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Thank you for sharing the Holiday Season with us! We hope everyone enjoyed the 2012 Holiday Open House!

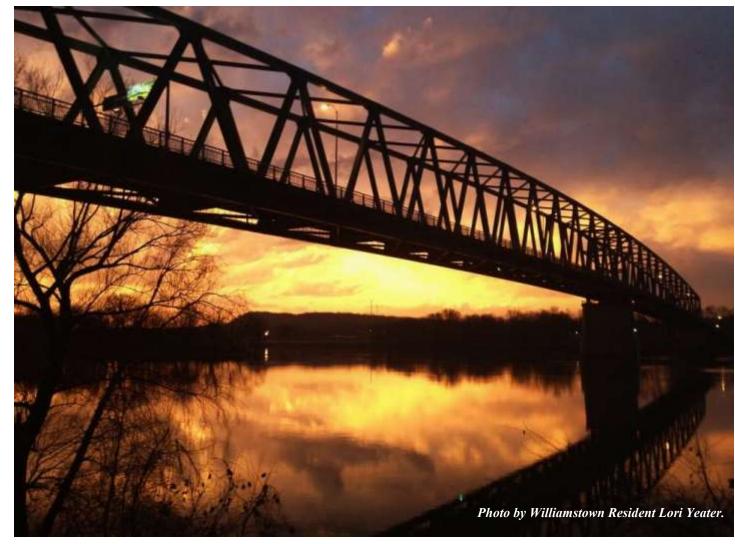
Front: Charlotte Kuehn—RSVP volunteer, Santa Claus, Crystal Thomas—Administrative Assistant

Back: Charlotte Keim—President, Candi Heiss—Accounting, Cody Frye—Member Services, Carrie Ankrom—Events





Wishing You Bright New Beginnings in 2013!



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228 Pike Street, Marietta, Ohio 740-374-7325 www.advantagerealestatemov.com

From the Corner Office

hank you so much for being part of ne Marietta Area Chamber of Commerce.

As we begin this new year, the Board of Directors and Staff want to say thank you to you, our members, who support the work of this chamber.

As noted in last month's Entrepreneur, our annual membership fee structure is changing for 2013. A brief recap will help put this into perspective:

> 1990 Base Rate \$150 1998 Base Rate \$160 2005 Base Rate \$170 2008 Base Rate \$187 (Board adopted a 2% increase p.a. policy) 2009 Base Rate \$191

We expected that a small increase each year would help MACC meet financial obligations and continue to provide quality programs and events without requesting larger increases every few years or decade as once was happening

In 2009 the 2% raised the base to \$191. In 2010, in 2011 and again in 2012 the Board waived planned dues increases due to the economic downturn.

For three years the board and staff have focused on helping our members through these tough economic times. Our budget is closely scrutinized and

expenses held to a bare minimum; and we staved solvent. When the board and staff reviewed 2012 income and expense reports, it became apparent that we can not waive membership fee increases a fourth time.

As well as adjusting our membership fees, we also redesigned our membership category structure. Ten years ago there were 12 categories of membership. In 2008 it was reduced to 7. Today it is three categories—much simpler to understand for you and for the board and staff.

The new rate schedule, found on page 4, raises the base membership rate to \$200, which is \$16.67 per month or just 55 cents a day.

Here's just one example of what MACC did in 2012: Our programs helped saved local area companies \$500,000. Ask us about our group health insurance program, our group workers comp program, our energy program, and the MOV Safety Council to find your costs

We wish you a Happy and Prosperous New Year!

> Charlotte Keim 740-373-6256 keim@mariettachamber.com

**************** MARK YOUR CALENDARS!

MACC's 98th Annual Dinner Meeting

The Mid-Ohio Valley's Largest Social Gathering!

Monday, March 11, 2013 5-6:15 Social Time 6:30 Dinner and Awards

Stay Tuned For More Details!

^**********************************

2012-2013 MACC Board

Colleen Cook, Chair of the Board **TheisenBrock**

Executive Committee

Tom Betz. Past Chairman Peoples Bank

Kin Brewer, Asst. Treasurer Food 4 Less

Dan Harrison, Business Advocacy Harrison Construction

> Beth McNally, Education Marietta College

Steve Porter, Member Benefits

The Career Center **Terry Rataiczak**

Communications & Technology

Kinetic Networking

Donn Schafer, Treasurer Settlers Bank

Terry Tamburini **Economic Development**

Southeastern Ohio Port Authority

Directors

Ken Bowen

Americas Styrenics

DeeAnn Gehlauf

Memorial Health System

Marty Hansell

Skuttle Manufacturing

Wally Kandel

Solvay Specialty Polymers

Rob Schafer

Schafer Leather

David Vandenberg

Microbac Laboratories

Mike Williams

Document Solutions-Xerox

MACC Staff

Charlotte Keim, CCEO-AP President

Carrie Ankrom

Program & Events Manager MOV Safety Council Co-Manager

Cody M. Frye Member Services Manager

Crystal Thomas

Administrative Assistant

Candi Heiss

Better Bookkeeping Services MOV Safety Council Co-Manager

Charlotte Kuehn, RSVP Volunteer



SAFETY Mid Ohio Valley Safety Council

Support Safety & Gain Recognition for your Business

Here's an easy way to promote your business to 120 MOVSC members?

