

## We are the Champions!

With a 16 under par, the team from Morrison Inc. once again proclaimed, "We are the Champs!" Led by team captain Ken Morrison, Tim Amrine, Dewver Leister and Casey Edwards played a solid game throughout. This is the 3rd time in the past ten years the Morrison team ranked in the top three, winning in Year and Year.

Second place went to the Marietta Memorial team of Joe Hupp, Andy Altenberger, Joe Leman, and Scott Perry with a score of 58. Prizes were also awarded to the teams in 17th and 18th place, both with a score of 65. Team Eramet Marietta was Jay Arnold, Bill Ross, Gary Ferguson and Paul Calvert while Team Wetz Warehouse was Evan Wetz, Derrick Wetz, Chad Yoho and Dexter Hughes.



Top: Morrison, Inc.  
Middle Left: Mondo Polymers  
Center: Marietta Memorial Hospital  
Bottom Left: Heartland of Marietta  
Bottom Center: Wetz Warehouse  
Bottom Right: Eramet

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MEMBER

## From the Corner Office

All good things happen in time and for the Marietta Chamber the time has come to accept online payments. We are pleased to announce that you now can pay MACC via PayPal.

For those of you who register online for MACC programs, you can now pay at the same time. Prefer to pay at the event? **That's okay as we can swipe your credit or debit card at the event.**

We have been testing the system for the past month and are pleased, so this month we are officially rolling it out. For you, it means a smoother registration process and no more paper invoices. For MACC, it means more internal efficiency, less postage, and reduced past due accounts.

We are pleased to partner with COSE on Small Business Convention scheduled for October 22-14. Here are a few of the speakers:

**Frans Johansson** – Author of the best-seller, “The Medici Effect,” on how great ideas happen.

**George Hedley** – Founder of a major construction company that went from \$0 to \$50 million dollars in only 7 years.

I went last year and left feeling inspired and energized. I met some wonderful small business people, chatted, gained new ideas, and even had fun-filled evenings at Kalahari. The price is right since you save \$150 by being a MACC member. Page 5 has more info.

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



## From the Archives

In 1960 MACC published A FACTS book providing various information about our economy, labor force, schools, employment and so on. Here's just a few stats from that report: Total employment in Washington County was 9,295 with an annual payroll of \$41,694. Average weekly earnings was \$86.26.

Hotels in Marietta were: Lafayette, Wakefield and Pinkerton. Motels included: Cain's, Evergreen Shade, Marietta Towne, Motel Reno, Rambler, Rio Vista, and Silver Moon.

Retail sales were reported at \$41,464,000 on the city of Marietta; \$56,655,000 in the county. Marietta College was building a new men's dorm and a new library. Marietta Memorial was adding a new wing and laundry building. The YMCA was conducting a capital campaign for an Olympic-size the pool; construction to begin in 1961.



Pinkerton Hotel and Restaurant

### 2013-2014 MACC Board

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**Colleen Cook, Past Chair**  
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# Mid Ohio Valley Safety Council

## OHIO BWC ANOTHER BILLION BACK

Gov. John Kasich and Ohio BWC Administrator/CEO Steve Buehrer announced a \$1 billion rebate to Ohio's private and public sector workers' compensation customers, as well as a major new investment in worker safety research and training. "Another Billion Back," rebate follows last year's \$1 billion rebate for workers' comp customers. Both rebates were made possible by strong investment returns in the workers' compensation fund.

"Sound fiscal management and a well-executed investment strategy continue to put BWC in a position where it can return money to its customers—Ohio's employers—but also to workers in the form of initiatives that help them stay safe on the job," said Kasich. "Ohio continues its

effort to transform the workers' comp system to be a better partner with employers and workers to help them succeed and stay safe, and the ability to make these types of significant rebates is part of that effort."

If approved by the BWC Board of Directors at their September meeting, eligible private and public employers would receive a rebate equal to 60 % of premiums paid during the July 1, 2012 through June 30, 2013 policy year. Note: For public employers it is the 2012 Policy Year.

