

Your Voice...Your Vote...

In October, MACC hosted the annual "Meet the Candidates" forum. Moderated by Kristopher Justice, TheisenBrock, guests had the opportunity to get their questions answered and mingle with the candidates on the November ballot.



Pictured clockwise: A packed house for the forum. MACC Chairman Harrison gets his question answered by Commissioner Candidate, Donn Kerr. Congressman Bill Johnson and Michael Lorentz shake hands after their segment. Tammy Bates answers a question from the audience while Carolyn Dempsey observes. Senator Lou Gentile networks with candidate Carolyn Demspey. Representative Andy Thompson greets his opponent Ginny Favede.

Ohio House Legislation Update

- Senate Bill 208: Revision to tax code to make technical changes to the state income tax law. Any taxable business of taxpayers under \$250,000 is subject to graduated tax rates similar to those applicable to non-business income. Business income in excess of those amounts are subject to a 3% flat tax. This was meant to modify the formula for reimbursement payments to school districts and to establish supplemental changes to the 2017 fiscal year for school districts.
- Senate Bill 264: Providing a three day sales tax "holiday" is permanent.
- In 2014, the Secretary of Labor by direction of President Obama updated overtime regulations to reflect the intent of the Fair Labor Standards Act. It was done to help modernize and simplify rules and regulations for employers and employees more able to understand and apply. The final rule has been decided. It will raise the salary threshold eligibility from \$455/week to \$913 (\$47,476 per year). The salary threshold will automatically update every three years based on wage growth over time. Over time protection will be strengthened for salaried workers. The provisions provide clarity to workers and employers. This final rule of the Fair Labor Standards Act will become effective on **December 1, 2016**. It does not make any changes to the duties test for executive, administrative and professional employees. Future automatic updates will occur in **January 1, 2016**.
- Department of Labor released Executive Order 13658 passed by President Obama in 2014, has been reviewed and renewed. It states that minimum wage will be raised to any contractor that is performing work on or in correlation with Federal Contracts. The raise is determined by the CPI-W in the four most recent quarters. For employees who are in covered contracts the new minimum wage is \$10.15 and for tipped employees it is \$5.85. These will be effective as of January 1, 2016.

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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

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PLATINUM LEVEL SUSTAINING MEMBER

Small Business Saturday - November 26, 2016



The first Small Business Saturday was held on November 27, 2010, with the idea founded by American Express. Their hopes were to get more people to shop at small businesses and increase awareness of how important it is to shop local or “shop small” as they have named it. Since then, it has grown into a national campaign and continues to grow every year, always being held on the Saturday after Thanksgiving.

This year, MACC is once again collaborating with the Marietta/Washington County Convention & Visitors Bureau, Marietta Main Street and Clutch MOV to promote Small Business Saturday in Marietta. There will be promotional items such as door mats, shopping totes, pens and more passed out to our small businesses to promote the day.

We will also be holding a “shop small” pet photo contest. Watch for details on the “Marietta Area Chamber of Commerce” Facebook page. There will be in-store drawings for people who make purchases at participating merchants and fill out the slips at the cash registers.

In 2015, consumers spent an estimated \$63,618 at local Marietta businesses on Small Business Saturday. Nationwide, American Express saw a turnout like never before. Consumers are starting to make this a tradition and communities across the country are seeing the day grow more every year.

Our information station will be on the Armory Square lawn for the “Shop Small” day of November 26 that will be all things “Shop Small”. Stick around, it’s also the day of the lighted Merry-etta Christmas parade at 6pm sponsored by Marietta Main Street.

It’s going to be a jam packed day for Marietta and we hope to see the stores, sidewalks & restaurants filled with people!

MACC

ORDER Marietta bucks NOW!

Perfect holiday gifts & stocking stuffers!

Call (740) 373-5176 to place your order.

Marietta Bucks, a gift certificate program of the Chamber, works to:

- Promote shopping locally
- Keep dollars in our Mid-Ohio Valley
- Support our MACC member businesses

This year the Bucks program has resulted in more than \$147,100 worth of checks going back to our members. Please consider giving Marietta Bucks as gifts, as employee incentives, or as holiday gifts.

Interested in accepting Marietta Bucks at your business? Call us and complete a simple agreement form and we’ll get you started.

In 2015, Marietta Bucks were redeemed as shown below:

Downtown Historic District	
Retail	\$21,695.00
Restaurants	\$13,305.00
Grocery/Supermarkets	\$55,349.00
Areas outside of the Historic District	
Retail	\$47,391.00
Restaurants	\$ 9,360.00

2016-2017 MACC Board

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Harrison Construction

Executive Committee

Donn Schafer, Past Chair
Settlers Bank

David Bricker, Advocacy/Education
Hampton Inn

Kathy Schalitz, Member Services
The Pioneer Group

Terry Rataiczak

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Tiffanie Craven
Office Manager

Charlotte Kuehn
RSVP Volunteer

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



Mid Ohio Valley Safety Council

Warning: The Fines for OSHA Violations Have Increased!

