



The CHAMBER



ALLEGANY COUNTY, MD



Executive Director

The Chamber doesn't have much downtime between major events and programs throughout the year. We wrapped up our **Local Business Showcase** that was held on October 19 and I am pleased to say that it was once again a great success. Thank you to our co-chairs *Kristen Ingram* and *Seth Sgaggero* for their attention to detail that ensured our members and guests had a positive experience. Additionally, thank you to the 39 members who sponsored booths to help create a backdrop to this buzzing and successful networking and showcase event. Our members are the feature of the Local Business Showcase, and we could not do it without you. I also want to thank our Platinum Sponsors: **ACT 1st Federal Credit Union**, **Dunkin'**, and **UScellular**.

We hosted a total of four Candidate Forums in October and I encourage you to access those in the days leading up to the November 8 General Election. Thank you to **Allegany Media** and **WFWM-FM** for helping us broadcast across multiple platforms.

Our final **Chamber After Hours** of the year will be held at **Allegany Arts Council** on November 16 from 5:30-7:30 pm and the *Network & Win* is now at \$1,000. Other end-of-year programs and events include our Outstanding Business Recognition Reception, a virtual Membership

101 workshop, the Chamber's Holiday Reception, a pre-legislative program, and our Annual Membership Meeting. ***A quick note about the Membership Meeting – we will host Mary Kane, President and CEO of the Maryland Chamber***, who will address the challenges businesses have faced over the past three years and unique and innovative ways they have persevered. She will also provide an outlook for us as we move into 2023.

The Chamber has had a successful year. We've maintained some of our traditional programs and events while adding new features, and we have taken on some exciting new opportunities. In continuing that trend, I am thrilled to tell you our December newsletter will be in the form of an Annual Report with tons of information to break down our year and show you what your investment allowed us to do to serve you and be the voice for the business community.

I look forward to seeing you over the next few weeks as we celebrate and network our way into the holiday season. Take a peek at our flyer in this newsletter for an exciting new community engagement opportunity that incorporates **Elf on the Shelf** and **Shop Small!** We hope you will join us for this new endeavor to visit our local businesses and say hi!

Juli McCoy
Executive Director

NOVEMBER 2022

Volume XL No. 11
Bell Tower Building
Cumberland, MD 21502

November Calendar

November 2

8:00 am
Membership Committee Meeting
Chamber Boardroom

November 4

9:00 am
Local Business Showcase
Committee Meeting
Chamber Boardroom

November 7

2:00 pm
Leadership Allegany! Rising
Committee Meeting
Chamber Boardroom

November 9

4:00 pm
Marketing Committee Meeting
Chamber Boardroom

November 10

8:00 am
Education Committee Meeting
Chamber Boardroom

6:00 – 8:30 pm
Annual Business Recognition
Reception FSU – Lane Center

November 14

9:00 am
Transportation Committee
Chamber Boardroom

Noon
Leadership Allegany
Alumni Committee Meeting
Chamber Boardroom

November 15

8:30 am
Leadership Allegany
Steering Committee Meeting
Chamber Boardroom

November 16

8:00 am
Economic Develop. Comm. Mtg.
Chamber Boardroom

5:30 – 7:30 pm
"Chamber After Hours"
Allegany Arts Council

November 17

Noon
Board of Directors Meeting
Chamber Boardroom

December 1

Noon
Annual Membership Meeting
Cumberland Country Club



Special thanks to our Platinum Sponsors:

ACT 1st Federal Credit Union

Dunkin'

UScellular

and our Gold Sponsors:

Act Personnel Service, Inc.

M & T Bank

Mountain City Center for the Arts

Rocky Gap Casino Resort

UPMC Western Maryland



The Allegany County Chamber of Commerce presents

CHAMBER *After Hours*

ALLEGANY ARTS COUNCIL

*November 16, 2022, 5:30PM-7:30PM
9 N. Centre Street, Cumberland
\$5.00 per person*

NETWORK & WIN \$1000!