Another Billion Back seeks to build on last year's \$15 million investment in safety intervention grants with several initiatives that will ultimately enhance the

safety, health and wellness of Ohio's workforce. Buehrer said, "We want to encourage more and more employers to put safety education resources to work to keep their workers safe and reduce their workers' comp costs."

The BWC is embarking on a safety campaign themed *Better Business Starts with Safety, Safety Starts at BWC* to reach Ohio employers and encourage them to take advantage of BWC's safety services before experiencing a workplace injury or illness.

**Deadline to Enroll in Workers' Comp Group Plan**

The restructuring at the Ohio BWC has changed the enrollment deadlines for joining a workers' comp group rating plan. Area companies need to select a group-rating plan no later than November 24, 2014.

It's easy—just complete an AC-3 form to obtain a quote from one of the two firms selected to provide MACC members with workers' comp group plan companies. You may submit an AC-3 to one or both companies, then compare prices and services. You must select a provider by the November 24 deadline to be eligible for discounts.

MACC is pleased to offer our member a choice in plans:

- Careworks Consultants toll-free 1-800-837-3200
- Frank Gates toll-free 1-800-395-4119

See our MACC Website at [www.mariettachamber.com](http://www.mariettachamber.com) for more info about group retro plans, One-Claim and other options.

## MOVSC Upcoming meetings

**Wednesday, September 17**  
"Claims Management Crossing Both States"  
Featured Speaker:  
Connie Long, BrickStreet Insurance

**Wednesday, October 15**  
"Marijuana Legislation What Does This Mean For Your Business?"  
Featured Speaker: Tony Coder, Drug Free Action Alliance

**Wednesday, November 19**  
Stay Tuned for Details

**Wednesday, December 17**  
"Is Your Load Ready For The Road?"  
Featured Speaker:  
Tom Dempsey, Dempsey Transport

**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](mailto:info@mariettachamber.com)



Not A Member?

Please attend one of our meetings and we think you'll decide to become a regular!

## Estate Preservation Strategy

**A**nybody who has worked hard, saved and invested needs an estate preservation strategy. A good one can help ensure that your assets are protected and loved ones cared for in the future. One of the best reasons to preserve an estate is to honor what you've done. People don't want everything they've worked for in their lives to have no value in the future.

Estate preservation strategies vary greatly. Each must address the unique financial situation of the individual for whom it was crafted. Admittedly, some estate issues are complex. However, your financial advisor is readily available to deal with every imaginable issue and can be invaluable in creating an estate plan – a formal roadmap to safeguarding your finances and possessions.

When should you develop an estate preservation strategy? There is no "right" age – but delay is unwise. It's best to start early but, unfortunately, few people do. For example, nearly 60 percent of Americans don't have a will, according to a 2008 survey by FindLaw.com. Reasons for delay vary. Many of us lead hectic lives. Others are uncomfortable discussing a time when they won't be here. Still others want to avoid dealing with complex financial and legal issues.

While these factors are understandable, they're outweighed by the benefits of having a sound estate preservation strategy. These include reducing estate taxes, allowing for a timely resolution of your estate and ensuring assets are distributed and protected according to your wishes. In addition, a strategy guarantees that, if you're unable to make them, financial and health care decisions reflect your desires.

The first step is to find expert assistance. A good team of advisors – including your attorney, accountant, insurance agent and investment advisor – is essential. Once a team is assembled, start setting goals.

Answering two questions will help:

**How much money will you need for your lifetime?** It's most important

when goal-setting to ensure you have enough to live on. This is known as the "necessary estate." Without determining how much you will need for the rest of your life, and knowing that you are comfortable, you can't move on to preparing an estate plan.

**Where do you want your assets to go?** There are really only three places: heirs, charity or estate taxes. So, think carefully about these categories.

