

**Welcome to our New MACC Board Directors**

Dan Harrison joined the Chamber Board of Directors in 2012 and has served on the Business Advocacy Committee. Owner of Harrison Construction in Marietta, Dan is active with area non-profits and passionate about improving our local business community. Recently Dan has been beaming about the kick-off of the renovation of the Peoples Bank Theater; a project he and fellow Hippodrome Colony board members have been diligently pursuing. Dan and Gillian have two children, Lucas and Caitlin.



**Introducing Dan Harrison  
MACC Chairman of the Board  
2015-2016**

Dr. Joseph Bruno, President of Marietta College, and his wife Diane moved to Marietta in 2013. Both have been quite busy on the college campus and reaching out to the community at large. Joe is a member of the Marietta Noon Rotary and is on the Betsey Mills board. He serves on the finance committee of the Ohio Foundation of Independent Colleges and is Chair of the Ohio Athletic Conference Presidents. He earned his BA, Chemistry, from Augustana College in Rock Island, IL, plus an MA and PhD in Chemistry from Northwestern University. When he is not working or volunteering, Joe enjoys travel, recreational cycling, major league baseball and hockey and is a patron of music and the arts.

Kristopher O. Justice, attorney with Theisen Brock, and his wife Brandee Norris, have been Marietta residents for 5 years. With his BA in History from Hiram College and a JD from Capital University Law School, Kris also received his LLM in Transnational Law from Temple University Beasley School of Law. He currently serves as President of the Economic Roundtable of the Ohio Valley and also is treasurer of the Marietta Morning Rotary Club. He enjoys soccer, traveling, skiing, hiking, camping, and golfing. He and Brandee like spending time with their dog, Kali.



It is never easy to bid farewell to the fine men and women who are finishing their term on the MACC Board. Responsible for the strategic plan and policies of MACC, these folks are truly dedicated to supporting area businesses. Thank you and Farewell to:

**Colleen Cook**, Theisen Brock  
2007-2015  
Board Chairwoman in 2012-2013.

**Beth McNally**, Marietta College  
2009-2015

**David Vandenberg**, Microbac  
2009- 2015

**Ken Bowen**, Americas Styrenics  
2012- 2015

We are grateful that you shared your talents and gave generously of your time.

Kathy Schalitz, SVP of The Pioneer Group, was born and raised in Marietta. She is a graduate of Ohio Northern University with her BS in Athletic Training. She obtained her Masters degree from Middle Tennessee State University. Since returning home to Marietta in 2007, Kathy completed the Telesis Community Leadership program. She is active with Rotary, serving as a board member and most recently as club president. When she's not at the family business, Kathy and her husband Justin enjoy spending time at their lake house with their dog Gus.



**McDonald's® of Marietta**  
serving the community since 1976

**KRAMPE CLEANING SERVICES**  
Window Cleaning/Gutter Cleaning  
Power Washing  
Residential - Commercial  
740-350-4300 304-488-1596

**TRADEMARK SOLUTIONS**  
2167B State Rt. 821 Marietta, OH 45750

**Dimit Accounting**  
www.dimitaccounting.com  
304-858-3418

**KINETIC NETWORKING**  
Virtual Help Desk  
IT Consulting Services  
740.732.4455  
www.kineticnetworking.com

**Save money on health benefits** Anthem  
As a chamber member with 2-50 employees, you can get a discount on any health plan from Anthem Blue Cross and Blue Shield - including industry-leading HSAs, HRAs and HIAs.\*  
Call the MACC for more details - 740-373-5176

**J.D. BYRIDER**  
1208 Blizzard Drive  
Parkersburg  
304-428-6221  
Cars. Credit. Care.

**HYDE BROTHERS PRINTING CO.**  
Phone 740-373-2054  
Fax 740-373-8440  
1-800-696-5674  
e-mail hydebros@sbcglobal.net  
www.hydebrosprinting.com  
Offering: offset & digital printing, color copies, personalization, mailing services, free pick up & delivery

**Area Agency on Aging 8**  
Connecting You to Aging Resources  
Call 1-800-331-2644  
or visit: www.areaagency8.org

**O'Brien's Safety Services**  
"Taking Care of All Your Safety Needs"  
740-336-8407  
www.obrienssafetyservices.com

**Settlers Bank**  
115 Street, Marietta  
740-373-9200  
Third

**The Career Center Adult Technical Training**  
Employer Services Center  
Customized Training For Your Business  
www.mycareerschool.com

**Peoples BANK**  
PLATINUM LEVEL SUSTAINING MEMBER



## From the Corner Office

Only a few more days and the 100<sup>th</sup> Annual Meeting Dinner of the Marietta Chamber will be underway!

