

# Letter From the CMC Board Chair

Dear Business Monthly Readers,

The board of directors, staff and members of the Central Maryland Chamber (CMC) welcome you to this special publication by The Business Monthly.

The CMC formed in early 2017 when two successful chambers, the Baltimore Washington Corridor Chamber and the West Anne Arundel County Chamber, merged together. The CMC has already established a strong legacy of connecting and strengthening the Central Maryland business community through advocacy, education, professional development and creating powerful relationships.

With a growing membership of nearly 550 businesses representing approximately 100,000 professionals, the CMC is considered one of the top business associations in Maryland, and the largest multi-county regional chamber in the state. From the Baltimore Beltway to the Washington, D.C., Beltway, the CMC serves members principally locat-

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CMC Board Chair Jeff Arminger

ed in Anne Arundel, Howard and Prince George's counties.

Having more than 30 years of bank-

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ing experience in the Central Maryland region, I am excited about leading this organization and its members. The CMC already has made a strong impact on the regional business ecosystem, and we are excited about our plans for the New Year.

In 2018, more than 100 events and programs are planned to provide members and guests with networking opportunities that lead to relationships with new clients and strategic partners. We will offer programs focused on advancing pro-business legislation, encouraging women in business, offering guidance to small business owners, and giving recognition to those most deserving — our military, first responders, teachers and our growing businesses.

The CMC board and staff are dedicated to supporting members and helping to grow the regional business economy. If you are a member of the chamber, I encourage you to take advantage of your membership and engage with the chamber. If you are not a member yet, I invite you to join the chamber and get involved. From personal experience, I can say that your business will benefit from being a part of the Central Maryland Chamber.

Sincerely, Jeffrey S. Armiger BB&T Market President

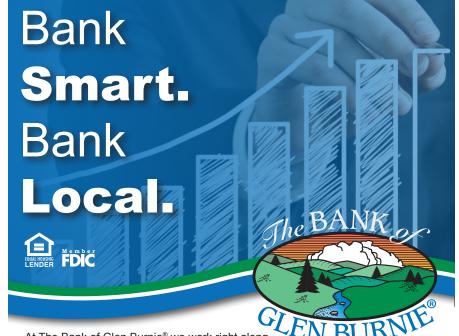
## Value of Membership

"Membership has helped grow my business. At a CMC's networking mixer, I met a banker. I told her how I help business owners enhance their benefit packages at no cost. She thought of someone who owns a construction company and gave me his cell number. Because I was referred, he took my call, and soon became a new client. Being an active member of the CMC has proven to be a productive way to meet new people, build relationships and grow my business."

- Matt Slovick, Aflac Insurance

"Thank you for a wonderful Membership 101 program. As I drove back to the office, I reviewed the session in my head and couldn't help but think of the many ways that I can use the chamber to benefit what I do."

— Mary Ann Esposito, R.N., Home Care Assistance of Annapolis



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# Economic Development Partnership Role Is a Natural Fit for CMC

By George Berkheimer, Senior Writer

In the intervening year since the merger of the Baltimore Washington Corridor and West Anne Arundel County chambers of commerce, the Central Maryland Chamber (CMC) has made some confident strides in establishing a well-defined identity.

It's still primarily a business resource and regional business advocate. But much like the character of any wine is affected by terroir, the circumstances of territory, economy and historic context have helped shape the CMC's transition, allowing certain unique aspects to be more fully expressed in the final blend.

"We just stood up a Regional Economic Development Committee," noted CMC's inaugural CEO Raj Kudchadkar. "We're exploring how we can maximize our role and our unique position as a regional chamber."

It's certainly no coincidence that Kudchadkar initially was hired as CEO of the West Anne Arundel Chamber and asked to continue in that role for the CMC. His background as executive director of the Base (formerly BRAC) Business Initiative (BBI) and deputy director of Howard County's Department of Planning and Zoning made him "a natural choice," said former West County Chamber Board Chair Randy Fisher in a 2016



CMC President and CEO Raj Kudchadkar

interview with The Business Monthly. "He has the type of entrepreneurial spirit any chamber would want."

Likewise, it would be a mistake to underestimate the significance of the CMC counting the economic development organizations of Anne Arundel, Howard and Prince George's counties as close strategic

"I think the Regional Economic Development Committee is really going to define the unique role we play as a cham- development for PGCEDC, said his coun-

ber in this region," Kudchadkar said.

## Opportunity Abounds

The CMC held its first Economic Forecast Luncheon last year on Oct. 30 at the BWI Marriott in Linthicum, featuring a regional economic development panel as part of the program. Speakers from the Anne Arundel Economic Development Corp. (AAEDC), Howard County Economic Development Authority (HCEDA) and Prince George's County Economic Development Corp. (PGCEDC) provided updates on their respective jurisdictions.

"We continue to see tremendous growth in the western part of the county," said AAEDC President and CEO Julie Mussog. "BWI [airport] continues to show incredible growth in both cargo and passenger traffic, with a \$60 million new expansion ... and six additional international gates."

In Howard County, the historically low unemployment rate is translating to a key challenge in the war for talent in the high tech sector.

"Across sectors we've got ... sub-10% vacancy rates and very strong property fundamentals," said HCEDA Vice President of Business Development Mark Thompson.

