their time in an effort to raise the whole. The Chamber staff shares the same vision to expand business growth and enhance an already healthy community environment.

If you know someone who isn't a member, encouraging them to join, and add another layer to the progress. If you're reading this and you are not a member of the Marietta Area Chamber of Commerce, give us a call and let us impress upon you the reasons why to join us today. Your membership will benefit your business and the community. Please email, call or come by the Chamber office for a visit. We're happy to help you with information and tips to bring you up-to-speed on everything the chamber has to offer!

Our little corner of Ohio may be small but it has a lot of really cool nooks and crannies that need explored. And as our list of selling points gets better, the heart of the community beats stronger! We don't really want time to fly, but we are having fun, two years on the job, as your Chamber President, thank you ... let's work on the next two together.



740-373-1884
ankrom@mariettachamber.com

Your Chamber Membership can improve your bottom line if you participate in one or more of our benefit programs. Call us for more info on discount health insurance plans and workers comp group plans.



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Mid Ohio Valley Safety Council

Important Upcoming Reminders From the Ohio BWC

Private Employer Early Payment Discount

- Regardless of the installment plan, if a private employer pays their full 2017 premium by the first installment due date of July 3, 2017, they will receive two percent (2%) uncapped discount!
- 2% should NOT be deducted from the premium payment! BWC will rebate the 2% back to employers by way of a policy credit.
- The policy must be in an active coverage status to be eligible.
- Employers are not required to sign up for this discount.

As a reminder, for PRIVATE employers, the first installment payment for ALL installment plan is due July 3, 2017.

- REMINDER: Private Employer True-up opens July 1!
- Policy year 2016 is ending June 30, 2017 for private employers
- The true-up for 2016 will be available beginning July 1, 2017
- True-up must be completed by August, 15, 2017

NEW! Future Dating of Payments coming soon!

- Allows employers to schedule the premium payment on www.bwc.ohio.gov
- Bank transactions, automated clearing house (ACH) only
- Credit card payments cannot be future dated
- Employer selects payment date(s) and amounts
- A valid email address is required to make online payments
- Future dating is currently in testing – BWC has estimated and planned roll-out for late June depending on the outcome of testing
- Lessens the potential to miss a payment

A Billion Back Rebate Update

- Rebates are scheduled to be mailed beginning in July
- Public employer rebates will be processed in the first wave of rebates
- Any private employers participating in group retrospective rating during the 7/1/2015 through 6/30/2016 policy year will not be processed until this fall after the group retro annual analysis is completed
- Employer rebates will be processed in policy number order
- Employers must be in good standing with BWC as of June 2, 2016
- Good standing means the employer must be in an active, reinstated, combined or debtor-in-possession status as of the June 2, 2017 snapshot date
- Any outstanding true-ups must have been reported, paid, and posted by June 2, 2017

MOVSC Upcoming Meetings

Wednesday, July 19
"Slips, Trip and Falls"
Featured Speaker
Doug Newman,
Comp Management

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

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

BE SAFE, SAVE MONEY, JOIN SAFETY COUNCIL TODAY!

In 2016, members of Safety Council received rebates totaling \$72,355 on their workers comp premium. How? By participating in the Mid-Ohio Valley Safety Council!

Deadline to enroll is July 31, 2017.

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 semi-annual reports for the 2017 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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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 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.

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Members of the Advisory Team

Front Row L to R:
Brett Bronski and Ashley Brown

Back Row L to R:
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What is a Chamber of Commerce?

Have you ever questioned or thought, “What exactly is a Chamber of Commerce?”

A Chamber of Commerce is an organization of businesses seeking to further their collective interests, while evolving their community. Chambers of Commerce are business associations, funded by its member investors. The Chamber focuses on commerce & free enterprise.

A chamber of commerce’s core mission is about; fostering a vibrant free enterprise environment, attracting new businesses, growth and expansion of existing business, improving the climate for business start-ups, expanding the community’s tax base, improving skills & values of the workplace, creating new & higher paying jobs, increasing growth of per capita income.

Most Chamber’s have a mission they follow. The MACC’s mission is:

To represent business by providing leadership that proactively influences government and the community and creates resources, education, networking opportunities and outreach of business.

At MACC, we continue to provide support for our members. We create business growth opportunities, advertising/information. This newsletter, our social media sites, the weekly e-mail blasts, and our website are just a few of the marketing tools we can use to help enhance your business. Events such as, Business After Hours, Professional Women’s Roundtable and the Mid-Ohio Valley Safety Council are additional opportunities we have designed to network and promote you and your business.

As you can see a Chamber of Commerce has many different avenues to help you grow and promote your business, while your business helps grow and strengthen our community.

Call us to help you enhance your MACC membership!

Get the Chamber Connection

Boost Your Business

Tuesday, July 11th

“Using Canva to Develop Promotional Materials”

8am-9am

Huntington Bank
 226 Third Street, Marietta

Business After Hours

Thursday, July 13th

Busy Bee Restaurant
 226 Gilman Ave.
 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, July 26th

“Everyone Communicates, Few Connect”

Guest Speaker:
 David Williams,
 Managers Resource Group

daVinci’s

11:45am-1pm

\$10 Special Member Rate
 \$15 General Admission

MACC Coffee Chat

Friday, June 30

MACC Conference Room
 8:30-9:30am

Food Truck Friday

Friday, June 30

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

11am-2pm

Welcome New MACC Members!

