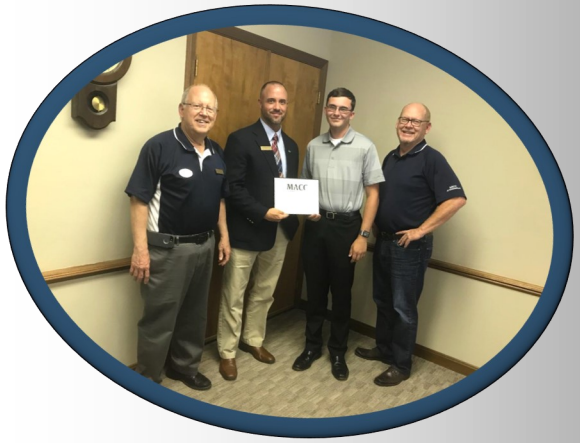


July Ambassador Visits!



The MACC Ambassadors were out & about in July visiting new members & members celebrating an anniversary.

First row L to R: BrAva & Campbell's Websites.

Second row L to R: Hidden Marietta Tour Company & RHDD.

Third Row: Lafayette Hotel.

Be on the lookout for the Ambassadors the 3rd Tuesday of each month!

SAVE THE DATE! 2ND ANNUAL HOPS, VINES & CUISINE
September 20 at Glenwood Community: 5-7pm

Perry & Associates Hosted an Enchanted Evening for July's BAH!



First row L to R: Bob Kirkbride, Marietta Ventures; Kyomi Go, Perry & Associates; Kat Garvin, Kat's Salon & Juda's Hair. Peter Keim, Keim Financial Services; Larry Clayman, Clayman & Associates.

Second row L to R: Karen Strahler, Advantage Real Estate; Bill Taylor, Promanco. The crowd anxiously awaits the door prize & Marietta Bucks drawings.

Third row L to R: The crowd listens as Bill Wilkinson & Jody Altier thank everyone for attending. Clifford & Phyllis Walker, Walker Rentals; Howard & Marty Kitchen.

We hope to see you on Thursday, August 9, at Washington Electric Cooperative for their Business After Hours!

2017-2018
MACC
Board of Directors

Terry Rataiczak
Chairman of the Board
Kinetic Networking

Executive Committee

Dan Harrison
Past Chairman
Harrison Construction

Kristopher Justice
Advocacy/Education
TheisenBrock

Kathy Schalitz
Member Services
Pioneer Pipe

Mark Morris
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JD Byrider

Steve Smith
Board Treasurer
Selby Hospital

Michael Beardmore
Industry/Shale Development
MB Distributing

Directors

Tina Adams
Settlers Bank

David Bricker
Hampton Inn

Gary O'Brien
O'Brien's Safety Services

Deborah Rhoades
Peoples Bank

David Schramm
Workingman's Store

Dr. William Ruud
Marietta College

Dr. Vickie Wood
Washington State Community College

Joan Zoller
Trademark Solutions

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President/CEO

Morgan Brown
Member Services Manager

Candi Heiss
Accounting/Special Programs Manager

Kelsey Vincent
Executive Assistant

Charlotte Kuehn
RSVP Volunteer

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

Get the Chamber Connection

What Does an Investment in MACC get my Business?

We often hear the question, "What does my investment in the Chamber of Commerce get me?". The following points are ones you may not hear as often.

Your investment...

- Gives you a new a new business partner, or a department of your business with top-notch professional men and women providing voluntary and willing committee or task force service—people like yourself.
- Means the Chamber has the opportunity to do more and better things to help your business profit and examine new needs of the business community and expand our efforts in economic development.
- Gives YOU the opportunity to let your feelings be known and get involved. The Chamber is active in many areas and your interests will probably fall in one of these areas.
- Allows you and other members of the Chamber of Commerce to make our community the kind of place you want it to be.
- Gives you another pair of hands doing research, preparing letters, developing information, preparing publications and pamphlets and telling the story of YOUR market and YOUR area.

