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First Annual Hops, Vines and Cuisine!



MACC hosted the first "Hops, Vines and CuisineA showcase of Chamber Members." Guests enjoyed the beautiful garden area at Glenwood Community while tasting featured nibbles and sipping on locally made beverages. The weather was beautiful and the event was packed. Special thanks to the MACC vendor participants: Busy Bee Restaurant, Cissy's Kitchen, daVinci's, Glenwood Community, Jeremiah's Coffee House, The Levee House, Marietta Brewing Company, Marietta Wine Cellars, Parkhurst Dining, Smokin' Pigs Ash BBQ, Special Occasions Catering, Tampico Mexican Restaurant, Webers Market and Catering and The Valley Gem Sternwheeler. Save the date for next year! We will see you on Thursday, September 27, 2018.

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Small Business Saturday, November 25, 2017



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 and Marietta Main Street 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.

MACC will be holding a “shop small” pet photo contest for the community along with a window decorating contest between the participating merchants. Watch for details on the “Marietta Area Chamber of Commerce” Facebook page.

In 2016, Marietta businesses saw a significant increase in excitement and money spent during 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.

Representatives from each organization will be out & about on the “Shop Small” day of November 25 with fun activities for consumers to participate in. Stick around after you finish your shopping & eating, 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!

Your Voice...Your Vote...



Voting is our way to demonstrate concern or support for the government of our communities. The privilege of voting is often overlooked or devalued but it is the most powerful voice we have as American citizens. You are free to choose who you want to lead, and vote for or against issues that affect your business, personal life or beliefs. As your Chamber, we want to reinforce your convictions, help you learn about the issues and offer you access and information to candidates and issues.

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



Let Your Voice Be Heard!

Remember to Vote on
Tuesday, November 7!

2017-2018 MACC Board

Terry Rataiczak
Chairman of the Board
Kinetic Networking

Executive Committee

Dan Harrison
Past Chairman
Harrison Construction

David Bricker
Advocacy/Education
Hampton Inn

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Mid Ohio Valley Safety Council

Updates and Reminders from the Ohio BWC

Monthly Employer Update Webinars Available

- BWC began a new series of brief, monthly informative webinars on topics of interest to employers in June.
- They will offer a webinar twice a month. Each webinar will last approximately 20 to 25 minutes.
- You can view the webinars from the comfort of your office or attend in person at a location near you. By attending in person, you will have the opportunity to meet with a BWC representative.
- Information for the webinars can be found at this link: <https://www.bwc.ohio.gov/home/current/articles/2017/EmployerWebinars.asp>

A Billion Back Rebate Update

- BWC has engaged in an outreach regarding uncashed Third Billion Back rebate warrants by calling employers and mailing/emailing notifications. The warrants were issued in July with a 90-day expiration date and will expire in October.
- If you have not cashed the warrant, please do so ASAP.
- If you do not cash the rebate warrant timely, lost the rebate warrant, or did not receive a rebate warrant, please contact Tracy Lingafelter, MOVSC BWC Rep at (740) 255-2114. He will address the issue and have a warrant re-issued.

Due to legislative changes contained in the budget bill (HB 27), there were a couple notable changes:

Jurisdiction and Death Claims

- Language regarding the statute of limitations for filing a claim was revised as follows:
- Injury claims (including death claims)

- with a date of injury prior to 9/29/17 – the claim must be filed within two (2) years from the date of injury.
- Injury claims (including death claims) with a date of injury on or after 9/29/17 – the claim must be filed within one (1) year from the date of injury.

Additionally, *unrelated to the budget bill*, language regarding the statute of limitations for occupational disease now provides that the claim must be filed within two years from death, or two years from:

- The date the employee first became aware of the occupational disease through medical diagnosis;
- The date the employee first received medical treatment for the occupational disease; or
- The date the employee first quit work due to the disease.
- However, if any one of the three events has not yet occurred the statute of limitations has not begun to run and the claim is timely filed.

Intoxication, Under the Influence and Rebuttable Presumption

- The budget bill removes language in the statute mandating certain types of chemical tests and what levels will be considered a positive result and instead refers to standards contained in the federal code of regulation. The policy and procedure were revised to more closely mirror the language of the statute.
- Specific references to marijuana were added.
- Language related to the test result levels was revised to match the statutory language.
- Reference to what constitutes a positive test result for alcohol was added.

Non-at-Fault Motor Vehicle Accident Claims

- If the employer can establish that a claim from their employee is a result of a non-at-fault motor vehicle accident involving a third party, BWC may exclude the cost of the claim from the employer’s experience. This applies to claims with a date of injury on or after July 1, 2017.
- The attached document outlines the provision.

