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Third Street, Marietta





101 Local Companies Recognized for Outstanding Safety Achievements!



Congratulations to the following dedicated MOVSC Members in achieving the 100% Award. This award is given to each company that works the entire year (2014) without a lost-time injury or illness.

Air Heater Seal Co., Inc., Alan Stone Company, Inc. Alliance Industries Americas Styrenics LLC Brooker General Contractor Inc Buckeye Hills Hocking Valley RDD C B Thiel & Associates Inc. Condevco Crescent & Sprague Supply D J Group, Inc. Dietz, Futrell & Walters Insurance Inc. E.W. Drake, Inc. Eagle Fireworks, Inc. Edgell-Jackson Trucking, LLC Ely Chapman Education Foundation Farrar Scientific LLC Greenleaf Landscapes Inc. Grimes Sand and Gravel Hampton Inn - March Investors Harrison Construction

Hometown Honda J A Schwendeman & Sons JD Byrider Jeddy Oil Gathering Ken Strahler Masonry Inc. L & P Services Inc. Leslie Equipment Company Marden Rehabilitation Associates Marietta Area Chamber of Commerce Marietta Country Club Marietta Family YMCA Marietta Silos, LLC Metaltech Steel Michael Bradley Apparatus, LLC Microbac Laboratories Moran Construction Company O'Brien's Safety Services, L.L.C. O'Neill Senior Center, Inc. Pawnee, Inc.

Pioneer Masonry Supply Company

R. O. Wetz Transportation Company Ron's Porta Johns Schwendeman Agency, Inc. Select Staffing Skuttle Mfg. Co. Somerville Industries Stonegate Construction Inc. Terra Sonic International, LLC The Continuous Gutter Pros LLC Trademark Solutions Tri-State Concrete Pumping Inc. Twin Rivers Construction Co. United Construction Co. Inc. Vanguard Paints & Finishes Vogue/Swift, Inc Watertown Steel Company Wolf Creek Contracting Workingman's Store, Inc.

PLATINUM LEVEL **SUSTAINING MEMBER**



From the Corner Office

Most of you already saw or heard my news. I have decided it's time for a change in my life and have submitted my letter of resignation.

When I accepted this position in 2002, Jack Haessly and David Haas asked me how long I would stay. I think my answer was ten years. After nearly 13 years of leading this organization, it is now time to turn this Chamber over to the next leader. We just celebrated 100 years as a Chamber; a good time for a new leader.

My departure isn't immediate as I will help with the transition. This is a good time to reflect on some of the Chamber's achievements during my leadership:

- MACC grew from slightly over 400 to nearly 600 members, strengthening our voice on business issues;
- MACC increased support of the local economy through the Marietta Bucks program which expanded from \$40K to \$200K annually redeemed; and
- MACC's business advocacy expanded, from fighting outrageous electric rate increases to collaborating with local and state entities to push business friendly legislative initiatives.

I have been very fortunate to have a job I love; blessed to work with a MACC team

that is bright, caring, and fun; and in awe of the past and present board of directors, who consistently put the promotion of our local businesses first and foremost when tackling issues and developing goals.

I am also inspired and encouraged by so many of the MACC members wo work long hours following a dream. I am ever so impressed by the companies that began in a garage, a backyard, a small building and now provide dozens of jobs. These are the companies that also generously support the area non-profits.

I love this community: the rivers and hills, the history, and most of all the many people I've gotten to know. It is those relationships that made this a very difficult decision. I am not leaving this beautiful place I call home; I will still be here and, hopefully in some way, I will continue to make this a better place to live, work and enjoy life.

Charlotte Keim
keim@mariettachamber.com



Farewell to Tom Fulton

Congratulations to Tom who is graduating this month from Marietta College with his Masters Degree in General Experimental Psychology. In 2013 he obtained his Bachelors in Psychology with a business focus from MC.

As MACC's Project Manager, Tom has been the man behind the weekly e-news; revamping the Marietta Bucks Program; updating the website, and handling a number of other projects for the past 2+ years.

