



Riverview Credit Union, Inc. was granted State Charter on March 20, 1968. The officers and organizing officials canvassed all employees of the Union Carbide Corporation, Mining and Metals Plant to join the credit union for 25 cents. Members were encouraged to keep their deposits in a share account so that money could be loaned to other members in need.

50 years later, RCU now has two locations—Belpre and Marietta and services over 70 Select Employer Groups and provides services to over 5,000 members.

Top Left: Katie Baum - Copperleaf Interior Design Studio, Ty Giffin - Congressman Bill Johnson's Office & Peter Keim -Keim Financial Services Left Center: Angie Farra and Rhonda Mears - Riverview Credit Union, Colleen Cook - TheisenBrock Bottom Left : Marty and Howard Kitchen, Valerie Holley and Bill McFarland -Washington County Auditor Top Right: Mona Barrett - Sweetapple Farm, Melissa Blair & Ryan Lynn - Perry and Associates Right Second Photo: Joshua Youngblood -Just In Time Digital Marketing, Samantha Eddy and Kearny Hambrick - Brick Insurance Right Third Photo: Gary Williams, Ely Chapman Education Foundation & Joan Zoller, Trademark Solutions Bottom Right: Jim & Sandy Hoblick -**Regional Collection Services**

Riverview Credit Union Celebrates 50 Years in the Mid-Ohio Valley June's Business After Hours



SAVE THE DATE! 2ND ANNUAL HOPS, VINES & CUISINE September 20 at Glenwood Community: 5-7pm



Cross-generational collaboration ... those are cise to increase my woodworking skill and the big words that we used last fall to describe one of the things we envisioned happening in the Epicenter Makerspace. Basically, we want to bring people together to create and build community networks that support all area youth in order to have successful students and prosperous communities. These are our mission and vision statements...you can look it up. It's happening! Let me tell you about Corey Farnsworth and David Vandenberg, and Steve Foutty.

We have recruited David Vandenberg as our "Woodshop Personal Trainer". He is retired and is volunteering to share his knowledge of woodworking tools and equipment that he has gained through completing projects (like building a cabin) on his own. We are thrilled to have him!

Corey Farnsworth is a college student at Ohio University majoring in computer science, and is a local who recently graduated from Marietta High School. Corey is a member of the Makerspace and wants to build his own arcade game. Not having full knowledge of all of the woodshop equipment, he was a perfect candidate for some personal training with David.

"Dave Vandenberg was an absolute pleasure to work with. He's very knowledgeable and encourages you to learn how to use equipment properly and safely. He is assisting me in building an arcade machine cabinet which I wanted to build as an exeruse my current knowledge of electronics." ~Corev

"I've always enjoyed hands on activities in my spare time. It was a contrast to my career. Passing on some experience to other people has always been satisfying. I look forward to expanding my volunteer efforts." ~ David

There are multiple ways to increase your woodshop skills at the Epicenter Makerspace. If you have a project in mind, become a member and schedule some time with David. If you prefer something a bit more structured, we have also recruited Steve Foutty to help us out, who is a local architecture, engineering, and wood shop teacher. He has put together a 3 session woodworking class that is designed to introduce you to each of piece of equipment in the woodshop. Participants will finish the class with a completed project and (hopefully) the motivation to work on projects independently. Contact Jenny Bruce, or any of us at Building Bridges to Careers to find out more, get registered for the class and to find out about volunteering.

Article submitted by: Tasha Werry, Building Bridges to Careers



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

Get the Chamber Connection

LiveHealth Online: Quick, Convenient Access to Doctors 24/7

You can pay your bills, buy groceries, or view the beach in Mexico all without leaving your couch. Now, using LiveHealth Online, your employees can have a video visit any time, 24/7, with a board-certified doctor using your smartphone, tablet, or computer's webcam. Doctors can answer questions and assess illnesses such as rashes, colds and the flu. They can even send a prescription to a pharmacy, if needed.¹

LiveHealth Online can save time and money – and it works!²

- Two to three hours faster than urgent care
- 6.35 times faster than emergency room
- \$1,405 saved compared to average emergency room visit
- \$107 saved compared to average urgent care visit
- 85% of members resolved their medical issue

90% member satisfaction

Your employees can also talk to a licensed therapist or psychologist using LiveHealth Online. It's private and easy to use. In most cases, they can get an appointment within four days or less.³

¹ Prescription availability is defined by physician judgment.

