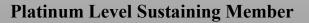
# Important Announcement from MACC Loading...



## **Business After Hours at Greenleaf Landscapes**







### **MACC** Ambassador Visits



Our MACC Ambassadors took to the streets in September and October to do some local shopping and see what our downtown businesses were up to. Be on the lookout for them over the next couple of months as they deliver membership tags to you, our members!

#### 2019-2020 MACC Board of Directors

Kristopher Justice Chairman of the Board TheisenBrock

#### **Executive Committee**

Terry Rataiczak Past Chairman Kinetic Networking Communications/Technology

> **Tina Adams Board Treasurer** Settlers Bank

Michael Beardmore Industry/Shale Development MB Distributing

**Gary O'Brien** Advocacy/Education O'Brien's Safety Services

> Kathy Schalitz Member Services Pioneer Pipe

> > **Directors**

David Bricker Hampton Inn

**Daneka Hedges** Memorial Health Foundation

> Deborah Rhoades Peoples Bank

David Schramm Workingman's Store

Bill Stacy Stacy Family Farm

Dr. William Ruud Marietta College

Josh Wagner Wal-Mart Supercenter #2078

**Dr. Vicky Wood** Washington State Community College

Joan Zoller Trademark Solutions

MACC Staff

Carrie Ankrom 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**

#### **Small Business Saturday!**

The first Small Business Saturday was held on November 27, 2010, with the idea founded by American Express. Their hopes were to get more people to shop at small businesses and increase awareness of how important it is to shop local or "shop small" as they have named it. Since then, it has grown into a national campaign and continues to grow every year, always being held on the Saturday after Thanksgiving.

This year, MACC is once again collaborating with the Marietta/ Washington County Convention & Visitors Bureau to promote Small Business Saturday in Marietta. There will be promotional items such as door mats, shopping totes, pens and more passed out to our small businesses to promote the day.

MACC will be holding a window decorating contest between the area businesses. Vote for your favorite holiday window on the Marietta Area Chamber of Commerce Facebook page by "liking" your favorite window! Voting will be open from 9am on Small Business Saturday until 4pm on Monday, December 2.

In 2018, Marietta businesses saw a significant increase in excitement and money spent during Small Business Saturday. Consumers are starting to make this a tradition and communities across the country are seeing the day grow more every year.

Representatives from both organizations will be out & about on the "Shop Small" day of November 30 randomly passing out tote bags of goodies. Stick around after you finish your shopping & eating, it's also the day of the lighted Merry-etta Christmas parade at 6pm sponsored by Marietta Main Street.

It's going to be a jam-packed day for Marietta and we hope to see the stores, sidewalks & restaurants filled with people!



#### Membership 101 Friday, November 8

Join us to learn about all of the programs and services MACC has to offer our members! Networking, Advertising, Cost Savings and more are all included in this informative meeting.

Noon-1pm

MACC Conference Room 100 Front Street, Ste. 200

This event is free and includes lunch. Please RSVP no later than Wednesday, November 6, so we can have a count for lunch.

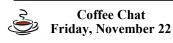
**Boost Your Business** Wednesday, November 13

"Mental Health and Stress Management"

Speaker: Dr. Jen Dennis, Back2Back Chiropractic and Wellness Center

8:30 am-9:30 am

Huntington Bank 226 Third St., Marietta



MACC Office 100 Front St. Suite 200

8:30 am-9:30 am

Sponsored by:

1erec Díah's Coffee House



Roundtable Wednesday, December 4

"Paint & Sip"

Speaker: Laura Miller, Settlers Bank

Glenwood Community 200 Timberline Dr., Marietta, OH

> 5:30 pm - 8:00 pm \$25 MACC Members \$35 Non-Members

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

#### Welcome New MACC Members!

Marietta Welfare League - The

League Shop Marietta, OH (740) 374-1429 Amy Taylor, President

Williamstown Bank Williamstown, WV (304) 375-6262 Melanie Rowh, Business **Development Specialist** 

**Foundations Health Solutions** North Olmsted, OH (330) 391-1776 Brian Colleran, Owner

> **Stanley Steemer** Marietta, OH Jeremy Ayers, Owner

Newton Insurance Agency, Inc. Reno, OH (740) 376-0670 Larry Newton, Owner

#### Member News

- Huntington Bank was recently recognized as the #1 mortgage loan producer in Washington County in 2018.
- Signality Signs & Graphics welcomed Hope Sayre as their new general manager.
- The Galley brought on Katie Radabaugh as their catering and marketing manager.

#### The MACC Office will be closed for the following dates:

Thursday, November 28

Friday, November 29

Tuesday, December 24

Wednesday, December 25

Tuesday, December 31

Wednesday, January 1



Marietta Area Chamber of Commerce

# Hall Financial Advisors, LLC

101 Rosemar Road, Suite A, Parkersburg, WV 26105 416 Hart Street, Suite A, Marietta, OH 45750

#### Four Times You Should Review Your Beneficiary Designations

Many of us take a set-it-and-forget-it approach to beneficiary designations on retirement accounts, life insurance policies, wills, and trusts. We create the document, we choose a beneficiary, and we consider the work complete. But the truth is, many lifechanging moments are times to thoroughly review those beneficiary designations to make sure they're up to date.

