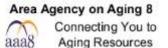


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> Call the MACC for more details -740-373-5176





BH BERKSHIRE HATHAWAY | Real Estate C



The Queen has Arrived!



The Queen of the Mississippi docked on the Ohio River Levee in July. Over 100 visitors enjoyed Marietta and its history multiple times last month.

Photo Credit: Nathan Reich of Marietta

PLATINUM LEVEL **SUSTAINING MEMBER**



Get the Chamber Connection

Boost Your Business

Tuesday, August 8

"Simple Marketing from Your Smart Phone" Guest Speaker: Melanie Tienter Monkey Business Photography

8am-9am

Huntington Bank 226 Third Street, Marietta

Business After Hours

Thursday, August 10

Contractors Building Supply 1310 Greene Street Marietta, OH 45750

5-6:30 pm

\$5.00 for MACC members \$10.00 for non-members & members requesting to be invoiced

Professional Women's Roundtable

Wednesday, August 23

"What More Can You do for the Community?' Guest Speaker: Shauna Cornwell & Karen Binkley United Way & Washington County Behavioral Health Board

daVinci's

11:45am-1pm

\$10 Special Member Rate \$15 General Admission

MACC Coffee Chat

Friday, August 25

MACC Conference Room 8:30-9:30am

Sponsored by:



Food Truck Friday Friday, August 25

J.D. Byrider parking lot (Corner of 2nd and Greene St.)

11am-2pm

Marietta Area Chamber of Commerce

Welcome New **MACC Members!**

Lake Hudson, Inc.

Granville, OH (740) 587-0907 Sue Hartfield, Manager www.lakehudsoninc.com

Brick Insurance Group, Inc./ Nationwide

900 Front Street, Marietta (740) 373-2604 Kearny Hambrick, President www.brickinsurancegroup.com

Washington Co. Dept. of Job & **Family Services**

1115 Gilman Ave., Marietta (740) 373-5513 Candy Nelson, Supervisor www.wcdjfs.org

Hornor & Harrison

2709 Murdoch Ave. Parkersburg, WV (304) 422-8459 David Boone, President www.hornorharrison.com



Member News!

We Have Moved!

Hyde Brothers Printing & Marketing

2343 E Bldg.10 State Route 821/Complex 3 Marietta 740-373-2054

Ketell TeamWear

313 Greene Street Marietta 740-373-7969

Pawnee

101 Rathbone Road Marietta 740-373-6861

Congratulations to **Serenity Now** Hair Salon on their 1 year anniver-

2017-2018 MACC Board

Terry Rataiczak, Chairman of the Board

Kinetic Networking

Executive Committee

Dan Harrison, Past Chair

Harrison Construction

David Bricker, Advocacy/Education Hampton Inn

Kathy Schalitz, Member Services The Pioneer Group

Mark Morris, Communications/ **Technology**

JD Byrider

Steve Smith

Board Treasurer

Selby Hospital

Michael Beardmore Industry/Shale Development

Businessman-Retired

Directors

Tina Adams Settlers Bank

Kristopher Justice

TheisenBrock

Gary O'Brien

O'Brien's Safety Services

Deborah Rhoades

Peoples Bank

David Schramm

Workingman's Store

Dr. William Ruud

Marietta College

Joan Zoller **Trademark Solutions**

MACC Staff

Carrie Ankrom President/CEO

Morgan Brown Member Services Manager

Candi Heiss

Accounting/Special Programs Manager

Charlotte Kuehn RSVP Volunteer

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

Mid Ohio Valley Safety Council

MOVSC 2017-2018 Board of Directors

President Joe Wesel

American Producers

Vice-President Joan Zoller

Trademark Solutions

Immediate Past President Jim Bolinger

Magnum Magnetics

Christy Chavez Condevco

Steve Cunningham Solvay Specialty Polymers

Laurene Huffman Malta Dynamics

Tony Huffman

Washington County Career Center

Alicia Longfellow The Continuous Gutter Pro

David Miller

Globe Metalurgical

Tina Nolen

Marietta Occupational Health Partners

Carmen Shafer

Thermo Fisher Scientific

Ted Szabo

Pawnee, Inc

Board Advisors Cindy Bennett, Retired

Gary O'Brien

O'Brien's Safety Services

Dave Fleming

Greenleaf Landscapes **Barbara Dempsey**

Marietta Occupational Health Partners

Ken Strahler Ken Strahler Masonry

Tracy Lingafelter Ohio BWC Board Representative

Carrie Ankrom and Candi Heiss MOVSC Managers

Welcome 2017-2018 New MOVSC Members!

Apex Pipeline Services, Inc. 503 River Road

Nitro, WV 25143 (304) 204-0080 **Rep: Jason Porter**

Burkhart Trucking

9950 St. Rt. 60 Lowell, OH 45744 (740) 896-2244

Rep: Kalleigh Mason

Five Star Moving & Storage Inc.