After establishing goals, work with advisors to create a formal estate plan. This provides both a vision of the future and a path to get there. Estate plans can have many elements. However, almost all contain a few basics, such as: a will, health care power of attorney, and sometimes a trust.

Once an estate plan is completed, be sure that all assets are titled so they reflect what's in it. If they aren't, the plan could be ineffective, confusing and counterproductive.

Remember that estate plans are not static. Tax laws are revised. Property is bought and sold. Marital and family statuses change. Objectives change. These events and others can affect a plan. So, monitoring is important. Annual – or even quarterly – reviews are appropriate.

While estate strategies often focus on personal assets, business owners also should safeguard their commercial interests. Without a plan, part or all of a business may have to be sold to pay estate taxes. Consider drafting a succession plan that speaks to long-term management and ownership.

Finally, leave a paper trail. Write a list that covers all your assets and liabilities. Put that in a safe place with all your important documents. Make sure that people you trust know where the papers are.



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## BAH at Huntington Bank



Welcome and Thank You to **Huntington Bank** for hosting the August Business After Hours with an indoor tailgate party at their Third Street branch.

A unique mini-expo featured United Way, Betsey Mills Club, The Right Path and Harvest of Hope—all provide needed services to our community.

**Laurie McKain, Marietta College**, won the OSU tickets while **Kristopher Justice, Theisen Brock**, carried off a basket of wines.

**WSSC's Connie Legraen** missed BAH in August and she missed winning \$500 worth of Marietta Bucks!

You might win on September 11 when BAH is at Copper Leaf Interior Design, Gilman Avenue.



**What Does an Investment in MACC Get Me?**

**Morgan Cochran**  
Member Services

I 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 in-

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 [Cochran@mariettachamber.com](mailto:Cochran@mariettachamber.com)

## Sandy's Business Builders for Women Tips for Applying for an SBA Loan

Most women have at least some understanding of the process for applying for a home or car loan, but applying for a Small Business Administration (SBA) loan is a little different.

The SBA is a federal agency that provides financial assistance in the form of a loan guarantee for small businesses. The loans are typically used to finance construction or modernization of facilities, purchase machinery or equipment, or increase working capital or for business startups.

There are several different types of SBA loans, including lines of credit for working capital, loans for purchasing an existing building or office, loans to purchase inventory, as well as loans designed for businesses owned by veterans, and many more. Your banker can explain the different types of loans and the terms associated with each and help you determine which loan is right for your situation. Peoples Bank is a Preferred Lenders Program (PLP) designated lender for SBA loans and would be glad to explain the different types of loans.

Before you apply for an SBA loan, keep a few things in mind:

Get to know your bank before you ask for a loan. If your banker knows you and understands your business vision, he or she will be better able to guide you to the right loan to meet your needs – and to the one for which you are most likely to be approved.

Be prepared to show evidence of your business's strengths. As with any loan, your bank wants to be sure that you'll be able to repay your loan. Showing your success and your plans for how the loan will increase that success will help gain approval. Tangible evidence, like business financial statements and a future projection of income, will help your case.

Be flexible in the amount of money and terms you are requesting. There are many, many options out there. Sometimes you may not be able to ask for the whole pie at once. Be prepared that your grand plans may have to be completed in stages. By being flexible, you increase your chances of approval.

Be prepared to answer some questions. Your lender will want to know why you're applying for the loan and how the money will be used, including what you intend to purchase and from whom. There will also be questions about other business debt and your creditors. Your banker may also ask for the names of the members of your management team.

An SBA loan may be exactly what your business needs to take it to the next level. The business bankers at Peoples would be glad to work with you to start or continue building the success of your small business.



Working Together. Building Success.



**Sandy DeLong** is Vice President – Treasury Management at Peoples Bancorp Inc. She has more than 25 years experience in banking and is ACH accredited.

She can be reached at (740) 376-7215 or by e-mail at [sandra.delong@pebo.com](mailto:sandra.delong@pebo.com).