As you can see your investment is really so much more than just the membership dues, meetings and advertising opportunities we offer. We value each and every member's investment into MACC and we hope you as a company see the true value of your investment as well!

Questions? Call me directly 740-373-1883 or send me an email at Brown@mariettachamber.com

Boost Your Business Wednesday, August 8

"Social Media"

Speaker: *Kristen Meeks, WV Social Media Consultants*

8:30am-9:30am

Huntington Bank
226 Third Street



Professional Women's Roundtable Wednesday, August 22

"Millennials in the Workplace"
Speaker: *Dr. Alane Sanders, Marietta College*

daVinci's
215 Highland Ave
Williamstown, WV

11:45am-1pm

\$10 Special Member Rate
\$15 General Admission

QuickBooks Training Tuesday, August 28

"Benefits of Good Bookkeeping for Tax Planning Purposes"

Speakers: *Katie Brown
& Brigitte Lafferty*

MACC Conference Room
100 Front St. Suite 200

8:30am-10am



MACC Coffee Chat Friday, August 31 8:30am-9:30am

Join Us For:

- Coffee
- Meet the MACC team
- Voice your interests
- Share your views, concerns and news about your business

Sponsored By:



To RSVP for all MACC Programs
Call 740-373-5176 or go online at
www.mariettachamber.com/events.

Welcome New MACC Members!

First Mutual Bank
101 Putnam Street, Marietta
(740) 885-3027
www.1stmutualbank.com
Cathy Barker, Manager

Monkey's Uncle Tattoo
102 Putnam Ave., Marietta
(740) 371-5076
Chase Chovan, Owner

Hive Alive Marietta
165 Front Street, Marietta
(740) 542-1889
Cynthia Davis, Co-owner

Campbell's Websites
Marietta, Ohio
(740) 434-1188



Member News

- Congratulations to **Qdoba** for having the 2nd highest opening in the history of the brand for their Athens Ohio location.
- Congratulations to all of our **MACC members** who won the Reader's Choice Award for their business category!
- Welcome Daniel Dilly, **Clayman & Associates** newest employee.
- Congratulations to **IHOP** for having the largest Grand Opening in company history.
- Congratulations to the **Marietta College** Football Team for being voted sixth in the coaches & media polls in the OAC.

Important Reminder!

We are beginning the process of updating our Membership Directory & Map for publication in January 2019. You will start seeing emails along with receiving phone calls to make sure your company information is up to date! Please get your updates to info@mariettachamber.com ASAP so it will be sure to make it into the publication.

Retain Your Best Employees By Providing Greater Financial Security.

Show your employees that they are one of your most valuable assets by investing in their future.

For millions of employees, a 401K is their primary retirement planning vehicle, but choosing a plan can be overwhelming. The good news is that there are options that you and your employees can consider:

- We can custom build 401(k) and Profit Sharing plans that meet company and employee needs. These flexible plans come with tax advantages and allow both employee and employer contributions.
- A Simplified Employee Pension (SEP) plan from Peoples Bank is an employer funded plan that is easy to set up and maintain.
- A Simple IRA is a flexible corporate retirement plan option geared toward businesses with less than 10 employees.

No business size is too small - our retirement plans are *managed locally* by highly credentialed financial advisors who take the time to understand you, your business and your employees.

Performance.

We listen and help guide participants towards the diversification options they are most comfortable with and provide 24/7 access to plan information.

A Different Approach to Fees.

We offer full transparency of costs and charges with no surrender fees, loads, or hidden expenses, and offer discounts as plan assets grow.

Let Us do the Heavy Lifting.

Many companies select us to act as a directed trustee on their plans. This service reduces your risk of liability and includes:

- Regular on-site employee education meetings
- Plan oversight by an experienced team of retirement specialists
- Record keeping and personalized audit assistance
- Required compliance testing and regulatory reporting

Have questions? We're here to help. Contact us to learn more or request a complimentary review of your current plan. Stop by your local Peoples Bank office or call us at 800.374.6123.



