

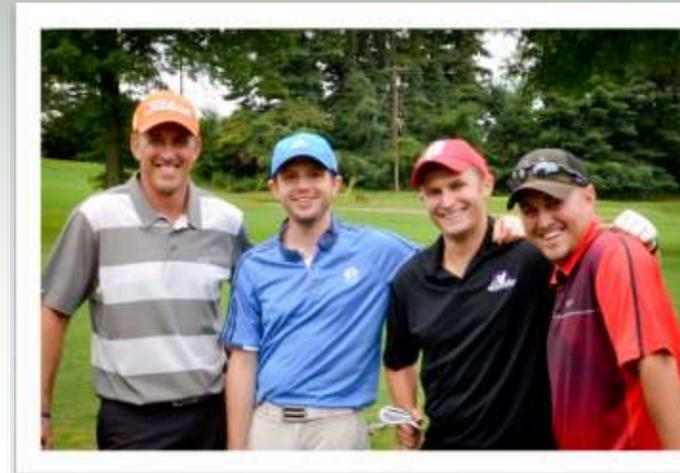


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## Mallet Rentals Captures the Champion Title at the 47th Annual Golf Outing!



1<sup>st</sup> Place – Mallett Rentals  
Matthew Mallett, Eric Mallett, Todd Hilverding, Cameron Fous



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



17<sup>th</sup> Place – Metaltech Steel Company  
John Crosby, Kevin Witucky, Mike Hesson, Mark Hesson



18<sup>th</sup> Place – Solvay Specialty Polymers  
Jason Lee, Tim Zoller, Wally Kandel, Lawrence Brown

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Check Out MACC's Facebook Page for additional photos of the 47th Golf Outing!

# Ambassador Visits



Top row: Smitty's Pizza, Wash. Co. Farmers Mutual Insurance  
 2nd row: Steel City Supplements, Sustaining Development Engineering  
 Left: Ketel1 TeamWear  
 Bottom row: Signality Signs & Graphics, Brick Insurance Group/Nationwide

## 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

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 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**  
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**Joan Zoller**  
 Trademark Solutions

### MACC Staff

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 President/CEO

**Morgan Brown**  
 Member Services 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

## Guidelines for Safety Council Meeting Attendance Credit

- For rebate meeting credit, an employer must be in attendance for the entire speaker presentation. 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 2017-2018 New and Returning MOVSC Members!

**Drayer, Inc.**  
 P.O. Box 388  
 Beverly, OH 45715  
 (740) 706-1980  
**Rep: Jay Owens**

**DSV Solutions**  
 PO Box 452  
 Little Hocking, OH 45742  
 (740) 989-1213  
**Rep: Chris Bucina**

**HAVAR**  
 416 Third Street  
 Marietta, OH 45750  
 (740) 373-7175  
**Rep: Donna Duskey**

**Mach 1**  
**Energy and Construction**  
 PO Box 6  
 Beverly, OH 45715  
 (740) 984-1707  
**Rep: Jerry Welch**

**Mar Pak**  
 519 Fort Street  
 Marietta, OH 45750  
 (740) 374-5893  
**Rep: Michelle Secrest**

**Peoples Bank**  
 138 Putnam Street  
 Marietta, OH 45750  
 (740) 376-7585  
**Rep: Jessie Harris**

## MOVSC Upcoming Meetings

**Wednesday, September 21**  
**"Crisis Communication After a Claim – Who are the Key Players"**  
 Featured Speaker  
**Joy Frank Collins**  
**Frank Collins Group**  
**THIS MEETING WILL BE ON THE VALLEY GEM (the boat will stay docked)**

**Wednesday, October 19**  
**"Mindfulness and Resiliency"**  
 Featured Speaker:  
**Katy Tombaugh**  
**Wellness Collective**

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

### 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!



## Deadline to Enroll in Workers' Comp. Group Plan is November 20, 2017

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.