David Lewis, director of economic

ty led the state in job growth for the initial three quarters of 2017, adding 11,000 net

Opportunity abounds in Howard County's Maple Lawn and Annapolis Junction Town Center developments, at Arundel Gateway and Brandon Woods III in Anne Arundel County and in the Westphalia Town Center in Prince George's County.

"The Purple Line light rail transit system broke ground on Aug. 28," Lewis said, highlighting the \$2 billion construction project that will connect New Carrollton and Bethesda along 16 miles with 21 stations.

"Konterra Town Center East in Laurel is scheduled to begin construction in 2018," he added, encompassing 350 acres already entitled for 12 million square feet of mixed-use development.

According to Kudchadkar, the CMC will be looking closely at some of the additional larger projects and actions that will be impacting the region. These include the state's interest in developing a high-speed superconducting magnetic levitation transportation system, the Camden Line Coalition's efforts to increase capacity and ridership on the MARC line, and the expansion of Tipton Airport's runway alongside its growing role in regional commerce.

See **Economic**, page B-4



# Central Maryland Chamber 'A Sweet Spot' for Networking

By Susan Kim, Staff Writer

Gary Haynes, a Realtor based in Annapolis and Anne Arundel County for seven years, became involved in the West County Chamber early on, eventually serving on its board of directors. "I just thought it was a great chamber for businesses, and it did a lot of things to help its members instead of just sitting there and hoping things went well," he said.

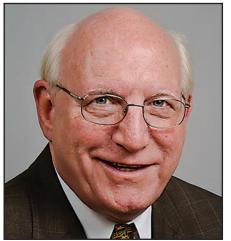
Now he is equally enthusiastic about the new Central Maryland Chamber, believing it combines the positive attributes of the merged West County and Baltimore-Washington Corridor chambers into a strong combination. "It's wonderful," he said. "It's a sweet spot for what's going on in the region, in my opinion."

He has been involved with the Central Maryland Chamber's Ambassador Committee for 10 months. The committee serves as a liaison to new members, orienting them to chamber activities, events and committees, and develops outreach programs to recognize existing members. The Ambassador Committee also develops and implements a strategic membership development plan, including sector analysis, benefits match and prospect identification, and supports the Ambassador Club's retention efforts.

Simply put, "it's a great way to get people to go meet other people," said Haynes, who was in financial services executive management before becoming a Realtor. "In other words," he joked, "it's the care and feeding of new members."

## Fueling Chamber Membership

On the Ambassador Committee, Haynes has a chance to observe new members and offer them recommendations on how to get the most out of their chamber



Gary Haynes works with new chamber members to ensure they get the most out of their Central Maryland Chamber membership.

membership.

"A lot of people join the chamber and then sit back and wait for the business to roll in, and it just doesn't work that way," said Haynes. "That's why we try to stay in touch with members and make sure they are participating."

Becoming a chamber member can help people learn how to network, he added. "I do a lot of networking through the chamber and through other sources. At these events, you just watch people. If they don't try to nurture relationships, not much business comes in, and there's a reason for it."

Haynes is a Realtor with the Better Homes and Gardens Real Estate part of the J. Melvin Group. In addition to providing personal and professional assistance, he also offers online real estate tools enabling prospective buyers and sellers to find, buy and sell homes in the Annapolis metro area, including Annapolis, Edgewater, Crofton, Arnold, Davidsonville, Severna Park, Crownsville, Bowie, Odenton and the rest of Anne Arundel County.

#### pin in the middle of Fort Meade, covering about 75% of our membership.' The densest concentration is located

roughly 30 miles in diameter centered on a

in western Anne Arundel, eastern Howard and northern Prince George's counties, ranging from sole proprietors to businesses with more than 20,000 employees.

"The largest portion of our businesses, more than 30%, have 10 employees or fewer," Kudchadkar said, and include corporations, nonprofits and government

The CMC is still tweaking its brand and identity focus, though it's now finalized for the most part.

"When you go through a merger, things will be different for both sets of memberships," Kudchadkar observed. "One was regional to begin with, the other was more localized. You're not going to meet everybody's needs."

## Strategic Plan

Now that a year's worth of financial and legal due diligence has put the chamber on stable footing, the focus in 2018 will be on developing a strategic plan.

"We can begin looking five years or 10 years out," Kudchadkar said. "We're actively engaged in regional transportation and small business support, but we don't have a Workforce Development Committee; is that something we need to look at? We also don't have a government contracting committee; as a regional chamber that's something we should be looking at more closely."

Kudchadkar's experience of running the BBI program and matching up small businesses with opportunity generated by the growth around Fort Meade is now beginning to pay dividends, not only for himself and the companies he's worked with, but for the region's entire economic

"I've had many different jobs in government, the private sector, nonprofits, practicing law and teaching, but this is the best job I've ever had, and I absolutely love working with the businesses here,' Kudchadkar said. "I have the easiest job in the world because this chamber is in such a vibrant area. Selling this area isn't hard, it's just making sure people know about

## A Flood of **Possibilities**

With regard to the severe flooding that struck Ellicott City in the summer of 2016, Haynes said the offices of the J. Melvin Premier Properties "had really bad luck and really good luck." After staffing a new office in Ellicott City in May 2016, and opening the storefront on July 1, the office was left in ruins by the flood on July

When nearby Main Street businesses including A Journey from Junk and Salon Marielle - were inundated by floodwater that took out the front sidewalk and exposed their underlying structures, the water and debris washed into the realty offices. The structural integrity of the building was completely compromised. That was the bad news.