Leanna Ross is Vice President, Retirement Plan Services Relationship Manager/Sales Consultant with Peoples Bank. She has more than 14 years' experience in financial services. She can be reached at 1.800.374.6123

Peoples is a diversified financial services holding company with \$3.9 billion in total assets, 81 locations, including 71 full-service bank branches, and 77 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 the Company is a member of the Russell 3000 index of US publicly-traded companies. Learn more about Peoples at www.peoplesbancorp.com.

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138 Putnam Street
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Office: 614-842-9864
800-374-6123 Ext. 2969
Peoplesbancorp.com



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Saving Strategies for the Gig Economy

If you're one of the growing legions of gig workers, freelancers, or commission-based employees, your income stream might feel a bit like a roller coaster. And that can make it tough to save for retirement.

"More and more people are participating in the gig economy," says Donna Peterson, Retirement Income Strategist at Wells Fargo Advisors. "It's a challenge to figure out how to save when you only make a small amount one month and a large amount the next month."

A challenge, but an important one to overcome.

Make saving a monthly must-do. Peterson suggests that people with variable income make retirement savings part of their monthly budget. "Consider retirement savings as one of those (expenses) that occurs on a monthly basis," she says. To find the right amount to save, she says, "you need to determine what amount you can or should save for the year and then convert that into a percentage of the income you expect to receive."

With each payment you receive, Peterson suggests that you set aside that percentage in a separate account that you won't use for expenses. Transfer those funds into a retirement savings account, such as a traditional or Roth individual retirement account (IRA), either once a month or when each payment comes in. Peterson says 15% of income is a commonly cited rule of thumb for retirement savings, but ideally, you'd consult with your financial advisor to determine how much you should be saving based on your circumstances.

Know your investment options. There are multiple ways workers with variable incomes can save. Gig workers with spouses who have steady paychecks might ask their spouses to contribute the maximum to their qualified employer sponsored retirement plan (QRP), such as a 401(k), 403(b), or governmental 457(b).

You and your spouse could also contribute to an IRA as long as you both have earned income. However, IRAs, like QRPs, have

limits. In 2017, the total IRA contribution limit is \$5,500 (\$6,500 for those age 50 or older) per person.

You can contribute to a Traditional IRA up until the year you turn 70 ½. Contributions to Roth IRAs are allowed at any age as long as you are at or under the modified adjusted gross income (MAGI) limits. Your tax advisor and financial advisor can help you understand what kind of IRA may be best for you.

If you and your spouse have both maxed out your IRA contributions, you can still save more, if you are a business owner. "You could set up a business plan and get access to higher limits," Peterson says. SEP (Simplified Employee Pension) and SIMPLE IRA (Savings Incentive Match Plans for Employees) allow significantly higher contributions

These kinds of plans, however, must be offered to all employees of the business, so they can cost more if you have employees. Even if you can't save more in a retirement account, Peterson adds, you can still save in taxable accounts or consider annuities. Any savings, no matter the source, can be used to fund your future retirement.

Stick to your plan. Whatever the method, consistency is the key. "Keeping that consistent percentage is a good strategy to help ensure that you're doing all you can to save the right amount for retirement," Peterson says. "Never assume you're going to make it up the next month."



Members of the Advisory Team

Ashley Ullman, Rob Blasczyk, Brett Bronski, Rob Beardmore, Chris Hall, Managing Principal, Jeremiah Kuhn and Kevin Knab.

This advertisement was written by Wells Fargo Advisors Financial Network and provided to you by Chris Hall, Managing Principal.

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Mid Ohio Valley Safety Council

True-Up Deadline August 15

An important reminder to private employers: don't forget to "true-up" by Aug. 15.

If you need a reminder, "true-up" means to report your actual payroll for the policy year that just ended on June 30 and reconcile any difference in premium paid.

