



Top of the Bay News from your

North East Chamber of Commerce

December 2008

Message from the President.....

Another year has come and gone. It is my wish that 2009 be a better year for all of us and our country. We will have a new President and hopefully, a brighter economic future. All in all, I would have to say that last year was not too bad for our chamber. We increased our membership by about 20% and despite the bad weather, came out pretty well with our annual auction. I think that what is even more astounding is that thanks to the leadership of Patty Robinson, our Yesterdays Festival actually came in under budget. I still don't know how Patty pulled it off, but I say let's give her a hearty round of applause for a job extremely well done.

Because we were fortunate enough to have a good year financially, we have decided to add another scholarship to be given to a second senior at North East High School. The same criteria will apply, but this year we will award one scholarship to a deserving male student and another to a deserving female student. We hope that our finances will continue to make this possible every year.

As you know, we also sponsor the Honor Roll breakfast at the high school. For any of you that have not helped with one of these breakfasts, I would highly recommend that you do so. The students are sincerely appreciative and it is good to know that our partnership is helping tomorrow's business leaders. I think that is significant to note that five of our current board members are alumni of North East High School. Let's hope that today's students will help guide our chamber in years to come.

In lieu of sending your renewal notices by snail mail, the invoice is instead included with this newsletter. Please remember that your continued support of the North East Chamber of Commerce is the backbone of our organization. Let's work together to continue to add new members to our chamber. Take a look at the membership list on our website, www.northeastchamber.org and if you see that there are businesses near you that do not belong, take a moment to visit them and drop off a membership application. Some businesses know that belonging to a chamber is a sound business move, but just don't get around to joining. Maybe your visit will be just the push they need.

Cecil County Chamber of Commerce

www.cecilchamber.com

Upcoming Events

- *Jan 15: Cecil Night in Annapolis 6pm – 8pm
Gov. Calvert House
- *Jan 21: B2B Workshop 8am – 10am
Ramada Inn Perryville
Health Ins. Made Simple
- Jan 22: Cecil Business Expo 3pm – 7pm
Singerly Fire Hall
- *Feb 2: Legislative Breakfast 8am – 9:30am
Chesapeake Inn, Chesapeake
- Feb 3: Coffee Connection 7:30am – 9am
Principio Furnace
- *Free networking event, bring your business cards*

2008 Board of Directors

Officers

President: Carolyn L. Crouch
Vice President: Patty Robinson
Treasurer: Jessica Crouch Berstler
Secretary: Terry VanDenHeuvel

Directors

JoAnn Dawson	Renee Quietmeyer	Jim Roney
Colleen Estes	Meredith Leopold	Pat Sparks
	Amanda Casper	

Town of North East Representative:
Anne Barker

SHOP LOCAL



Support

those who support
your community

2008 Member Awards

BUSINESS OF THE YEAR:

BENJAMIN LUMBER
ROBIN CROTHERS & HILLARY MOORE

BUSINESS PERSON OF THE YEAR:

JOSEPH "DR. JOE" GWIAZDOWSKI, DDS

MOST BEAUTIFUL PERSON:

PHIL MEEKINS & N.E. MAINTENANCE DEPT.

VOLUNTEER OF THE YEAR:

TERRY VANDENHEUVEL

OUTSTANDING EVENT DIRECTOR:

TOWN OF NORTH EAST
CECIL COUNTY CHRISTMAS PARADE

SPECIAL RECOGNITION:

PAT SPARKS
DOROTHY GILL

January 15th
12:00 Noon

Pier One Restaurant

Speaker:

Bob Appleton

Topic:

Branding your Business



*The dental office of Dr. Donald M. Jackson
welcomes*

Dr. Charles A. Ward to our practice!

We are pleased to announce that Dr. Charles Ward has joined our dental practice. Dr. Ward is a lifelong resident of Cecil County, and currently resides in Charlestown, MD. He graduated from the University of Maryland at College Park in 2004, then received his dental degree from the Baltimore College of Dental Surgery. Dr. Ward enjoys golfing, fishing, and plays in a band with several other dentists. He is a member of the American Dental Association, Academy of General Dentistry, American Academy of Cosmetic Dentistry, Maryland State Dental Association and Harford Cecil Dental Society.

We are located at 712 S. Main St. in North East, MD, next to the Day Basket Factory.

New patients and emergencies welcome.

