

**Member
Spotlight**

**May's Business After Hours:
Hosted by Hall Financial Services**

Welcome to Marietta! Hall Financial Advisors has opened an office at 416 Hart Street in Marietta. This company offers multiple services including: education planning, retirement plan services, and estate planning strategies.

Though the sun forgot to shine, there were plenty of warm smiles to take away the chill during the BAH hosted by Chris Hall and his team at their new Marietta office.

Hall Financial Services works hard to build lasting relationships with their clients with a strong focus on providing responsible, friendly and reliable services. Ribbon-cutting on the Marietta branch was conducted by the MACC Ambassadors.



Doug Robinson chats with Colleen Cook, TheisenBrock, and Donn Schafer, Settlers Bank, during the tour of the office building



Angie Harkness and Chris Hall from Hall Financial give away door prizes



Julie and Jeffery Hammons, Hammons Family and Cosmetic Dentistry, with Matt Evans, Peoples Bank



Pictured from left to right: Brett Bronski, Senior Financial Advisor, Chris Hall, Managing Principal, and Mark Wiehl, Chief Operating Officer, the MACC Ambassadors and Marietta Mayor Matthews.



Larry Hall, Baker & Baker Jewelry; Mike Beardmore, Michael Bradley; and Mark Wile, Hall Financial Services



Right: Flite "Free Range" Freiman, Brickler & Eckler; & Brad Ebersole; Washington State Community College

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Call the MACC for more details - 740-373-5176

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From the Corner Office

Plan, Plan, Plan

Those were the three words emphasized by Shawn KLessel, City Administrator for Dickinson, North Dakota, during his visit to Marietta. We brought Shawn in to share with our local elected officials and our business community what happened in Dickinson as the Bakken/Three Forks shale boom developed.

Charlotte Keim

keim@mariettachamber.com

2015-2016 MACC Board

Dan Harrison, Chairman of the Board
Harrison Construction

Executive Committee

Donn Schafer, Past Chair
Settlers Bank

David Bricker, Education
Hampton Inn

Mark Morris, Member Services
J.D. Byrider

Terry Rataiczak
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Candi Heiss
Better Bookkeeping Services

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



Mid Ohio Valley Safety Council

May MOVSC Recap!

- May's DOT Seminar was held on Thursday, May 28, 2015 at Washington State Community College in the Community Room.
 - Chris May, Safety Investigator with the Transportation Enforcement Division and Ron Swegheimer, Hazardous Material Specialist/FRA Certified Inspector of the Hazardous Materials Section, both with P.U.C.O.
 - Those who attended received information on new laws and updates with the Department of Transportation.
- The May MOVSC meeting looked at the importance of 30 Minutes of Exercise. Featured speaker Stephanie Angelo, Marietta Family YMCA, spoke on the importance of moving throughout the day and how sitting is the new "disease" in the workplace. ?? Won a one-month family membership to the Marietta Family YMCA
- MOVSC Board President, Barbara Dempsey attended the Safety Council Manager meeting in Dublin, Ohio and came back with many new ideas for meetings and seminars!



5 Tips to Incorporate into Your Summer Work and Fun!

1. **Reduce Time In The Sun**
2. **Dress With Care**
3. **Be Serious About Sunscreen & Reapply every 2 Hours**
4. **Wear a Hat, Protect Your Scalp**
5. **Protect Your Eyes**

Sun Safety...Protect Your Skin!

Safety Council Board Nominations

The Mid-Ohio Valley Safety Council is accepting nominations for the Safety Council Board of Directors. Elections will be conducted at the June 17th meeting.

Responsibilities of the Safety Council Board are:

- As a representative of the Mid-Ohio Valley Safety Council you will have the opportunity to communicate its purpose and goals to other business and individuals throughout the area.
- Actively participate in the planning of all Safety Council functions including monthly meetings, other programs, seminars and community events.
- Board terms are one or two-years.

Any person interested in a board position or nominating an individual to the board may contact any Safety Council board member or call

Carrie Ankrom, Safety Council Manager, at 740-373-1884.

Reminder: MOVSC New Member Enrollment Deadline is July 31, 2015

If you are already a member Safety Council, you are automatically enrolled for next year. If you are not, call 373-5176 to find out how you can learn about safety on the job, save lives, and possibly save on your workers comp premium costs.

MOVSC Upcoming meetings

Wednesday, June 17
"Confined Spaces"

Featured Speaker:
Gary O'Brien, O'Brien's Safety Services

Meeting Information
WASHINGTON COUNTY CAREER CENTER

Registration: 11:30 am
Program: Noon to 1 pm
Cost: \$15 includes lunch
RSVP: 740-373-5176

Email: info@mariettachamber.com

Have YOU Met The Qualifications to Save Your Worker's Compensation?