18192 State Route 7 Marietta, OH 45750 (740) 373-0313 **Rep: Jane Perry**

Green Meadow Veterinary Hospital 3000 St. Rt. 26

Marietta, OH 45750 (740) 373-9696 Rep: Craig Gibbs

Marietta Paint & Janitorial Supply

1028 Greene Street Marietta, OH 45750 (740) 374-0457

Rep: Bruce Brunton

Malta Dynamics

210 13th Street Malta, OH 43758 (740) 749-3512

Rep: Greg Adams **Miracle Electrical Services**

Route 7 South Marietta, OH 45750 (740)374-1074

Rep: Jim Miracle O'Neill Senior Center

333 4th Street Marietta, OH 45750 (740) 373-3914

Rep: Connie Huntsman

Silverheels Property Management

410 Third Street Marietta, OH 45750 (740) 374-8150

Rep: Diane Stalnaker

Warren Local School Distrcit

200 Sweetapple Rd Vincent, OH 45784 (740) 678-2366 **Rep: Melcie Wells**

MOVSC Upcoming Meetings

Wednesday, August 16 "Opioid Epidemic" Featured Speaker John Hanna, Director of Pharmacy -Governor's Task Force for Opioid **Epidemic**

> Wednesday, September 20 After a Claim" Featured Speaker Joy Frank-Collins, Frank-Collins Group

Wednesday, October 18 "Mindfulness & Resiliency " Featured Speaker **Katy Tombaugh**

Meeting Information

Marietta Shrine Club

Email: info@mariettachamber.com

MOVSC MEMBERS!

First Half Semi-Annual Reports are due Now!

questions at 740-373-5176 or Heiss@mariettachamber.com



"Crisis Communication

Registration: 11:30 am Program: Noon to 1 pm Cost: \$15 includes lunch RSVP: 740-373-5176

ATTENTION

Call Candi Heiss if you have



Marietta Area Chamber of Commerce

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Hall Financial Advisors, LLC

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Legacy Planning with Retirement Accounts

The popularity and accessibility of retirement plans has resulted in Americans holding a significant portion of their assets in 401(k)s or other employer-sponsored retirement plans and IRAs. For many, these accounts represent the largest portion of their wealth outside of their homes. If you're like the majority of individuals you will likely need income from these accounts during retirement, or you may have accumulated sufficient other assets to sustain your lifestyle and wish to preserve your retirement assets for your

An important first step in preserving these assets is to understand the rules regarding retirement plan and IRA beneficiaries to ensure vour wishes are fulfilled. The rules affect who inherits the assets, how quickly they are paid out, and the tax consequences. While you should consult with your tax and legal advisor for advice regarding your specific circumstances, the following provides an overview to help you get started.

First, inventory all of your retirement accounts and make sure the beneficiary information is up to date. It's also a good practice to designate both primary and contingent beneficiaries. A contingent beneficiary will inherit assets only if you have no surviving primary beneficiaries at the time of your death or if they disclaim or refuse the inheritance. Additionally, you can name more than one primary or contingent beneficiary and specify which percentage of the account they should receive.

It's also a good practice to review your beneficiary designations periodically. Situations affecting designations include death of a beneficiary, divorce, marriage, or the birth of a child or grandchild. Remember, a will does not supersede your beneficiary designations on retirement accounts.

Common beneficiary designation options include naming your spouse, a non-spouse, or an entity such as your trust, estate, or a charity. Whenever possible, you may want to avoid naming an estate as your beneficiary as this requires your assets to enter the probate process.

For married couples naming a spouse may be the natural choice, but there are other reasons why this makes sense. When an IRA passes directly to a spouse, it avoids probate and qualifies for the unlimited marital deduction. Additionally, your spouse has the option to move the assets into an inherited IRA or roll the assets into an IRA in his or her own name. Which option is better depends on the ages of the deceased and surviving spouse and when the surviving spouse may need to take money from the IRA. This ability to roll the assets into his or her IRA is available only for spouse beneficiaries. Both spouses and non-spouses can move the assets into an Inherited IRA.

While it is typical practice for most IRA owners to name a spouse as the primary IRA beneficiary and their children as the contingent beneficiaries, this may require the surviving spouse to take more taxable income from the IRA than he or she really needs. If income needs are not an issue

for the spouse and children, then naming younger beneficiaries (such as grandchildren or great-grandchildren) allows you to stretch the value of the IRA out over one or perhaps two generations. A stretch IRA is not a specific type of IRA, it is simply a wealth transfer method that attempts to maximize the tax-advantaged potential of IRA assets by leaving them in the IRA for as long as the law permits. Stretching an IRA simply refers to the ability to take required minimum distributions (RMDs) over the beneficiary's single life expectancy (term-certain).

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.