When to review your beneficiary designations

When you divorce or remarry. At these milestones, many people remember to update their wills, but they may forget about other accounts such as IRAs and life insurance policies. If you forget to update a document, the beneficiaries may not be your kids or new spouse as you prefer. Instead, your ex-spouse could wind up as the designee.

When you have a child or a grandchild. The time that your family grows might be the time to consider making a child a beneficiary. You can do this individually within a policy or account, or you may want to consider using a trust. You should also revisit primary/secondary IRA beneficiary designations when a child becomes a legal adult, Huber says. If you want several children to split funds from your IRAs, make it clear in your designations. Legally, a sole beneficiary is not obligated to share funds with a family member you haven't named as a beneficiary. Even if the beneficiary decides to do so, it could trigger a gift tax for the recipient.

When a beneficiary dies. Some individuals may outlive their beneficiary, whether it's a spouse or a child. If, for example, a deceased person is named in your life insurance policy as a beneficiary, it could pose complications. Even if you had named contingent beneficiaries, it's still better to have the paperwork updated. This will mean less time and effort to get those benefits to the right recipient. When beneficiaries' financial needs change. As time passes, your beneficiaries' financial circumstances may evolve. Maybe you named your dependent children and your spouse equal beneficiaries on an IRA. Now those children are adults with successful careers; they no longer need the money as much as your spouse would. Make sure your beneficiary designations reflect those changing needs.

Two common mistakes to avoid Conflicting designations. For example, perhaps you established an IRA when you were younger and named a sibling as a beneficiary. But years later, you created a will dividing your assets between your spouse and your children. However, beneficiary designations on IRAs and retirement plans supersede what's stated in a will or trust. Your spouse and children can try to use their interest in the will or trust to gain IRA assets; however, the actual IRA designated beneficiary will likely remain in control of the inherited IRA assets.

Incomplete designations. If you put your wishes on paper, but you don't sign the paper, or you forget to submit it this will create confusion and may cause challenges and delays or prevent passing the assets to the person you want to receive these funds.

Finally, whenever you review, take a holistic approach to beneficiary designations—reviewing all of your accounts together, instead of one at a time—because there can be a ripple effect. If you change one it may change what you want to do with the others.

Wells Fargo Advisors is not a tax or legal advisor.





Members of the Advisory Team Ashley Ullman, Rob Blasczyk, Brett Bronski, Rob Beardmore, Chris Hall, Managing Principal, Jeremiah Kuhn and Kevin Knab.

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# **Ribbon Cuttings**



### **MOVSC Supports Safety Town!**



Pictured are Kristopher Justice ~ MACC Board Chair, Joan Zoller ~ MOVSC President, Marietta Noon Rotary Foundation Co-Chairs ~ Colleen Cook and Bob Kirkbride and Carrie Ankrom ~MACC President.

The MOVSC was recently named the top safety council in the State of Ohio out of 83 Safety Councils around the state. The MOVSC Board of Directors along with the MACC Board of Directors unanimously agreed to give back to the community with a portion of the award stipend designated to support the costs of all of the bike helmets for the 2020 Safety Town.

Safety Town is a nine day program for five and six-year-olds heading to or coming from kindergarten; teaching them what to do if they find themselves in a dangerous situation.

Children are taught boating safety, pet safety, water safety, railroad and street crossing, all thanks to the creator Sam Cook.

"Teaching and keeping our youth safe now will benefit all in the future workforce, we are proud and excited to be able to assist in this great program in our community," stated MOVSC Board President Joan Zoller.

The check was presented to the Marietta Rotary Foundation Co-Chairs ~ Colleen Cook and Bob Kirkbride and Marietta Noon Rotary President Shawn Taylor.

## MOVSC

#### **Upcoming Meetings**

Wednesday, November 20 "When It's Not So Merry: How To Cope With Holiday Stress And Depression" Featured Speaker: Dr. Ana Berrios, Ohio State University Sponsored By: Trademark Solutions

Wednesday, December 18 "Conscious Teaching: Archetypes in the Workplace" Featured Speaker David Miller, Magnum Magnetics Sponsored By: Magnum Magnetics

All Meetings will be held at the Marietta Shrine Club Registration: 11:30 am Program: Noon to 1 pm Cost: \$15 includes lunch RSVP: 740-373-5176 Email: info@mariettachamber.com

#### Prevent Carbon Monoxide Poisoning

Carbon monoxide detectors save lives. Every year, <u>over 400 people die and</u> <u>50,000 are treated</u> for carbon monoxide poisoning.

The most common symptoms of carbon monoxide poisoning are often described as "flu-like" – headache, dizziness, weakness, upset stomach, vomiting, chest pain and confusion. <u>Check out the</u> <u>National Safety Council carbon monoxide fact page</u>.

