

***“A New Outlook for Towson”***

The Maryland Downtown Development Association (MDDA)  
Awards: the Towson Chamber of Commerce, Inc.  
**“Organization of the Year”!!!**

**MDDA Annual Meeting - January 22, 2009**  
*Towson: Edge City on the Edge*

On Thursday, January 22 the Towson Chamber was proud to receive an award from the Maryland Downtown Development Association, as “Organization of the Year!” The presentation made by County Executive Jim Smith and luncheon was held at the Berkshire Marriott Conference Hotel with attendance from all geographical locations in Maryland.

Speakers included members of the MDDA, Andrea Van Arsdale, Baltimore County Economic Development and Jack Canella, Vice-president of Design & Construction; Heritage Properties. Jack presented to the group plans for a keystone Towson project—Towson Circle III, a retail, office and theatre development in the heart of Towson.

Towson is on the move and the Chamber is happy to be in the position to act as a catalyst for growth.



**Towson University Events:**

[http://www.towson.edu/HackermanAcademy/Calendar\\_of\\_Events/index.asp](http://www.towson.edu/HackermanAcademy/Calendar_of_Events/index.asp)

<http://www.jsc.nasa.gov/Bios/htmlbios/curbeam.html>

**Towson University's Annual Economic Outlook Conference**

***Sustainable Economic Development  
in Our Changed Climate***

**Friday, February 20, 2009 8:30 a.m. - 2:30 p.m.  
Columbia Sheraton Hotel**

Leverage the changed environment.

- Convert today's economic challenges into tomorrow's success stories.
  - Capitalize on the new economic climate.
  - Learn about alternative energies and more!

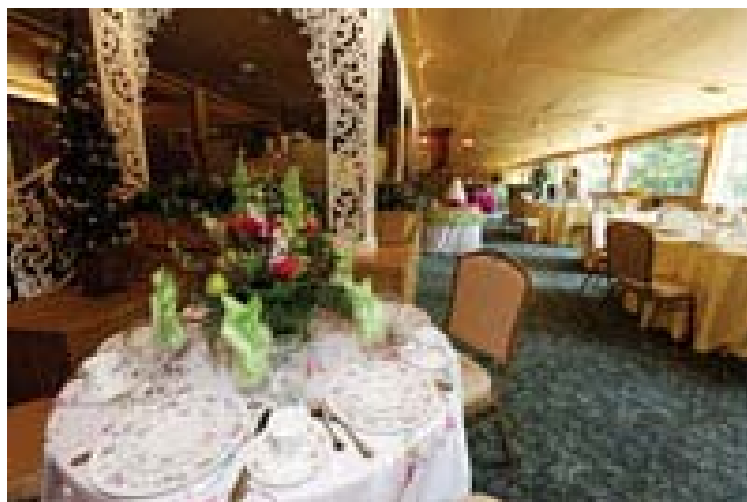
REGISTER TODAY

[www.towson.edu/outreach/conference](http://www.towson.edu/outreach/conference)

Only \$99

*The Towson Chamber - A True Leader in this Community!**Peerce's Landing Party*

Many have fond memories of dining or dancing at Peerce's Plantation in Phoenix, which closed in 2006. It's now been reopened as a banquet and catering facility called Peerce's Landing. Joseph Bivona of Signature Catering has renovated the space, but it still retains its characteristic charm. It can accommodate 250 for seated dinners and up to 400 for cocktails and dancing. 12460 Dulaney Valley Road, 410-252-1033. Please join us for a fun filled evening!



*The Towson Chamber of Commerce  
&  
Peerce's Landing  
Invite you to join us for  
Cocktails & hors'doeuvres  
Thursday, February 5th, 5:30-7:30pm  
at  
Peerce's Landing  
12460 Dulaney Valley Road  
Phoenix, Maryland 21131*

*RSVP by February 2nd  
to  
410-825-1144 or [info@towsonchamber.com](mailto:info@towsonchamber.com)*

## *The Towson Chamber - A True Leader in this Community!*

### SURVIVAL STRATEGIES FOR TOUGH ECONOMIC TIMES

Here are six strategies to help you manage your finances, so you are better prepared to ride out the economic storm:

#### 1. Take a Financial Reality Check

Take an hour to review all your current financial statements. If you don't already have a monthly budget, now is the time to create one. The Financial Tools section on CCCS of MD & DE's website ([www.cccs-inc.org](http://www.cccs-inc.org)) includes practical information on how to set one up and an interactive worksheet to start you on your way. Once you set up a budget, stick to it.