- Attend 10 meetings or events between July 1, 2014 and June 30, 2015
- CEO must attend any one safety council sponsored function or meeting
- Submit both semiannual reports for the 2014 calendar year

The current attendance record is located on our website — www.mariettachamber.com under Programs and Mid-Ohio Valley Safety Council

Reminder:
Submit your external credit certificates by June 26, 2015



May Ambassadors Visits



GRAE-CON Construction



Flexmag Industries



Contractors Building Supplies Inc



Metaltech Steel Company



Schafer Auto Center



Springleaf Financial Services

Ask SCORE:
The Basics of Business Life Insurance
 Edited by
 Bob High, SCORE Counselor

What happens to a business when the owner dies suddenly? Would the business close? Would it be clear who controls the assets? Would the owner's family interests be protected? If the business is a partnership, would the owner's partners be protected?

The best way to avoid this troubling uncertainty is to have life insurance for your business. Life insurance can provide for the successful liquidation of your financial interest in the business, thereby protecting your heirs. If your employees or partners are scheduled to assume ownership following your death, the insurance policy can be designed to provide funds for the purchase of the business.

If the business is to be sold outright after your death, the policy will provide funds for the transition period. The availability of a ready source of cash will make the business easier to sell. Assets may be discounted during such a sale and the availability of insurance funds will help your heirs. For businesses with multiple owners, each partner should have a life insurance policy to facilitate an automatic buyout of the deceased partner's interests (a "buy-sell agreement").

You should consult with your family, attorney, and insurance agent when putting together a sound life insurance program. If you belong to a professional association it may have an affinity program that offers affordable insurance.

If you would like to discuss this topic or business planning, business growth strategies or a specific business issue, contact the Marietta SBDC at 740-373-5150 and ask for a SCORE business counselor.

If you would like to discuss this subject or any other business issue, contact SCORE at the Small Business Development Center
 308 Front Street, Marietta, OH
 Tel: 740-373-5150
www.score.org

Get the Chamber Connection!

Business After Hours

Thursday, June 11

Riverview Credit Union
 39 Acme Street
 Marietta, Ohio 45750

Let's Celebrate Their New Location!
 5-6:30pm

\$5 Special Member Price
 \$10 General Admission & those who wish to be invoiced.



Professional Women's Roundtable

June Meeting

Wednesday, June 24

"Golf Tips From a Pro"
Speaker:
Rod Harris
Marietta Country Club

11:45am-1pm

Davinci's
 215 Highland Avenue
 Williamstown

\$10 Special Member Rate
 \$15 General Admission

RSVP for All MACC Programs
 Call 740-373-5176 or go online at
www.mariettachamber/events to register

Welcome New MACC Members!

Fanelli Boys, Inc.
 (740) 434-5977
 472 Pike Street, Marietta
Diana & John Fanelli, Owners
www.fanelliboy.com

Ohio HomeCare
 (740) 423-5901
 109 8th Street, Belpre
Cathy Harrison, Office Manager



Member News

- Red Roof is now a Marietta Bucks redeemer
- Emeritus of Marietta is now Brookdale of Marietta
- Guesthouse located at 1345 Highland Avenue in Williamstown is now Econolodge Inn and Suites

Save the Date

Enhance Your On-Line Directory Listing in 20 Minutes or Less
Monday June 22
9 am-3pm
 MACC Conference Room

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.



MACC Ambassadors– Providing the Connection

Morgan Cochran
Member Services



The MACC Ambassadors are a core group of business men and women who are the eyes and ears for the Chamber –they keep the staff and board informed about the latest in our community. More importantly, they are an informal salesperson for your business. When the MACC Ambassadors visit your business, chat with you at a Business After Hours, or hold the red bows at your ribbon cutting, they are gathering information about your company’s products and services which they then share with all of the people they know in the area. They help connect business to business. Since they are outgoing, often holding sales positions with their employer, they know a lot of people. With about 600 members in MACC, the Ambassadors play a vital role in strengthening the relationships between the Chamber and the business community.

If your company is celebrating an anniversary, a new location or would just like us to stop by and say “Hi” give Morgan a call! Note that Ambassador visits are scheduled for the third Tuesday of the month and out of town visits are scheduled for once a quarter. If you are interested in making connections and have a couple of hours every month, consider applying to our Ambassador program.

Our new Ambassadors are: Kim Wells, Edward Jones; Michele Albaugh, Mancan; Carolyn Heiner, NOE Office Equipment; Jordan Thompson, Peoples Bank; Amanda Rieder, Peoples Bank; Courtney Smith, Copper Leaf Interior Design; Tonya Hicks, Vape EZ; Laura Miller, Memorial Health System; Lenora Lada, Washington County Career Center.

