

Chamber Network News

December 2020
Volume 20, Issue 12

Jefferson County Chamber of Commerce, Inc.



**PUBLIC
SERVICE
RECOGNITION
VIDEO
UNVEILING
December 17th
details inside- - - >>**

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Annual Gold Sponsors &

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Jefferson County Chamber of Commerce



PO Box 609

Charles Town, WV 25414

Phone: 304-725-2055

Fax: 855-420-7009

E-mail: Chamber@JeffersonCountyWVChamber.org

~ Mark Your Calendars ~

[CLICK HERE](#) for a complete calendar of events



We would like to welcome our newest members to the Chamber: [Avon with Pat Hubbard](#), [Social Connection Marketing & Videography](#), [Home Video Studio of Charles Town, WV](#), [Jefferson Arts Council](#), [Doo Dad Digital](#), [Elevate Your Team](#). Wishing you growth and prosperity!



BRINGING THE ARTS TO EVERYONE

2



SOCIAL CONNECTION



HOME VIDEO STUDIO®
"Video Services for Everyone!"®



Elevate Your Team



How to Maximize Your Investment

Chamber Member Orientation

- FREE Event to new, current and future chamber members
- Learn how the Chamber can help you and your business
- Learn about marketing opportunities the Chamber has to offer
- Learn the 4 Core Functions of the Chamber

Wednesday, January 13, 2020

11:00 A.M. - 12:00 P.M.

**Grab a cup of coffee and join
us on ZOOM!**



Can't make this date? We will have another session in May! If you are thinking about becoming a member or you are a member, this workshop is for you!

PUBLIC SERVICE RECOGNITION

**Thank you to all of our
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**Thank you to all of our Certificate
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Video unveiling December 17th -->>

20th Annual Public Service Recognition

The Wait is Over...

The Chamber is proud to announce the 2020 Public Service Honorees. Since we could not be together this year, we still wanted to honor and say thank you to all the men and women who have given their time and energy to keep us safe. Thanks to Ellie Burke with Doo Dad Digital for creating a wonderful video and our narrator, Hans Fogle.



Join us on
Thursday, December 17, 2020
5:30 P.M. - 6:30 P.M.

Registration is required



We will watch the video of the honorees in action via Zoom. You will not want to miss this event to show your support of all our first responders.



Thank you to our Bronze Sponsors:



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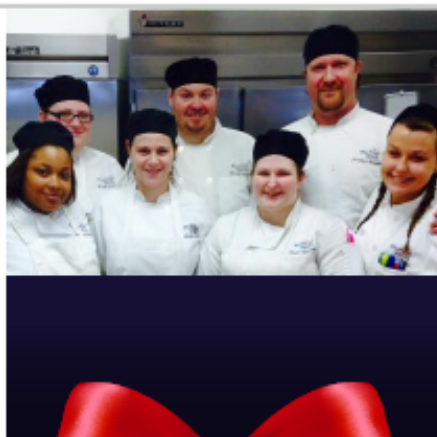


BCT

BANK OF CHARLES TOWN

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Sponsors:





Holiday Goodies!

Proceeds benefit our Student Scholarship Fund!

Pre-order your holiday goodies online!
www.blueridgectc.edu/foundationevents

Orders available for pick-up at the Main Campus Bruin Cafe:
Wednesday, December 9 from 10am - 2pm
Thursday, December 10 from 12pm - 6pm

Coconut Macaroons, 6 count	\$10 per box	Quantity: _____	Total: \$ _____
Assorted Cookies, 1lb (approx. 2 dozen)	\$20 per box	Quantity: _____	Total: \$ _____
Decorated Gingerbread House	\$20 per house	Quantity: _____	Total: \$ _____

You may also mail this form and a check to:
Blue Ridge CTC Foundation | 13650 Apple Harvest Drive, Suite 2400, Martinsburg, WV 25403



Contact the Foundation for more information:
foundation@blueridgectc.edu | 304-260-4380 ext. 2423

Main Campus: 13650 Apple Harvest Dr., Martinsburg, WV 25403

Blue Ridge Community and Technical College provides opportunity to all prospective and current members of the student body, faculty, and staff on the basis of individual qualifications and merit without regard to race, color, sex, sexual preference, religion, age, national origin, sexual orientation, marital or parental status, familial status, veteran status, or disability. This advertisement is for informational purposes only. Printed and/or electronic documents produced by the College do not constitute a contract, expressed or implied, between an applicant or student. For important information about the educational debt, earnings, and completion rates of students enrolled in Certificate Programs at Blue Ridge CTC, visit: www.blueridgectc.edu/GCinfo



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WVU Medicine East **Heart & Vascular Institute**



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Interventional Cardiology
Internal Medicine
Nuclear Cardiology



**Runa
Bhattacharya, MD**
BOARD CERTIFIED
Cardiovascular Disease
Internal Medicine



**Payam
Fallahi, MD**
BOARD CERTIFIED
Cardiovascular Disease
Interventional Cardiology
Internal Medicine
Nuclear Cardiology



**Umut
Gomceli, MD**
BOARD CERTIFIED
Echocardiography
Internal Medicine
Nuclear Cardiology

To provide our patients the best care possible, we have recently recruited additional board certified cardiologists and interventional cardiologists to our WVU Medicine East HVI Team. We also added new office locations in Hagerstown and Shepherdstown.