You’ve probably heard by now the maximum fines for OSHA violations have shot up dramatically.

That’s because OSHA has up to six months following an inspection to issue fines.

As a reminder, the totals could go from a maximum of \$70,000 per instance for willful or repeat violations to a maximum of \$124,709. For serious violations, the increase could go from \$7,000 per instance to \$12,471.

Regardless of any increases, a successful safety program can’t be built on trying to keep the costs of OSHA violations down. A good safety program works at eliminating hazards altogether, not making the resulting fines hurt a little less.

But it can’t hurt to remind your people of the change either. Stress that making a mistake here or there could wind up hitting the company’s bottom line more than ever before.

*Brought to you by the
Supervisors Safety Bulletin
www.supervisorssafetybulletin.com*

Did you know that the Mid-Ohio Valley Safety Council can help you:

- Learn techniques for increasing safety in your workplace.
- Learn how to better manage your workers' compensation program.
- Network with other employers in our community.
- Access useful money-saving workers' comp and risk management information.

A Note From the Ohio BWC:

To modernize operations and improve customer service, BWC will replace their core claims and policy management systems this month. The transition to this new system will occur over Veterans’ Day weekend, Nov. 10 –14. Starting the afternoon of Nov. 10, many BWC systems, including web and phone services, will be unavailable. In addition, some employer related systems will have limited functionality beginning at 5 p.m. Nov. 9. We expect to resume normal operations on Tuesday, Nov. 15.

Questions? Call 1-800-644-6292
www.bwc.ohio.gov

Specific information on outages will be forthcoming as the transition date approaches. In the meantime, we urge customers to review deadlines and complete any time sensitive transactions in advance of the transition. For information throughout the transition, follow us on Twitter @OhioBWC.

Our goal is to make this transition as seamless as possible for our customers. This includes ensuring the transition does not disrupt compensation for injured workers. Steps we have taken to minimize disruption include thorough system testing, extensive employee education and practice, and timing the transition with a three day holiday weekend.

Thank you for your patience. We look forward to continuing to provide you with great customer service.



Happy Holidays From the
Mid-Ohio Valley Safety Council

Have a Safe Holiday Season!

**MOVSC
Upcoming Meetings**

**Wednesday, November 16
“iPod to I Work - Millennials in the Workplace”**

Featured Speaker
Dr. Alane Sanders
Marietta College

Sponsored By:
Quality Inn and Undo’s on the Pike

**Wednesday, December 21
“Computer Vision Syndrome”**

Featured Speaker:
Delia Treaster, Ergonomist
Ohio BWC

Sponsored By:
Peoples Bank Theatre

Meeting Information

Marietta Shrine Club
Registration: 11:30 am
Program: Noon to 1 pm
Cost: \$15 includes lunch

RSVP to info@mariettachamber.com

**REMINDER:
REGISTRATION/DOORS OPEN
AT 11:30AM**

Please allow the Safety Council Board Members time for meeting set-up prior to that time.

**Thank you for your
patience and cooperation.**

AMBASSADORS AROUND THE TOWN



A.



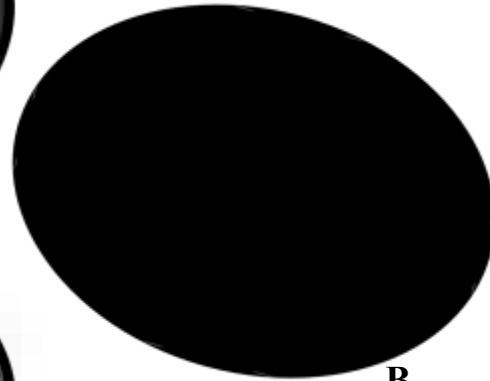
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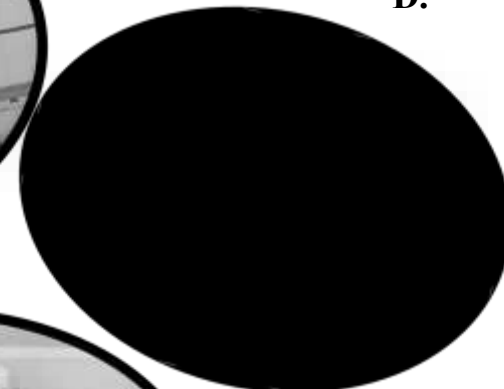
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B.



D.



F.