It's certainly an occasion to celebrate. Carrie Ankrom, Events Manager likens the Annual Meeting to planning a wedding every year. It just happens to be a rather large wedding with 600 to 800 guests attending. We plan the food, the music, the entertainment, the tables, chairs, linens, and that humongous seating chart! Add in the business sponsors' exhibit space, selecting a keynote speaker, and scheduling the award presentations and you'll understand why we breathe a sigh of relief at 9 o'clock Monday evening when we clear out the Dyson-Baudo Rec Center.

Celebrating this anniversary is more than acknowledging a century of existence. Since our founding in 1887 as a board of trade to our incorporation as a chamber in 1915, MACC has been involved in supporting, promoting and building a strong business community. Long before there was an economic development agency, long before there was a visitors' bureau, long before there was a merchants association or a Main Street program, there was the Chamber of Commerce. It is the only entity focused on the entire business community from the local sole proprietor to the multi-

national corporation, from farming to manufacturing, retail to healthcare, importers, exporters, bankers and lawyers – we all work together through the Chamber to enhance our Mid-Ohio Valley.

We work together to strengthen our economy, to create jobs, to create opportunities for entrepreneurs and to provide encouragement to our established businesses.

MACC is an association of 595 businesses, non-profits and government agencies. Our members employ 17,740 full-time people and 2,389 part-time positions.

MACC connects with 358 other businesses and organizations with interests in the Mid-Ohio Valley. With over 1,300 email addresses plus mailing the Entrepreneur to nearly 1,000 of the area's decision-makers, MACC is the connector. With Facebook and our website, MACC reaches around the world.

Connected? Yes, we are and so are you! Moving to the future? Yes, we are and so are you. Here's to the next 100 years!

*Charlotte Keim*

keim@mariettachamber.com  
740-373-6256

## CareWorksComp...

As many of you already know, York Risk Management Services, Group is the parent company of two Ohio Third Party Administrators (TPA), CareWorks Consultants and the Frank Gates Services Company. Effective March 2, 2015 York Risk Services will consolidate the operations of these two firms and operate under the new brand name of **CareWorksComp**.

As Ohio's largest workers' compensation TPA, the firm is now better positioned to continue providing customers with high quality claims management and effective cost management tools.

Both CareWorks and Frank Gates have been affiliated with the Marietta Chamber of Commerce and we are pleased to be able to continue offering top-notch workers' Comp programs to our Chamber members.



**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**  
**Communications & Technology**  
 Kinetic Networking

**Steve Smith**  
**Board Treasurer**  
 Selby Hospital

**Rick Stafford**  
**Industry/Shale Development**  
 Peoples Bank

**Directors**

**Mike Beardmore**  
 Michael Bradley

**Dr. Joseph Bruno**  
 Marietta College

**Dr. Bradley Ebersole**  
 WSCC

**Kristopher Justice**  
 TheisenBrock

**Gary O'Brien**  
 O'Brien's Safety Services

**Kathy Schalitz**  
 The Pioneer Group

**Joan Zoller**  
 Trademark Solutions

**MACC Staff**

**Charlotte Keim, CCEO-AP**  
 President/CEO

**Carrie Ankrom**  
 Program & Events Manager  
 MOV Safety Council Manager

**Morgan Cochran Brown**  
 Member Services Manager

**Tom Fulton**  
 Project Manager

**Kelsey Jeffrey**  
 Administrative Assistant

**Candi Heiss**  
 Better Bookkeeping Services

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



# Mid Ohio Valley Safety Council

## Did You Know...

### Safety Grants are Available?

The purpose of the Safety Intervention Grant Program is to gather information about the effectiveness of safety interventions so the Ohio BWC may share the results with Ohio employers. The program is available to any Ohio state-fund or public employer who wishes to purchase equipment to substantially reduce or eliminate injuries and illnesses associated with a particular task or operation. The program is designed to work and partner with Ohio employers to establish safety intervention best practices for accident and injury prevention.

