

**MACC Collaborates With APG Media of Ohio!**

The Marietta Area Chamber of Commerce is pleased to partner with chamber member, APG Media of Ohio, to publish an all new Map and Directory for 2017. APG Media of Ohio has published similar chamber marketing materials along with visitor guides, specialty publications and 10 newspapers and websites.

MACC strives to promote its members through high quality marketing pieces such as the map and directory. How does membership and linking your business help you? It will allow you to build and connect to other decision makers in the community. Broadening your customer base to more individuals with the income to buy quality products and expect exceptional customer service.

Your MACC membership is priceless as it gives your business a positive perception to consumers. According to a 2012 study conducted by the Schapiro Group, 49% of consumers were more likely to think favorably of a local business if it was a member of the local Chamber—and 80% were more likely to purchase a product or service from a Chamber member.

Your FREE listing in the chamber directory will give your company that “built in seal of approval”. The directories will be finalized and published with a delivery date of January 2017. There will be 15,000 maps and 6,000 directories printed and delivered to area hotels, visitors, locals, consumers, and inserted in relocation packets. They are also perfect for incoming students and their parents who are enrolled in the areas colleges. Advertising space is available in the new directory. If your business decides to advertise, you will receive a highlighted

business name in the Directory Listings. The map and directory will be available digitally on the MACC website and your ad will be linked to your website.

MACC is very excited for the new directory and to work with the APG of Ohio Team. Keep an eye out for the APG of Ohio sales team, they will be contacting and visiting each and every member to give you the opportunity to advertise in the directory. They are the experts, but if you have questions please do not hesitate to contact the chamber office for further details.



**Important Dates & Deadlines**

**Advertising Space Reservation Due: October 28, 2016**

**Advertising Materials and Camera-Ready Ads Due: November 4, 2016**

**Publication Distribution Begins January 2017**

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

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www.bestonecomputers.com - Live Web Cams

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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.\*  
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740-336-8407  
www.obrienssafety.com  
**O'Brien's Safety Services**

**Settlers Bank**  
115 Street, Marietta Third

**The Career Center Adult Technical Training**  
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www.mycareerschool.com



APG of Ohio Sales Team: Peter Dennis, Sherri Ross and Jim D...

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## Veritas Classical Academy

Veritas Classical Academy began developing the vision for the school in the summer of 2013. Several families gathered to discuss the need for a new choice in education for the Mid-OhioValley, one that adhered to the traditional pedagogical methods and curriculum that built Western civilization and made America excellent. Classical schools are found in many large metropolitan cities, and the founders decided there was no reason our area shouldn't enjoy the same benefit. The school officially opened in the fall of 2014.

Veritas is now starting their third year with waiting lists in five grades, so they expect to be at full capacity in all grades in the next five years. In five years, they will also have graduated 3 classes of high school seniors. They are most excited about following the graduates as they continue their studies in college and beyond.

The school is a fully independent classical academy serving grades PreK-10th. They will continue adding grades each year until they are PreK-12th. The mission of the school is two-fold, the acquisition of knowledge and the cultivation of virtue, both of which are necessary to become a fully formed citizen. The curriculum is classical, that is, traditional mathematics, literature, history, the sciences, fine arts, Latin & physical education - all posted on their website.

The campus is located on Harmar Hill in a 1950s elementary school building that once served that community. It is a great location from which their students from Wood County, throughout Marietta, and even Athens convene.

There is a growing thirst for traditional

education and a discontent with the amount of time spent on standardizing testing. Educational trends come and go, but the foundation of knowledge remain the same. At Veritas, teachers determine their students' progress and mastery over content as well as the teaching methods used to deliver that content. A second advantage they enjoy is the freedom to move students up (or down) depending on their mastery of a subject. As such, students have the freedom to rise as high as their abilities take them rather than being stalled in a classroom deemed "age appropriate".

New this year is their house system. Students now belong to one of three houses in the school. The houses serve to encourage and increase camaraderie, mentorship, leadership, and competition and to foster loyalty, school pride, and tradition. They also opened 9th and 10th grades this fall and increased the size of our faculty, adding several college-level teachers for the high school grades.

The Academy is a Chamber member because they value relationships. Just as the school conducts service projects for their Harmar Hill neighbors, they also seek to be good members of the business community and to participate in whatever capacity they can for the betterment of the business climate in Washington County.