But two pieces of good news soon followed. The first was that real estate agents who worked out of J. Melvin Premier Properties donated 10% of their commissions from selling homes to fund relief efforts in Ellicott City.

The second good news, said Haynes, "is that we moved down the street to an old bank building built in 1905. It's absolutely gorgeous, and that's where we are now. It's got three stories, and the top story is available for the community to use. We just had an art exhibit up there last week."

Haynes and his colleagues enjoy being part of the once-again-thriving Ellicott City, and regularly participate in community events there.

## A Thriving Market

For Haynes, 2017 has been, overall, "a good year," he said, though he quickly added: "but all Realtors have different opinions."

'The spring was the best spring I've ever seen," he said. "We would have multiple offers coming in at higher prices than asked, and that continued over the summer."

"I had a house in southern Bowie on the market for nine days, and I got \$10,000 more than the asking price. I just closed last Friday," he added, saying he sees robust markets in both Anne Arundel and Howard counties. Haynes credited the connection to major cities and major places of employment with keeping the local housing market strong.

As fall winds on, the market is still "really robust," Haynes said, "and if you have a house that's reasonably priced and well-cared-for, and it shows really well, it will sell quickly."

## CMC Participates in **Business Ribbon-Cutting**

Raj Kudchadkar, CMC president and CEO, presents Edible Arrangements of Hanover with a certificate commemorating its grand opening.



## **Economic** from page B-3

## Chamber Strengths

Speaking to the benefits the CMC is working to bring to the region, "We appreciate the efficiency that the consolidation [of chambers] brings," Mussog said. "Through the CMC, AAEDC continues its connection to many of the businesses in West County and those located along

the Parkway." The chamber doesn't just focus on business engagement, resources and advocacy, she said. "It also is a stakeholder in moving forward development projects in West County ... and has a role in promoting Fort Meade. We envision working with them for many years to come to amplify the business opportunities and develop-

growing communities in Maryland." Looking back on a year of working with the CMC, PGCEDC Vice President Pradeep Ganguly said his organization is "pleased with the new leadership, focus and direction. We look forward to a continued partnership with the CMC."

ment efforts in what is one of the fastest

HCEDA CEO Larry Twele said the CMC is providing a unique forum to bring the three counties' economic development organizations together to talk on a regular basis about what's going on — and the opportunity that exists — in each of the adjacent jurisdictions.

"It allows us to reach a little further into those jurisdictions than we're used to doing," he said. "The businesses we deal with don't survive on their own, they have to be networked, and this extends our ability to help and support them. It's a great example of a collaborative effort."

## Breaking It Down

Post-merger, the CMC's membership has been hovering around 600, making it one of the largest chambers in the state.

"About 45% of our membership is headquartered in Anne Arundel County, 35% in Prince George's County, 15% in Howard County and the other 5% comes from Montgomery County, Baltimore County, Baltimore City and a sprinkling of District of Columbia companies," Kudchadkar said. "Our catchment area covers

# With Orthotics and a Team Approach, Dankmeyer Changes Patients' Lives

2018

By Susan Kim, Staff Writer

Dankmeyer Inc., the largest provider of orthoses and prostheses in Maryland, has an ear for patients' requests — and they never stop coming.

"There is always a constant request to make a better limb replacement — one which is more comfortable, more durable and more like the limb that was lost," said Mark Hopkins, president and CEO; who was joined by Joseph DeLorenzo, COO; and Barbara DeLorenzo, accounting manager for Dankmeyer. "Technology has been able to provide much of that," said Hopkins. "The biggest changes have come from advances in prosthesis technology and materials."

The three executives collaborated in describing the company's culture, growth and membership in the Central Maryland Chamber of Commerce.

"We have grown from the days where devices were heavy and cumbersome, made with wood, leather and steel, to today's advancements where lightweight devices are made of materials such as carbon and epoxy for sockets and feet, titanium components, silicone liners for skin protection and specialized suspension techniques that allow for improved movement and comfort," they explained. "The advancement of microprocessor technology for prosthetic knees, prosthetic feet, prosthetic hands and prosthetic elbows is just amazing."

Orthoses — custom-designed external devices such as braces and splints used to control or counteract the effect of an actual or developing deformity — have advanced as well, with microprocessor knee joints, and lightweight yet strong and flexible carbon and epoxy materials. "These advancements in technology have helped patients walk better and longer than the older version of metal and leather braces attached to the shoe," said the team.

## **Building Community** Trust

Dankmeyer, known for its community involvement, has gradually and quietly become a trusted presence throughout the state and even nationwide. This involvement grew gradually, said the team.

"Sixty years ago, people with disabilities were not looked upon favorably. They were not hired due to their disabilities; they were not promoted. They did their best to hide their problem, whether it be missing a limb or having a limp," they said. "Today the view about disabled individuals has changed drastically for the better. We have always fostered partnerships and relationships with local hospitals, physicians and therapists."

This has led to teaching opportunities within hospitals, which leads to colleges needing more classes and programs. More college students than ever are interested in the field of prosthetics and orthotics, and Dankmeyer often gets requests from college students to visit and shadow at its facility for a day to get an idea of what is happening in the field. High schools and grade schools also reach out.