MACC Proudly Partners With:



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

## Can You Have Too Much Company Stock?

Many companies offer their employees a stock purchase plan, enabling them to purchase company stock at a discounted price and invest in the company they work for. While this can be a great way to invest in the stock market, as an investor you need to question whether it's good to load up too much on your company's stock — or any company's stock, for that matter.

Investing in your company may be a good idea, but you need to make sure you set some guidelines and strategies to diversify your holdings not only among individual stocks other than your company's but among industry sectors as well. Although diversification does not ensure a profit or protect against loss, doing so may help reduce the effects of the price fluctuations that will undoubtedly occur in your portfolio.

As you decide whether to participate in your employer's stock purchase plan, keep in mind that owning too much of any single stock is rarely a good idea. While you may be confident of your company's prospects for success or you want to demonstrate your loyalty to your employer, you need to recognize that you may take on additional risk if you don't diversify.

Also, as you evaluate your holdings, don't overlook the potential danger in concentrating your investments within one industry, even if you spread your investments among several stocks in that industry. Oftentimes when bad news hits one stock in an industry, it can also have a similar impact on other companies within the same sector.

So, how can you help reduce the

risk in your portfolio? One way to help protect yourself is to diversify your portfolio among several stocks. In addition to your company's stock, you should try to broaden your equity holdings to include 20 to 30 stocks in at least six to eight industry sectors with different investment characteristics. Keep in mind that no more than 25% of your total portfolio value should be invested in any one sector.

Another good rule of thumb is to have no more than 15% of your total portfolio — including investments in your 401(k) and IRA — invested in one single stock. You should strive to maintain a balanced asset allocation with not only stocks in different industries but also bonds and other investment vehicles as well. Keep in mind that an investment in stocks will fluctuate in value and when sold might be worth more or less than the original investment.

Once you have reviewed your portfolio and evaluated your investment objectives, you may realize that you have a "concentrated position" — that is, you have too much of your holdings in a single stock or

you are heavily invested in a single industry sector. If this is the case, it is a good idea to contact a financial advisor and discuss strategies for reducing your concentrated holdings. There are a variety of strategies that can help you reduce the risk involved in having concentrated positions in both taxable and tax-deferred accounts.

Your investment objectives, risk tolerance and time horizon will help dictate the appropriate asset balance for your financial situation. Because each and every investor has different investment needs, seeking professional assistance is usually the best alternative to avoid keeping your eggs all in one basket.

*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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# Get the Chamber Connection

### Save the Date!

#### Health Insurance - What Should Employers Expect in 2018 and What Are the Financing Options?

Mark Schwendeman, President of the Schwendeman Agency, Inc., will be conducting a health insurance workshop on Wednesday, September 13th, at Washington State Community College Community Room on what employers of 2 to 1,000+ employees should be doing to prepare for 2018. The meeting will be held from 11:00am-1:00pm.

He will highlight the latest in legislative activities in Washington, DC as well as update Chamber members on various methods of financing their health insurance plans.

Will the Cadillac Tax impact your health insurance plan in 2020? What do you have to do to be in compliance in the case of a Department of Labor Audit?

Health insurance is expensive because healthcare is expensive. What strategies should you be using to help control costs? How do you get your employees engaged?

Ever wonder why the US healthcare costs per capita are almost twice that of any other industrialized nation? Something happened in 1982 that was the tipping point.

You will hear answers to the above questions and many more in this presentation.

Mark is a 37-year veteran of the health insurance industry. He and his brother, Larry, are the owners of the Schwendeman Agency, Inc. an 88-year-old, third generation family insurance agency. The Agency is a full service independent agency with expertise in the health insurance industry serving clients in several states. Mark is the Past President of the Association of Health Insurance Advisors, a national association based in Washington DC, and currently sits on the National Legislative Council for the National Association of Health Underwriters (NAHU).

The cost of the luncheon is \$10 and includes lunch. To RSVP call the Chamber Office at 740-373-5176 or online at [www.mariettachamber.com](http://www.mariettachamber.com).