We wish Tom well and hope he doesn't stray too far from the Mid-Ohio Valley.

Pictured: Carrie Ankrom, Tom Fulton and Morgan Brown with Quick from the Washington Co. Sheriff's K9 Unit.

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

 ${\bf Mark\ Morris},\ {\it Member\ Services}$

J.D. Byrider
Terry Rataiczak

Communications & Technology

Kinetic Networking

Steve Smith

Board Treasurer

Selby Hospital

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Marietta College

Dr. Bradley Ebersole

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Kristopher Justice

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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 Manage

Kelsey Jeffrey

Administrative Assistant

Candi Heiss Better Bookkeeping Services

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



Mid Ohio Valley Safety Council



MOVSC Membership Drive

Interested in joining our safety council? <u>Enrollment opens on May 1st.</u> The BWC's Safety Council year begins on July 1, 2015 and ends June 30, 2016.

May begins the MOVSC's membership drive. Do you know someone who would benefit from our monthly meetings? Someone who would be interested in the knowledge of our expert speakers? Someone you feel would be an asset to our membership? Someone who could use the networking of our professional members to enhance their company's safety?

If so, please contact Carrie Ankrom, Safety Council Manager, by phone at 740-373-1884 or send an email at ankrom@mariettachamber.com.

REMINDER! External Training Credit Guidelines

- 2 out of the 10 required meetings can be an external meeting credit.
- No matter the number of people in attendance at an external training event or the length of the external training, a maximum of <u>one</u> external training credit can be earned per policy number;
- Safety training conducted at the employer's workplace, online courses or webinars do not qualify;
- The deadline for submission of external training certificates for FY14 rebate program eligibility is Thursday, June 25, 2015.

SAVE THE DATE! South Eastern Ohio Safety Conference and Expo Wednesday, May 13, 2015 7am-4pm Zane State College Epic Center

- 1/2 Day OCOSH Classes to earn ISSP credit.
- One-Hour Sessions to earn group rating credits
- MOVSC members can earn one regular safety council meeting credit.
- Exhibitor space is available to promote your company products and services.

Sponsored by:
Ohio BWC

Mid Ohio Valley Safety Council
Marietta Area Chamber of
Commerce
Guernsey Noble Safety Council
Cambridge Area Chamber of
Commerce

Register online at www.mariettachamber.com!

MOVSC Upcoming meetings

Wednesday, May 20
"What 30 Minutes of Exercise Can Do
For You"

Featured Speaker:Jennifer Deem, Marietta Boot Camp

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

Special DOT Half Day Seminar Offered

Thursday, May 28 from 9 am-Noon Washington State Community College Speakers: David Dodd, ODOT, and Eric Otstot, Memorial Health System, Topics: DOT Updates and Substance Abuse Issues that relate to the DOT. Cost: \$25 includes a light breakfast.

RSVP 740-373-1884 Email Ankrom@mariettachamber.com or Register Online

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.

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



A discussion on how the Oil & Gas boom can change our region. Learn first hand from a peer city in North Dakota how to be successful in harnessing opportunities and avoiding mistakes.

Date: Friday, May 15th

Location: Washington State Community College - Community Room

(710 Colegate Dr, Marietta, OH 45750)

Speaker: Shawn Kessel, ICMA-CM, City Administrator, Dickinson, N.Dakota

2013 CNN Money ranked Dickinson the #1 Fastest Growing Boomtowns

· 2013 Best Small Town ranked by Livability.com

2013 2nd Fastest Growing Micropolitan in the USA per US Census

Mr. Kessel will discuss the opportunities and challenges that Dickinson, ND has encountered when their population doubled from 15,000 to 30,000+. He will discuss the their strategies that guided them during the Oil & Gas boom.

Friday, May 15 - Two Sessions!

