

A Newsletter from the



May
2021

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Important Message for Chamber Members:

*Don't Miss This Benefit-
LOGIN to our NEW member
directory online.*

1. Go to catonsville.org, at the top of the homepage in the light blue band you will find the [Member Login](#).
2. Click create an account. Use your primary representative's name and email.
3. You will then be sent an email to create a password.
4. Then go back to the website, fill in [Member Login](#), and that will take you to the Member [INFO HUB](#).
5. Take some time to view the video. Then make any changes to your membership listing, add a description of your services, pay your renewal invoice or add events, job postings, hot deals. And depending on your membership level, add representatives, a video, business hours, photos. It gives you great control over your membership's listing.
6. Feel free to contact the chamber if you have any questions.

The Chamber VIEW



Remember those fun-filled Friday nights spent at Frederick Road Fridays? The Catonsville Chamber of Commerce is happy to announce that our summer concerts will be back in 2021! There will be COVID restrictions in place, but those won't stop us from hosting live outdoor entertainment that the entire family can enjoy. Please follow us on Facebook and visit our website, catonsville.org, for updates.

THE CHAMBER WELCOMES ITS NEW MEMBERSHIP & ADMINISTRATIVE DIRECTOR

It was in November of 2020 that our chamber board of directors shared with the membership its future plans for our organization in the mist of one of the worst pandemics in our history. Those plans included adopting a new cloud-based, user-friendly online database/membership directory, one that our members can personally access and update. Members can now display their company logo and share job listings along with hot deals, member-to-member deals and events. The new database even makes registering for chamber events a click of a button. With the new directory successfully up and running, many of our members have taken full advantage of its many benefits.

The board also approved discontinuing the

printed directory and instead adding advertising to the monthly newsletter, which is archived online and promoted on social media.

Membership levels were changed to a much simpler 3-tiered structure and we are happy to report, that despite COVID, our membership remains strong at 206 and growing.

And lastly, the chamber has restructured its staff to include a **full-time Membership and Administrative Director**, concentrating solely on membership and member-focused events, and a part-time Community Events Coordinator. The board is happy to announce that **Meghan Lynch** will be our new membership director with Teal Cary taking on the part-time position.

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The Chamber VIEW

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PURPOSE

The purpose of the Chamber of Commerce is to have a strong voice with the county government, business and local community; to affect positive change in our area; to foster growth and expansion of our members' business; and to achieve the betterment of the Catonsville community.

Chamber Web Site:
www.catonsville.org

ADVERTISING & PROMOTION OPPORTUNITIES

Event Sponsorship

Your company can be highlighted at one of our Special Events.
(Costs vary)

Network the 'Ville Host

Invite the Chamber to your location for on-site promotion.
(No cost)

Website

Depending on Your Membership Level:
Logo Advertising
Newsletter Advertising

All Members Enjoy Online

Job Posting, "Hot Deals"
Member-to-Member Discounts

Check the Homepage of the Chamber's website for additional opportunities to promote your business

Email the Chamber Office
chamber@catonsville.org
for more information.

The Chamber Working for You

President's Message



Happy Spring everyone! Your Chamber has some exciting news to share. We have been exploring how our Chamber needs to improve and become even better for 2021 and beyond. Our Executive

Director, Teal Cary, has decided to go part time, and to concentrate on the chamber's community outreach events. We have hired Meghan Lynch as our Membership and Administrative Director. Meghan will concentrate on growing our member roles and coordinating our member focused events. She will also oversee the day-to-day chamber office operations.

I want to thank Teal for her continued dedication serving our membership, and helping our board in so many ways. We are looking forward to Meghan's interaction with our members, board of directors, and our community!

See you around the Ville!

The Chamber New Member

Member Plus Level

Soul & Krab House

Carlton Brown, Jr.
5820 Johnnycake Rd
Baltimore, MD 21207
443-467-4656
crabcrib@thesoulkrabhousellc.com
<http://www.thesoulkrabhousellc.com>



Come taste their home cooking and fresh crabs delivered daily and fresh fish cooked to order. Soul & Krab House services are available for

private events: weddings, business lunches, dinners, cocktail receptions, and more. They would love to discuss how to be a part of your next event.

ARE YOU MISSING THESE MEMBERSHIP BENEFITS?

Chamber Members can now post Job Openings, Hot Deals, and Member-to-Member Deals on the Chamber's website. Then the postings are shared on all the Chamber's social media platforms. Marketing your business doesn't get any easier!

	Print Shop Administrative Assistant I Administrative Assistant Swift Staffing
	Project Coordinator EC Roofing & Home Services Direct
	Leads Manager Hargreaves Home Sales Team of Keller Williams Integrity

Do you need help managing your money or accessing emergency programs because of COVID-19?