### Boost Your Business

Tuesday, September 12

*"Websites Worth Their Weight in Gold"*

Guest Speaker: Marjorie Clayman,  
 Clayman & Associates  
 8am-9am

Huntington Bank  
 226 Third Street, Marietta

### Professional Women's Roundtable

Wednesday, September 27

*"Speed Networking"*

daVinci's

11:45am-1pm

\$10 Special Member Rate  
 \$15 General Admission

### MACC Special Event "Hops, Vines and Cuisine"

Thursday, September 28

Glenwood Community  
 200 Timberline Drive  
 Marietta

5-7 pm

\$20.00 includes a tasting glass & 8 tasting tickets  
 See the enclosed flyer for more details.

### MACC Coffee Chat

Friday, September 29

MACC Conference Room  
 8:30-9:30am

Sponsored by:



### Food Truck Friday

Friday, September 29

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

11am-2pm

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!

#### Gregory Gentry & Associates LLC

100 Front Street, Ste. 500, Marietta  
 (740) 373-3500  
[www.gregorygentry.com](http://www.gregorygentry.com)  
 Gregory Gentry, Owner

#### Marietta Dental Works

510 Second Street, Marietta  
 (740) 371-4659  
[www.mariettadentalworks.com](http://www.mariettadentalworks.com)  
 John Frye, Owner

#### Platinum Salon & Spa

121 Greene Street, Marietta  
 (740) 371-5471  
 David & Trisha Glover, Owners

#### Walgreens

300 Greene Street, Marietta  
 (740) 376-1015  
 Brian Cassidy, Manager



### Member News!

- Happy 10th Anniversary to **Advantage Real Estate!**
- Congratulations to Brett Wharff, **WMOA/WJAW**, who was promoted to News Director.
- Congratulations to **The Stonewall Group**, who received the Telly Award for the film they produced for Shale Crescent USA.
- Congratulations to all of our MACC members who were named **Marietta Times 2017 Readers Choice Awards!**

## Dream. Plan. Succeed. Why You Can't Afford to Skip the Business Strategy

In the realm of professional sports, a coach would never set foot on a championship court without having a well-developed strategy to guide his or her team's success. Savvy coaches know that much of the outcome is determined well before their players ever reach that pinnacle moment.

The pre-game preparation plays into the end result as much as the effort given during the game. Planning, strategy and mindset converge to produce optimal game performance.

The game of business is no different. Preparation and strategy are necessary for success.

Yet so many aspiring entrepreneurs enter the playing field with little more than a dream and some grit. Against unlikely odds, they surge forward vainly hoping that 'by chance' something will work.

Don't leave your dream to chance. Prepare for success.

Give your business the success it deserves by developing a thorough strategy - a business plan.

A well-executed business plan can mean the difference between a viable start-up and simply a good idea. This living document serves as a road-map to your company's success. It reveals concerns, opportunities, weaknesses and strengths. A business plan provides you with an outline to follow as well as a goal to attain.

While many would-be entrepreneurs understand the need for a business plan, the hours of work, extensive research and disciplined thinking required often allay their good intentions.

Which is why Peoples Bank has developed an extensive answer to this problem. Along with expansive business resources (from developing a business plan to analyzing your business using financial ratios), Peoples Bank offers the following services to area entrepreneurs:

- A professional **team of Business Bankers dedicated to providing solution based relationship alternatives** rather than transaction oriented offerings.
- **Consultations with a Business Banker** for developing your business plan as well as assessing your business' financial health, creditworthiness and growth opportunities
- Your own **Peoples Business Banking team, led by a dedicated Business Banker** who helps manage your entire account needs, including deposit, loan, investment and insurance needs
- The **lending option best suited to your unique situation**, including lines of credit, commercial mortgage, term loans, letters of credit, equipment financing, agricultural lending programs, governmental lending, dealership financing, etc.
- Lending alternatives through Peoples Bank including **a suite of products for both conventional lending needs as well as government supported programs** with a variety of specialized Small Business Administration (SBA) programs, Farmer Mac programs and agricultural alternatives
- **State-of-the-art technology banking support**, providing increased convenience and speed for doing business in today's fast paced world