**Veritas Classical Academy**  
115 Victory Place  
Marietta, OH 45750  
740-885-2033  
www.vertiasmarietta.com

2016-2017 MACC Board  
Dan Harrison, Chairman of the Board  
Harrison Construction

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



# Mid Ohio Valley Safety Council



## Division of Safety & Hygiene Library Services

BWC's Division of Safety & Hygiene libraries can save you and your organization time and money. The libraries offer you access to information, training materials and experienced staff members that will help you with your workplace safety and health activities.

The Division of Safety & Hygiene has two libraries to serve you:

- The central library in the William Green Building in downtown Columbus;
- The resource center and video library located at the Ohio Center for Occupational Safety and Health (OCOSH) in Pickerington.

Both libraries are open 8 a.m. to 5 p.m., Monday through Friday.

### Central library

The central library provides free informational services on the topics of occupational safety and health, workers' compensation and rehabilitation. BWC provides the only such library in the state of Ohio; and it's one of the few in the nation. While most special libraries are not open to the public, BWC's library serves employers, local and state government, lawyers, health-care professionals, union members and students, as well as the general public.

Your need for information does not require a visit to the library; you can phone, fax, or e-mail your requests for a quick response. The experienced and knowledgeable staff members provide personalized, objective research services and in-depth answers. They respond to questions with accurate and timely information, using state-of-the-art information technology and library networking. In addition to online databases and the Internet, the library staff uses subject files consisting of more than 1,200 topics.

You can borrow books from either library location. BWC's online book catalog is combined with that of the State Library of Ohio. You may search the online catalog at library.ohio.gov. For more information, visit BWC's Web site at ohiobwc.com. Collection highlights include:

- A complete collection of the Ohio safety codes dating back to 1924

- More than 200 magazines and newsletters
- More than 6,000 books
- American National Standards Institute standards related to occupational safety
- National Fire Protection Association fire codes.

### Resource center

The OCOSH resource center offers resources and support for the training center located at OCOSH. It provides many of the same services to the public that the central library offers because the two libraries share resources.

### Video library

The video library is a lending library of occupational safety and health videotapes and DVDs. It has an extensive collection of more than 800 titles, and the library adds many new titles yearly. It is a convenient and popular source for Ohio employers to obtain quality occupational safety- and health-related training aids. There is no direct charge for borrowing videos. Users may view or preview videos on site. Please request a copy of BWC's Division of Safety & Hygiene's Services Catalog for a list of titles and ordering information, or visit BWC's Web site at ohiobwc.com.

### Contact information

**Central Library**  
30 W. Spring St., third floor  
Columbus, OH 43215-2256  
1-800-OHIOBWC  
614-466-7388  
614-644-9634 (Fax)  
library@bwc.state.oh.us

### Resource Center and Video Library

13430 Yarmouth Drive  
Pickerington, OH 43147  
1-800-OHIOBWC  
614-644-0018 (Video library)  
614-728-6464 (Reference desk)  
614-728-6467 (Fax)

## MOVSC Upcoming Meetings

**Wednesday, October 19**  
"Suicide Prevention"  
Featured Speaker:  
**Ana Berrios**  
The Ohio State University

**Wednesday, November 16**  
"iPod to I Work - Millennials in the Workplace"  
Featured Speaker  
**Dr. Alane Sanders**  
Marietta College

### 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.**

### Welcome 2016-2017 New MOVSC Member!

**Biehl Concrete**  
129 Arrow Road  
Marietta, OH 45750  
(740) 350-3333  
Rep: Billy Biehl



# Hall Financial Advisors, LLC

1101 Rosemar Road, Suite, Parkersburg, WV 26105  
 416 Hart Street, Suite A, Marietta, OH 45750  
 TOLL-FREE: (866) 865-4442

## Five Money Tips for Your College-Aged Child

Money management is the most important lesson you can teach your children, because they'll need that in their college years and beyond.

### Tip 1: Discuss tuition and responsibility

Before even applying to college, parents need to talk with their child about what type of school is within the parents' budget and what portion, if any, the child will be responsible for covering. Everyone needs to know up front what they're going to be responsible for by the spring or summer before college.

