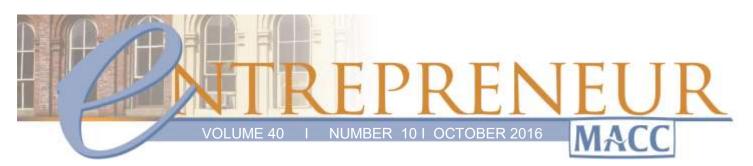
Presort Standard U.S. POSTAGE PAID Marietta, Ohio Permit No. 173



MACC Collaborates With APG Media of Ohio!

an all new Map and Directory for 2017. ad will be linked to your website. APG Media of Ohio has published similar chamber marketing materials along with visitor guides, specialty publications and 10 newspapers and websites.

connect to other decision makers in the details.

community. Broadening your customer

base to more individuals with the income to buy quality products and expect ex-

ceptional customer service.

The Marietta Area Chamber of Com- business name in the Directory Listings. merce is pleased to partner with chamber The map and directory will be available member, APG Media of Ohio, to publish digitally on the MACC website and your



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 Chamberand 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





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 MACC strives to promote its members and visiting each and every member to through high quality marketing pieces give you the opportunity to advertise in such as the map and directory. How does the directory. They are the experts, but if membership and linking your business you have questions please do not hesitate help you? It will allow you to build and to contact the chamber office for further



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



Veritas Classical Academy

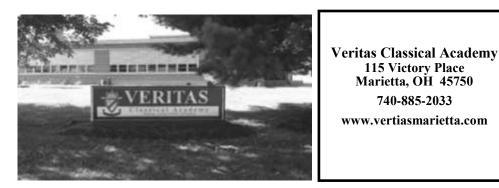
Veritas Classical Academy began education and a discontent with the

waiting lists in five grades, so they expect New this year is their house system. to be at full capacity in all grades in the Students now belong to one of three housnext five years. In five years, they will also es in the school. The houses serve to have graduated 3 classes of high school encourage and increase camaraderie, seniors. They are most excited about fol- mentorship, leadership, and competition lowing the graduates as they continue their and to foster loyalty, school pride, and studies in college and beyond.

academy serving grades PreK-10th. They will continue adding grades each year until they are PreK-12th. The mission of the The Academy is a Chamber member Latin & physical education - all posted on business climate in Washington County. 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



developing the vision for the school in the amount of time spent on standardizing summer of 2013. Several families gathered testing. Educational trends come and go, to discuss the need for a new choice in but the foundation of knowledge remain education for the Mid-OhioValley, one the same. At Veritas, teachers determine that adhered to the traditional pedagogical their students' progress and mastery over methods and curriculum that built Western content as well as the teaching methods civilization and made America excellent. used to deliver that content. A second ad-Classical schools are found in many large vantage they enjoy is the freedom to move metropolitan cities, and the founders students up (or down) depending on their decided there was no reason our area mastery of a subject. As such, students shouldn't enjoy the same benefit. The have the freedom to rise as high as their school officially opened in the fall of 2014. abilities take them rather than being stalled Veritas is now starting their third year with in a classroom deemed "age appropriate".

tradition. They also opened 9th and 10th The school is a fully independent classical grades this fall and increased the size of our faculty, adding several college-level teachers for the high school grades.

school is two-fold, the acquisition of because they value relationships. Just as knowledge and the cultivation of virtue, the school conducts service projects for both of which are necessary to become a their Harmar Hill neighbors, they also seek fully formed citizen. The curriculum is to be good members of the business classical, that is, traditional mathematics, community and to participate in whatever literature, history, the sciences, fine arts, capacity they can for the betterment of the

115 Victory Place

Marietta, OH 45750

740-885-2033

www.vertiasmarietta.com

2016-2017 MACC Board

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Morgan Brown Member Services Manager

Candi Heiss Accounting/Special Programs Manager

> Tiffanie Craven Office Manager **Charlotte Kuehn**

RSVP Volunteer

Page 2

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



Bureau of Workers' nio Compensation

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, lawvers, 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 indepth 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

Marietta Area Chamber of Commerce

safety fire codes.

letters

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)

Mid Ohio Valley Safety Council

Division of Safety & Hygiene **Library Services**

• More than 200 magazines and news-

• More than 6,000 books • American National Standards Institute standards related to occupational

National Fire Protection Association

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

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 monev 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

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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.

1101 Rosemar Road, Suite, Parkersburg, WV 26105

416 Hart Street, Suite A, Marietta, OH 45750

TOLL-FREE: (866) 865-4442

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 Ťeam (left to right):

Rob Blasczyk, Brett Bronski, Ashley Brown, Chris Hall and Jeremiah Kuhn planning for retirement. Because their

careers are often interrupted to care for

children or elderly parents, women may

make retirement planning a priority.