## Collaboration to the

From Dankmeyer's perspective, "multi-disciplinary" refers to a collaboration, and a medical team with the patient at the center: patient-centered care.

"The goal of multi-disciplinary collaboration is to discuss and come up with a comprehensive care plan with many views for a specific patient, to work together to figure out how best to help the patient achieve his or her goals," said the team. "This includes determining the best device for the patient, as well as what physical or occupational therapy treatments are needed."

Patient-centered care also includes follow-up with the patient to see if adjustments need to be made. "It also helps when all the professionals who are working with the patient are seeing the patient together at one time," said the Dankmeyer leaders. "Having a collaborative team working together to answer questions about a wound, limb loss, therapy and the appropriate device helps to achieve a positive outcome for the patient."

The typical core multi-disciplinary team includes a physician, physical therapist or occupational therapist, and a prosthetist or orthotist. Some settings and situations also include nurses, rehabilitation psychologists, social workers and other specialists.

Dankmeyer has several research projects in the works, and all are focused on a team approach to patient-centered care. | to a primarily digital and collaborative plat-



Jose Casas, right, a member of the Peruvian military, attended Dankmeyer's Amputee Walking School. He has now returned to a number of highly physical activities.

"Several of them involve digital fabrication and our plans to move our clinical practice

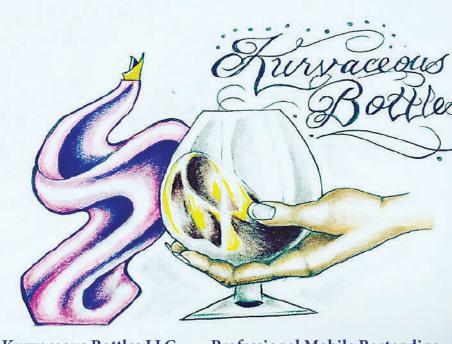
form," said the Dankmeyer team. "This involves all aspects of our practice and would include mobile apps, web-based portals, paperless medical records, digital body scanning and direct digital fabrication."

## Looking Ahead, and Saving on Energy Costs

As Dankmeyer looks ahead, the team wants to fully develop their mission to enrich the lives of all they serve by creating a true business model for all four of their primary objectives: patient care, research and development, education and business, and process effectiveness.

Dankmeyer joined the Central Maryland Chamber of Commerce after hearing about the cost savings on gas and electric bills through the chamber's energy cooperative. "We have been a part of the co-op for many years, and although we have not taken advantage of many of the networking opportunities the chamber has to offer, we like being a part of the chamber," said the team. "We especially like being kept informed about what is hap-

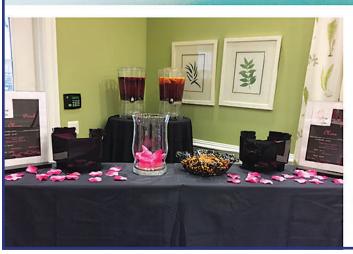
pening in the Baltimore-Washington area business community and knowing we are a member of a great organization.





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# Stability's the Watchword for Bormel, Grice & Huyett

By George Berkheimer, Senior Writer

For four consecutive years, Accounting Today magazine has named Laurel-based certified public accounting firm Bormel, Grice & Huyett P.A. (BGH) as one of the nation's best accounting firms to work for.

The annual list, created by Accounting Today in partnership with Best Companies Group, comprises 100 CPA firms nation-

"We like to think we're doing something right," said BGH Partner Larry Bormel, who has served with the firm for 40 years. "I think it really has to do with the atmosphere of our firm. We have a great collaborative atmosphere that emphasizes flexibility to suit our staff's personal schedule, and giving everyone a lot of responsibility and a lot of opportunities to learn and grow."

Founded in 1968 by Henry Pear, the firm will celebrate its 50th anniversary in 2018. Throughout those years it has provided high quality accounting, tax, audit, financial, business and professional services.

"Some of the areas we focus on are real estate and construction, not-for-profit organizations, professional service providers and a wide array of businesses," Bormel said. "We are a business-oriented firm, but we also have more than 500 individual

income tax clients in addition to all of our businesses."

Most of BGH's clients are located within the Baltimore-Washington Corridor, "although we do have clients in virtually every state in the country," he

## **Steady Seas**

The steadiness with which BGH appears on Accounting Today's Best Companies list attests to the stability that the firm and its partners have worked to achieve.

Partners Kathy Grice and Anna Huyett have each been with the firm for 35 years, while relative newcomer Ray Plummer has spent 14 years at BGH.

Moreover, the firm has been located in Laurel since its inception.

"We have 25 people on staff, and the average tenure with us is 16 years," Bormel observed. "We have a very unique accounting firm with virtually no turnover, which is unusual because accounting firms typically see a lot of turnover."

Adding to that sense of stability is the customer base BGH serves.

"We're really blessed with great clients, and in fact, our 10 largest clients have been the same clients for the last five to 10 years," Bormel acknowledged. "[Our stability] comes down to having great staff and a great client base that continues to



From left, Bormel, Grice & Huyett P.A. Partners Ray Plummer, Katherine Grice, Anna Huyett and Larry Bormel will celebrate the firm's 50th anniversary in 2018.

keep us expanding along with them."