#### Save the Date:

Ohio Safety Congress & Expo

BWC's Ohio Safety Congress & Expo will be held March 11-13, 2020, at the Greater Columbus Convention Center.

Click Here to register for an exhibit booth!

# **Peoples Bank**







# Business After Hours

Sponsored by the Marietta Area Chamber of Commerce

> November 7th 5:00-6:30pm

Reservations are requested, please call (740) 373-5176.

Where seniors live HIP: Healthy, Independent and Productive lives!

Chamber Members: \$5

General Public or those who wish to be billed: \$10

APPETIZERS . DRINKS . BEER . DOOR PRIZES 333 FOURTH ST, MARIETTA



CHAMBER MEMBER ONLY SPECIAL

# \$800 over our cost on all vehicles

going on now through December 31, 2019!

# We are also offering oil changes starting at \$29.99, stop by and see us today!

We are located at 1320 Pike Street, Marietta, Ohio and open from 9 am-7 pm Monday-Friday and 9 am-5 pm on Saturday

Contact Kevin or Marni at 740-538-8502

MARIETTA AREA CHAMBER OF COMMERCE 2019 Holiday	
Digital Mailer	
Sent out TWICE during the week of Thanksgiving to over 1,000 people! The flyer is completely digital this year, so no extra printing costs for you! Your flyer can include coupons, deals for your business, videos and be linked to any website or social media page that you choose! For an extra fee we are also offering to make your flyer for you. See below for details. Just fill out the following information and select your flyer option below. If you have any questions please email info@mariettachamber.com.	
Phone:	
Bill Me: Check: Card N	umber:Exp:
Holiday Mailer Flyer \$150 MACC Make Our Flyer \$175 Want to submit a flyer but need help designing one? We can do that for you! Just mark the "make our flyer" option and let us know what information you'd like and we will work with you to design your flyer.	
	Please return this completed form and your flyer no later than Friday, November 15, 2019 to MACC. Email: info@mariettachamber.com Mail: MACC 100 Front St. Ste. 200 Marietta, OH 45750 Fax: 740-373-7808



# NEED A STOCKING STUFFER? Purchase Marietta

# Bucks

Our local gift certificate program good at over 80 local shops. Marietta Bucks are great employee gifts, incentives and ideal for the person who has everything!

BUCKS ARE AVAILABLE IN \$5'S, \$10'S, \$20'S, \$25'S & \$50'S. GIFT ENVELOPES AND A LIST OF PARTICIPATING MERCHANTS ARE INCLUDED WITH YOUR ORDER.

NOTE: A 2.5% SERVICE FEE IS ADDED TO YOUR PURCHASE ORDER WE ALSO ASK THAT YOU PLACE YOUR ORDER AT LEAST 3 DAYS AHEAD OF TIME FOR PROCESSING. CALL 740-373-5176 OR EMAIL INFO@MARIETTACHAMBER,COM TO PLACE YOUR ORDER TODAY!

## Small Business Saturday Participating Merchants November 30, 2019!

A Unique Flower & Gift Shop Aletha's Florist All Pro Nutrition American Flags & Poles **Baker & Baker Jewelers Contractors Building Supply** The Cook's Shop Dad's Primitive Workbench **Dudley's** Florist Emleigh's & Mama B's The Galley Gold Line Jewelers Green Acres of Marietta Huck's Farm Market Jeremiah's Coffee House Jewelry by Design Just A Jar Design Press Ketel1 TeamWear LLC Lafayette Hotel Marietta Adventure Company Marietta Brewing Company Marietta Wine Cellars

Merle Norman & More The Original Pizza Place Peddler of Dreams Art Space **Peoples Bank Theatre Putnam Chocolates Riverside** Artist Gallery **River Town Grill** Schafer Leather Store Simple Pleasures The Stage Door Sugar Maple Boutique Supplement Source Sy's Place Tampico Mexican Restaurant Teri Ann's Threadz Tonya's Country Kitchen Top Drawer Furniture & Design Town House Two Peas in a Pod The Workingman's Store Wit & Whimzy



THE PROFESSIONAL
WOMEN'S ROUNDTABLE
HOLIDAY MEETING

GLENWOOD COMMUNITY 200 TIMBERLINE DRIVE, MARIETTA

aint &

December 4, 2019 Registration & Networking 5-5:30 Painting & Sipping 5:30-8

> \$25 for MACC Members \$35 for Non-Members Call 740.373.5176 to RSVP Space is Limited

Painting Supplies, Appetizers & Drinks are included in the price!





Marietta Area Chamber of Commerce

# **HOLIDAY OPEN HOUSE**

Join us for food, drinks, networking and holiday cheer!

December 6 | 4-7 PM The Riverview Building, 100 Front St. Suite 200 Marietta, OH

Register today by calling 740-373-5176 or online by going to our events page at mariettachamber.com.