Some students are responsible for their own entertainment expenses, such as movies or meals at a restaurant with friends. They save money from a summer job and also work on campus through a work study program or maintain a part-time job. The independent source of income helps provide students a sense of satisfaction and self worth. Working, especially during the first semester as a student adjusts to college, may not be ideal for every student. Those who want to participate in many extracurricular activities or have a demanding curriculum may find it more difficult.

### Tip 2: Focus on budget fundamentals

Children should learn the core concept of money: understand how much money they have and know not to spend more than that amount. Parents must be careful not to assume their child knows these things. It makes sense for kids to have a job the summer before college so they can accumulate savings. But managing that money during the course of a six-month semester can be a challenge. Experts suggest sitting down with your child and dividing the total amount of money available by

the months at school to determine a monthly budget. The first semester is about learning and keeping track of how you're spending your money.

### Tip 3: Think about debit and credit cards

A debit card is a key way to help students manage money. It's an easy way to pay for items such as books, while parents can limit spending on the card to the checking account balance. Another idea is for parents to get their child a secured credit card, where the parent fronts the cash deposit but the child is financially responsible for making on-time payments, as this is a way of helping the child establish a credit history without giving him or her free rein over a traditional credit card.

### Tip 4: Don't forget their health

Best practice recommends verifying in advance what your insurance covers while your children are at college, specifically whether they'll be covered for visits to a clinic on campus or whether the school requires that you purchase their health insurance. Make sure to schedule routine medical or dental appointments during summer or school breaks so that they don't go by the wayside. It's essential for a child to have his or her own durable power of

attorney authorizing a parent to make financial or legal decisions if the child is incapacitated. A durable power of attorney for health care is also recommended, since professionals aren't authorized to share medical information with parents without explicit permission if the child is 18 or over. These documents can be scanned onto the child's phone while parents keep a copy so the documents are readily accessible. Doctor's phone numbers and medical and insurance information should also be kept on the child's phone.

### Tip 5: Empower your children to ask for help

One suggestion is to send the message to your college-aged children that just because they are adults living on their own, asking for a parent's advice isn't a sign of weakness. Part of being an adult is realizing other people are there to help you., and parents shouldn't think they're hovering if they assist.

Parents must initiate discussions on college survival skills. These open conversations will help the child transition well to his or her new environment.

\*\*\*

*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,  
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# Women and Retirement Planning

Women face special challenges when planning for retirement. Because their careers are often interrupted to care for children or elderly parents, women may spend less time in the workforce and earn less money than men in the same age group. As a result, their retirement plan balances, Social Security benefits, and pension benefits are often lower. In addition to earning less, women generally live longer than men, and they may face having to stretch limited retirement savings and benefits over many years. To meet these financial challenges, you'll need to make retirement planning a priority.

### Begin saving now

Although it's never too late to save for retirement, the sooner you start, the more time your investments have to potentially grow.

### Save as much as you can--you have many options

If your employer offers a retirement savings plan, such as a 401(k) or a 403(b), join it as soon as possible and contribute as much as you can. If your employer offers a pension plan, find out how many years you'll need to work for the company before you're vested in, or own, your pension benefits. Women struggling to balance work and family sometimes shortchange their retirement savings by leaving their jobs before they become vested in their pension benefits. The longer you stay with one employer, the higher your pension is likely to be.

### Save for retirement--no matter what

Even if you're staying at home to raise your family, you can--and should--continue to save for retirement. If you're married and file your income taxes jointly, and otherwise qualify, you may open and contribute to a traditional or Roth IRA as long as your spouse has enough earned income to cover the contributions. Both types of IRAs allow you to make contributions of up to \$5,500 in 2016 (unchanged from 2015), or, if less, 100% of taxable compensation. If you're age 50 or older, you're allowed to contribute even more--up to \$6,500 in 2016 (unchanged from

2015).

### What's your excuse for not planning for retirement?

#### *I'm too busy to plan*

Perhaps you're so wrapped up in balancing your responsibilities that you haven't given retirement planning much thought. That's understandable, but if you don't put retirement planning at the top of your to-do list, you risk shortchanging yourself later on. Staying focused on your goal of saving for a comfortable retirement is difficult, but if you put yourself first it could pay off in the end.

#### *My husband takes care of our finances*

Married or not, it's critical for women to take an active role in planning for retirement. Otherwise, you may be forced to make important financial decisions quickly during a period of crisis. Unfortunately, decisions that are not well thought through often prove costly later. Preparing for retirement with your spouse could help ensure that you're both provided for, and pave the way to a comfortable retirement.