*Must be pre-
registered and
present to win.*

*Must be 21 years of
age to attend.*

*Refreshments will be
served.*



**RSVP BY
NOVEMBER 10**

andrea@alleganycountychamber.com
T: 301.722.2820 F: 301.722.5995

ANNUAL MEMBERSHIP MEETING

LUNCH WILL
BE SERVED
AT A COST
OF \$25.00
PER PERSON

**1
DEC
2022**

**12PM
CUMBERLAND
COUNTRY
CLUB**

BOARD OF DIRECTOR CANDIDATES:

Parika Andreassen
Molly Beeman
Crystal Bender
Jeremy Irons
S. Ramani Pillai
Brandi Rice

SPEAKER:



Mary Kane

President/CEO
Maryland Chamber



CANDIDATES FOR THE BOARD

VOTE AT THE ANNUAL MEETING

PARIKA ANDREASSEN

Parika Andreassen is owner/operator of three mid-scale hotels in the Western Maryland area: the Hampton Inn Cumberland, the recently renovated Hampton Inn Frostburg MD and the Ring of Honor winner Comfort Inn & Suites LaVale MD. As a small business owner, she wears many hats that come from daily operations of hotels—from management of front/back office, Sales & Marketing, Finance to Human Resources. “I am engaged with people every day, making connections with guests and energizing our teams.” Serving in the hospitality industry, for almost 20 years, has been rewarding in terms of personal growth as well as professional with many accomplishments. The three hotels in the area are top ranking with guests and continue to be leaders in Western Maryland and across the hospitality brands. In 2018, Hampton Inn Cumberland was awarded the Chamber of Commerce Business of the Year Award. She is a graduate of Hollidaysburg Area High School and received her Bachelor of Science degree in Computer Science from the University of Pittsburgh and began her career as a Computer Science Programmer in the Washington, DC area. She then moved to New Mexico where she continued to work in the industry as a government contractor at White Sands Missile Range, NH. Her passion is with people, which led her to start her own business with ownership of multiple Subway Sandwich shops in Las Cruces, NM then progressed to hotel ownership. Parika serves on the Board of Directors for the Allegany County Chamber of Commerce, the Chamber Membership Committee, Western Maryland Workforce Development Board, UPMC Western Maryland Auxiliary and is a 2018 graduate of the **Leadership Allegany**

program. As a new empty nester, she enjoys one of the great jewels in the area –walking and biking on the Greater Allegany Passage Trail.

MOLLY BEEMAN

Molly Beeman is a Registered Client Associate at Boggs & Company Wealth Management. In 2012, she began working with Boggs & Company and has enjoyed her role building trusting relationships with clients. Molly works side by side with Boggs & Company Financial Advisors, assisting them to help their clients financially plan for major life events such as planning for retirement, saving for children’s college education, and maintaining and building wealth. Molly graduated from Westmar High School and then attended Frostburg State University, earning a Bachelor’s degree in accounting and completing the MBA program. Molly currently resides in Ridgeley, WV with her husband Rob and 7-year old daughter Josie.

CRYSTAL BENDER

Crystal, along with her husband Jeremy, own and operate ServiceMaster of Allegany County, located in Cumberland, MD. She holds an associate’s degree in business accounting from Allegany College of Maryland and primarily handles the finances for the business but as with any small business owner, is experienced in employee management, human resources and customer service. She was elected to the Allegany County Board of Education in 2020. She is currently finishing her second year of a four-year term and has served as President of the Board for both years. Crystal also serves as a board member on The Holding Hands for

Haley Foundation which is an organization that raises money and awareness for childhood cancer. In addition, she and her husband operate a successful Airbnb in Flintstone, Maryland. She resides in Cumberland with her husband, their sons Lance and Carson and their three Bernedoodles.

JEREMY IRONS

Jeremy is a Vice President for The Belt Group of Companies. He began his career with Carl Belt, Inc. as an accountant – performing payroll and job costing duties. In 2009 he transitioned from the accounting department to project management, eventually becoming a Vice President in the company. His experience includes work in commercial, education, health care, historical renovations, utilities and heavy highway. He is a past Chairman of the Allegany County Chamber of Commerce and is also a member and Chair of the Legislative Committee and Chair of the Crab Feast. He is a member of the Western Maryland Jaycees and received the 2016 Outstanding Young Professional Award. Jeremy is also the Co-Chair of the Mountain Maryland PACE Reception held annually in Annapolis and serves on the Frostburg State University College of Business Advisory Board. A lifetime Allegany County resident, he is actively involved in local athletics serving as an Executive Board member and coach for the Cumberland Dapper Dan Club and was the 2018 Dapper Dan Man of the Year. Jeremy also serves on the board of CASL (Cumberland Adaptive Sports League) and previously served as the JV baseball coach at Allegany High School. He resides in LaVale, MD with his wife of 12 years, Meredith and sons Bryson and Brennan.