² Results based on internal LiveHealth Online study during 2014 and first quarter of 2015.

Appointments subject to availability of a therapist. Online counseling is not appropriate for all kinds of problems. If someone is in crisis or having suicidal thoughts, it's important that he or she seeks help immediately. Please call 1-800-784-2433 (National Suicide Prevention Lifeline) or 911 for help. If it's an emergency, he or she should call 911 or go to the nearest emergency room. LiveHealth Online does not offer emergency services.



Boost Your Business Wednesday, July 11

"Assistance Programming for Expanding Businesses"

Speaker: Andy Keuhn, SEOPA

8:30am-9:30am

Huntington Bank 226 Third Street

New Member Orientation Friday, July 20

Receive information about MACC's cost savings programs, marketing assistance, connecting with social media, enhancing your web presence, plus more about Safety Council, Ambassadors, BAH & PWR.

> MACC Conference Room 100 Front St. Suite 200

> > 12 pm - 1pm



Professional Women's Roundtable Wednesday, July 25

"Quick, Healthy Meals" Speakers: Jason Legrean & Adria Handley, Parkhurst Dining

> Marietta College Campus 215 Fifth Street, Marietta

> > 11:45am-1pm

\$10 Special Member Rate \$15 General Admission



MACC Coffee Chat Friday, July 27 8:30am-9:30am

Join Us For:

- Coffee
- Meet the MACC team
- Voice your interests
- Share your views, concerns and news about your business

Sponsored By:



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

Welcome New MACC Members!

Amanda Marshall Insurance

353 Pike Street, Marietta (740) 373-1193 www.amandamarshall.net *Amanda Marshall, Owner*

BrAva

Marietta, OH (740) 350-1006 www.bravafight.com Traci Nichols, President

Hidden Marietta Tour Company 424 George Street, Marietta (740) 590-1987 www.hiddenmarietta.com Jessica Wielitzka, Owner

MOVement Fitness

315 Gross Street, Marietta (740) 371-5253 Brant & Ashley Whited, Owners

RHDD

245 County Road 9, Marietta (740) 622-9778, ext. 113 Sue Renner-Miller, Special Projects Assistant

Smith Orthodontics 6 Rosemar Circle, Parkersburg (304) 865-0009 www.dramyortho.com Dr. Amy Smith, Owner

Studio O-Y-O: Health in Harmony 217 Scammel Street, Marietta (740) 279-5578 www.oyomassage.com

Emily West, Owner



Member News

 Happy 1st Anniversary to Marietta Dental Works!

Did You Know?

There are 939,317 small businesses in operation in the State of Ohio?

This makes up 99.6% of all the businesses in the state!

1. Based on data from the Office of Advocacy's Small Business Profiles, which are annual analyses of each state's small business activities that gather the latest information from key federal data-gathering agencies to provide a snapshot of small business health and economic activity. In this Report, "Small Business" is defined as a firm employing fewer than 500 employees. See: https://www.sba.gov/ advocacy/2017-small-business-profiles-states-andterritories.

Types of Insurance Every Small Business Owner Should Have Know Your Options for Small Business Insurance

Between customer needs, supplier issues and employee pressures, the last thing you need to worry about as a small business owner is whether or not your property and persons will be effectively covered in the event of the unforeseen.

Even small home-based businesses must not ignore the importance of proper coverage. Below are nine of the top insurance solutions that you should consider for your small business insurance coverage.

Types of Insurance for Small Businesses

The recent tax reform of 2018, the Tax Cuts and Jobs Act, delivers two major changes that affect the business world in the United States.

• **Business Owner's Policy (BOP)** - For businesses that need a variety of insurance solutions, a Business Owner Policy often proves ideal. This option bundles a variety of insurance types into one joint policy to provide savings and a convenient one-source solution. BOP's often include such coverage as property insurance, commercial auto insurance, business interruption insurance, liability insurance and crime insurance; inclusions can also be altered based upon the company's unique needs.