**Manish
Jhavar, MD**
BOARD CERTIFIED
Cardiovascular Disease
Interventional Cardiology
Nuclear Cardiology



**David Plitt, MD,
FACC, RPVI**
BOARD CERTIFIED
Cardiovascular Disease
Interventional Cardiology
Internal Medicine
Nuclear Cardiology
Echocardiography



**Khola
Tahir, MD**
BOARD CERTIFIED
Cardiovascular Disease
Echocardiography
Internal Medicine



**Ajay
Virmani, MD, FACC**
BOARD CERTIFIED
Cardiovascular Disease
Interventional Cardiology

Cardiology Clinical Focus:

- Cardiovascular Disease
- Interventional Cardiology
- High Risk Angioplasty
- Stroke Prevention
- Limb Salvage
- Pacemakers
- Peripheral Vascular Disease
- Peripheral Interventions
- Venous Ablations

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13 Western Maryland Parkway,
Suite 106
Hagerstown, MD
240-503-4591

MARTINSBURG

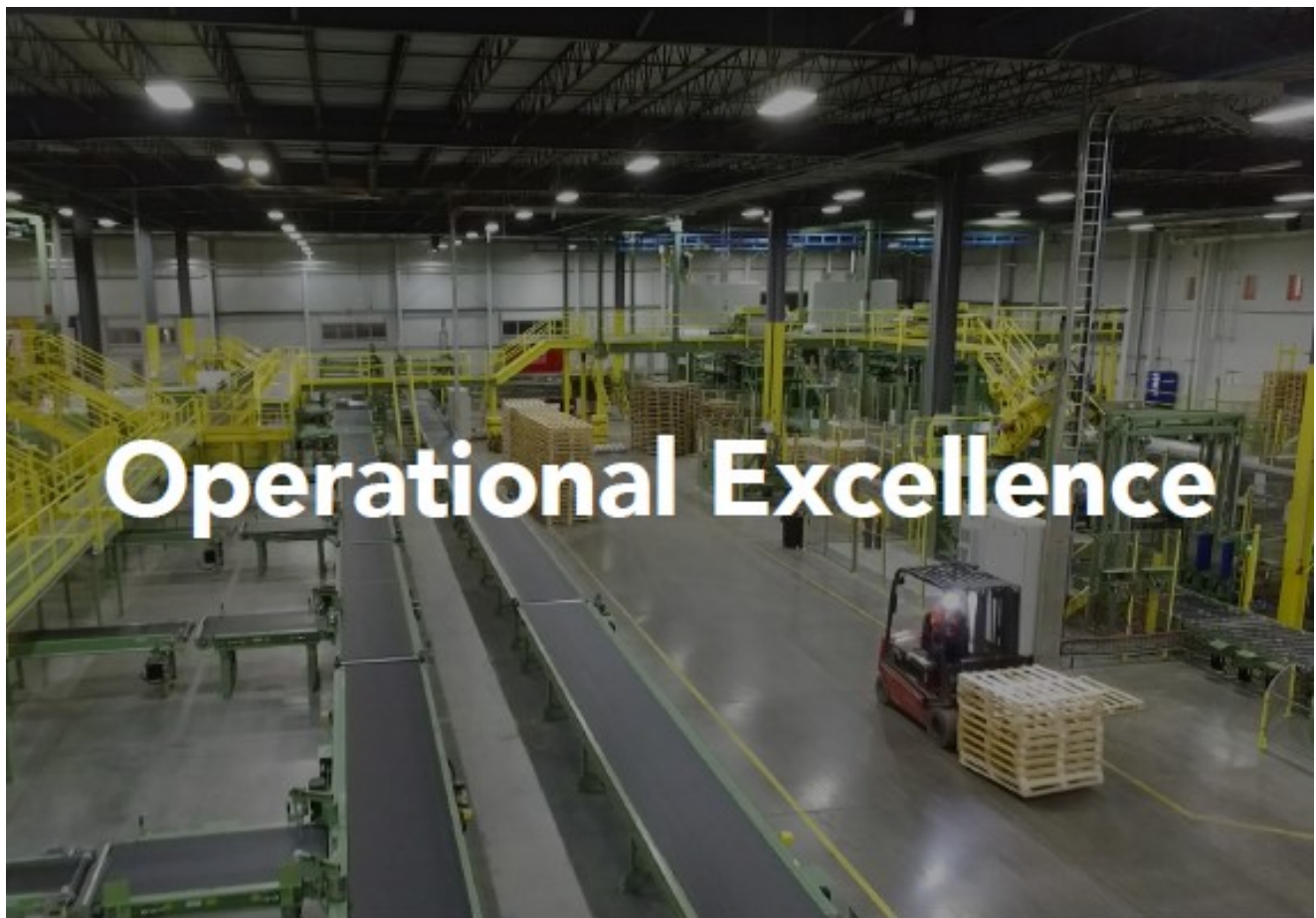
Dorothy McCormack Center
2000 Foundation Way, Suite 3100
Martinsburg, WV
304-350-3273