S. RAMANI PILLAI

S. Ramani Pillai is an attorney with Buckel Levasseur Pillai & Beeman, LLC. He has served as a trial counsel in a vast array of cases, including wrongful death actions, serious personal injury claims, Worker's Compensation appeals and real property disputes. His litigation practice is primarily in Allegany County, Washington County and Garrett County, Maryland as well as Mineral County, Hampshire County and Monongalia County, West Virginia.

BRANDI RICE

Brandi Rice is a Commercial Relationship Manager with First United Bank and Trust, where she began her banking career in 2008. She has held many roles in the banking industry including Head Teller, Customer Service Officer, Senior Relationship Advisor and Community Relationship Manager. Brandi began her commercial role in January 2020 and is passionate about learning about small businesses and working with their owners! She is currently enrolled in Maryland Banking School and will graduate in August 2024. Brandi is involved in several community organizations including The Western Maryland Jaycees where she has chaired the Outstanding Young Professional Award, County United Way, where she sits on the Advisory Board and is the Campaign Champion for First United in Allegany County and the Frostburg Cougar's youth football league, where her husband Randy, is the head coach. She is a 2020 graduate of **Leadership Allegany** and attends Mountain City Church in Frostburg where she serves on the finance committee and helps with the Children's Ministry. In her free time, she enjoys shopping at local boutiques, reading, watching Christmas movies and spending time with her husband, their son Grayson and two bulldogs –Duke and Dabo. She resides in Mt. Savage, MD.



SHOP SMALL THIS HOLIDAY SEASON:

Elf on the Shelf

Social Media Promo & Daily Drawings

This is a **special invitation to Chamber members** to participate in a fun holiday promotion encouraging our community to SHOP LOCAL this Holiday Season!

We are placing our *Elf on the Shelf, Frederick, and his friend Belle* in up to 20 local businesses November 26th (Shop Small Saturday) thru December 22nd. Then, we'll promote shopping, eating and entertaining local each day with fun holiday clues on the Chamber Facebook & Instagram pages featuring photos of **Frederick** and **Belle** in local businesses.

Those who guess the **Chamber Elves'** location correctly in the comments below the photos will be entered into the daily drawing consisting of products, prizes and gift cards provided by participating businesses. Daily winners will be announced on social media and may pick up their prizes at the member businesses.

Participating businesses are asked to provide a prize or gift card with a retail value of at least \$25 to present to your day's winner. You can use this as an opportunity for your own promotion (ask customers to take a selfie with the Elves and post to socials, tagging your business, or do a special drawing for those who mention "Frederick and Belle" in your business that day. Also, consider ways that your prize can benefit your business: for example, donate 5-\$10 gift cards that must be used one at a time - drawing someone into your business for multiple visits.

Use your imagination!

You don't have to be a retail member to take part - all businesses are welcome to support the BUY LOCAL message and take part in this promotion! Dates will be assigned on a first-come, first-served basis, so act soon to get your top choice!

To participate, call Andrea at the Chamber office at 301-722-2820 or email andrea@alleganycountychamber.com.

SPEAKEASY CASINO NIGHT

Saturday, November 19, 7 pm

**Visit the Roaring 20s
and play games of
chance to benefit the
Embassy Theatre**

**Hosted by
Mayor Ray Morriss**

**Sponsored by
Dr. Peter Halmos and
Allegany College of Maryland**

**\$30 tickets available on [Eventbrite.com](https://www.eventbrite.com)
or call 240-362-7183 for reservations**



**Rod Barker**

Financial Advisor

16113 Mc Mullen Hwy S W
Cumberland, MD 21502-6207
301-729-2022

State-run retirement savings programs: MarylandSaves

To address concerns about the millions of Americans who don't have access to a retirement plan through their workplaces, certain state governments have developed state-run retirement savings programs designed to give employees a way to save for retirement.