• **General Liability Insurance** - Regardless of the type of service your business offers, you can be found liable for damages caused to a person, a property or another organization. Liability Insurance helps pay for such things as property damage, legal costs, faulty products, medical expenses and more. This broad-based coverage should be primary for any small business seeking proper protection.

• **Property Insurance** - Property Insurance not only covers losses and damage incurred on your property or building, but also on equipment, inventory, computers and supplies. This insurance can protect from a variety of perils, including fire damage, theft, vandalism, smoke damage and flooding.

• Workers' Compensation Insurance - Every business with employees must carry Workers' Compensation Insurance by law; however, every state has slight variations in legal requirements. Workers' Compensation provides coverage to employees who become injured or ill on the job.

• **Commercial Auto Insurance** - Commercial Auto Insurance covers all company vehicles, as well as employees within the vehicles, equipment and product. If your company does not have company vehicles, but your employees drive their own vehicles for work, non-owned auto liability insurance should be considered for your company's protection.

• **Professional Liability Insurance** - Sometimes confused with General Liability Insurance, this type of coverage provides protection for improper rendering of services. These lawsuits might include allegations of negligence, poor-quality work, or mistakes and omissions within the services provided. This type of insurance is applicable for professional firms such as accountants, lawyers, insurance or real estate agents, technology firms, and more.

• **Key Executive Insurance** - This insurance protects a business from losses in the event that an integral executive of the team were to pass away unexpectedly. This insurance generally covers the amount of projected loss that the company would sustain if this were to happen.

• **Data Breach Insurance** - Of mounting importance in this digital world, Data Breach Insurance, or Cyber Liability, protects companies in the event that sensitive information concerning either customers or employees would be breached. A Cyber Liability policy would protect against the loss or damage as a result of a data breach and the ensuing difficulties.

While many savvy individuals may sacrifice time to shop for the ideal personal insurance, finding the right business insurance solution falls into a completely different realm. It can be tricky, confusing and often inconclusive.

Protect all that you've built by partnering with an insurance specialist who can listen to your needs and discover the best solution for your unique situation. Call one of our insurance specialists today to start the discovery process to better protection and greater peace of mind.



Dustin J. Brown, Accredited Advisor in Insurance (AAI), Commercial Banking Officer of Peoples Bank. He assists clients throughout Ohio and West Virginia with insurance coverage solutions to meet their needs. Dustin can be reached at 304-422-4706 or toll free at 800-374-6123.

Peoples is a diversified financial services holding company with 53.9 billion in total assets, 81 locations, including 71 full-service bank branches, and 77 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 NASDAO Global Select Market® under the symbol "PEBO", and the Company 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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Thank You 48th Annual Golf Outing Sponsors



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Financial Lessons You Can Learn from Retirees

Does this scenario sound familiar?

- When the market is up, an investor feels good and buys stocks.
- When the market is down, that same investor gets scared and sells.

Although reacting like this may feel right at the time, the problem is this scenario is unlikely to result in a profit. In fact, the goal should be just the opposite: buy low and sell high.

Why do investors make this mistake? The reason may have a lot to do with us making investment choices the same way we do many important decisions: using both our heads and our hearts (i.e., logic and emotion). When there's market volatility – including both market highs and market lows – our emotions tend to take over and we may make illogical choices going against our best interests.

To avoid having your emotions control your investment decisions, you may decide to get into the market when it's down and out of the market when prices are up. This is known as "market timing."

While this approach may sound rational, the problem is this strategy is extremely difficult, even for experienced investors, to employ consistently. There's an old saying: "No one rings a bell" when the market reaches the top of a peak or the bottom of a trough. Translated: Investors attempting to time the market usually find it tough to determine exactly when to make their move.

Give dollar cost averaging a look. Rather than using either of these approaches, consider a strategy called "dollar cost averaging."

Dollar cost averaging is the practice of putting a set amount into a particular investment on a regular basis (weekly,

monthly, quarterly, etc.) no matter what's going on in the market. For example, you could invest \$500 each month. In a fluctuating market, this practice lets you purchase additional shares when prices are low and fewer shares when prices increase.