Be a sponsor of the next monthly meeting. All that is required is a giveaway for each person and a door prize.

Contact Carrie for more information— 740-373-1884.



Pre-Paid Program 2013

The MOVSC Pre-Paid Program is \$144 This covers your attendance at all safety Council Meetings in 2013.

Benefits of participation include:

- No need to RSVP for a meeting.
- Special Registration table where your nametag will be waiting.
- No more collecting an invoice at the meeting to take back.

Invoices were emailed to all participants in December. If you would like to be in the pre-paid program it is not too late. Call MACC to get enrolled—740-373-5176...

2167B State Rt. 821

News From The Ohio BWC!

Ohio employers can begin using BWC's new video library scheduling program on ohiobwc.com. The new program will allow users to:

- · search for videos by topic, keyword or title;
- schedule their own videos;
- track their orders;
- extend the loan periods of videos;
- view past borrowing history.

Because of the time needed to fully transition to the new program, the video library is not accepting any new orders to ship from December 7 through January 2, 2013.

Please visit www.ohiobwc.com on or after December 17 to see the improvements and schedule a title for your safety education program.

Mark Your Calendars for the Upcoming MOVSC Meeting

Wednesday, January 16

Marietta Country Club 705 Pike Street, Marietta, OH Registration: 11:30 am Program: Noon to 1 pm

TOPIC:

Managing Employee Risk Reduction

Speaker: Sheri Becker, Washington County Career Center

Sponsored By: J.A. Schwendeman & Sons

Cost: \$12 includes lunch RSVP: 740-373-5176 if you are not in the pre-pay program

Screening on Designer Apparel

Employee Gifts Service Awards

Trade Show Items

www.tm-solutions.com

40.374.977

It Is Almost Reporting Time!

It is almost time for the Safety Council semi-annual report. The report covers July 1-December 31, 2012, Semi-Annual Reports will be emailed to all members who have indicated they are the primary contact for their company.

The forms will also be included in the January 2013 MOVSC Newsletter / Meeting Reminder and at www.movsafetycouncil.com

This information is used for the awards program and must be provided to be eligible for the incentive program.

If you have any questions call MACC at 740-373-5176.



From the Mid Ohio Valley Safety Council

Have a Safe and Happy 2013!

Marietta Area Chamber of Commerce Page 7 Page 2 Marietta Area Chamber of Commerce

Planning for Your Financial Future

As the year 2013 begins -

Your friends at Keim Financial Services wish you the best for a successful, happy, fun and healthy New Year.

ntroducing our services -

Keim Financial Services offers life, health, disability as well as long-term care insurance and is associated with many leading insurance companies. We also offer investment and advisory services through Lincoln Financial Securities (LFS) Corporation.

In this ever-changing world with uncertainty about tax rates, and a volatile marketplace, understanding and planning for your financial needs is increasingly important. Not just for yourself, but for your children, and for many of us, for our parents and our grandchildren.

We offer this family information checklist to help you prepare for 2013 and your future financial plans.

- Record personal and family members' information: names; dates of birth; relationships; beneficiaries of insurance policies.
- Develop a personal and family financial picture: income/expenses and assets/liabilities.
- List your financial goals (i.e., home purchase; education costs; auto purchase, etc) and prioritize these with appropriate time lines.
- Develop an annual budget. Look for ways to re-allocate your income or cut expenses to re-deploy funds to reach desired goals.
- Ask if you may expect any extra income in 2013, such as money from inheritance, oil or gas leases,

bonuses, etc.

- Review different investment and insurance options that will meet today and tomorrow's needs, including:
 - 529 Education Funding Plans for children, grandchildren, nieces, nephews
 - investment ideas and products
 - estate planning concepts
- long-Term care insurance solutions for self and family
- life insurance solutions and disability insurance concepts
- health insurance, especially for family members age 65 and older
- Determine your investment risk tolerance. Ask your advisor for tools that can help assess your level of tolerance.
- 8. Ask your financial professional to conduct a review of your insurance coverage.

You may want to consider reviewing this information annually with your financial professional to increase the possibility that your financial future will match or hopefully exceed your expectations.

Lincoln Financial Securities (LFS) Corporation along with Keim Financial Services is very pleased to be part of the business community in the Greater Marietta Area and Wood County.