In return, employers will submit to BWC quarterly data reports and a case study one year after the date of the intervention. They will use this information to determine the effectiveness of the intervention and share successes with other employers.

#### Eligibility requirements

To be eligible for a safety intervention grant, you must:

- Be a state-fund or public employer;
- Maintain active coverage - not more than 40 days lapsed in the prior 12 months;
- Be current on all monies owed BWC;
- Demonstrate the need for safety intervention;
- Provide two-year baseline data;

- Have active BWC coverage with past payroll reports (four if a private employer, two if a public employer) for the purpose of defining employer eligibility cycle.

**Note:** Employers who participate in a group-rating program or are involved in other BWC-sponsored programs may apply for a safety grant.

#### Eligibility cycle

Employers who meet the previous eligibility requirements may receive grant funds up to \$40,000 per eligibility cycle. The BWC determines the eligibility cycle by review of the last full year for which payroll information is available. For private employers, the policy year is July 1 through the following June 30. For public employers, the policy year is Jan. 1 through Dec. 31.

For more information on the Safety Intervention Grant Program go to [www.bwc.ohio.gov](http://www.bwc.ohio.gov).

## MOVSC Upcoming meetings

**Wednesday, March 18**  
*"The Proper Use of Pesticides"*  
 Featured Speaker:  
 Penny Britton  
 Scott's Miracle Grow



**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)

### Support Safety & Gain Recognition for your Business

Want 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.

**REMEMBER!**

*RSVP your extra guests for the April 15th Safety Awards Banquet. We are expecting a full house!*

**OSC 15**  
Ohio Safety Congress & Expo

**IMAGINE • INNOVATE • INSPIRE**

➤ March 31 to April 2 Greater Columbus Convention Center

## Quality Reasons Final Expense Insurance is an Opportunity You Can't Afford to Overlook

Author: Kenneth Strong, Jr.

It happens. Catastrophic risks happen. For most of us, death is the catastrophic risk we don't truly consider in all its aspects when planning for our financial future.

Preparation may include a quality Final Expense Insurance policy designed to help you and your family handle these critical questions:

- Where can I get tax-free funds within days to cover the final expenses of the departed?
- We moved to be closer to children and grandchildren. Will the final expense insurance policy still meet my needs in this new state?
- If I stay in my current community, will the funeral home I select still be business when needed?
- Will remaining funds in my final expense insurance policy distribution be tax-free to the designated beneficiaries?
- If illness or accident results in me selecting Medicaid assistance, will I be able to keep my final expense insurance policy?

At Keim Financial we believe that end-of life planning may be the missing puzzle piece to your retirement planning process. We see too often that people do not understand the value of readily liquid and available assets. More and more funeral homes and cemeteries may now require full payment, sometimes in advance.

When death occurs, there are dozens and dozens of decisions to be made within the first 48-hour time frame. Why not plan ahead so paying for final expenses is not a burden?

Most significant events (marriage, birth of a child, retirement planning) require planning. Rarely do we just let them happen. Did you know that the average cost of a traditional funeral is over \$7,7000\*, excluding cemetery costs?

Who will pay the final expenses? Choices come down to:

- Life insurance policy which usually

pays within a month or a final expense policy which pays within a few days

- Personal savings, assuming the bank account has not been frozen
- Credit card or a loan
- Borrowing from family or friends.

Estate Planning with final expenses coverage offers has several benefits:

- The asset is protected from creditors;
- the benefit is income tax-free;
- the funds are available quickly and move electronically to the funeral home; and
- the funds are totally portable throughout the USA.