To see a complete listing of the MACC Ambassadors, visit www.mariettachamber.com.

For more information about the MACC Ambassadors, please call 740-373-1883, email Brown@mariettachamber.com, or stop by and visit.



Volunteering at the Golf Outing



Ribbon cutting for Fanelli Boys



Visit at the Levee House



100th Annual Dinner



Save The Date! MACC 45th Annual Golf Outing Monday, August 3, 2015

It is time to get your gear ready and take the afternoon to network on the course! The 45th Annual Golf Outing is scheduled for Monday, August 3 at the beautiful Marietta Country Club. Shotgun start at 11am.

•Four person scramble

•Entry fee of \$125 per person includes golf fees, cart, 1 Mulligan, range balls, lunch and dinner.

•50/50 Drawing.

•Skins game \$40/team

•1 Extra Mulligan \$10.

•14 Skill Prizes of Pro Shop Gift Certificates or Nike Golf Balls

•Par 3 Hole Prizes of \$125 Pro Shop Gift Certificates

Team Prizes

1st Place Team:

\$500 (\$125 per person) in Marietta Bucks or Golf Pro Shop Gift Certificates.

2nd Place Team:

\$300 (\$75 per person) in Marietta Bucks or Golf Pro Shop Gift Certificates.

17th Place Team:

\$500 (\$125 per person) in Marietta Bucks or Golf Pro Shop Gift Certificates.

18th Place Team:

\$300 (\$75 per person) in Marietta Bucks or Golf Pro Shop Gift Certificates.

To register check out the enclosed flyer or contact Carrie at the Chamber—740-373-1884 or Ankrom@mariettachamber.com.

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Filial Support Laws: Who Pays for Mom and Dad?

Kenneth E. Strong

Brought to you by Peter J. Keim
In conjunction with Lincoln Financial Services, a registered broker/dealer*

Most people do not realize there are state laws that could hold you responsible for your parents’ nursing home bills. The Filial Support Laws, or filial responsibility laws, are in place in 29 states, including Ohio, West Virginia, Indiana and Pennsylvania.

That means you could potentially be held legally responsible for their care under certain circumstances, according to the December 2014 issue of The Society of Actuaries magazine. Being legally liable for your parents’ care varies from state to state. Some states’ statutes may impose criminal penalties while others may only demand financial responsibility. And it is worth noting that court cases are tending to uphold these state laws.

If you are concerned that you might be responsible for mom and dad’s bills or that your kids might be have to pay for your care in years to come, there are measures you can take to help offset those fiscal responsibilities. As I have mentioned before, no one likes to discuss growing older or death, yet those matters cannot be avoided.

One option to consider involves Long-Term (LTC) care strategies. The recent government statistics indicate there is a 70% chance you will need Long-Term care benefits (source: LongTermCare.gov).

Question: Who provides LTC?

The Family Caregiver Alliance reports that 8,357,100 people annually receive support from the 5 main long-term care service (as of February 2015 data):

- home health agencies (4,742,500)
- nursing homes (1,383,700)
- hospices (1,244,500)
- residential care communities (713,300)
- adult day service centers (273,200)

Question: I have health insurance, so why do I need a LTC policy? Because Long-Term care is not covered by health insurance and usually only for a limited

time by Medicare.

Question: Once I buy a LTC policy, what happens?

At Keim Financial we explain that a LTC solution has three possible outcomes:

- 1) Use LTC tax-free benefit dollars to provide for your loved one (or yourself);
- 2) Leave your beneficiaries tax-free death benefit dollars, should you not need LTC; or
- 3) Perform a 1035 tax-free exchange to another product or receive a percentage of money back.

Long-Term Care policies are becoming more popular for individual and joint applications. We can tailor the policy to provide coverage for a specific period, such as 50 or 100 months, or even for lifetime. Also, we can attach a zero, 3% or 5% annually compounded growth factor for your LTC benefit dollars.

There are practical solutions to build and accumulate tax-free dollars for one’s retirement that may be beneficial to your family goals. Most of us protect our home and our vehicles with insurance products, yet we do not think about protecting our future care needs. Yet the chance of needing LTC is much greater than losing your home to a fire. Take the time now to explore how you can protect your family from having the burden of being your caretaker, both physically and financially.

Helping people plan for a better financial future ...

We welcome Jane Whittington, our Office Manager. She works mornings Monday through Friday and can be reached at 888-439-4543

Keim Financial Services



Peter J. Keim, CRPC®

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Visit our website at
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