Handicap Reimbursement & Settlements On or After 9/29/2017

- BWC will apply the handicap awards to settlements filed on or after 06/29/2017.
- BWC will apply the new handicap award to all previously paid medical, compensation, reserves, and adjust the appropriate EM’s.
- Claims Not Impacted-** If a handicap award and a lump sum settlement were effective prior to Sept. 29, 2017, BWC will not apply the handicap award to the lump sum settlement for purposes of calculating an employer’s EM.

For additional Handicap Awards

- If there is a handicap award for a new condition, BWC will apply the new handicap award total to all previously paid compensation, including all past lump sum settlements.

MOVSC Upcoming meetings

Wednesday, November 15

“BWC Grant Services”

Featured Speaker:

Jim Blazer

Ohio BWC Regional Business Development Manager at the Marietta Shrine Club

Wednesday, December 20

MOVIE DAY

“Your Body On Drugs”

at the Peoples Bank Theatre

Registration: 11:30 am

Program: Noon to 1 pm

Cost: \$15 includes lunch

RSVP to info@mariettachamber.com



Congratulations to **Greenleaf Landscapes** on receiving multiple national safety awards. They were awarded the “No Vehicle Accidents, No Days Away from Work and No Injuries or Illnesses” in the National Association of Landscape Professionals (NALP) annual Safety Recognition Awards Program. They were also awarded an Overall Safety Achievement Award from the NALP.

Happy 40th Anniversary Greenleaf Landscapes!



Advantage Real Estate

In 2007, with a number of years as manager of a local real estate office, Nancy Arthur decided it was time to invest in her family's interest. Advantage Real Estate was born from that idea. Fast forward 10 plus years and they now have Nancy's daughter, Desni Crock, Broker, and both sons, Justin Arthur and J.J. Bichard, both Realtors with Advantage Real Estate joining her. Several sales associates from the previous office followed including Traci Strahler-Chichester, Traci's husband, David Chichester, and mother Karen Strahler. Along with Penny Ward and Diana Antill. The relationships within the office are conducive to everyone working to help each other.

When driving around both Washington County in Ohio and Wood County in WV, one can see their signs speckled across the Mid-Ohio Valley. In addition to their diligence in home sales, commercial sales, land sales in both Ohio and West Virginia, Advantage Real Estate is a firm believer in helping the community that has helped them.

Advantage Real Estate supports BrAva, with both Nancy and Desni as members of the group, raising funds for local childhood cancer families, raising awareness, and raising funds for childhood cancer research. Relay for life is an annual event that Nancy, Desni, Traci, and David contribute time and energy to raising money for cancer research. Justin is a member of the Marietta Noon Lions Club. J.J. is a member of the Devola Volunteer Fire Department, has run the Tunnel To Towers race to raise money for families of heroes of the 9/11 events in New York. Finally, Desni is also a member of Zonta Club of Marietta which empowers women and girls across the world. As an office, Advantage Real Estate also contributes to Wounded Warriors and Habitat for Humanity.

Advantage Real Estate Realtors are here to assist you in your residential and commercial needs, whether buying or selling in Ohio or West Virginia. Please contact them at 740-374-7325 or myadvantage-realestate.com for your real estate needs.

October Ambassador Visits!



MACC Ambassadors with Melcie Wells & Superintendent Kyle Newton with Warren Local Schools.



MACC Ambassadors visited one of our own Ambassadors, Mona Barrett with Sweetapple Farm.



Weston McAfee & Richard Farmer, Copper Line Custom Fabrication & Machining pose for a picture with MACC Ambassadors.



MACC Ambassadors toured Hickory Grove Country Market with manager Morgan Staley.



MACC Ambassadors visit with Dennis Rezapak, Warren Community Water & Sewer Association.

If your company is celebrating an anniversary, a new location or would just like us to stop by and say "Hi" give Morgan a call at the Chamber office—740-373-5176.

Please note that Ambassador visits are scheduled for the third Tuesday of the month and out of town visits are scheduled for once a quarter.

Want to become an MACC Ambassador? If you are interested in making connections and have a couple of hours every month to promote your business to other Chamber members and represent MACC, consider applying to our Ambassador program.

Insurance Benefit Solutions
One Size Doesn't Fit All

It's been over seven years since the Patient Protection and Affordable Care Act (PPACA) - also known as the Affordable Care Act (ACA) - was passed and signed into law. However, individuals and corporations alike continue to search for balance within the parameters of the massive changes enforced upon the health insurance industry.