Save as much as you can--you have

If your employer offers a retirement sav-

ings 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

your pension is likely to be.

Save for retirement--no matter what

continue to save for retirement. If you're

Begin saving now

many options

grow.

Women and Retirement Planning

Women face special challenges when 2015).

retirement?

spend less time in the workforce and earn I'm too busy to plan

less money than men in the same age Perhaps you're so wrapped up in balancing group. As a result, their retirement plan your responsibilities that you haven't given balances, Social Security benefits, and retirement planning much thought. That's pension benefits are often lower. In addi- understandable, but if you don't put retiretion to earning less, women generally live ment planning at the top of your to-do list, longer than men, and they may face hav- you risk shortchanging yourself later on. ing to stretch limited retirement savings Staying focused on your goal of saving for and benefits over many years. To meet a comfortable retirement is difficult, but if these financial challenges, you'll need to you put yourself first it could pay off in the end.

My husband takes care of our finances

Although it's never too late to save for Married or not, it's critical for women to retirement, the sooner you start, the more take an active role in planning for time your investments have to potentially retirement. Otherwise, you may be forced to make important financial decisions quickly during a period of crisis. Unfortunately, decisions that are not well thought *Deb*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.

offers a pension plan, find out how many I'll save more once my children are vears you'll need to work for the company *through college*

before you're vested in, or own, your pen- Many well-intentioned parents put their sion benefits. Women struggling to bal- own retirement savings on hold while they ance work and family sometimes save for their children's college education. shortchange their retirement savings by But if you do so, you're potentially sacri- Rhoades is the Manager of the Peoples leaving their jobs before they become ficing your own financial well-being. Trust & Investment Services division. Deborah *is responsible for the day-to-day operations* vested in their pension benefits. The long- Your children have many options when it er you stay with one employer, the higher comes to financing college--loans, grants, sive line of financial services offered by the and scholarships, for example--but there's bank. Deborah has more than 22 years of expeno such thing as a retirement loan! Why rience in the financial services industry. She not set a good example for your children earned her Bachelor of Arts degree from West Even if you're staying at home to raise by getting your own finances in order Virginia University and holds FINRA licenses before contributing to their college fund? 6, 7, 63 and 65 as well as an insurance license for Life and Health. She also has completed the married and file your income taxes jointly, I don't know enough about investing American Banking Association's Trust School and otherwise qualify, you may open and Commit to spending just a few minutes a where she earned the designation of Certified contribute to a traditional or Roth IRA as day learning the basics of investing, to Trust and Financial Advisor. Deborah is locatlong as your spouse has enough earned help you become knowledgeable. And ed at Peoples Bank's Putnam Street office in income to cover the contributions. Both remember, you don't have to do it by your- Marietta and can be reached at 740-376-7577.

types of IRAs allow you to make contribu- self--a financial professional will be happy tions of up to \$5,500 in 2016 (unchanged to work with you to set retirement goals from 2015), or, if less, 100% of taxable and help you choose appropriate investcompensation. If you're age 50 or older, ments.

you're allowed to contribute even more up to \$6,500 in 2016 (unchanged from Sources:



*NCHS Data Brief, Number 178, December 2014 ** U.S. Department of health and Human Services What's your excuse for not planning for Administration on Aging, A Profile of Older Americans: 2014

***United States Census, 2012 Survey of business Owners (most current available)



On the Road Again.....Ambassadors



Althea's Florist





Bird Watcher's Digest



Budget Blinds of Marietta



Green Meadow Veterinary Hospital



Norwood Greene



Haessly Hardwood Lumber



Peoples Bank



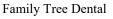
Wingate by Wyndham







John Halliday, LLC 609 Putnam Street Marietta, Ohio (740) 373-1911 John Halliday, Attorney at Law





Morrison, Inc.



Zides Sports Shop



the date-Save 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.

on this exciting day!

For more information on upcoming October events check out the enclosed blue calendar or go www.mariettachamber.com.







Elliott Financial Group

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Welcome New **MACC Members!**

Sir Speedy - Print, Signs & Marketing

3901 Emerson Ave. Parkersburg, WV (304) 485-0544 www.sirspeedywv.com Randy Dick, Owner

Busy Bee Restaurant

226 Gilman Ave. Marietta, Ohio (740) 373-3755 Larry Sloter, Owner

CAS Cable

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

Shop Small Shop Local!

Stay tuned next month for more details

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