- For Businesses
- 12:00 1:15 PM: Meeting with Mid-Ohio Valley Business Leaders
- Topic: "Mid-Ohio Valley Businesses in 2035: Roadmap to the Future
- · Open to Community
- 6:00 7:15 PM: Meeting with Mid-Ohio Valley community
- Topic: "Mid-Ohio Valley 2035: Roadmap to the Future

Reservations Requested: Call 740-373-5176 Email keim@mariettachamber.com Register online at www.mariettachamber.com/events Sponsored By:

MARIETTA AREA

CHAMBER & COMMERCE

Ask SCORE: Key In On Your Website Keywords

Edited by
Bob High, SCORE Counselor

Over the years, some small businesses have underperformed or failed entirely because customers didn't know about them. "Search engines" respond to whatever search terms the user enters, so be sure your website content includes keywords that people in your target markets are most likely to use, making your website pages more "visible."

Brainstorm words that you think your searchers might use: includes your product names, generic names for those products, locations, specialties, and words that searchers might use when they need your product (include words about the problem that it solves).

Here are some tips:

- Look for words used by competitors.
- Avoid terms that are too general.
 Instead of picking "auto insurance," for example, use a more qualified term like "auto insurance Marietta Ohio." Keywords may generate fewer searches, but they may bring in more qualified visitors.
- Look at what words people already use to find your site, available in most web analytics packages.
- Incorporate links: connecting your site with leading ones in your community or industry is more likely to draw a search engine's attention.

Search engines also tend to give low rankings to web pages that are rarely changed, so be sure to update your content regularly.

Experienced SCORE mentors are available to assist you with your business. SCORE services are always free and confidential.

Get the Chamber Connection!

Business After Hours Thursday, May 21

Hall Financial Advisors, LLC 416 Hart 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.



Profes- sional Women's Roundtable

May Meeting

Wednesday, May 27

"Get Organized!"

Speaker: Carolyn Heiner and Lisa McCray Noe Office Supply

> 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!

Honest Fred's Flooring

(740) 434-5977 313 Greene Street, Marietta Mike & Shellie Miller, Owners www.honestfreds.com

DJ Associates (740) 376-1500 11 Townhall Road, Marietta

Chris Fouss, Owner www.4dja.com

Sleep Inn & Suites (304) 893-9191

97 Emerson Commons Blvd. Parkersburg, WV 26104 Sarah Sink, General Manager

Oakview Dermatology (740) 423-3081

807 Farson St., Ste. 201A, Belpre Dr. Dawn Sammons, Owner www.oakviewderm.com

Whit's Frozen Custard (614) 218-7281

335 Second Street, Marietta
Bernita Freiman, Owner

Wingate by Wyndham (304) 295-5501

1502 Grand Central Ave., Parkersburg Michael Gibson, General Manager www.wingatehotels.com/hotel/30422

Resolve Studios Framing

(740) 350-5437 105 Pierce Street, Marietta Todd Morrow, Owner www.toddmorrowartist.com

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



Marietta Area Chamber of Commerce
Page 6
Marietta Area Chamber of Commerce
Page 3

Sandy's Business Builders for Women Balancing Work and Family

Ever since women have entered the workforce, it has been a challenge to balance work and family life. This is especially true for women who own their own businesses. The demands of business and the demands of family are often at odds. There are some ways to help create and keep that balance.

Build a strong team. This goes for both work and home. At work, make sure you have employees in place that you can trust to make decisions if you have to be away. Delegate some of your responsibilities. This not only lightens your load, it makes your employees feel valued. At home, make sure your children have reliable childcare. It is much easier to face your business demands when you know your children are safe and happy. Assign jobs at home so that all your home time isn't spent on chores.

Set priorities. Know what is coming up and be prepared. If you want to attend your daughter's volleyball game, make sure to schedule your business meetings around it or arrange for coverage from your team. Try to stick to a schedule so work time and home time are very clear. Know what you need to accomplish each day and prioritize what has to be done and what can wait.

Use technology. The world is very connected so use it to your advantage. This may mean taking business calls at home while your children are napping or having someone videotape the school play if you can't be there. Be sure to set some boundaries so you are not overly bombarded with work issues while you're at home.