Keim Financial Services



1200 County House Lane, Suite 2. Marietta, OH 45750

> Tel. 740-374-6043 888-439-4543

Visit our website at www.keimfinancial.com



Peter J. Keim is a Registered Representative and Investment Advisory Representative offering investments and advisory services through Lincoln Financial Securities Corporation. Member SIPC, FINRA. Lincoln Financial Securities is a member of the Lincoln Financial Group which is the marketing name of Lincoln National Corporation and its affiliates. Lincoln Financial Securities Corporation and Keim Financial do not offer tax or legal advice and are not affiliated.



From your neighbors at Keim Financial Services

Get the Chamber Connection!

Business After Hours

Thursday, January 10 5—6:30 pm

Bring in the New Year Comfortably

Comfort Keepers

148 c Gross Street (in the Frontier Shopping Center)

Appetizers, soft drinks, beer, wine and door prizes

\$5 Special Member Price \$10 General Admission

RSVP 740-373-5176



Professional Women's Roundtable Wednesday, January 23

daVinci's 11:45am —1 pm Topic:

Getting Balanced in an Imbalanced World: Remedies for Hormones Speaker: Barb Stewart

\$10 Special Member Rate \$15 General Admission

RSVP: 740-373-5176

YOUR AD HERE

for \$20 per issue Call 373-5176

We reach the decision makers in the Mid-Ohio Valley

2013 Business After Hours

Schedule

Thursday, January 10Comfort Keepers

Thursday, February 14
Campus Martius Museum

March 11

Annual Dinner

April 11

The Olde World Rug Washing Company

May 9

Boys and Girls Club

June 13

DaVinci's

July 11

Oxbow Golf Course

August 8

Over the Moon Pub & Pizzeria

September 12

Faces by Design

October 10

Washington Electric Cooperative

November 14

Business Expo

December 6

MACC Holiday Open House

Note: Hosts and dates may change.



Tune in Monday mornings at 8:40 am for Chamber Live on local radio WMOA 1490 am

Solvay Specialty Polymers



NetStorming

Lunch, Learn & Connect

Tuesday, January 8 MACC Conference Room

Definition: Growing your business through networking plus solving your business problems through brainstorming equals **NetStorming.**

Each month we will focus on a specific business issue with a guest speaker/expert who will share insights, answer questions, and facilitate a brainstorming session. A second meeting each month will focus on networking and building connections to grow business.

Pamela Lankford, director of the Small Business Development Center, will be the facilitator for the first quarter of 2013.

Tuesday, January 8

Ways to create a niche for your business

How to adapt your business model to take advantage of a specific customer segment

Tuesday, January 15

Networking for Growth and Success

UPCOMING TOPICS:

Tuesday, February 5

Government Programs

Various levels of government want your business to succeed. Understand the programs available and how they might help your business.

Tuesday, March 5

Sources for interns

Using an intern can be a win-win. The student gets real-world experience and the business is able to add capacity.

Cost: \$5 per session plus the cost of the meal. RSVP's required.

Call Charlotte Keim 373-6256 to find out to sign up for this special members-only MACC program.

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Member Info & News

Welcome New MACC Members

Celebration Center

822 Front Street Marietta, OH 45750 740-374-5300

Church Administrator: Peggy Deer

Hicks Outdoor Advertising

102 Racer Drive Cross Lanes, WV 25313 800-559-0105 Sales Director: Heather Perkins

Pioneer Pete Daycare Center

822 Front Street Marietta, OH 45750 740-374-5300 Director: Carla Minney

Paradynamix

100 Front Street Ste. 400 Marietta, OH 45750 866-280-2237 Owner: Leith Stetson

Pastime Lanes

211 1/2 Second Street Marietta, OH 45750 740-374-7240 Primary Contact: Russ Mercer



INSERT TIM HENSON SMC BUSINESS CARD

- Welcome to Dr. Matt Hiener, DDS. He has recently joined River City **Dental Group.**
- Ryan Taylor, president of Pickering Associates, was named by West Virginia Executive magazine as one of its "Young Guns of 2013" in the edition released in November.
- MMH Vascular Laboratory has achieved accreditation and recognition for quality care in vascular testing by the Intersocietal Accreditation Commission (IAC) after a thorough review of its operational / technical operations by a panel of experts. The hospital is the only one so recognized in our immediate area.

Ribbon Cutting for Kay Jewelers



Sharon Hoffee-Cranston Real Estate; Andy Coleman-City Economic Development; Mike Price –Kay Jewelers; Cody Frye—MACC; David Sams-Send Out Cards; and Tonya Tullis -Schwendeman Agency welcome this new store to Marietta with a ribbon cutting.