Peoples Bancorp Inc. is a diversified financial services holding company with \$2.1 billion in total assets, 50 locations and 50 ATMs in Ohio, West Virginia and Kentucky. Learn more about Peoples at [www.peoplesbancorp.com](http://www.peoplesbancorp.com).

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### Ask SCORE: Interviewing: It's All About Preparation

To be fair and thorough when evaluating prospective employees, you must gather sufficient information to make the right choice. The technique involves "preparation".

First - clearly define the job's skill and experience requirements, to eliminate applicants with none of the right skills. Read applications or resumes thoroughly; you don't want to overlook anyone's strengths—or weaknesses.

Compose your questions. Develop general questions, plus specific ones that may arise from reading the resumes/applications. The general questions should be broad enough to allow the candidates to share what they think and how they express themselves.

Choose a good place to meet – choose a "neutral" location, with privacy. Consider including a brief tour of your business, demonstration of the job, and/or brief chats with existing employees.

Be a good host. Do what you can to make each candidate feel comfortable and relaxed – avoid interruptions.

Trust but verify. Background checks are a wise investment for highly sensitive positions, or those that involve handling substantial amounts of money. Do call references.

Still not sure? Invite the best back for a second interview where you can ask more detailed questions. Don't concentrate on finding the "ideal" hire. Look for other strengths or skills that may offset shortcomings. And if all else fails, restart the search.

Need more help with hiring? Then contact SCORE - we provide free, confidential business counseling and training workshops to small business owners. For more information, visit [www.score.org](http://www.score.org).

Ask SCORE article, abridged by SCORE Volunteer Bob High.

Call 740-373-5150 to schedule an appointment with a SCORE counselor .  
[www.score.org](http://www.score.org)

## Get the Chamber Connection!

**Business After Hours**  
Thursday, September 11  
5—6:30 pm

**Copper Leaf Interior Design**  
415 Gilman Street  
Marietta, OH 45750  
\$5 Special Member Price  
\$10 General Admission

**Check out the New Showroom!**



**Professional Women's Roundtable**  
Wednesday, September 24  
11:45 am—1 pm  
daVinci's

TOPIC: "On the Go Meals".

\$10 Special Member Rate  
\$15 General Admission

RSVP for All MACC Programs  
Call 740-373-5176 or go online at  
[www.mariettachamber/events](http://www.mariettachamber/events) to register

**Small Business Convention:**  
40 Workshops to Propel Your Business

Co-presented by the MACC, this year's Small Business Convention includes 40 workshops that will provide you with the expertise and knowledge you need to propel your business' success.

Workshop topics range from marketing and sales to professional development and workplace culture. Learn more at [smallbizconvention.com](http://smallbizconvention.com).

Date: October 22-24, 2014

At Kalahari Resorts in Sanduskey, OH

Use PromoCode **Marietta2014** and pay **only \$149 per person**, for a savings of \$150.

### Welcome New MACC Members

**State Industrial Products**  
(440) 313-2242  
5915 Landerbrook Drive, Ste. 300  
Mayfield Hts, OH 44124  
*Ryan Dietrich, Relationship Mngr.*  
[www.stateindustrial.com](http://www.stateindustrial.com)

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27880 State Route 7, Marietta  
*Alex Roberts, Owner*  
*Kirk Roberts, Owner*  
*Jeff Roberts, Owner*  
[www.robertsfuneralhome.com](http://www.robertsfuneralhome.com)

#### Mini-Sessions

Enhance Your On-Line Directory Listing  
in 20 Minutes or Less

Friday, September 26  
from 9 am to 4 pm

Drop by the Chamber office any time and learn how to log in, add your logo, upload photos, post your hours, your menus, and more. With a few quick steps, you can create a bolder presence in the Business Directory.

**Searches in MACC's On-line Directory** are up 12.3% over the previous year. In just a few minutes we can help you make your listing stand out.

Bring a laptop, if you have one.  
Beverages will be provided.

You may also call Morgan at 740-373-1883 to schedule an appointment if another day/time would be more convenient.