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Sustaining Development Engineering

307 Putnam Street
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Primary Rep:
Alicia and Eric Morgan



Member News!

- Happy 2nd Anniversary **Jeremiah’s Coffee House!**
- Happy 7th Anniversary to the **Adelphia Music Hall!**
- Congratulations to **Washington County Career Center** Auto Collision Program. They have received the 2016 Ultimate Auto Collision Grant through the Collision Repair Education Foundation.
- Congrats to Chuck Sulerzyski and **People’s Bank** for being recognized for "Small Business Support of the Arts" for the restoration of People's Bank Theater by the Ohio Arts Day and Governor's Awards for the Arts.

Peoples Bank Business Builders: What To Do With Retirement Assets When You Leave An Employer

Consider the strategy that best meets your objectives

Many people who change employers or retire leave their assets in the former employer's 401(k) plan. Often they are not aware of other options and how these choices can impact their long-term goals. While you were employed you had limited options with your retirement account. Now you have the freedom to consider many more investment options. One option is to roll them into an IRA where you can invest in just about any type of investment. Let's review the options available when you leave an employer, change jobs or retire. You may be surprised to learn how many choices you have.

DISTRIBUTION OPTIONS	PROS	CONS
Leave the money in the plan	<ul style="list-style-type: none"> Money continues to grow tax-deferred No decisions to make right now May be eligible for penalty-free withdrawals if you retire at or after age 55 	<ul style="list-style-type: none"> Limited investment options may limit growth Non-spouse beneficiaries generally required to take lump-sum distribution May have restrictions on trading and additional fees
Take as cash	<ul style="list-style-type: none"> Immediate access to savings Taking a distribution of eligible shares of company stock may lower tax obligation 	<ul style="list-style-type: none"> No longer tax-deferred May be subject to income taxes Penalty if under 59+ Subject to 20% withholding If performance is down, you could be locking in losses
Roll over to a new employer's plan	<ul style="list-style-type: none"> Money continues to grow tax-deferred Ability to take loans if plan allows Account consolidation May be eligible for penalty-free withdrawals if you retire at or after age 55 	<ul style="list-style-type: none"> New employer may not allow rollovers Limited investment options May have restrictions on trading and additional fees Your advisor may not be able to help you with asset decisions
Roll over to a Traditional IRA	<ul style="list-style-type: none"> Money continues to grow tax-deferred Investment flexibility Flexible beneficiary designations and distribution options Access to money 	<ul style="list-style-type: none"> No loans or age-55 retirement-distribution provisions Outstanding loan from plan assets must be repaid before rolling over to an IRA Potential for higher costs and fees than employer-sponsored plans
Roll over to a Roth IRA	<ul style="list-style-type: none"> Money will grow tax-free Investment flexibility Beneficiaries will receive money tax-free Access to money 	<ul style="list-style-type: none"> Must pay ordinary income tax at time of distribution Tax paid with account proceeds will be deemed a distribution, therefore taxed and penalized if applicable No loans or age-55 retirement-distribution provisions Outstanding loan from plan assets must be repaid before rolling over to an IRA Potential for higher costs and fees than employer-sponsored plans

Consult with your Raymond James financial advisor about the advantages of rolling over retirement assets into a traditional or Roth IRA. There are many factors involved and steps that must be implemented correctly in order to make the most of your rollover decision.



**Deborah A. Rhoades is SVP, Manager Trust and Investment Services Financial Advisor, RJFS Peoples Bank. She has more than 24 years in financial services. She can be reached at 740.376.7577 or by e-mail at Deborah.Rhoades@pebo.com.*

Consult with your Raymond James financial advisor about the advantages of rolling over retirement assets into a traditional or Roth IRA. There are many factors involved and steps that must be implemented correctly in order to make the most of your rollover decision.

Unless certain criteria are met, Roth IRA owners must be 59+ or older and have held the IRA for five years before tax-free withdrawals are permitted. Additionally, each converted amount is subject to its own five-year holding period. Investors should consult a tax advisor before deciding to do a conversion.

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MACC Photo Album: MAY BAH at Boathouse BBQ, June BAH at Comfort Keepers Plus Ribbon Cuttings Bring New Services, New Business and New Spaces!



Top Row: Joanie Yeomans, Comfort Keepers Owner, welcomes guests. June's joint BAH brought Chamber members from Parkersburg and Belpre too. MACC staff member Tiffanie Craven and Mid-Ohio Valley Chamber staff member Megan Hardway register guests. Jeanette Flowers, Comfort Keepers, explains to guests the services that they provide to the area.

Middle Left: Hilles Hughes, Marietta College and Ray Costa, Northwestern Mutual network. Middle Right: Boathouse BBQ owner Steve Peters waves hello with Washington County Auditor Bill McFarland.

Below Clockwise: The Wesbanco Staff enjoys the evening. Peggy Byers, Bopeg, relaxes by the river. Boathouse BBQ hosted a full house in May.



**Plumbers and Pipe Fitters Local Union #168
New Training Facility**



**Durham Financial Advisors are now located at
428 Second Street, Marietta**



**Washington State Community College
Newly Renovated Commons Area**