While you're mulling dollar cost averaging's potential merits, consider this: You may well be using the strategy already. If you participate in an employer-sponsored retirement plan, such as a 401(k) or 403(b), and contribute the same amount each payday, you're using dollar cost averaging.

Get help for when the going gets

tough. One of dollar cost averaging's greatest challenges is you have to stick with the strategy even when the market declines, and that can

be difficult (see our previous discussion about letting emotions control your decision-making). However, during times like these, dollar cost averaging can be most useful by letting you purchase shares at lower prices.

Because dollar cost averaging can be simultaneously more difficult and advantageous when the going gets toughest, consider turning to a professional financial advisor for help. He or she should offer a voice a reason during these periods as you grapple with whether to adhere to the strategy.

Like any investment strategy, dollar cost averaging doesn't guarantee a profit or protect against loss in a declining market. Because dollar cost averaging requires continuous investment regardless of fluctuating prices, you





Members of the Advisory Team Ashley Ullman, Rob Blasczyk, Brett Bronski, Rob Beardmore, Chris Hall, Managing Principal, Jeremiah Kuhn and Kevin Knab.

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Mid Dhio Valley Safety Council

Payroll True-Up Reports

The Ohio Bureau of Workers' Compensation (BWC) requires that employers reconcile their actual payroll following each policy year.

The BWC establishes each employer's estimated annual premium (EAP) based on the most recent payroll that you reported to the BWC, or for a new employer, based on the 12-month payroll estimate that you provide.

At the end of the policy year, the BWC must "True-Up" the payroll report to ensure that the estimated premium was used for the previous policy year. Therefore, each employer must file a true-up report that reflects the actual payroll for the policy year. This report must be completed online and can be accessed (along with additional information and instructions) through this link: <u>Payroll true-up report</u> If your actual (true-up) payroll exceeded the estimated payroll, then you will owe

the BWC additional premium. If your actual (true-up) payroll is less than your estimated payroll, you will receive a credit of premium dollars.

**Employer must submit a payroll trueup report even if it has zero payroll.*

Private employers will receive payroll true-up notices in July, and they must complete their report to BWC and pay any outstanding balance, by August 15.

Public employers will receive payroll true -up notices in January, and they must complete their report to BWC and pay any outstanding balance, by February 15.

Important:

Employers who do not complete the True-Up process on time will be disqualified for all BWC Discounts and Rating Programs for that year.

Reminder: Submit your Semi-Annual Reports by Monday, July 16, 2018



Premium Rebate Approved by BWC Board

The \$1.5 billion rebate was approved in May and eligible employers will receive 85% of their 2016 premiums paid.

In order to be eligible, any overdue premiums or outstanding BWC balances must be paid by 6/8/18, as well as any outstanding payroll reports submitted. Rebate checks will be sent in early July, unless your business participated in a Group Retrospective rating program in Policy Year 2016, in which case your rebate will be sent by early November.

Housekeeping note: If you haven't done so in a while, now is a good time to check the BWC website to be sure your mailing address is correct so that you receive the rebate check to the right address!

MOVSC

Upcoming Meetings

Wednesday, July 18 "Diabetics in the Workplace" Featured Speaker: Court Witchey, Washington County Health Department

Meeting Information:

Marietta Shrine Club Registration: 11:30 am Program: Noon to 1 pm Cost: \$15 includes lunch RSVP: 740-373-5176 Email: info@mariettachamber.com

BE SAFE, SAVE MONEY, JOIN SAFETY COUNCIL TODAY!

In 2017, members of Safety Council received rebates totaling \$65,319 on their workers comp premium. How? By participating in the Mid-Ohio Valley Safety Council!

Deadline to enroll is July 31, 2018.

To qualify for the BWC Safety Council rebate, you must meet the following eligibility requirements:

- Enroll in local safety council
- Attend 10 meetings
- CEO must attend any one safety council meeting
- Submit semi-annual reports for the 2018 calendar year

Potential rebates for an employer who meets the requirements:

- Employers that are not enrolled in a group-rating program will earn a 2-percent participation rebate on their premium and the potential of an additional 2-percent performance bonus.
- Employers that are also enrolled in a group-experience-rating program have the potential to earn a 2-percent performance bonus.
- Employers that are also enrolled in a group-retrospective-rating program will earn a 2-percent participation rate.
- The rebate offer excludes self-insuring employers and state agencies. However, BWC encourages everyone to become active safety council members.