## Longtime Chamber Involvement

Community service is an important consideration for the firm, Bormel said, an outlook that has driven BGH's involvement with most of the community organizations in the Laurel area.

Bormel serves on the Howard County Hospital Foundation Board, Kathy Grice serves on the Laurel Regional Hospital expand and keeps doing things that help | Foundation Board, and Anna Huyett is | CMC," he added.

involved with the Community Action Council of Howard County.

"There are so many organizations we are supportive of, but we have been involved with the Baltimore Washington Chamber, and now the Central Maryland Chamber (CMC), for our entire 50-year existence," Bormel said, the firm having provided no less than four different chairmen on that organization's board.

"Ray Plummer has continued that involvement and was part of the leadership to help ensure a smooth transition to the

According to Plummer, the transition has gone smoother than anticipated.

'One of the reasons we joined the chamber is networking, and getting information from local governments and state government," Plummer said. "Raj [Kudchadkar]'s connections there have been very helpful."

Membership pays big benefits for smaller members like BGH, he stressed.

"We just attended the Economic Forecast Luncheon, which was a great event to help small businesses learn about what's going on in the local economy and what's going on in the regional economy," Plummer explained. "It's not like we're a big bank or a big business where they have this kind of [information] coming in all the time. [CMC] is trying to provide members with what they need, especially from the small and local business aspect."

Plummer said he plans to attend an executive meeting in the coming weeks to discuss new members coming on to the CMC board. "Our firm will stay very involved with the chamber," he said.

## Planning the Future

As an added service, BGH publishes a blog on its website that addresses trends and current events that affect or concern clients and others interested in the areas that the firm specializes in.

Recent topics have included information on tax relief for Hurricane Harvey and Hurricane Irma victims, as well as student loan debt relief for Maryland residents.

"We're always monitoring changes in tax laws," Bormel said. Right now there are so many people speculating and waiting for what the new tax laws will be under the [Trump] administration, we're trying to see how that's relevant to our clients."

Because BGH has been around for such a long time and has such a stable clientele, the firm has begun to see increasing

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See **BGH**, page B-7

County Executive Steve Schuh speaks with Stacey and David Hammel, of The Brown Box Eatery, at the



Penny Cantwell, Howard Bank; Brigid Smith, Congressman Sarbanes Office; Jay Baldwin, Howard Bank; and Stuart Title, A.J. Properties; gather at the Launch Party for the new Central Maryland Chamber.

Photo: Nina K Photography

Central Maryland Chamber

Anne Arundel County Executive Steve Schuh speaks at the CMC 2017 Economic Forecast Luncheon. Photo: Tom Lynch Photography





CMC 2017 Economic Forecast Luncheon. Photo: Tom Lynch Photography



and CEO Raj Kudchadkar meet with a special guest at the Grand Opening of Guitar Center at the Laurel Towne Center.

U.S. Sen. Chris Van Hollen and Fort Meade Garrison Commander Col. Thomas Rickard speak before the



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DATION

David Lewis, of PGCEDC, Julie Mussog of AAEDC, and Mark Thompson of HCEDA speak at the CMC 2017 Economic Forecast Luncheon. Photo: Tom Lynch Photography

J.D. Foster, chief economist for the U.S. Chamber of Commerce, speaks at the CMC 2017 Economic Forecast Luncheon. Photo: Tom Lynch Photography

## **BGH**

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demand for multi-generational planning services.

"A lot of our clients are on second- and third-generation ownership," Bormel said. "Transitioning to those future generations of owners and trying to help them by catering to their needs and the things that are important to them is something we're really focused on"

As for BGH's own longevity, "It's not any deep, dark secret," Bormel said. "It's just a lot of hard work and a lot of great people keeping on top of our clients' needs. Our clients love the fact that they're working with the same people year in and year out, building trust and familiarity."



U.S. Congressman John Sarbanes speaks at the CMC 2017 Economic Forecast Luncheon. Credit:

Tom Lynch
Photography



CMC President and CEO Raj Kudchadkar and U.S. Sen. Ben Cardin at the Small Business Roundtable.



CMC President and CEO Raj Kudchadkar meets with Jane Schlegel at his monthly radio broadcast.



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## Central Maryland Chamber Board of Directors 2018



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## **CMC Staff**



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Nancy LaJoice Membership Director



Kim Wirt Director of Operations



Marnea Shamblen Administrative Assistant

# CMC Monthly Committee Meetings

#### Business Owners Roundtable

Led by: Ed Coogan, Business and Personal Insurance Services

Meets: 2nd Friday of each month, 8:30–9:30 a.m.

Confidential think-tank/sounding board for business owners to give and receive the benefit of their experiences to help solve business challenges. Discussions help business owners make better strategic decisions, focus on "the right things" and build relationships with other business owners.

## • Chamber Ambassador Committee (CAC)

Led by: Matt Slovick, AFLAC, and Nancy LaJoice

Meets: 2nd Wednesday of each month, 8:30–9:30 a.m.

Serves to welcome and engage new members, educate and encourage existing members to take advantage of their member benefits. Helps recruits new members to the chamber.

#### • Legislative Committee

Led by: Allyson Black, BGE, and Raj Kudchadkar

Meets mainly by conference call while the General Assembly is in session.