Regardless of size, businesses must learn to navigate a variety of challenges that impact their ability to offer health and wellness packages benefitting both the employee and the employer.

Because the one-size-fits-all mentality no longer proves most effective, the search to mitigate these difficulties has opened a variety of options for employers wishing to both decrease healthcare costs and provide quality benefits to their workers.

Often, though, it takes an expert to guide employers through the confusing process of insurance options and employer requirements.

**Stronger Together:
Offering Insurance Solutions**

Peoples Insurance Agency, LLC holds a unique advantage to most insurance providers. Through the combination of Peoples Bank and our in-house administrative platform, Peoples Insurance can jointly meet the needs of both the emerging millennial workforce as well as employees approaching retirement.

Utilizing our account based administrative platform, we assist customers in addressing many issues, including but not limited to the following: Financial wellness, Student loan benefit tracking, Cadillac-style health coverage using HRA's & FSA's, Use of HSA's with investments and 401-k's that address the financial needs of a broad spectrum of employees, Retiree billing for the employer/employees, Paid leaves of absence tracking, Wellness benefit monitoring, and Workers compensation benefit payments.

All of these services coalesce through the development of customized plans that are not "mass produced" but based directly upon the employer's needs.

Insurance Solutions for Employers

Cafeteria Plans
A Cafeteria Plan (Section 125 Plan) is a benefit provided by an employer which allows an employee to withhold a certain amount of his or her gross income (pre-taxed income) in

order to contribute to a designated account. The funds in this account can then be used to abate the cost of qualified healthcare related expenses throughout the year. As this reduces the amount of taxable income for the employee (thus decreasing taxes) and decreases the amount of taxes the employer must pay, these options have gained in popularity in the face of surging insurance costs.

Through custom consultation services, Peoples Insurance is able to identify which Benefit Account best suits your business' and employees' needs - a Health Savings Account (HSA), Health Reimbursement Account (HRA) or Flexible Spending Account (FSA).

ERISA Compliance
The federal regulations surrounding the ERISA (Employee Retirement Income Security Act) can trip up any well-prepared company. By seeking assistance from a qualified insurance expert, a business can drastically decrease stress and costly mistakes.

The Peoples Insurance administrative platform can effortlessly handle such compliance issues as whether or not your plan needs to be wrapped, what forms to fill out and how to create a legal plan document that covers all federal regulations but communicates effectively to the employee.

COBRA Services
The Consolidated Omnibus Budget Reconciliation Act (COBRA) allows workers and their families who lose their health benefits the opportunity to opt for a temporary extension of health coverage. The employer must provide notice of this coverage (called continuation coverage) and know the proper avenues for employees and family members to elect continuation coverage.

Peoples Insurance provides COBRA consultation and services for you and your employees' best interest.

Other Benefits & Services
Peoples Insurance, Peoples Bank and our Third Party Administration work in tandem to provide all the aspects necessary to meet employers' growing needs for the future. With expanded product offerings including billing solutions, discount telemedicine plans, administration of specialized services such as Special Needs Trusts & Medicare Set-Aside Trusts, advanced technology for accepting electronic feeds from insurance carriers and a variety of other benefits packages, Peoples Insurance answers every healthcare coverage need.

Whether a small family owned company or a large corporation with public holdings, Peoples Insurance Agency is equipped to handle each company's unique insurance needs. We listen to concerns, identify issues and then craft a customized insurance plan that materializes your best solution.



Rick Patrick is VP of Third Party Administration for Peoples Insurance Agency, LLC. Rick uses his 40+ years of experience in the benefits arena to provide customized benefit programs for his clients with cost containing elements for long-term premium stabilization. He can be reached at 740-947-8676 or by email at Rick.Patrick@pebo.com

Peoples Bancorp Inc. is a diversified financial products and services company with \$3.5 billion in assets, 76 locations, including 67 full-service bank branches and 74 ATMs in Ohio, West Virginia and Kentucky. Peoples makes available a complete line of banking, investment, insurance, and trust solutions through its subsidiaries - Peoples Bank and Peoples Insurance Agency, LLC. Peoples' common shares are traded on the NASDAQ Global Select Market® under the symbol "PEBO", and Peoples is a member of the Russell 3000 Index of US publicly traded companies. Learn more about Peoples at www.peoplesbancorp.com.

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Get the Chamber Connection!

Boost Your Business Tuesday, November 14 Huntington Bank 226 Third St, Marietta

Join us for an hour of discussion geared towards helping you better your business and increase sales.

"Clean Energy Opportunities"
Featured speaker:
Mathew Roberts, Upgrade Ohio

Discussion will be from 8am-9am
This is free, open to the public and includes a light breakfast.