Baltimore County, in partnership with CASH Campaign of Maryland, is providing phone-based Financial Navigation services at no cost to Baltimore County residents through a new **Financial Navigator Program**.

Trained **Financial Navigators** are now available to help you manage financial issues, identify immediate action steps, and make referrals to other programs and services.

To sign up for a session, complete a short online at <https://finnav.org/baltco> or **call 311**. You will be asked to share your name, Zip code, language preference and phone number or email. A Financial Navigator will call you back within 48 hours. Sessions last approximately 30 minutes.

What Happens During A Session?

- + A Financial Navigator will ask you a series of questions about your concerns
- + Some examples of financial topics could include:
 - **Prioritizing payments** for expenses, like housing, food, and insurance
 - **Maximizing income**, through accessing emergency cash assistance emergency loans, unemployment or short-term disability
 - **Managing debt** and guiding negotiations with creditors
 - **Avoiding predatory scams**

Together you will prioritize concerns, expenses and identify next steps

Please note - Financial Navigators do not provide financial assistance like cash or loans.

More information about the program can be found here:

<https://finnav.org/baltco>



HERE'S A LONG-LASTING MOTHER'S DAY GIFT



Matthew Dunigan
*Edward Jones
Financial Advisor
Contributing View
Columnist*

Mother's Day has almost arrived. As an adult, you can fully appreciate all your mother has done for you, so, on this occasion, you may be happy to give Mom flowers, candy, jewelry or something similar. But Mother's Day is here and then it's gone. Is there a longer-term gift that can make a real difference in your mother's life?

Actually, there is – the gift of knowledge for her financial future.

Specifically, there are two key areas in which you may be able to provide valuable help to your mother: long-term care and estate planning. But don't panic – you don't have to be an expert in either one of these subjects. You can, however, steer Mom – and possibly your other parent, too, if one is in the picture – in the right direction. Let's take a quick look at both these topics.

First, consider long-term care. If your mother is in good health, you may not have thought much about whether she would eventually need an extended stay in a nursing home or the services of a home health aide. But the odds aren't necessarily in her favor: About 70 percent of adults who reach 65 will eventually require some type of long-term service and support, according to the U.S. Department of Health & Human Services. And this type of care is expensive: The annual median cost for a private room in a nursing home is more than \$100,000, and it's nearly \$55,000 per year for the full-time services of a home health aide, according to a survey by the insurance company Genworth.

Unless your mother has accumulated a great deal of financial resources, she likely won't be able to pay these costs out of pocket without jeopardizing her financial independence. Furthermore, Medicare typically pays only a small portion of these expenses.

To help your mother deal with this potential financial threat, you might want to suggest she meet with a financial professional, who can explore possible strategies and products designed to address long-term care. And the sooner, the better, because these solutions will become more expensive and challenging the older your mother gets.

The second topic you may want to bring up with your mother is her estate plan. Has she drafted a will? Has she safeguarded her wishes by creating the necessary legal documents? These could include a durable power of attorney for finances, which allows her to name someone to manage her financial affairs if she becomes incapacitated, and a durable power of attorney for health care, which allows someone to make medical decisions for her if she is able to do so herself.

Having her estate plans in order can help protect your mother's finances and ensure her legacy is honored – which is almost certainly an outcome she would keenly desire. So, if your mother doesn't already have a comprehensive estate plan, encourage her to see a legal professional to start the process.

Helping your mother protect herself from the catastrophic costs of long-term care and the chaos of an inadequate estate plan may not sound like a typical Mother's Day offering, but your actions can help keep Mom in a good place in life – and that's a pretty valuable gift

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. Edward Jones, Member SIPC



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Quote for the Month

"It is not the strongest or the most intelligent who will survive but those who can best manage change."

Charles Darwin



Meghan Lynch joins chamber staff as new Membership & Administrative Director

NEW MEMBERSHIP & ADMINISTRATIVE DIRECTOR

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Meghan will be graduating this May with a Master's in Public Policy from UMBC. She completed her Bachelor's in Political Science at UMBC and coursework in international law at University College Cork, Ireland. She previously worked for the Union of Concerned Scientists conducting research on science advocacy and scientist leadership in communities. In her free time, she enjoys taking walks in nature, drinking Barry's tea, and listening to true crime podcasts. She is excited to begin work as the Membership and Administrative Director for the Greater Catonsville Chamber of Commerce as she is proud to call Catonsville her home for the past 5 years!

Just like our members, we faced 2021 with uncertainty, but with vaccines now available, the economy recovering, and Meghan as part of our staff the future of our organization is bright.