Establishes legislative priorities and reviews bills affecting the business community, identifies those requiring action by the CMC, and coordinates chamber testimony before the General Assembly.

• Military Affairs Committee (\*\$100 additional fee)

Led by: Lynn Nichols, Keller Williams Flagship of MD

Meets the 2nd Thursday of the month at 9 a.m. in the Odenton Chamber Conference Room

Plans events in support of the personnel and families at Fort Meade in an effort to build a strong connection between the local business community and the Fort.

#### • Odenton Action Coalition

Led by: Linda Schuett, Blumenthal, Delavan, Powers and Palmer P.A., Chairman

Meets: 1st Thursday of each month, 9–10:30 a.m.

Advocates for the growth and development of the Odenton Town Center and regional development issues. Ensures transportation and infrastructure issues in the growing community receive public support.

## • Regional Economic Development Committee

Coming Soon. Contact the chamber office for more information.

#### Small Business Council

Led by: Chris Barber, Cheaper Than A Geek

Meets 6 times a year, on the 1st Tuesday of the month at 9 a.m. in the Odenton Chamber Conference Room

The Small Business Council (SBC) supports the chamber's small business members through a variety of efforts that include The Business Resource Center, Small Business Series, Shop Small and

Shop Local, as well as other programs, all designed to enhance members' business growth and profitability.

#### • Women Mean Business

Led by: Nikki Colea, SERVPRO Crofton /Odenton/Severn

Meets: 6 times a year on the 4th Wednesday of the month, 11:30 a.m.–1 p.m. Locations vary.

To empower women in various stages of their careers as they seek growth through relationship-building.

## CMC members are invited to join a committee in three quick steps:

- 1. Pick a committee of interest.
- 2. Call the chamber office to confirm the date/time/location of the meeting, 410-672-3422.
- 3. Attend the next meeting.

For information about these events and committees, visit www.centralmary-landchamber.org.

## 2018 Networking and Business Development Opportunities

- Small Business Series Professionally delivered, educational business topics designed to help you grow both personally and professionally. Each offers great networking opportunities. 6–8 programs a year. Free for members. Non-member fee.
- Business Connections Network
   Highly effective leads group meets monthly. Members only, free.
- Membership 101 Introductory program highlights how to get the most value out of membership. Meets monthly. Free for all.
- **Networking Mixers** Evening networking events hosted by members who want to showcase their business. 30-plus attendees. 4–6 events per year. Free for members. Non-member fee.
- Power Breakfast Meetings Speed networking events in partnership with other organizations. Attended by 50-plus. Locations and dates vary.

## • Women Mean Business Luncheons

– Educational seminars geared towards the needs of businesswomen. Productive conversations paired with food and a variety of educational topics designed to help build and improve business skills. Topics/locations vary. 4–6 programs per year.

# Buying Power When electricity and natural gas | bership, which is an added benefit from

**CMC Energy Cooperative** 

Gives Members Group

When electricity and natural gas deregulation legislation was fully implemented in 2004, very few options were available for chamber members to choose an alternate supplier. The Central Maryland Chamber (CMC, formerly the BWCC) established a purchasing cooperative based on the premise that the buying power of the group would result in long-term savings and budget stability to each participating member.

The approach worked, and today members are able to receive lower prices than they can receive on their own by participating in the cooperative buying program. The pricing is typically an all-in fixed price with no usage restrictions for a set contract period, usually 24 to 36 months in duration. Regulated utility delivery fees are not included and are set by rates published by the local utility.

The average chamber member's annual savings, when compared to the utility standard offer service rate, as of the fall of 2017 is \$2,150 per year. The overall annual savings of the group in 2017 is \$487,400.

The fall enrollment campaign has secured rates for contracts through to 2020, which will increase the savings when compared to the members' prior contracts to \$2,450 per year. The reduction in cost helps offset the cost of chamber mem-

bership, which is an added benefit from participation.

Similar results are reported for members who have natural gas accounts in spite of record low market rates in 2017. Members participating in the natural gas cooperative are looking more for budget stability during the winter heating season. Cooperative members were able to avoid the "winter vortex" price increases in 2015 by being on a fixed rated contract through the cooperative.

The cooperative consultant, CQI Associates, professionally manages the procurement program and has 23 years of industry experience in Maryland. The firm is licensed by the Maryland Public Service Commission to represent buyers in what has become an increasing complex procurement process. The chamber and CQI Associates conduct competitive bids to multiple suppliers to seek the best price and contract term for the participating members, unlike other programs where the members have only one supplier option.

Learn how your business and home can benefit from joining the Energy Purchasing Cooperative by calling the Central Maryland Chamber at 410-672-3422 or by email to Nancy LaJoice at Nancy@centralmarylandchamber.org.

## **INVITATION**

## For members and guests

Check out Maryland's only multi-county regional chamber with more than 500 businesses (members). We focus on connecting and promoting member businesses throughout Central Maryland.

#### Join us! Membership 101

Held the third Thursday of each month, 9–10:30 a.m. Free to attend, but please RSVP at www.centralmarylandchamber.org/events.

## Value of Membership

"As a member of the Central Maryland Chamber I attend many networking functions. One of the best opportunities of the year is the Power Connections Breakfast in August. I never fail to make valuable connections at this event."