SHEPHERDSTOWN

60 Maclaine Way
Shepherdstown, WV
304-596-5780

WINCHESTER

650 Cedar Creek Grade, Suite 100
Shenandoah Ave, Suite 202
Winchester, VA
540-535-0000



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Different virus, same precautions.

Because of COVID-19, this flu season could be challenging.

REMEMBER THE 3 W'S

to protect yourself and others this season:



WASH

your hands



WEAR

your mask



WATCH

your distance



GET YOUR FLU SHOT

Talk with your healthcare provider today about getting your flu shot.

Visit valleyhealthlink.com/flu to learn more.



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Wishing you a calm and bright
holiday season

Merry Christmas!

Patricia "Patti" Sherwood

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Real Estate

WHY SPONSOR A 401(k) PLAN FOR SMALL BUSINESSES



5 Good Reasons to Set Up a 401(k) Plan Even if Your Company is Small

The 401(k) plan is a favorite retirement savings vehicle for Americans. It is estimated that 79% of working Americans work for a company that offers a 401(k) or similar plan. But, while more than 90% of very large companies offer a plan, just 14% of America's small business owners offer a 401(k) plan and 63% do not offer any form of retirement benefits. Owners of small businesses may incorrectly assume that 401(k) plans just won't work for them. Here's the reality.¹

#1: 401(k) plans make it easier to compete for and keep talent

Seventy-seven percent of employers believe that offering a 401(k) or similar plan is important for attracting and retaining employees. However, some may be underestimating their importance — fully 81% of workers agree that retirement benefits offered by a prospective employer will be a major factor in their final decision-making when job hunting.²

#2: A 401(k) can help owners save for their own retirement

Business owners sometimes hope to fund their own retirement through business profits or the future sale of their business. They may sacrifice personal retirement savings in favor of plowing money back into the business. When the company provides a 401(k) plan for employees, owners may be more likely to contribute on their own behalf, too. The savings in the plan can help protect the business owner's ability to retire, even if the company itself does not survive.

#3: 401(k) plans save the company on taxes.

Small businesses, those with fewer than 100 employees, may be able to claim a tax credit to offset the cost of setting up and administering a 401(k) plan. The recently passed SECURE Act of 2020 increases tax credits for small employers who start new retirement plans from \$500 per year to as much as \$5,000 per year for three years. Small employers who add an automatic enrollment feature to their plan may be eligible for an additional \$500 tax credit per year for three years.³ If your company makes matching contributions to the plan, you can claim a deduction, up to IRS limits, for them. You may also enjoy a reduction in payroll taxes if employees are taking advantage of the plan — which is a great reason to educate them about its benefits.

#4: Plans are easy to set up and operate... with the right help

401(k) plans are available by virtue of an extremely complex U.S. tax system. It makes sense to feel a little intimidated, especially when you have a business to run. Today, there is a lot of help available to make it possible for even the smallest business to confidently establish and operate a 401(k) plan. The administration can be fully automated, and you can select a financial professional who specializes in these plans to help make sure it benefits employees and the company, within the bounds of all applicable laws.

#5: 401(k) plans help employees retire on time

Their workplace 401(k) plan may provide an opportunity for employees to connect with a financial professional; for many, this is their only such contact. Along with the plan, contact with a financial professional may help employees gain confidence in their ability to retire. And that is important for at least two reasons. 1) Employees who know they will have enough money to retire are more likely to leave the workforce on time. Thus, they make room for the next generation of employees rather than remaining on the job solely for the paycheck. And 2) employees who are worried about finances are often less productive, less healthy, and more expensive for your other benefits.⁴

If you haven't yet established a 401(k) plan, take some time to learn more about the ways it may help you grow your business and protect your future — and those of your employees. Your CNB Financial retirement plan professional would be happy to share more insights.