This important action allows BWC to calculate your premium accurately. Even if your payroll for the year matches the estimate we provided, or you had zero payroll, you must complete a true-up report. It's also critically important to maintaining your policy and your participation in your current rating plan or discount programs.

BWC will remove employers from their current rating plan or discount program if we do not receive a payroll true-up and any additional premium owed by the due date.

The quickest and easiest way to true-up is online with a BWC e-account. Online true-up and payment also qualifies eligible employers for a 1-percent premium rebate, up to a \$2,000 maximum.

Public employer taxing districts complete true-up every February.

Visit bwc.ohio.gov for more about true-up.



Welcome 2018-2019

New MOVSC Members!

Ameriturf

701 Front Street
Marietta, OH 45750
(740) 373-7928

Rep: Emily Addis

Byers Storage and Rental

565 Indian Run Road
Marietta, OH 45750
(740)373-4539

Rep: Peggy Byers

Certified Pressure Testing

2019 State Route 821 Bldg. 25
Marietta, OH 45750
(740) 371-5088

Rep: Joshua Hill

Danser

1758 Murphytown Rd.
Davisville, WV 26142
(304) 679-3666

Rep: Matthew Richards

Gillard Construction

1308 Greene Street
Marietta, OH 45750
(740) 376-9744

Rep: Jill Wright

Greene Street Wholesale

1306 Greene Street
Marietta, OH 45750
(740) 374-5206

Rep: Jill Wright

Health Management Solutions

PO Box 97
St. Clairsville, OH 43950
(740) 699-6272

Rep: Nathan Butts

Hyde Brothers

Printing & Marketing
2343E St. Rt. 821
Complex 3 Bldg. 10
Marietta, OH 45750
(740) 373-2054

Rep: Steven Flaughers

Triad Hunter

125 Putnam Street
Marietta, OH 45750
(740) 374-2940

Rep: Andrew Bogard

Wood Heating & Air Conditioning

614 Front Street
Marietta, OH 45750
(740) 373-6151

Rep: Craig Wood

MOVSC Upcoming Meetings

Wednesday, August 15

"OSHA Recordkeeping & Trending OSHA Updates"

Featured Speaker:

Adam Schwendeman,
Jackson Kelly, PLLC

Sponsored By:

Edward Jones - Tim Kern

Wednesday, September 19

"Safety & on the Job Cardiac Emergencies -

What to do & How to Prepare"

Featured Speaker:

WVU Medicine—Camden Clark

Sponsored By:

WVU Medicine Camden Clark

Wednesday, October 17

"Drones: Commercial Uses, Regulations and Best Practices

Featured Speaker:

Joshua Grappy
UAS Program Coordinator
Ohio Bureau of Workers

Compensation

Sponsored By:

Greenleaf Landscapes

Wednesday, November 14

"The New Ohio Medical Marijuana Law and the Workplace "

Featured Speaker:

Tony Coder
Director of Programs and Services
at Ohio Association of County Behavioral Health Authorities

Sponsored By:

Sommerville Manufacturing

Wednesday, December 19

E-Vaping

Featured Speaker

TBD

Sponsored By:

TBD



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Member Flyers



SAVE THE DATE!