As a community bank, whose roots run deep in West Virginia, Ohio and Kentucky, Peoples Bank has a passion to collaborate with businesses and families of the local communities for success. Their Business Bankers seek to build relationship and know both business and personal goals for the aspiring or growing entrepreneur in order to bring those goals to reality.

In the end, Peoples Bank agrees with the 18th century inventor and politician, Benjamin Franklin - failing to plan is planning to fail. Whether it's your business or an entire community, strategy is necessary for success. Seek out the resources and help you need in order to achieve your life's dreams.

You won't regret your planning when you're living in your success.



Jason D. Floyd is an AVP, Business Banker, with Peoples Bank. He has more than 15 years in financial services. Jason can be reached at 740.376.7210 or by e-mail at Jason.Floyd@pebo.com

Peoples Bancorp Inc. is a diversified financial products and services company with \$3.5 billion in assets, 76 locations, including 67 full-service bank branches and 75 ATMs in Ohio, West Virginia and Kentucky. Peoples makes available a complete line of banking, investment, insurance, and trust solutions through its subsidiaries - Peoples Bank and Peoples Insurance Agency, LLC. Peoples' common shares are traded on the NASDAQ Global Select Market® under the symbol "PEBO", and Peoples is a member of the Russell 3000 index of US publicly traded companies. Learn more about Peoples at [www.peoplesbancorp.com](http://www.peoplesbancorp.com).

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## MACC's 47th Golf Outing Recap

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DeepRock Disposal Solutions  
The Town House**



Special thanks to **Jeremiah's Coffee House and Pine Ridge Meat Processing** for preparing and serving the amazing lunch for our players!



Special thanks to **Noe Office Supply, Fairfield Inn and Suites and Comfort Suites** for the "treats" around the course.



**50/50 Winner - \$513.00**  
Gary O'Brien, O'Brien's Safety Services

### Skill Prize Winners

#### Par 3 Skill Prizes Closest to the Pin:

- No. 3  
Tom Williams, Shelly & Sands
- No. 8  
Jim Huggins, TheisenBrock
- No. 12  
Harry Fleming, TheisenBrock
- No. 17  
Eric Mallett, Mallett Rentals

#### Skill Prize Winners

##### 0 - 18 Handicap

- #1 Longest Putt Made**  
Tim Amerine, Morrison, Inc.
- #5 Closest Second Shot**  
Mike Hesson, Metaltech Steel Co.

**#7 Longest Drive**  
Derek Howe, Mallett Rentals

**#9 Longest Putt Made**  
Joyce Gutberlet, Haessly  
Hardwood Lumber

**#11 Closest Second Shot**  
Jim Huggins, TheisenBrock

**#13 Longest Putt Made**  
Derek Howe, Mallett Rentals

**#15 Closest to the Pin**  
Andy Kuhn, Southeastern Ohio  
Port Authority (Team Wetz)

##### 19 & Over Handicap

**#2 Longest Drive**  
Lawrence Brown,  
Solvay Specialty Polymers

**#4 Longest Putt Made**  
Jeff Hammons, Settlers Bank

**#6 Closest to the Pin**  
Chad Yoho, Wetz Warehousing

**#10 Closest Second Shot**  
Drew Henthorn, Jeremiah's Coffee  
House

**#14 Longest Putt Made**  
JP Stealey, TheisenBrock

**#16 Longest Putt Made**  
Brett Wharff, WMOA/WJAW

**#18 Closest Second Shot**  
Terry Rataiczak, Kinetic Networking

## Save the Date: 48th Golf Outing - Monday, August 6, 2018