Ambassador of the Quarter Mona Barrett

My decision to become an Ambassador for the Marietta Area Chamber of Commerce has given me the fantastic opportunity to learn more about our community. This is my eighth year and I have enjoyed serving as an ambassador because I love my family business, Marietta, and Washington County.



Ambassadors are volunteers of all ages and are truly an asset to our community. Being an ambassador has given me insight into the number of truly hardworking people there are in our area. Many of these business individuals have been very giving of their time to improve our community.

At Sweetapple Farm, in Vincent, Ohio, we educate our visitors about farm life on the family farm. We are a family farm carrying on the tradition of our ancestors. The children that visit our farm love for me to tell them that I am a pioneer mother. We imagine I gave them chores before and after school. I assign make believe activities that show the team work a family used to survive day to day. They pretend to carry into the home fire wood for the stove to supply heat to cook for tomorrow and to water the animals. They give hay to the milk cow for energy to produce milk for the next day and churn butter for the bread for breakfast in the morning.

I thank the Marietta Area Chamber of Commerce for giving me this opportunity to volunteer to make new businesses feel welcomed, and I thank all Chamber members for their continued support of the MACC to make our community one of the best in the world.

September Ambassador Visits:


- A. United Rentals
- B. R.O. Wetz Transportation
- C. Lang Outdoor Power Equipment
- D. Wetz Warehousing
- E. Five Star Moving & Storage
- F. A-Z Learning Supplies
- G. Mid-Ohio Valley Lime

Get the Chamber Connection!



Member News

- The **Small Business Development Center** services will now be provided by Ohio University. The new contact number is 740-593-1797.
- Congratulations to **Charla Hall, Baker and Baker Jewelers**, on being named the "Champion of Sales" in the world for the Hearts on Fire Collection.
- **American Flags & Poles**, opened **The Christmas Village Store**, located at 282 Front Street. The Christmas Village Store will be open until December 17th. Store hours are Wednesday through Saturday 10am-6pm.
- Congratulations to the coordinators of the **Marietta McDonald's Half Marathon**. The First Half marathon ever to be done in Marietta was a complete success. Job well done to all involved!
- Congratulations to **Marietta College** who has recently inducted **Dr. William N. Ruud** as its 19th President. Welcome to Marietta, Dr. Ruud!
- Congratulations to **Lisa Huck, The Sweet Stop**, named the Entrepreneur of the Year at the first Mid-Ohio Valley Entrepreneurship Expo.



Let Your Voice Be Heard!
Remember to Vote on Tuesday, November 8!

Business After Hours Thursday, November 10th Marietta Community Foundation 5-6:30pm

100 Putnam Street
Marietta, OH 45750
\$5 Special Member Price
\$10 General Admission & those who wish to be invoiced.



Professional Women's Roundtable Special Holiday Event! Wednesday, December 7th Glenwood Community 5:30pm to 7:30pm

Topic for this month is "Wine Pairings" with featured speaker Chef Tyson Whistler, Glenwood Community. Chef Tyson will get us prepared for the holidays and assist guests on the proper pairing of wines to specific meals.

\$10 for MACC members
\$15 for non-members & the general public



MACC House and December Business After Hours

**Friday, December 2nd
4-7pm**

100 Front Street, Ste. 200
Marietta
There is no charge for this event!

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

Welcome New MACC Members!

Netranom
412 Market St.
Parkersburg, WV
(304) 397-2031
www.netranom.com
Scott Edwards, Owner

Smokin Pigs Ash BBQ, LLC
Marietta, Ohio
(740) 538-1792
www.smokinpigsashbbq.com
Barbara & Henry Leimkuehler, Owners

Green Acres of Marietta, LLC
128 Front Street
Marietta, Ohio
(740) 371-5117
www.greenacresofmarietta.com
Jennifer Sturgill, Owner

Dad's Primitive Workbench
268 Front Street
Marietta, Ohio
(740) 374-9722
www.facebook.com/dadsprimitiveworkbench
Charlie Clay, Owner



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Marietta
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MACC offices will be closed for the following dates due to the upcoming holidays:

Thursday, November 24
Friday, November 25
Friday, December 23
Monday, December 26
Friday, December 30
Monday, January 2

Regular office hours will resume on Tuesday, January 3.



Happy Holidays!



Sandy's Business Builders for Women Tips for Money Management

Opening a business can be a dream come true for many women. But that dream can quickly turn into a nightmare if you don't properly manage the money for the business. Personal finances can be tricky enough, but there are a few important things to consider when working on your business finances.