- Eric Harris, Marathon Financial

"Since joining the Central Maryland Chamber I have found a wealth of networking opportunities, business advocates, access to new ideas and a few friends along the way! To anyone considering joining, without hesitation I would say that you will receive far more than you invest!"

— Michael Finazzo, AP Corp.

"We consider our involvement with the Central Maryland Chamber a means for the bank to support the communities in which we serve. Whether in the form of time dedicated by bank staff or through direct financial support, it is a way for the bank to give back. Secondly, the CMC provides a very efficient means of developing a network for business development and making important community connections."

— Michael ThibaultThe Bank of Glen Burnie

"I loved my first chamber event, the Membership 101 class. I am very happy to be a part of the Central Maryland Chamber."

> — Beth McFeely McFeely Window Fashions LLC

"Being a member of the Central Maryland Chamber gives me the advantage of meeting people I wouldn't normally meet. This is valuable. These connections provide me with resources and information to share with my clients, and they have helped me grow my business. I have also made good friends through the chamber, which is a nice bonus!"

— Beth Brigham Commercial Insurance Managers

## Value of Membership

## **Regional Connections**

"In an area that is growing at such a rapid pace, it is extremely important for local business owners to get involved with the chamber. Raj and his team provide an invaluable service and opportunities for business owners to connect with the community."

Charlie Wineke, Comcast Spotlight

"Having connections is important for anyone in business. Being a member of the Central Maryland Chamber means that I am connected to a large network of business professionals. One of those connections recently helped me fill a need for an important client. The Central Maryland Chamber makes it easy for me to build relationships that help me grow my business."

— Kalaya Nelson, Tutor Doctor

"I love being a part of the CMC ... It keeps me informed of the ever-changing trends, policies and landscapes of local, state and national businesses."

> Johnetta Thurston, JDA Management & Consulting

"Being a member of the Central Maryland Chamber is a wonderful way to network, learn from and socialize with other small business owners."

> — Andrew Murphy, Keystone Research Solutions LLC

## 2018 Calendar of Events

## January

- 9 Networking Mixer, 5–7 p.m., The
- 16 Membership 101, 9 a.m.
- 17 Small Business Seminar: "How to Build a Business Plan," 9 a.m.
- 18 Anne Arundel County Legislative Forum with the Anne Arundel County Chambers, 7:30-9:30 a.m.

## **February**

- 8 Multi-Chamber Networking Breakfast, 7:30 a.m., hosted by Northern AA County Chamber
- 15 Membership 101, 9 a.m.

are held once a year.

Monday, March 19

Awards

**Spirit of Community** 

A celebration of people who make our

Keynote speaker - Dr. Freeman

Celebrating accomplishments, high-

Largest speed-networking event of the

year. Sold out in 2017 with 290 attendees.

lighting upcoming plans and showcasing

annual Hall of Fame award-winners.

**Power Connections** 

Highly productive two-hour event.

region special, this dinner honors educa-

tors, public safety officers and military

personnel for their community contribu-

Annual Meeting and

**Business Awards** 

Tuesday, May 1

Breakfast

August, TBD

- 22 Networking Mixer with Northern AACCC at Anne Arundel Workforce Development, 5-7 p.m.
- 28 Women Mean Business Luncheon: "Managing Stress in the Workplace," 11:30 a.m.

**2018 CMC** 

## March

- 13 Networking Mixer, 5–7p.m., Two Rivers
- 15 Membership 101, 9 a.m.
- 19 Spirit of Community Awards, 6-9 p.m., The Hotel at Arundel Preserve 21 Small Business Seminar: "Capitalizing Your Business," 9 a.m.

## April

- 12 Multi-Chamber Networking Breakfast, 7:30 a.m., hosted by Greater Severna Park & Arnold Chamber
- 19 Membership 101, 9 a.m.
- 25 Women Mean Business Luncheon, 11:30 a.m.

## May

Signature Events

Signature events are large events that | Central Maryland

Tasting

for attendees.

- Annual Meeting, 11:30 a.m., Center Stage at Live! Casino & Hotel
- Networking Mixer, 5–7 p.m., Hyatt & Weber

June 7 Multi-Chamber Networking Breakfast, 7:30 a.m., hosted by Southern AA County and Anne Arundel Chamber 21 Membership 101, 9 a.m.

16 Small Business Seminar: "Marketing

on a Shoestring Budget," 9 a.m.

17 Membership 101, 9 a.m.

## July

- 10 Networking Mixer, 5-7 p.m.
- 18 Small Business Seminar: "Filling a Sales Pipeline," 9 a.m.
- 19 Membership 101, 9 a.m.

## August

- TBD Multi-Chamber Power Networking Breakfast, 7:30 a.m.
- 16 Membership 101, 9 a.m.
- 23 Multi-Chamber End of Summer Bash, 5:30 p.m., hosted by Greater Crofton Chamber

## September

- 19 Small Business Seminar: "Growing Your Business With Referrals," 9 a.m.
- 20 Membership 101, 9 a.m.
- 20 Taste of the Region, 5 p.m.

## October

- 18 Membership 101, 9 a.m.
- 24 Women Mean Business, 11:30 a.m.
- 25 Multi-Chamber Networking Breakfast, 7:30 a.m., hosted by Greater Crofton and Greater Bowie chambers

## **Economic Forecast**

Friday, November 9

Thursday, September 20

Restaurants showcase their foods for

free to attract future diners. A delicious,

fun and productive evening of networking

This annual luncheon features expert economists who share their national and local outlook for the new year. Business leaders attend to gain valuable insight that helps them plan and budget for the year.

