

# Chamber Network News

November 2020  
Volume 20, Issue 11

Jefferson County Chamber of Commerce, Inc.



**PUBLIC**  
**SERVICE**  
**RECOGNITION**  
**VIDEO**  
**UNVEILING**  
**COMING SOON....**

## Inside this issue

New Members .....	2
Job Posting Opportunity.....	3
Gold Marketing Partner.....	4
Gold Sponsor Spotlight.....	5-10
Candidate Bios.....	11
Chamber Email Blasts.....	12
Board of Directors.....	13
Sponsors Page.....	14

Annual Gold Sponsors &  
Marketing Partner



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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Charles Town, WV 25414

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### ~ Mark Your Calendars ~

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



**We would like to welcome our newest members to the Chamber: [WV Sr. America Cameo Club](#). Wishing you growth and prosperity!**

WE ARE VERY THANKFUL FOR ALL OF OUR MEMBERS! WE HOPE EVERYONE ENJOYS A SAFE AND HEALTHY THANKSGIVING THIS MONTH!



# PUBLIC SERVICE RECOGNITION

**Thank you to all of our  
Bronze Sponsors!**



FARM CREDIT



WVU Medicine



ROCKWOOL™



ValleyHealth



Healthier, together.

BCT

BANK OF CHARLES TOWN

**Thank you to all of our Certificate  
& Plaque Sponsors!**



**Date for video unveiling coming soon...**





## A LEADER'S ROLE IN CREATING ENGAGED, PRODUCTIVE EMPLOYEES

November 5, 2020

9am - 10:30am

*Virtual Workshop  
presented by Debby Neely*

November 5, 2020

9am - 10:30am

\$25 per person

Workshop is delivered via Zoom.

A link will be provided upon registration.

**All organizations want an engaged,  
dedicated workforce!**

During these turbulent times, a disengaged, unproductive employee can be a deal-breaker for you and your organization. The employee experience can inspire commitment and results. Leaders play a big role in creating and sustaining the employee experience. If you haven't thought about it, now is the time.

**In this workshop, you will:**

- Learn more about what we mean by "Employee Experience" and why it is important for you and your organization.
- Evaluate how you are doing with providing a remarkable Employee Experience.
- Explore how you can enhance the Employee Experience you provide.
- Identify action items to put your vision in place.

**Register Today!**

Call: 304.260.4380 ext. 2404 or 2411

Register online: <http://blueridgectc.augusoft.net>

For more information: [askme@blueridgectc.edu](mailto:askme@blueridgectc.edu)



**About Debby Neely:**

Debby is a results-focused credentialed coach with many years of proven leadership training and coaching success. She can provide personalized coaching and training to meet virtually any need. Debby is an experienced and highly credentialed coach and trainer who has a heart to help others realize their best selves.

**BlueRidge**  
COMMUNITY AND  
TECHNICAL COLLEGE

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/links](http://www.blueridgectc.edu/links).

# final cut

STEAKHOUSE



**THE FINAL CUT**  
**NOW OPEN**  
**NEW MENU. NEW HOURS.**

**BOOK YOUR  
RESERVATIONS TODAY!**

**HollywoodCasinoCharlesTown.com**

Must be 21 years or older. Gambling Problem?  
Call 1-800-GAMBLER or visit [www.1800gambler.net](http://www.1800gambler.net).





## SHEPHERDSTOWN Medical Office Building

[WVUMedicine.org](http://WVUMedicine.org)

# Now Open



**Christopher  
Bellew, MD**  
Family Medicine



**Mark  
Cucuzzella, MD**  
Family Medicine



**Maninder  
Kaur, MD**  
Pediatrician

WVU Medicine is excited to announce we are now scheduling appointments for our Primary Care office in our new medical office building in Shepherdstown.

- Primary Care
- Specialty Care
- Pediatrics
- Behavioral Health
- Lab Services\*
- X-Ray\* Coming Soon!

\*Both departments of Berkeley Medical Center



**Rosie  
Lorenzetti, MD**  
Family Medicine



**Courtney  
Struthers, MD**  
Internal Medicine



**Rebecca  
Thompson, DO**  
Family Medicine

Provider appointments may be scheduled online through:

- [MyWVUChart.com](http://MyWVUChart.com)
- [wvumedicine.org](http://wvumedicine.org)

or, call us at **304.876.6343.**



Shepherdstown Medical Office Building **60 Maclaine Way (Off of Rt. 45 West), Shepherdstown**



**The arrival of the ROCKWOOL manufacturing facility will result in five million dollars of new local economic activity every year.**

In addition to the 150 manufacturing jobs we are bringing and tax payments we will be making, the nature of our integrated supply chain means that our operations will lead to downstream economic growth in the industries we rely on including maintenance services, third-party logistics (3PL) , and safety supplies.

[rockwool.com/westvirginia](http://rockwool.com/westvirginia)



## 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](https://valleyhealthlink.com/flu) to learn more.





Patti Sherwood  
REALTOR®

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INTERNATIONAL REAL ESTATE

## GOLD SPONSOR SPOTLIGHT



# So Thankful!

Wishing you and yours a blessed  
season of *thanks & giving.*

***Patricia "Patti" Sherwood***

REALTOR® *Your trusted real estate advisor.*

**304-279-4795**

**patricia.sherwood@longandfoster.com**

Long & Foster  
976 Foxcroft Avenue  
Martinsburg, WV 25401  
304-263-7800  
Margaret Bartles, Broker



*Patricia Sherwood*  
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.<sup>1</sup>

#### #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.<sup>2</sup>

#### #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.<sup>3</sup> 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.<sup>4</sup>

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](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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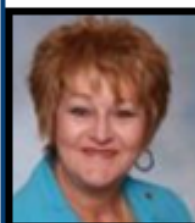
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## 2021-2023 CHAMBER BOARD OF DIRECTORS CANDIDATE BIOS



**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.

**Elections will be held for these candidates at the November Virtual Membership Meeting. Keep an eye out for the invitation for meeting on November 19th.**



# 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



**BOARD OF DIRECTORS**

[Josh Householder](#), President; [CNB Bank](#)

[Chris Puller](#), Vice President; [Sierra Pacific-Charles Town](#)

[Jeanie Hamilton](#), Treasurer; [Mid Atlantic Farm Credit](#)

[Heather McIntyre](#), Executive Director; [Jefferson County Chamber of Commerce](#)

**BOARD MEMBERS**

Mark Graves, [ROCKWOOL](#)

Kim Himes, [BCT-Bank of Charles Town](#)

Judy Hockman, [University HealthCare at Home](#)

Karissa Horowicz, [Pivot Physical Therapy](#)

Pat Hubbard, [Blue Ridge Community & Technical College](#)

Christina Johnson, [Panhandle Home Health, INC](#)

Tripp Lowe, [Clarion Hotel & Conference Center](#)

Tyler Mayhew, [Bowles Rice LLP](#)

Laurie Ogden, [Capitol Rehab](#)

Tara Orndorff, [Hampton Inn & Suites](#)

Amy Panzarella, [American Public University System](#)

Patti Sherwood, [Long & Foster Real Estate](#)

Andrew Skinner, [Skinner Law Firm](#)

Aneesh Sompalli, [Valley Health System](#)

Kelly Weist, [Hollywood Casino at Charles Town Races](#)

**STAFF**

[Kimm Spencer](#), Executive Director Assistant

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REALTOR®



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## BRONZE SPONSORS



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CLICK ON A LOGO TO FIND OUT MORE ABOUT THESE  
GREAT SPONSORING CHAMBER MEMBERS!