For more information, call Carrie Ankrom at (740) 373-5176 or e-mail at ankrom@mariettachamber.com.







June Ambassador Visits



MOVement Fitness, LLC



AND

PERRY & ASSOCIATES

INVITES YOU TO AN ENCHANTED SUMMER EVENING

Business After Hours

Thursday, July 26, 2018 5:00 – 6:30 pm

Perry & Associates' Marietta Office 313 Second Street, Marietta, OH 45750

Enjoy the magic of a summer evening with your friends and business associates in downtown Marietta!

\$5 for Chamber members: \$10 for Non-members or those who wish to be billed. Reservations are requested, but not required. To RSVP, call MACC at 740 373 5176.



Featuring: Busy Bee Restaurant, Kona Ice of the Mid-Ohio Valley, Smokin' Pigs Ash BBQ & The Sweet Stop

Each month on the 2nd & 4th Fridays from 11am-2pm at the J.D. Byrider parking lot at the corner of 2nd & Greene Streets THE MARIETTA AREA CHAMBER OF COMMERCE

MONDAY AUGUST 6. 2018 SHOTGUN START AT 11AM MARIETTA COUNTRY CLUB

48TH ANNUAL



TOURNAMENT

OUTING DETAILS! FOUR PERSON SCRAMBLE ENTRY FEE OF \$125 PER PERSON INCLUDES GOLF FEES, CART, 1 MULLIGAN, RANGE BALLS, LUNCH AND DINNER. SKINS GAME \$40/TEAM - WINNING TEAM GETS 1/2 OF THE PROCEEDS. IF THERE IS NO WINNER ON THE SKINS GAME, THE CHAMBER WILL DRAW 2 PARTICIPATING TEAMS TO SHARE 50% OF THE PROCEEDS. 1 EXTRA MULLIGAN \$10. 50/50 DRAWING.





48th Annual Golf Outing Monday, August 6, 2018 11 am Shotgun Start



Golfer's Name	Handi- cap	Entry Fee S125	Extra Mulligan S10	Pink Tees S10 Per Tee	Skins S40 per team	Total
Team Captain—Person to register the entire team the day of the event.						
Player 2:					\ge	
Player 3:					\ge	
Player 4:					\ge	

Total Due:

Billing Information

Team Captain Name

Company

Address

Phone

E-mail

Method of Payment

🗖 Bill Me

Check

□ Visa □ MasterCard

Credit Card #

Exp. date

Signature

Remember!

Each golf team will designate a Team Captain. He/she will be responsible for registering his/her team and purchasing additional skins, mulligans, etc. on-site.

Sponsorship Opportunities Available!			
Call 740-373-5176 for details!			
Please send your completed registration before			
Friday, July 20 2018 to the Chamber via:			
Mail: 100 Front Street			
Ste. 200			
Marietta, OH 45750			

Fax: 740-373-7808

Questions? Call 740-373-5176 or Email at info@mariettachamber.com or log onto www.mariettachamber.com THE MARIETTA AREA CHAMBER OF COMMERCE

48TH ANNUAL



TOURNAMENT SPONSORSHIPS

MONDAY, AUGUST 6, 2018

SHOTGUN START 11AM

REACH THE MID-OHIO VALLEY'S BUSINESS DECISION MAKERS

BE A SPONSOR AT MACC'S 48TH ANNUAL CHAMBER GOLF OUTING!



Marietta Area Chamber of Commerce 48th Annual Golf Outing Sponsorship Opportunities

Monday, August 6, 2018—Marietta Country Club Shotgun Start at 11:00 am

Reach the Mid-Ohio Valley's Business Decision Makers -Be a Sponsor at MACC's 48th Annual Chamber Golf Outing!