Be flexible. Things are going to come up that ruin your plans. Don't let guilt burden you when you have to make a tough decision between family and work.

Take time for yourself. It is easy to let yourself spend all your time on just business and family, but it's important to take time for yourself too. Our bodies and minds are designed to need rest. You won't be much good to your family and business if you allow yourself to become exhausted or overly stressed. Go to dinner with friends. Have a spa treatment. Or just take time to read something you enjoy.

Women are in heavy demand in both family and work. These demands can weigh us down or we can rise above them. By having a plan, you truly can have a balanced work and family life.



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.

Peoples Bancorp Inc. is a diversified financial services holding company with \$3.2 billion in total assets, 81 locations in Ohio, West Virginia and Kentucky. Learn more about Peoples at www.peoplesbancorp.com.

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Financial Metrics

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

Understanding and applying financial metrics is one aspect of planning for your future. This review of some metrics may help you during conversations about your family's financial freedom, with your family and with your financial advisor.

MEASURE PERFORMANCE

What is the "Power of 72?" It is a way to calculate how fast your money will double. Determine last year's net return (after fees) and divide that number into 72. Example: If your CD earned 1%, you will double your money in 72 years. If you earned 12%, you would double your money in 6 years.

Use the CPI index to better understand the impact of inflation. While not all items cost more each year, most do increase. Are your assets growing faster than the CPI? Are your assets' returns helping maintain your future purchasing power?

EVALUATE LONG-TERM CARE

Neither medical insurance nor Medicare will adequately protect you, should you or a family member require long-term care (LTC). Statistics indicate that that, once a person reaches the age of 65, there is a 70% chance of needing LTC services in the home, a facility, and/or hospice.

There are generally three choices for your LTC needs: (1) Most clients like the idea of self-funding, but it is important to understand that this approach has the risks of volatility, market risks, the ease of successfully liquidate assets, plus how do you then replace these assets to fund the remainder to your retirement. (2) Another option is to apply for Medicaid to fund the LTC situation. This is a complex and very detailed process. It carries stringent government eligibility requirements. (3) The third option is to purchase a LTC policy for yourself or joint policy for yourself and your spouse. LTC policies have changed over time and it may be appropriate to review how these can be designed today to protect you tomorrow.

Owners of C-corporations need to carefully review a standalone LTC policy for themselves and family for tax impact. The majority of our clients prefer a life intrance Archicolarither report in Thereider:

(a) one has the tax-free death benefit if they die first; (b) the ability to get their funds back on the life policy if a better product comes along or they need the cash; (c) access to LTC tax-free benefit dollars to pay for services at home, in a facility and/or hospice.

LIFE INSURANCE

Life insurance protects your family if and when a catastrophic event happens. For many of our clients we recommend a combo approach: use term insurance for your peak borrowing years such covering a home mortgage; income replacement, college loans; and also purchase a cash value insurance policy designed so the premium is funded prior to retirement.

If you have a cash value life insurance, ask your agent or financial planner for an "enforce illustration" to determine the health of your policy. Your agent should ask questions to determine which type of life insurance is best suited for your short -term and long-term needs.

ESTATE PLANNING STRATEGIES

Ask your financial planner what steps, if any, have been taken to protect your assets upon your death. What strategies are available to avoid probate? Are there ways to reduce your assets that may end up in probate. Some of these issues may be addressed by your lawyer during the will preparation; other issues may be addressed by your accountant.

We encourage our clients to work with an attorney, an accountant and a financial planner so your wishes are clearly outlined.

We recommend that our clients review our checklist of ideas to best understand steps that they and their families should consider to keep more assets within the family.

Taxes and death will keep happening. With strategic and well-constructed planning one should be better prepared for the financial challenges and hurdles of life. Wishing each of you much financial success.

Keim Financial Services





Peter J. Keim, CRPC®

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Visit our website at

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Page 5