These death proceed funds are intended for funeral and other final expenses without going through probate and other delays such as obtaining a death certificate

A final expense policy does come with a cost. Working with a qualified insurance advisor, you will find there are various payment options:

1. Lump sum transfer from savings, CD's or Money Market accounts
2. Transfer funds from a pre-existing life insurance account using a tax-free 1035 exchange
3. Installment payments

Having a final expenses funeral insurance policy protects your family members against financial hardship and avoids the added stress of funeral costs during this time of grief. Take the step today to help protect your family's financial future.

\*. According to the 2010 General Price List Survey by the National Funeral Directors Association,

## Keim Financial Services



Peter J. Keim, CRPC®

219 Greene, Suite 2.  
Marietta, OH 45750  
Tel. 740-374-6043  
888-439-4543

Visit our website at  
[www.keimfinancial.com](http://www.keimfinancial.com)

*Any discussion pertaining to taxes in this communication may be part of a promotion or marketing effort. As provided for in govern-*



*ment regulations, advice, related to federal taxes that is contained in this communication is not intended or written to be used, and cannot be used, for the purpose of avoiding penalties under the Internal Revenue Code. Individuals should seek advice based on their own particular circumstances from an independent tax advisor.*

*Peter J. Keim is a Registered Representative and Investment Advisory Representative offering investments and advisory services through Lincoln Financial Securities Corporation. Member SIPC, FINRA offering insurance through Lincoln and other fine companies. This information should not be construed as legal or tax advice. You may want to consult a tax advisor regarding this information as it relates to you. The content of this material was provided to you by Lincoln Financial Securities Corp for its representatives and their clients. Lincoln Financial Securities Corporation and Keim Financial do not offer tax or legal advice and are not affiliated.*

Ask SCORE:  
Small Businesses Need to Take  
Stock of 2014 Trends  
Edited by  
Bob High, SCORE Counselor

Often, a new year's trends are a continuation of factors that have been influential for some time. Though everyone hopes for continued progress in the nation's economic recovery, conditions early in the year differ significantly from those experienced in December. Most experts foresee a year where consumers are more willing to spend, but expect greater value in return.

In many states and localities, January 1 is the effective date for new and modified business-related regulations and requirements. Depending on the law and the location, they could force changes in a small business's operations.

It's also important to remember that some trends could grow in importance down the road such as how customers get information or make decisions.

Social media sites and blogs are gaining use exponentially, with Americans spending more time on Facebook than any other website. The Nielsen report found that social networking's growth is being driven by the 55-and-over crowd using Mobile Internet.

A related trend - online recommendations and reviews of businesses and services - found that today's consumers are nearly **25 percent more likely to go online** to verify recommendations for big-ticket purchases (e.g. cars, large appliances).

The survey also found that negative online reviews are enough for four out of five consumers to change their minds about a purchase.

An excellent source of small business help is [www.SCORE.org](http://www.SCORE.org). You'll find a wealth of information resources, training, and free, confidential counseling from more than SCORE 13,000 experts.

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

## Get the Chamber Connection!

Welcome New  
MACC Members!

Professional Women's Roundtable  
March Meeting

Wednesday, March 25  
11:45am-1pm

"Quick Healthy Meals on a Budget"

Grand Pointe  
Conference & Reception Center  
1500 Grand Central Avenue  
Parkersburg, WV 26105

\$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

Veritas Classical Academy  
(740) 885-2033  
115 Victory Place, Marietta  
Khadine Ritter, Co-Founder  
[www.veritasmarietta.com](http://www.veritasmarietta.com)

Directional ONE Services Inc. USA  
(740) 371-5031  
2163 A-1 State Route 821, Marietta  
Kevin Onishenko, Owner



### February Ambassador Visits!



Lakeside Golf Course



B & W Pharmacy



The Sweet Stop



Lakeside Motel

INDUSTRIAL GUIDES now available at MACC—free for member businesses

NEW MARIETTA CITY AND WASHINGTON COUNTY MAPS also Available including the popular Industrial Map free for members and general public.

Stop by MACC at 100 Front Street and get your copy today.



Special Thanks to MACC's 100th Annual Dinner Sponsors!

**PLATINUM LEVEL**



**2014 New Member Sponsors**



Special Thanks to MACC's 100th Annual Dinner Sponsors!

**SILVER LEVEL**