MarylandSaves is Maryland's state-mandated retirement program for employers who use an automated payroll system, have been in operation for at least two years and don't offer an employer-sponsored retirement plan. Once the program is rolled out, which is expected to begin in 2022, eligible employers who comply with the mandate will have the state's annual \$300 corporation or association filing fee waived.

You have choices

While the state-run retirement program is an option, you do have other choices. A conversation with me might lead to a better option—a workplace retirement plan that benefits you and your employees.

This chart illustrates features of Maryland's mandated program along with a couple of alternative workplace retirement plans available to you.

Feature	MarylandSaves	SIMPLE IRA	401(k)
Automatic enrollment	Mandatory	Optional	Optional
Deferral types	Roth	Pre-tax	Pre-tax and Roth
Deferral limit	\$6,000	\$14,000	\$20,500
Catch-up (age 50+) deferral limit ¹	\$1,000	\$3,000	\$6,500
Employer contribution	Not available	Mandatory - 2 options	Multiple options
Vesting schedule	Immediately vested	Immediately vested	Multiple options
Investment choices	State-selected	Participant-selected	Employer-selected
Start-up plan tax credit	Not available	Available	Available
Financial advisor support	No	Yes	Yes

¹ Limits are applicable to 2022 plan year and subject to annual cost-of-living adjustments.

2022 Annual Business Recognition Reception Honorees Announced

Robert A. Godfrey, Chairman, Chamber Board of Directors, has announced this year's winners for the Outstanding Business Recognition Reception to be held on Thursday, November 10, 2022 in the Lane Center at Frostburg State University.

Business of the Year – **ServiceMaster of Allegany County**
Entrepreneurial Spirit Award – **Wheelup Adventures, Mandela and Jamie Echefu**
Community Service Award – **First United Bank and Trust**
Western Maryland Jaycees Outstanding Young Professional Award – **Jillian Fradiska**

Formal invitations have been mailed. For additional information, please contact the Chamber office at 301-722-2820.

Ribbon Cutting Ceremony

The Allegany County Chamber of Commerce recently held a Ribbon Cutting Ceremony for Mountaineer Home Medical located at 739 Park Street, Suite 721, Cumberland, Maryland. Mountaineer Home Medical prides themselves in providing medical equipment to suit individual needs. They have relationships with a variety of vendors who lead the industry innovations to secure superior equipment and treatment for their patients. To learn more please visit their website at: www.mountaineerhomemedical.com.



Pictured left to right:

Steve MacGray, **Charis Realty**, *Chamber Membership Committee member*
Juli McCoy, **Executive Director, Allegany County Chamber of Commerce**
Trevor DeVore, **M & T Bank**
Rob Collette, **Cumberland Healthcare Center**, *Chamber Board of Director and Membership Committee member*
Lori Smith, *Customer Service Representative, Mountaineer Home Medical*
Krystal Judy, *Respiratory Clinical Specialist/Physician Liaison, Mountaineer Home Medical*
Joeli Olson, *Chief Operating Officer, Mountaineer Home Medical*
Jasalyn Click, *Respiratory Therapist, Mountaineer Home Medical*
Nicole Wigfield, **Skypacket Networks**, *Chamber Past Chairwoman of the Board of Directors*

Back Row:

Stu Czapski, **Cumberland Economic Development Corporation**
Brandon Hillegas, **M & T Bank**, *Chamber Membership Committee member*
Eric Bowlus, **Chew on This – Jerky**, *Chamber Membership Committee member*
Robert Godfrey, **UPMC Western Maryland**, *Chamber Chairman of the Board of Directors*

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- **Fixed & Adjustable** Mortgage Products
- **Business Loans**
- **Incredible** Auto Loan Rates
- **Online** Loan Applications
- **20** Locations & **Growing**
- **Special** Certificate Rates
- and **MUCH MORE!**

"Chamber After Hours"

Wednesday, November 16, 2022

5:30 – 7:30 pm

Hosted by:

Allegany Arts Council

Annual Membership Meeting

Thursday, December 1, 2022

Noon

Cumberland Country Club

Member Holiday Reception

Thursday, December 8, 2022

4:00 – 7:00 pm

Allegany Museum

Leadership Allegany Class of 2023

The **Leadership Allegany** Class of 2023 recently held their Orientation Retreat, which kicked off the twenty-fifth year of the Allegany County Chamber of Commerce's program of developing emerging leaders.