MACC Holiday Open House and December Business After Hours Friday, December 1st 4-7pm



100 Front Street, Ste. 200
Marietta

There is no charge for this event

Professional Women's Roundtable Wednesday, December 6

"Wine Pairings"
Featured speaker: Chef Tyson Whistler,
Glenwood Community

5:30 pm
Glenwood Community
200 Timberline Dr., Marietta

\$10 Special Member Rate
\$15 General Admission



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

Welcome New MACC Members!

Ritchey General Contracting
(740) 374-5714
115 Forshey Road
Marietta, Ohio
James Ritchey, Owner

Member News!

- Welcome, Vicky Wood, the Seventh President of **Washington State Community College**.
- Congratulations to Flite Freimann, new director of **Washington County Job & Family Services**.
- Happy 90th anniversary to **Honor & Harrison**.
- Happy 20th anniversary to **Contractors Building Supply**.

Share your news with us at
info.mariettachamber.com

Special Holiday Hours

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

Thursday, November 23
Friday, November 24
Monday, December 25
Tuesday, December 26
Monday, January 1

Regular office hours will resume on Tuesday, January 2.



It was a packed house at the annual **Pickering Fall Festival**. Thank you **Pickering Associates** for another awesome joint chamber event!

October Business After Hours at the Marietta Brewing Company!



Thank you to the Marietta Brewing Company for hosting our October BAH! It was a wonderful evening of networking while enjoying food & beverages from Tony & Dana Styer & their crew.

Top left: A group of new & sustaining chamber members network.

Top middle: Carol Pitkin, Century 21 Full Service Realty, shows off her door prize winning.

Top right: Gina Schramm, Best One Computers, poses with Laura Miller, Glenwood Community.

Bottom left: Tony Styer, Marietta Brewing Company & Carrie Ankrom, MACC, pose with Dan Smith, No Pressure Services who won the \$400 Marietta Bucks Drawing!

Save The Date!
The Marietta Brewing Company is celebrating 20 years! Join us for the start of the activities with a ribbon cutting at 2pm on Friday, November 3.

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Investing vs. Paying Off Debt

The debt dilemma

The process for eliminating debt is anything but an easy-to-solve financial equation. Many people wonder if they should pay off their debt as quickly as possible or invest their money, letting debt payments run their course. The answer depends on whom you ask. Theories about balancing investing with debt vary widely. Some financial experts say freedom from debt is the most important goal. Others say it's more about the math: Your money should go toward investing if your investments earn a higher rate of return than your debts cost you. Still others focus on the emotional aspect: How comfortable are you with a certain level of debt?

Neither one nor the other.

Better yet, perhaps, is a balanced approach to wealth management. If you're like most people, you'll need to manage finances for both present and future needs. That means paying off some debt today while simultaneously investing with an eye on the future. Although your decisions should take into account your own needs and circumstances, consider the following guidelines for handling debt in light of investing goals:

Save for a rainy day.

Before paying down debt (beyond required payments) or settling on an investment strategy, make it your first priority to put funds aside for an emergency reserve. We recommend six months or more of living expenses; an absolute minimum is three months' worth. These funds should be in traditional savings or very short-term, highly liquid, non-volatile investments.

Your future first.

As a general rule, your long-term investment plan should take priority over applying extra amounts toward debt. Be careful as well to avoid having "lifestyle creep," a tendency toward more expensive tastes and luxury con-

sumption, impede your investment outlook. By contributing to a long-term investment plan as early as possible, you may set yourself up for a brighter future. If paying down debt is also a priority, you'll want to examine your personal budget to decide how much to direct each month toward investing and how much toward debt repayment. Just remember, there are no magic numbers. In general, the best advice is to make sure your investment strategy fits your financial expectations for the future.

Prioritize your debts.

With an emergency fund in place and your investment strategy up and running, putting any extra money toward your debts is also a smart way to go. But how do you decide which debts to pay down first?

One approach is to start with the smallest debts first to eliminate at least some of your debt burden and interest payments in a timely manner. It also makes sense to pay off high-interest debts like private student loans and credit card debt more quickly. Federal student loans and mortgages might be lower priorities because their rates are often lower and their terms are longer. Vehicle loans might fall somewhere in the middle. Tax considerations might also come into play.

It's personal.

As you divide and conquer debt, don't forget to consider the emotional side of your strategy. If paying off a certain debt will help you feel more secure, you might want to go with your gut feeling. You'll likely experience a growing sense of financial freedom if you stay on course and get your debt under control. As it shrinks over time, you may find you have more funds available for enjoying the present and focusing on the future.

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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