239 Captain D Seeley Drive in Marietta (between Lowe's and Walmart) Ph: 740-374-8276

2013 Member Fee Schedule

This is the 2013 annual membership fee schedule approved by the MACC Board of Directors in December.

Category 1: Consumer/Retail

Includes retail businesses, travel/tourism/ recreation, lodging/dining, catering, personal services (hair stylists, dry cleaners, salons, auto repair, dry cleaners, and professional service (attorneys, accountants, physicians/chiropractors/healthcare providers, financial advisors, insurance agents.

Description

Full-Time Equivalent Employees

up to 4 employees	\$	200.00	
5 to 9 employees	\$	223.00	
10 to 15	\$	267.00	
16 to 20	\$	305.00	
21 to 30	\$	353.00	
31 to 50	\$	427.00	
over 50	\$	419.00 -	
\$5.10 per employee over 50			

Note: \$50 per additional professional or principal to be listed in the membership directory.

Category 2: Industry, manufacturing, and agriculture

Description	Rate			
Base Rate	\$ 223.00 Plus			
\$ 2.75 per full-time equivalent employee				

Category 3: Miscellaneous

	Description	Rate	
	Description Government agencies Charities	\$	200.00
	Charities		
	(501 c3 designation)	\$	200.00
	Public Schools	\$	200.00
	Individuals		
(retirees, volunteers—not representing a			
	business)	\$	85.00

Banks/credit unions based on assets

Note: FTE is full-time equivalent employees, which is your full-time employees plus parttime employees divided by 2. Example: 30 fulltime and 10 part-time employees is the FTE of 35 employees.

2013 Ohio Minimum Wage Increase

Ohio's minimum wage will increase to \$7.85 or up 15 cents an hour effective on January 1, 2013.

For employees who receive tips, the new minimum wage will increase to \$3.93, according to the announcement from the state commerce department.

The new minimum wage rates will apply to employees of businesses with annual gross receipts of more than \$288,000 a year as of January 1. Note that the 2012 rates applied to business with gross receipts of \$283,000 annually.

For employees at companies with less than \$288,000 in gross receipts, and for 14 and 15-year-olds, the state minimum wage is \$7.25 an hour, which is the federal minimum wage of \$7.25 an hour.

In 2006 voters approved an amendment to the Ohio Constitution that changes the state minimum wage annually by the rate of inflation. The minimum wage rate is tied to the Consumer Price Index for urban wage earners and clerical workers for the 12-month period prior to September. The CPI index rose 1.7 percent from Sept. 1, 2011 to Aug. 31, 2012.



Team **Member:**

Newest

Crystal

Welcome to Crystal Thomas, who

joined MACC in November. Crystal is the first voice you will usually hear when you call and the first you will see when you visit our office.

With several years of experience in customer service at retail locations, Crystal has a knack for making people feel welcome when they step up to our front desk. In just a few weeks, she has decided that she thoroughly enjoys working with our Chamber members.

Crystal has been quite busy fulfilling Marietta Bucks orders and processing the redeemed Bucks.

Crystal lives in Marietta with her husband, Richard, and two beautiful daughters Zoey and Maddalyn. They all enjoy picnics in the park.

The MACC Nominating Committee is selecting future board directors. Directors establish policies, set goals and direction, ensure the financial well-being of the Chamber, and represent the Chamber's interests in the business community. They attend monthly board meetings, work on committees, and help with MACC events/programs.

Any MACC member may suggest a candidate by submitting a written petition signed by at least 20 other members in good standing by January 15, 2013. All nominees must be active members in good standing in MACC. Call Charlotte Keim or talk to a director on MACC's Board.

> Sandy J. Harris Account Representative/Sales Consultant

> > 304.428.0121 | 800.344.5229 Fax 304,428,7695



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Consider adopting these Resolutions for your business in 2013.

New Year's Resolutions for

Your Small Business

Show appreciation for your employees Make it part of your plan to find a way to recognize each employee every month. This can be a simple card of appreciation or a lunch to congratulate on extra effort made. Praising employees in front of you team can raise morale, work ethic and performance.

Increase revenue Review your client base. Concentrate on the top 20%. Provide them opportunities to build their relationship with your company. Determine if the bottom 20% is costing you money and if you should then continue those relationships. Review your sales process to make it

Reflect and learn from the previous year Look back at 2012 and evaluate what worked and what did not. Capitalize on what was the most successful in the prior year.

more customer-focused for the middle 60%

Listen to customer feedback Spend more time talking directly with customers and understanding their needs. This can lead to a better experience for them as well as point out opportunities for new products or services to the business owner.

Get out of your comfort zone Growing a business involves a certain level of risk. If you aren't willing to assess and take advantage of promising opportunities, your business will stagnate.

These Business Success Tips provided by



Marietta SBDC Office Pamela Lankford, Director 740-373-5150 plankford@sbdcmarietta.org





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