This coming month, track all of your expenses. This exercise will help you determine where your money is going. It also may provide you with ideas on how to reduce your spending. Even small cutbacks could leave you with more money in your pocket at the end of the month.

#### 2. Reduce Your Personal Debt

Make 2009 the year you get your credit card debt under control. Strive to pay more than the minimum monthly balance each month. Anytime you receive extra money, use it to reduce your debt. If you owe on multiple cards, apply any additional funds to the one with the highest interest rate.

If you are behind on your credit card or mortgage payments, contact a reputable credit or housing counselor such as CCCS of MD & DE at 1-800-642-2227 or [www.cccs-inc.org](http://www.cccs-inc.org). Most legitimate credit counseling agencies are independently accredited and belong to a national trade association such as the National Foundation for Credit Counseling. Counseling agencies such as CCCS of MD & DE have certified counselors that have received rigorous, HUD-approved housing training or can help you with bankruptcy issues.

#### 3. Put Savings Away for a Rainy Day

If you're on a tight budget, small changes in your spending habits will leave you with money to put aside in case of emergencies. To stretch your dollar further, comparison shop. The Consumer Literacy Consortium ([www.66ways.org](http://www.66ways.org)) offers advice on how to save on essentials such as groceries, clothing, and insurance.

Also set up a plan to "pay yourself first." Ask your bank or credit union to automatically transfer an assigned amount each month from your checking to your savings account. This is an easy way save. Even small amounts contributed regularly add up over time.

#### 4. Request and Review Your Credit Report

In today's challenging financial climate, your credit history is more important than ever. Under Federal law, you can request one free credit report each year from the three major credit reporting companies (Equifax, Experian, and Transunion). At [Annualcreditreport.com](http://Annualcreditreport.com), fill out and submit a secure online request form for all three companies. Once you receive the credit reports, review them carefully and dispute any errors you find. The Federal Trade Commission website ([www.ftc.gov](http://www.ftc.gov)) Consumer Protection section tells how to do this.

#### 5. Protect Your Financial Identity

To protect your identity: Guard your personal information and keep items like your Social Security card in a safe place. Protect your PINS and passwords. Limit the ID and credit cards you carry. Shred old records. Invest in a secure mail box. Regularly check your credit accounts and credit reports for unauthorized charges. Further more info, visit: [www.ftc.gov/bcp/edu/microsites/idtheft](http://www.ftc.gov/bcp/edu/microsites/idtheft).

#### 6. Make Money Management a Family Goal

Help your family cope in this unsure economic environment by scheduling regular personal finance discussions. Explain how your monthly budget works, brainstorm ways to reduce family spending, and encourage older children to sit in on bill paying sessions. These activities will help your kids develop practical skills for the future. Children whose parents share information during crises are less likely to experience anxiety and fear.

These six strategies are wise practices to employ at any time. Implement them now to help strengthen your financial knowledge and security for years to come.

**Consumer Credit Counseling Service of MD & DE, Inc. (CCCS)** is an accredited nonprofit agency that has served the local community since 1966. CCCS is dedicated to helping individuals and families resolve their financial problems. We promote the wise use of credit through education and confidential budget and money management counseling. Please call **1-800-642-2227** or visit our website at [www.cccs-inc.org](http://www.cccs-inc.org) to find out more. Maryland State License #14-01.

*The Towson Chamber - A True Leader in this Community!*

# Second Mega Networking Event

## Presented By

Baltimore County Chamber of Commerce  
 Greater Catonsville Chamber of Commerce  
 Essex-Middle River-White Marsh  
 Chamber of Commerce  
 Liberty Road Business Association  
 Pikesville Chamber of Commerce  
 Reisterstown-Owings Mills-Glyndon  
 Chamber of Commerce  
 Security Woodlawn Business Association  
 Towson Chamber of Commerce

**WEDNESDAY, MARCH 11, 2009**

**TIME: 5:00 PM – 7:00PM**

**LOCATION:**

**HILTON PIKESVILLE**

**1726 REISTERSTOWN ROAD (AT 695)**

**PIKESVILLE, MARYLAND 21208**

Don't miss this opportunity to network with other chamber members.

Come and join us for an evening of fun!!!

**\$20** and a Business Card for Members

**\$25** and a Business Card of Non-Chamber Members

With registration before March 6

**\$25** members and **\$30** non-members at door

Heavy Hors d'oeuvres and one drink ticket included.

Meet, greet, and talk business with old and new Chamber members while generating some new business contacts.