The program is dedicated to promoting positive change by creating a network of leaders with a clear understanding of the community and a commitment to its advancement within and beyond Mountain Maryland. Members of the class include:



Pictured left to right:

Front Row:

Lisa Wolford, *Wolford Photography*
Bernard Wynder, *Archway Station*
Nicole McDonald, *Frostburg State University*
Ruth Davis-Rogers, *City of Cumberland*
Amanda Divelbiss, *Allegany County Department of Social Services*
Kate Barnard, *Kinfolk Counseling*
Jennifer Palumbo, *First Peoples Community Federal Credit Union*
Amy Clise, *First United Bank and Trust*
Melinda Kelleher, *City of Cumberland*
Sara Kight, *First Peoples Community Federal Credit Union*
Michelle McElwain, *WEPCO Federal Credit Union*

Second Row:

Trevor Devore, *M & T Bank*
Dustin Hillebrecht, *Allegany County Sheriff's Office*
Edward DeWitt, *UMPC Western Maryland*
Jessica Clark, *Fairfield Inn (Plamondon Hospitality Partners)*
Joseph Brewer, *Allegany County Board of Education*
Kaetie Combs, *Aircon Engineering, Inc.*
Kristi Liller, *Allegany County*

Third Row:

Artie Travis, *Frostburg State University*
Adam Strott, *Allegany County Commissioners*
Veronica Cosby, *UPMC Western Maryland*
Lee Beeman, *Allegany County*

Welcome New Members

(patronize these members and welcome them to the Chamber)

Energy Select, LLC

119 Baltimore Street
Cumberland, Maryland 21502

www.energyselectllc.com

240-727-8931

Contact: Meggin Miller, Managing Director

E-mail: meggin@energyselectllc.com

Category: Solar

Frankenberry Insurance Group, LLC

1254 Vocke Road, Suite A
LaVale, Maryland 21502

www.fig4life.com

240-920-3470

Contact: Barth Frankenberry, Jr.,

Owner/Principal Agent

E-mail: barth@fig4life.com

Category: Insurance

Mountaineer Home Medical, LLC

739 Park Street, Suite 721
Cumberland, Maryland 21502

www.mountaineerhomemedical.com

240-410-1170

Contact: Joeli Olson, COO

E-mail: jolson@mountaineerhomemedical.com

Category: Medical Equipment

Town Hill B & B

31101 National Pike NE
Little Orleans, MD 21766

www.townhillbnb.com

301-478-2794

Contact: Lisa Keppel, Manager

E-mail: townhillbnb@gmail.com

Category: Bed and Breakfast





Alumni Spotlight



Chapin Jewell
Class of 2003

The **Leadership Allegany** Alumni Committee is proud to “spotlight” a **Leadership Allegany** alum quarterly in the Chamber e-newsletter. The alumni member is asked to answer a few questions about how their personal and/or professional life has been impacted by their **Leadership Allegany** experience.

The **Leadership Allegany** Alumni Spotlight series this quarter highlights the Class of 2003 and we are proud to introduce you to class member **Chapin Jewell**.

What is your current role/title?

Chapin Jewell
Judicial Unit Manager, Allegany County Sheriff's Office
Sportswriter, Mineral News & Tribune
Instructor, Widmyer Driving School

What is your favorite memory from your Leadership Allegany experience?

The trip to Annapolis was probably the highlight for me. As a high school senior, I spent time in Annapolis as a page in the Maryland State Senate. Of course, I had also been to the PACE Reception a few times, but in general, it was nice to return to Annapolis as an adult working in my career field to become reacquainted with the inner workings of Maryland's capital city.

How did Leadership Allegany impact you professionally or personally?