1 Source: Sharebuilder, 2019
2 https://transamericacenter.org/docs/default-source/retirement-survey-of-employers/tcn2019_ar_employer_survey_retirement_security_challenge.pdf
3 This change is effective for taxable years beginning after December 31, 2019. Details here: <https://www.napa-net.org/news-info/daily-news/key-secure-act-provisions-and-effective-dates>.
4 Source: 401KSpecialist Magazine, 2019.

This material was prepared by LPL Financial, LLC.

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Congratulations to our new board members for 2021-2023!



Karissa Horowicz received her BA in Dance Education from Goucher College in Baltimore, Maryland and MFA in Teaching & Choreography from the University of Utah, Department of Ballet. Five years ago, she took on the role of Physician & Community Liaison with Pivot Physical Therapy. There she is responsible for developing creative strategies for attracting, building and maintaining professional and community relationships, as well as bringing new patient business to the tri state areas outpatient physical therapy locations in Maryland, Virginia and West Virginia. She currently serves on the Jefferson High School, Local School Improvement Committee. Pivot Physical Therapy is proudly a member of the Jefferson County Chamber, Berkeley County Chamber, Frederick County Chamber, Top of Virginia Chamber, Charles Town Rotary and Shepherdstown Rotary. *Karissa was appointed to the board in 2020.



Christina Johnson is the Director of Resource Development for Panhandle Home Health and has been with the agency since 2008. Chris plans and directs fundraising activities; organizes activities that promote Panhandle Home Health and its services; works to build the endowment fund at the Eastern West Virginia Community Foundation; identifies and applies for grant opportunities and represents the organization in community activities. Her duties also include developing the agency's resources to benefit and support the mission of the organization. Chris has worked as Development Director of the Gateway Foundation, Director of Annual Fund and Gift Administrator at Foxcroft School and was a Registered Sales Assistant at BCT where she obtained her FINRA Series 6 and 63 licensing in January 2007. She has over 25 years of health care and fundraising experience. Chris enjoys spending time with friends, sorority sisters and family. She is very active in the community, loves playing piano, reading and coaching others toward better health. Chris has been married to her husband, Tom for 44 years, has two daughters, Amanda and Sarah and a son-in-law, Shane and one granddaughter, Charleston. * Christina was appointed to the board in 2020.



With over 10 years in the financial services industry, Chris joined Sierra Pacific Mortgage in July 2018. His role as a Mortgage Lender is to deliver the highest level of service to his clients while customizing solutions to meet their needs. Chris is a Jefferson County WV native where he graduated from Jefferson High School in 2001. During his time at Jefferson he was a three-sport athlete which included football, baseball and basketball. After graduating in 2001 Chris went on to attend West Virginia University in Morgantown where he earned his bachelor's degree in Multidisciplinary Studies. This focus consists of three minors; business administration, communications and sport and exercise psychology. *Chris was elected to the board in 2018 -2020. He serves as Vice President in 2020.



Kelly Weist is the Advertising Manager at Hollywood Casino at Charles Town Races. She is currently responsible for managing all advertising, public relations, and internal department requests. If you've seen one of Hollywood Casino's Billboards, heard one of their radio spots or seen one of their print ads in your local newspaper, that's precisely what she does. She also manages all the promotional advertising and entertainment advertising on property. Before Hollywood Casino, she worked as an Independent Contractor doing social media marketing and blogging for clients in Washington, D.C., Chicago, and New York City. Kelly attended Ohio Wesleyan University where she graduated with honors with a degree in Psychology and Women's Studies. She currently lives in Loudoun County, Virginia and is the proud mother of 3 boys. *Kelly was appointed to the board in 2020.

Chamber Email Blasts are a great tool to get info about your business out to the membership.

Here is all you need to do:

- ⇒ Create a flyer (PDF, DOC, PUB, JPG, PNG) send to Kimm@JeffersonCountyWVChamber.org with the below info
- ⇒ Select a subject line for your flyer
- ⇒ Select the day you would like the blast to go out (If that day is not available, we will contact you)
- ⇒ Let us know who to invoice (via email) for the blast

\$50 For Business Members

\$25 For Non-Profit Members

50% off for each added *duplicate* of same email blast

- ⇒ Please let us know if you need to view a test version before the blast is distributed
- ⇒ Your blast will hit 1100-1400 inboxes, let us know if you would like to include members only or non-members too
- ⇒ Your blast will be featured on our FaceBook homepage, Instagram and our Twitter timeline
- ⇒ Review our membership code of conducts [here](#)



We are a For-Purpose organization that promotes profitable and vital growth for its business members through dedicated collaboration, networking, marketing, membership events, and education.

JEFFERSON COUNTY CHAMBER OF COMMERCE



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