\$1,000 Banquet Sponsor

Includes:

- exclusive hole sponsorship on a hole you request
- your business banner displayed at your hole
- A representative from your company is invited to network during the banquet
- a sign in the banquet area
- all advertising and media coverage
- a business card ad inside the program

\$1,000 Beverage Sponsor

Includes:

- your name and logo on the beverage cups used throughout the day
- A representative from your company is invited to network in the beverage areas.
- a sign in the beverage area
- all advertising and media coverage
- a business card ad inside the program

\$1,000 Lunch Sponsor

Includes:

- your name and logo on the lunch containers used throughout the day
- A representative from your company is invited to network in the lunch area
- a sign in the lunch area
- all advertising and media coverage
- a business card ad inside the program
- \$500 Gold Sponsor ~ exclusive hole sponsorship on a hole you request, your business banner displayed at the hole you sponsor, all advertising and media coverage and a listing in the program.
- \$500 Golf Cart Sponsor ~ your name on the cart banners and a listing in the program. Banner may also be displayed at the Club.
- \$250 Par 3 Sponsor ~ (for Par 3 holes 3, 8, 12, and 17) includes exclusive hole sponsorship, all
 advertising and media coverage, and a listing in the program and rules sheet.
- \$175 Hole Sponsor ~ includes hole sponsorship, all advertising and media coverage, and a listing in the program.
- \$150 2017/2018 New Member Sponsor ~ exclusive to new MACC members, includes hole sponsorship, all advertising and media coverage, and a listing in the program.

YES, I'm interested in a sponsorship opportunity.

Call the Chamber at 740-373-5176 for more details.

Name:	Phone:	
Company	Bill me	Check enclosed

Mail to: Marietta Area Chamber of Commerce, 100 Front Street, Ste. 200, Marietta, Ohio 45750

MARIETTA AREA MACCO CHAMBER & COMMERCE





JULY 2018 ALL DAY EVERY FRIDAY

epicenter

\$1 OF EVERY PINT SOLD WILL GO BACK TO BB2C.

FEATURED EVENT: MBC COMMUNITY PINTS



MARIETTA BREWING COMPANY'S EFFORT TO BRING OUR COMMUNITY TOGETHER, WE INTRODUCE "COMMUNITY PINTS"! A PROGRAM THAT HIGHLIGHTS A LOCAL NONPROFIT EACH MONTH AND LETS YOU GIVE BACK WHILE YOU THROWBACK! EVERY FRIDAY ALL DAY, \$1 OF EVERY PINT SOLD WILL GO BACK TO THAT MONTH'S HIGHLIGHTED NONPROFIT.

STEVE FOUTTY, BB2C RESIDENT EXPERT OFFERS INTRO TO WOODWORKING: JULY 8, 15, AND 22

FEATURED EVENT: INTRO TO WOODWORKING

THIS CLASS IS DESIGNED TO HELP YOU BECOME FAMILIAR WITH THE WOODWORKING EQUIPMENT IN THE MAKERSPACE. PARTICIPANTS WILL COMPLETE A PROJECT THAT USES ALL OF THE TOOLS AVAILABLE LEADING TOWARD INDEPENDENT WORK. AFTER YOU COMPLETE THE SERIES, YOU ARE INVITED TO BECOME A MAKERSPACE MEMBER AND TAKE ADVANTAGE OF OPEN MAKING HOURS.

BECOME A CAREER MENTOR!

FEATURED EVENT: CAREER MENTOR RECRUITMENT

INTERESTED IN BEING A CAREER MENTOR FOR MIDDLE SCHOOL STUDENTS THIS COMING SCHOOL YEAR? CONTACT BARB SCHAFER, WL_BSCHAFER@WARRENLOCAL.ORG



MENTOR

INTERESTED IN DEVELOPING AN INTERNSHIP?

FEATURED EVENT: HIGH SCHOOL INTERNSHIPS

INTERESTED IN DEVELOPING AN INTERNSHIP OPPORTUNITY FOR AREA HIGH SCHOOL STUDENTS THIS COMING SCHOOL YEAR? CONTACT SUZY ZUMWALDE, BB2CPLACEMENT@GMAIL.COM

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- Easy access to airport
- 3.2 miles North of I-77
- 10,000 Square feet
 - (50x60 cooler with 2-10'x 9'10" doors)
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- 3 Loading Docks
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 - o 12' x 10'
- Compressed air
- Fully insulated
 - Office space

•

For More Information on this building or to tour please contact: Bill Stacy 740-350-5964 or 740-336-0576