I would say **Leadership Allegany** had a positive impact on me both professionally and personally. So much in life, in terms of the value of relationships, is cultivated through shared experiences. Having gone through the

Leadership Allegany program with people I mostly did not know beforehand, I was able, through those shared experiences, to cultivate new relationships. Professionally, I can pick up the phone to this day and call a classmate if I need assistance with something. Personally, you see an old classmate and right away you smile or laugh about something you experienced together 19 years ago.

What do you want people to know about the Leadership Allegany program?

I was native to Mineral County in West Virginia and Allegany County in Maryland. I mostly grew up here. My own family and my wife's family were very involved in a variety of things here. I thought I knew Allegany County and while I did, to an extent, there was a tremendous amount of knowledge I gained through **Leadership Allegany** that I truly didn't know. It was a rewarding experience.

Do you have a motto or quote that inspires you?

I'll go with our motto from Fort Hill High School, my alma mater, “Deeds not words”. Don't just blow smoke. Don't just tell me what you're going to do. Show me. Of course another way of saying it is, “actions speak louder than words”. I've also liked, “Never play leapfrog with a unicorn”. Yes, it's funny, but when you think about it, there's true value in that statement.

Notice of Annual Meeting of the Allegany County Chamber of Commerce

Thursday, December 1, 2022
Cumberland Country Club
Noon

\$25.00 per person

The Nominating Committee, chaired by **Patrick Buck**, CBIZ, has recommended the following candidates to serve a three-year term on the Board of Directors:

Parika Andreassen, *Hampton Inn Cumberland*

Molly Beeman, *Boggs & Company Wealth Management*

Crystal Bender, *ServiceMaster of Allegany County*

Jeremy Irons, *Carl Belt, Inc.*

S. Ramani Pillai, *Buckel, Levasseur, Pillai & Beeman*

Brandi Rice, *First United Bank and Trust*

According to the Chamber By-Laws, "additional names of candidates for directors can be nominated by petition bearing the genuine signature of at least five (5) qualified members of the Chamber. Such petition shall be filed with the Nominating Committee after notice has been given of the names of those nominated. The determination of the Nominating Committee as to the legality of the petition(s) shall be final." The deadline for submitting write in candidates is Monday, November 28th.

Elections will be held at the beginning of the luncheon.

IMPORTANT!

At the Annual Meeting on December 1st
your vote is important to the candidates.

In order for your company to cast its full share of votes,
the correct names of your designated representatives
must be on file at the Chamber office.

If you are in doubt about who your voting representatives
are please direct your verification and/or changes of your
voting representatives to Peg McKenzie or at the
Chamber office – 301-722-2820.

Chamber Holiday Reception Sponsorship Opportunity



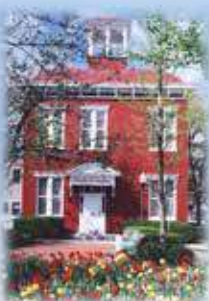
The Allegany County Chamber of Commerce is looking for sponsors for our **Annual Holiday Reception**. The event will be held on **Thursday, December 8th** from **4:00 pm to 7:00 pm** at the Allegany Museum, 3 Pershing Street, Cumberland, Maryland.

The reception is always well attended and provides a great opportunity to gain exposure for your business. There will be great food, drink, fellowship and of course unlimited networking!!

Sponsorship at a cost of \$500.00 provides the following:

- Company logo in monthly newsletter
- Company logo in weekly enews
- Company logo on flyer advertising the event
- Table tent card with your company name displayed throughout the event
- Company name on sign at entrance to event
- Photo in the January newsletter and on the Chamber website

Please contact the Chamber office if you have an interest in sponsoring the Chamber's Holiday Reception at 301-722-2820.



The
CHAMBER

ALLEGANY COUNTY, MD
The Chamber News is published monthly by
the Allegany County Chamber of Commerce
www.alleganycountychamber.com

Juli R. McCoy, Executive Director

Allegany County Chamber of Commerce 2022 Officers

Chairman: Robert A. Godfrey

First Vice Chairman: Patrick W. Buck

Second Vice Chairwoman: Parika M. Andreassen

Immediate Past Chairwoman: Nicole R. Wigfield