**2ND ANNUAL
HOPS, VINES & CUISINE**

2018 SHOWCASE OF MACC MEMBERS

GLENWOOD COMMUNITY

200 Timberline Drive, Marietta

SEPTEMBER 20

5 pm - 7 pm

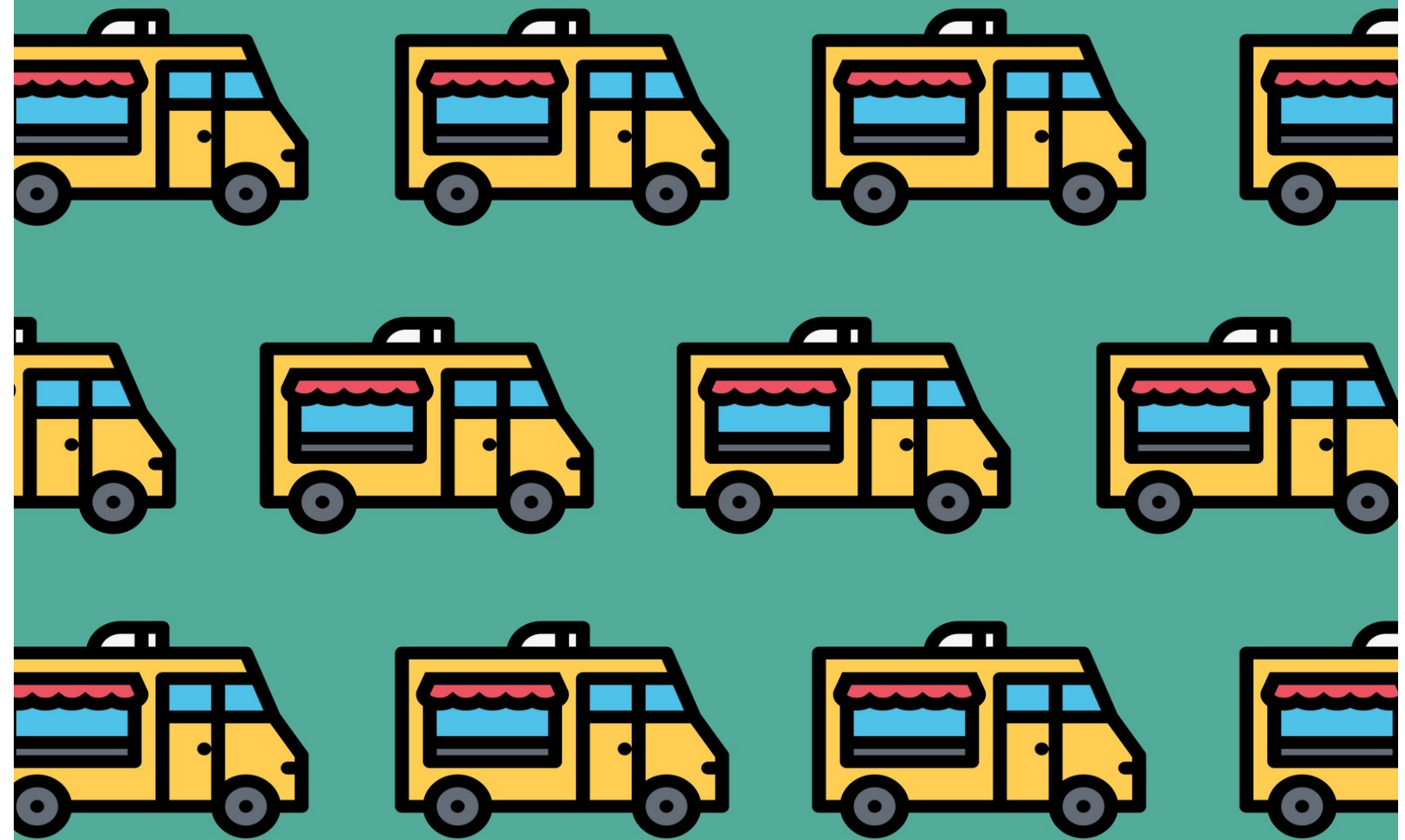
TICKETS \$20

Includes tasting glass & 8 tasting tickets

For reservations call 740.373.5176

MARIETTA AREA
MACC
CHAMBER OF COMMERCE





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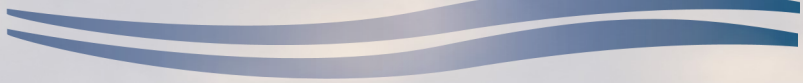
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Each month on the 2nd & 4th Fridays from 11am-2pm at the J.D.
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