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Members of the Advisory Team

Front Row L to R: Brett Bronski and Ashley Brown

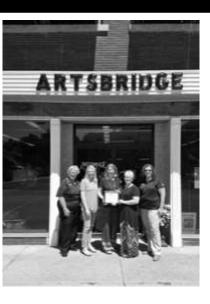
Back Row L to R: Rob Blasczyk, Rob Beardmore, Chris Hall, Managing Principal, and Jeremiah Kuhn



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June Ambassador Visits





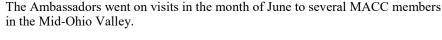












Pictured Top Row: Artsbridge, Alzheimer's Association MOV, CWS The Document Solution.

Second Row: Marietta Ventures, Mid-Ohio Valley Regional Airport, Sleep Inn &

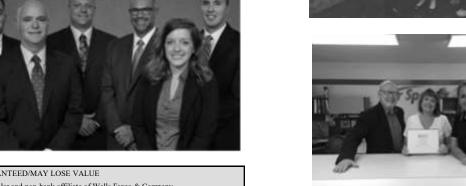
Left: daVinci's

Bottom Left: Sir Speedy Printing and Marketing.

Ambassador visits aren't just a photo op, it is a great way to get the word out about

Visits are the 3rd Tuesday of every month. If you are interested in having the Ambassadors visit your business to celebrate your new location, an anniversary or just to learn about what you do, call Morgan at MACC, 740.373.1883.

If you are interested in becoming an Ambassador, visit our website at www.mariettachamber.com & download the application/guidelines or call Morgan



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Marietta Area Chamber of Commerce

Cybersecurity: Building Better Defenses

are currently among the most prevalent involved in helping your business operforms of cybersecurity. This includes ate and perform successfully. phishing campaigns in which an outsider mimics a company email address or uses At Huntington, we can provide insursocial engineering to assume the identity ance coverage that protects against loss of the CEO, a company attorney, or and help you minimize breaches by taktrusted vendor. Business email of this ing steps such as requiring dual approval nature often targets businesses that regu- on certain monetary transactions and larly perform wire transfers with foreign advising on administrative changes. suppliers and/or businesses in an attempt. These actions can go a long way to proto steal funds.

Managing risk and bolstering security Our financial and insurance professionagainst this type of fraud are increasing- als are available to engage you and your ly complicated as cyberattacks grow in colleagues in conversations regularly Barb is a lifelong resident of Washingsophistication and frequency. Securing about how to avoid all types of risk that ton County. She is a graduate of Fort IT systems involving vital business can interrupt your business. functions including human resources, supply chain, and research is more im- And while it's imperative to put a plan positions in the banking industry for portant than ever.

rank higher than phishing attacks, third- weakest link. party access and lost devices, according to the Association of Corporate Counsel. It's also important to hold insurance children Kylee and Branden.

organization.

threats holistically through education, preparation and risk transfer. In fact, Just as companies are mounting strong according to the 2016 RIMS Cyber Sur- cyber defenses with more secure Auto- Registered Investment Representative/ vey, cybersecurity priorities among mated Clearing House systems, it's The Huntington Investment Company companies include active monitoring worth noting that experts are seeing an and analysis of information security (75 uptick in noncybercrimes, as more percent), followed by cyberinsurance criminals resort to old-fashioned tactics (55 percent) and employee education such as check fraud to gain access to (46 percent).

It helps to create a culture where your Every person in the organization has a fer. You want to encourage an ever- data and transactions safe. critical eye and vigilance in taking that extra step to verify before an irreversible transaction is made.

Moreover, cybersecurity should be viewed in conjunction with an overall business continuity strategy, and your

Unauthorized access and malicious code financial institution should be integrally

tecting your interests and ours.

in place to prevent data breaches, it's the past twenty five years with her critical for companies to vet their focus being on her customers. Barb While many organizations have dedicat- cyberdefenses periodically by testing serves as Vice-President of United ed professionals focused on preventing them with employees and vendors who Way of Washington County, Board of attacks from the outside, internal weak- have systems access. Data security — Directors for The Betsey Mills Club, nesses such as mistakes by employees like all security — is only as good as the and Board of. Directors for Marietta

providers, payroll processors, benefits A strong perimeter defense matters as administrators and others to the same much as properly vetting employees and standards as internal users. Third-party contractors. The same goes for estab- providers who have access to sensitive lishing carefully managed access to the data regarding customers and/or eminformation specific to roles within the ployees should be held to the same au- To learn how Huntington can help diting processes and go through the your business defend against a same rigorous vetting process used to cyberattack, contact: The best defense involves responding to ensure the security of internal data.

company accounts.

employees feel free to challenge the role to play in mitigating the risk of a need for information, should they re- cyberattack. At Huntington, we can help ceive an email requesting a funds trans- you explore how to keep your financial



Frye High School and Ohio Valley University. She has worked in various MainStreet. Her and her husband Bill reside in Whipple. They have two

Barb Close Community President/ Huntington National Bank NMLS ID 1044870 740.374.0672 BC9 226 Third Street

> Marietta, Oh. 45750 Member FDIC

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2017 New Member Sponsors









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