**Advance registration appreciated, 72 hour cancellation policy**



Name \_\_\_\_\_ Phone \_\_\_\_\_  
 Company \_\_\_\_\_ # Attending \_\_\_\_\_

Towson Chamber of Commerce, Inc.  
 23 W. Chesapeake Avenue  
 Towson, MD 21204

Phone: 410-825-1144  
 email: [info@towsonchamber.com](mailto:info@towsonchamber.com)  
 Fax: 410-832-5863

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## **60 SECOND NETWORKING BREAKFAST**

Presented By:

### **Towson Chamber of Commerce, Inc. & Sheraton Baltimore North**

Date: February 26, 2009  
Time: 8:00AM  
Location: Sheraton Baltimore North (903 Dulaney  
Valley Road, Towson MD 21204)  
RSVP: Nancy Hafford 410-825-1144 or to  
info@towsonchamber.com by February 23rd

**FREE OF CHARGE!**

Come and join us for this business networking event and continental breakfast. Start your day with an opportunity to greet other chamber members and non-members and generate some new business!

#### **From the Maryland Food Bank**

The Maryland Food Bank is in dire need of volunteer groups (10-12 individuals) to assist us in processing donated food and product to get food out the door and into the homes of hungry Maryland individuals and families. We have pallets of food sitting in our warehouse that need to be processed, packed and shipped to emergency shelters, soup kitchens and food pantries as soon as possible.

Volunteer groups are needed **Monday - Friday 9:00am-12:00pm or 1:00pm-4:00pm** or anytime between the hours of **9:00am-4:00pm** to work on our conveyor system. If you are a team leader/coordinator interested in scheduling your group, please contact Vanessa Reed as soon as possible at 410-737-8282 x232 or email at [reed@mdfoodbank.org](mailto:reed@mdfoodbank.org).

Please help us feed the hungry in Maryland!

***\*Volunteers need to be at least 18 years of age to work on the conveyor system***

## *The Towson Chamber - A True Leader in this Community!*

### Baltimore County Announces New Travel and Tourism Initiative

Towson, MD. (December 12, 2008) — Baltimore County Executive Jim Smith today announced a new initiative to grow business and leisure tourism in Baltimore County. At a ceremony in Towson, he announced creation of a new Conference and Tourism Advisory Council. Hal Ashman, owner of Ultimate Watersports in Middle River and president of the Essex-Middle River-White Marsh Chamber of Commerce, has been appointed chair of the 16-member volunteer Advisory Council.

"We recognize the potential of the travel and tourism sector, not only from an economic perspective, but as a way to enhance our quality of life," said County Executive Smith. "As we look for new places to discover close to home, Baltimore County offers a wealth of choices, from War of 1812 and Benjamin Banneker heritage sites to 175 miles of Chesapeake Bay waterfront, concerts at Oregon Ridge to award-winning wineries and international steeplechase racing."

The Baltimore County Conference and Tourism Advisory Council, which has been established by Executive Order, includes representatives from the hotel, conference and hospitality sector, restaurants and retail, sports attractions, historic destinations, the arts, and agriculture. To enhance partnerships and regionalism, two members represent Baltimore City attractions.

Over the past several months, Baltimore County's Department of Economic Development has transitioned the County's tourism program from the Baltimore County Conference and Visitors Bureau, a stand-alone non-profit organization, to a division within the county department.

"We believe this new effort will maximize partnerships between the travel and tourism industry and other County businesses, as well as benefit from existing programs in many county agencies including economic development, recreation and parks, and community conservation," said David S. Iannucci, executive director of the Baltimore County Department of Economic Development.

Two new staff members have been hired in the County Department of Economic Development to support the initiative. Jill Feinberg is director of conference and tourism with Marge Saunders serving as associate.

#### **About Jill Feinberg, Baltimore County Director of Conference and Tourism**

Jill Feinberg comes to Baltimore County from UMBC, where she most recently served as the Director of Advancement Communications supporting university leadership. Jill worked for Marriott International corporate headquarters for eight years in a series of marketing and communications positions. She received her Masters degree from the Cornell Hotel School.

#### **About Marge Saunders, Baltimore County Conference and Tourism Associate**

Marge Saunders served as Sales Manager for the former Baltimore County Conference & Visitors Bureau. Her career includes 25 years experience in hospitality sales and marketing.