#### *I'll save more once my children are through college*

Many well-intentioned parents put their own retirement savings on hold while they save for their children's college education. But if you do so, you're potentially sacrificing your own financial well-being. Your children have many options when it comes to financing college--loans, grants, and scholarships, for example--but there's no such thing as a retirement loan! Why not set a good example for your children by getting your own finances in order before contributing to their college fund?

#### *I don't know enough about investing*

Commit to spending just a few minutes a day learning the basics of investing, to help you become knowledgeable. And remember, you don't have to do it by yourself--a financial professional will be happy to work with you to set retirement goals and help you choose appropriate investments.

Sources:

\*NCHS Data Brief, Number 178, December 2014  
 \*\* U.S. Department of Health and Human Services Administration on Aging, A Profile of Older Americans: 2014  
 \*\*\*United States Census, 2012 Survey of business Owners (most current available)



Deborah

*Rhoades is the Manager of the Peoples Trust & Investment Services division. Deborah is responsible for the day-to-day operations and coordination of efforts for the comprehensive line of financial services offered by the bank. Deborah has more than 22 years of experience in the financial services industry. She earned her Bachelor of Arts degree from West Virginia University and holds FINRA licenses 6, 7, 63 and 65 as well as an insurance license for Life and Health. She also has completed the American Banking Association's Trust School where she earned the designation of Certified Trust and Financial Advisor. Deborah is located at Peoples Bank's Putnam Street office in Marietta and can be reached at 740-376-7577.*



# On the Road Again.....Ambassadors



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Mahone Tire Service



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## Visit!

Bopege



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Zides Sports Shop

**Welcome New MACC Members!**

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 www.sirspeedyww.com  
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 609 Putnam Street  
 Marietta, Ohio  
 (740) 373-1911  
*John Halliday, Attorney at Law*

**Busy Bee Restaurant**  
 226 Gilman Ave.  
 Marietta, Ohio  
 (740) 373-3755  
*Larry Slotter, Owner*

**CAS Cable**  
 1525 Dupont Road  
 Parkersburg, WV  
 (304) 420-2470  
 www.cascable.com  
*Shannan Shaulis, Sales & Marketing Director*

**Shop Small Shop Local!**

Save the date— Saturday, November 26. MACC is once again collaborating with the Marietta/Washington County Convention and Visitors Bureau, Marietta Main Street and Clutch MOV to showcase our small businesses. We want to encourage customers to shop local not only for the holidays but everyday.

It's going to be a jam packed day for Marietta and we hope to see the stores, sidewalks & restaurants filled with people. Make it an all day event and stick around for the Merry-etta Lighted Christmas Parade that evening.

Stay tuned next month for more details on this exciting day!

For more information on upcoming October events check out the enclosed blue calendar or go to [www.mariettachamber.com](http://www.mariettachamber.com).

## Ask SCORE: Paperwork efficiency

Forget everything you've read about the "paperless" office, paper is still very much with us.

New projects, financial reports, receipts from sales and expenses, or reminders of upcoming appointments need to be retained and categorized, then filed accurately. Minutes spent looking for a particular item can add up, especially if you're pressed for time. And how often are you distracted by other items during your searches?

Try following these **DRAFT** guidelines:

**Discard:** If it's something you'll never retrieve again, trash it, don't file it.

**Refer:** If someone else needs the information or can handle it for you, pass it along.

**Act:** If it requires action by you, do it now - don't handle it a second time.

**File:** If it's important and you will need it later, file it in a proper filing system.

**Table:** If it's something you'll need in the near future, place it in a simple follow-up system for easy, quick access. Some people call that the "Too Hard Box".

Then follow up with a planning tool, either digital or on paper. This makes it easier to prioritize - and use a format that allows deletions, and additions. Consider adding related phone numbers and key words for the file name.

Be sure to maintain a filing system for critical information such as contacts, phone numbers, formatted letters, standard proposals and marketing phrases.

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 another business issue, contact SCORE at the Small Business Development Center  
 2163 SR 821 Bldg. 6-A  
 Marietta, OH  
 Tel: 740-373-5150  
**[www.score.org](http://www.score.org)**