## **Holiday Mixer**

Wednesday, December 5

A popular holiday event with great food and networking. Bring the whole team and make this your holiday party.

## November

- 7 Economic Forecast
- 13 Networking Mixer, 5–7 p.m.
- 15 Membership 101, 9 a.m.
- 28 Small Business Seminar: "Social Media," 9 a.m.

## December

- 5 Holiday Mixer, TBA
- 19 Women Mean Business Holiday Party,
- 20 Membership 101, 9 a.m.
- \*\* Event and program dates and locations subject to change



The team from Total Technology Solutions takes a break to network at the CMC 2017 Central Maryland Classic. Photo: Nina K Photography



Bank of Glen Burnie; Kevin Engler, Partners in Care; Kelly Endres, Insperity; and Natalie Kern, Robert Half -OfficeTeam; gather at a Monthly Networking Mixer.

Karen Schembari, Schembari Family Dental; Matt Slovick, AFLAC; and Linda Penkala, Corporate Pit Stop; network at CMC's monthly Networking Mixer.

## 600 Reasons to **Grow With the CMC**

The Central Maryland Chamber (CMC) is making things happen.

Formed when two successful chambers (Baltimore-Washington Corridor Chamber, BWCC, and West County Chamber, WCC) merged, the CMC has a strong legacy of connecting and strengthening the business community through advocacy, education, professional development and powerful relationships. Today, with a growing membership of nearly 600 businesses representing more than 100,000 professionals, the CMC is considered one of the top business associations in Maryland and the largest regional chamber in the state.

## Advocacy, Promotion, Information, Connections

Through membership in the CMC, you have the opportunity to make valuable connections, find new clients and save money. Some of the benefits to membership include the following.

- Regional Connections: CMC's unique regional focus offers one of the easiest ways to build strong connections and an affordable way to market and promote your business.
- Committee Networking: CMC's active committees give members an opportunity to make a difference, perfect leadership skills, build relationships, gain new clients, get referrals and work | MarylandChamber.org.

on projects that benefit their business and the business community.

- Marketing, Free Business Promotion: CMC features member news, milestones and announcements in its newsletter and on its Facebook page and website. Additionally, new members are mentioned on the radio (WNAV 99.9FM/1430AM).
- Regional Information: Members stay informed of regional developments, procurement opportunities, trends and issues that are important to their business success.
- Exclusive Member Discounts: Members can save money on everything Office Depot/Office Max sells, email marketing and more. There is free sign-up for members.
- New Business Referrals: CMC is frequently contacted by people seeking products, services and information. Member businesses are referred.
- Energy Program: Since 2004, the program has saved businesses a substantial amount of money on their electric and natural gas costs. Sign-up is free for members.
- Added Seal of Credibility: A recent study shows that "consumers are 80% more likely to buy from a chamber member." Your membership shows potential buyers your commitment to excellence in business and a commitment to the community.

For more information, contact Nancy LaJoice, membership director, at 410-672-3422, ext. 4, or Nancy@Central-



At M&T Bank, we understand that small business is the lifeblood of any thriving community. Which is why we are committed to providing our support and keeping our lending decisions local. See what we can do for your business at your neighborhood branch or mtb.com today.

**Barney Hughes Administrative Vice President** 410-280-5734 jbhughes@mtb.com



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## DIAMOND TRUSTEES







## PLATINUM TRUSTEES























## GOLD TRUSTEES





















## SILVER TRUSTEES

















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Chris Barber of Cheaper Than a Geek accepts the award for Small Business of the Year from Board Chair David Hillery and CMC President and CEO Raj Kudchadkar. Photo: Tom Lynch Photography



Dick Story of Howard Bank receives the Lifetime Achievement Award from Board Chair David Hillery and CMC President and CEO Raj Kudchadkar. Photo: Tom Lynch Photography



The Power Connections Breakfast, the largest networking breakfast of the year, was held at the Maritime Conference Center, with more than 250 in attendance.



team meets with Councilman Pete Smith at the CMC Tour and Taste of the Region. Photo: Nina K Photography

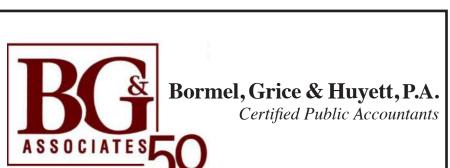
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Left: A silent auction was held with proceeds benefiting local educational and scholarship funds.



Judi Emmel, NSA; and Natalia Lutsiv, REMAX; sample the food from the new Live! Hotel. Photo: Nina K Photography



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Stuart Title, A.J. Properties, left; and CMC President and CEO Raj Kudchadkar, right, present Quay Holland of Crofton Middle School with the Administrative Support Staff of the Year Award at the 2017 Spirit of Community Awards Dinner presented by Live! Casino. Photo: Pete Albert Photography



Award Recipient Lt. Jennifer Robertson, with Brian Robertson, both of of Anne Arundel County Fire Department, at the CMC 2017 Spirit of Community Awards Dinner presented by Live! Casino. Photo: Pete Albert Photography