When it comes to managing the finances of your business, consider the following:

- **Be in tune with your company's finances.** There are many aspects of accounting that you can trust to the professionals, but you should still know how the finances are being managed. Be aware of the cash flow coming in and going out of the business. Keep track of what you pay in salaries, supplies, rent, etc. You want to be in the black (think Black Friday), which means you have more money coming in than going out. Being in the red could indicate that there is a problem with your spending or collection practices. Be sure to review your company's balance sheets. A balance sheet is a snapshot of your company's finances at any specific given time. By being in tune to your company's finances, you can tell if your company is heading to troubled waters or smooth sailing.
- **Keep your business and personal expenses separate.** Many people get into trouble when they mix the two – even leading to tax problems and legal troubles. The best practice is to keep the finances completely separate. Your business should have its own bank accounts and credit cards. The temptation to mix finances comes when there's not enough money in either the business or personal account. To help prevent this temptation, you should plan to have at least six months' worth of both business and personal expenses saved before you open your business. Also keep in mind that it often takes most new businesses quite some time before they actually turn a profit.
- **Pay your taxes.** This is extremely important! It's a challenge to those who are self-employed because you have to be far more intentional. When you work for someone else, taxes are automatically deducted from your paycheck. However, when you are self-employed, it is your responsibility to report to and pay the IRS. Most small businesses chose to pay on a quarterly schedule so as not to end up with one huge sum at tax time. Your quarterly estimated tax payments must be sent by April 15, June 15, September 15, and January 15. For help with this, you will want to talk to a qualified tax professional.

If you keep a close eye on your finances, you can keep them from turning into a nightmare and have the successful business of your dreams!



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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Creating a Legacy with Life Insurance

Why should you own life insurance? It can cover expenses and replace income lost for our loved ones after we're gone. It can also fund purposeful legacies, creating good for our families and communities that lasts long after we're gone.

It comes down to how you want to leave your mark. Would you like for your grandchildren to receive a check from you on their birthdays for the rest of their lives? Would you like to help your child, who went into a socially important, but low-paying career, fund their retirement plan? Would you like to leave a major bequest to a community organization you care about?

Financial Advisors typically recommend permanent life insurance, such as whole life or universal life, for legacy planning. While term insurance can be effective in very specific instances, the cost can become prohibitive if you live a long life, and many people stop carrying term insurance before it pays off.

Why life insurance works to build a legacy

Life insurance offers three potential advantages over other assets in legacy planning:

1. **Tax-free:** The death benefit is typically passed along free of income and estate taxes.
2. **Known amount:** The insured person can control how much he or she leaves behind through a specific death benefit. The only uncertainty is when it's going to be paid, not how much.
3. **Leverage:** Life insurance provides leverage that may generate a benefit greater than what was paid into the policy.

Leverage from life insurance can also

guard against loss of a legacy. Example: a small-business owner who has two adult children, one who is an active part of the family business and one who wants nothing to do with it. How can the business owner treat both of his/her children fairly? One suggestion is to leave the business to the child who has been active in it and provide the other child with the equivalent value in life insurance. This strategy is designed to increase the likelihood that the business will survive transition to the next generation.

Many legacies are destroyed when family businesses do not successfully transfer to the next generation because of intra-family stress. This strategy of providing equal value while retaining assets also works for family farms, vacation homes, and other properties some heirs want to keep and others don't.

The tax side of legacy planning

A change in tax law two years ago has a number of people wondering if they still needed insurance to create a legacy, says Need. The American Taxpayer Relief Act of 2012 set the individual federal estate tax exemption at \$5million. Adjusted for inflation, the exemption is \$5.43 million in 2015 and twice that for married couples.

The higher exemption means fewer people will have their estates decreased by federal estate taxes – only two in 1,000 estates are expected to owe federal estate taxes in 2015, according to the Center on Budget and Policy Priorities.¹ Typically, life insurance is a popular way to cover those taxes.

Estate taxes are not the only part, nor the most important part, of legacy planning. Legacy planning is about how you want your family and your community to remember you.”

A need for all ages

Think you're too young to worry about your legacy? The power of tax-deferral — as well as the benefit life insurance can provide for a young family in the event of an untimely death — makes planning just as critical for those starting their careers. Regardless of age, people should review their legacy plan as part of their overall financial plan and seek the help of their Financial Advisor, attorney, and accountant.

This is not a do-it-yourself thing, because it is complex and needs to last for your whole lifetime. Plan with professional help ensure that you fully protect what matters most.

¹<http://www.cbpp.org/research/ten-facts-you-should-know-about-the-federal-estate-tax>

This article was written by Wells Fargo Advisors and provided courtesy of Chris Hall, Managing Principal, in Parkersburg, WV and Marietta, OH at (866) 865-4442.



Members of the Advisory Team (left to right):

Rob Blasczyk,
Brett Bronski,
Ashley Brown,
Chris Hall and
Jeremiah Kuhn

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