### **Members of the Baltimore County Conference and Tourism Advisory Council**

Hal Ashman (Chair) Ultimate Watersports	Jim Dresher Skye Hospitality	Beth Huber Middle River Water Taxi	Gilbert Pascal Glenn L. Martin Aviation Museum
Joey Bivona Peerce's Plantation	Maria Flores El Nayar Restaurant	Jesse Issa Totino's Restaurant	Terry Slade-Young The Maryland Zoo in Baltimore
Rob Deford Boordy Vineyards	Nancy Hafford Towson Chamber of Commerce	Nick Mangione Hilton Pikesville	Gay Vietzke Hampton National Historic Site
Louis Diggs—Writer & Tour Guide Historic African American Communities	Rebecca Hoffberger American Visionary Arts Museum	Louise Miller Towson University	Sherri Weaver Courtyard by Marriott

## The Towson Chamber - A True Leader in this Community!

### 2008 Towson Chamber Board of Directors

*"Your Winning Team of Professionals"*

#### Officers:

President, **Richard Celeste**, Country Club of Maryland  
 Vice President, **Michael Pianowski**, Franklin Financial Group  
 Secretary, **Samantha Sheridan**, Long & Foster Real Estate  
 Treasurer, **Mary Fran Stromyer**, Clifton Gunderson, LLP  
 Festival Treasurer, **Steve Cupit**, KAWG&F  
 Past President, **John B. Bartkowiak, Jr., Esq.**

#### Board Members:

**Wendy Belzer Litzke**, Goucher College  
**Martha DeNardi**, PNC Bank  
**Janet Farr**, GBMC Foundation  
**Phil Grillo**, Grillo & Company  
**David Hinshaw**, Burkshire Marriott Conference Hotel  
**Todd Huff**, Brooks Huff Tire & Auto Centers  
**Brian McVicker**, Enterprise Rent-A-Car  
**Deb Moriarty, PhD.**, Towson University  
**Gary Padussis**, United Bank of Switzerland  
**Cooper Pollard**, Pollard's Towing Company  
**Kaitlin Radebaugh**, Radebaugh Florist & Greenhouses  
**Mort Schuchman**, Taubman Properties, LLC  
**Paul J. Schwab III, Esq.**, Azrael, Gann & Franz  
**Mark Shulman**, DDS

#### Towson Chamber Staff:

**Nancy Hafford**, Executive Director  
**Pattie McLane**, Executive Assistant

### Employment Needs

If you are looking for a particular candidate to fill a need in your workplace –check the Chamber 1st! We know people who are looking for positions and will put you in touch.

- Communication specialist
- Home Improvement
- Marketing & Sales

## Wow! Check out these new members:

*Towson Chamber Members are encouraged to utilize the services and products of other members. If you need any extra directories stop by the Chamber office or let us know and we can send you some in the mail.*

### NEW MEMBERS!

#### Mr. Jason Russo

#### Atlantic Home Equity

*Reverse Mortgage*

170 Lakefront Drive

Hunt Valley, MD 21030

410-336-8399

Jason@mtglender.net

www.jasonrussomortgage.com

#### Mr. Harvey Brooks

#### Natural Concerns

*Landscape Contractors*

53 Loveton Circle, Suite 112

Sparks, MD 21152

410-472-6860

hbrooks@naturalconcerns.com

www.naturalconcerns.com

#### Mr. Eric Ribeiro

#### Baltimore County Suburban Life

*Publisher*

PO Box 228

White Marsh, MD 21162

443-844-7534

info@BCSLmag.com

www.bcSuburbanLife.com

Encourage fellow business owners and clients to consider joining the Towson Chamber of Commerce. We have a lot to offer and it is a great way to help Towson grow.

# UPCOMING EVENTS:

## MARK YOUR CALENDAR

- Wednesday, February 18th - **Board Meeting & Breakfast;** Burkshire Marriott Hotel (8-9am)
- Thursday, February 5th-**Peerce's Landing Party** (5:30-7:30)
- Thursday, February 26th- **Networking Breakfast;** Sheraton Baltimore North (8am)
- Wednesday, March 11th- **Mega Networking Event;** Hilton Pikesville (5-7pm)

Encourage fellow business owners and clients to consider joining the Towson Chamber of Commerce. We have a lot to offer and it is a great way to help Towson grow.

### **Towson Chamber Contact Info**

Phone: 410-825-1144  
Fax: 410-832-5863

E-mail:  
[info@towsonchamber.com](mailto:info@towsonchamber.com)  
Website  
[www.towsonchamber.com](http://www.towsonchamber.com)

23 West Chesapeake Ave.  
Towson, Maryland 21204

**Contact us with any  
questions or comments  
we love to hear what**

  
TOWSON  
CHAMBER OF COMMERCE  
23 W. CHESAPEAKE AVE.  
TOWSON, MARYLAND 21204