Call us at 410-287-8644 for an appointment today

Member to Member, News you can use

IRS Presents: Top Ten Tax Time Tips

IRS TAX TIP 2009-01

1. **Gather your records...now!** It's never too early to start getting together any documents or forms you'll need when filing your taxes: receipts, canceled checks, and other documents that support an item of income or a deduction you're taking on your return. Also, be on the lookout for W-2s and 1099s, coming soon from your employer.
2. **Find your forms.** Whether you file a 1040 or 1040-EZ, you can download all IRS forms and publications on our Web site, IRS.gov.
3. **Do a little research.** Check out Publication 17 on IRS.gov. It's a comprehensive collection of information for taxpayers highlighting everything you'll need to know when filing your return. Review Pub 17 to ensure you're taking all credits and deductions for which you're eligible.
4. **Think ahead to how you'll file.** Will you prepare your return yourself or go to a preparer? Do you qualify to file at no cost using Free File on IRS.gov? Are you eligible for free help at an IRS office or volunteer site? Will you purchase tax preparation software or file online? There are many things to consider. So, give yourself time to weigh them all and find the option that best suits your needs.
5. **Take your time.** Rushing to get your return filed increases the chance you will make a mistake and not catch it.
6. **Double-check your return.** Mistakes will slow down the processing of your return. In particular, make sure all the Social Security Numbers and math calculations are correct as these are the most common errors made by taxpayers.
7. **Consider e-file.** When you file electronically, the computer will handle the math calculations for you, and you will get your refund in about half the time it takes when you file a paper return.
8. **Think about Direct Deposit.** If you elect to have your refund directly deposited into your bank account, you'll receive it faster than waiting for a check by mail.
9. **Visit IRS.gov often.** The official IRS Web site is a great place to find everything you'll need to file your tax return: forms, tips, FAQs and updates on tax law changes.
10. **Relax.** There's no need to panic. If you run into a problem, remember the IRS is here to help. Try IRS.gov or call our customer service number at 800-829-1040.



KAREN WARE, GRI
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Each Office Independently Owned and Operated

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Endeavor to Become Effective

Be in Process

Last month I laid out six points to focus on when endeavoring to be effective. This month I want to spend a little time in fleshing out the first of these points keeping in mind that while the details will change based on application they are applicable for all who endeavor to become effective.

- 1) Chart your own course and be creative in doing so not holding to the way it has always been. Think creatively beyond your current horizons.

All too often, I find myself being distracted from my goals and objectives, by the overwhelming amount of outside influences that attempt to rob me of energy and divert me away from my intended course. With all that is going on it is far too easy to just keep going along with the way things are. I have found that to accomplish anything of merit, personally or in business, I must be in process of moving creatively forward, to be in the process of my intended endeavors.

The process begins with a creative direction coupled with the willingness to let go of the “way things currently are”. This must include, perhaps, even the things that have worked in the past. Understand, that the things that have worked before might be the very things that have given to complacency – the feeling, thinking that everything is good the way it is, so why change? But being creative does carry risk. But calculating the risk will minimize the down side. (“An essential aspect of creativity is not being afraid to fail.” Dr. Edwin Land, businessman.). Being creative does involve courage.

Let us take as an example a small store owner who has been in business for several years selling a variety of midrange products of glass, candles, accessories, and local crafts of quality. The shop has always been kept neat, clean and arranged just right from the first day it opened. Of late the owner has noticed customers upon entering, give a quick look around and then depart. The existing customer base has dwindled with few returning to buy. Outside of proper “Inventory Management”, the owner might consider beginning their process with a “fresh set of eyes”.

At our B&B, Pam and I will take time to “see” what our customers see when they enter, when they walk the hall to their rooms and of course the bathrooms. We try to look crisp and uncluttered. We make minor changes so repeat customers note that “something” is different while still having that “at home feeling”. We create scenes within and outside the house by arranging furniture, plants and lighting so that it draws attention and creates zones of awareness of comfort and warmth.

The same may be done in a store. Look with fresh eyes, use your creative mind and form images that will draw the eye. Consider the “add on” or impulse buy items, their location and how they connect to your main inventory. Don’t forget when creating scenes they create an image so be mindful of the image you’re after. Also, make as much use as you can of all the human senses.

In this creative process look at your Brand Image, this is how people identify who and what your are. In our multimedia fast paced society Branding, whether you’re a retailer a financial advisor, or a realtor, is important and should use media integration in an creative, effective manner. (I plan to talk more on this at our January meeting).

Being in the process of becoming effective begins from where you are and looks forward with a new perspective while learning from the past.

Please feel free to e-mail me at northbay@northbayinc.com with any questions, concerns, or insights you might have.



North East Chamber of Commerce

P. O. Box 787, North East, MD 21901

The North East Chamber of Commerce would like to thank you for your participation in 2008. With members like you, we continue to make North East a better place to live and work. Your participation in the Chamber is greatly appreciated and necessary to guarantee our continued success in our community.

Annual dues are \$85 per year. ***For those of you with more than one business, each subsequent business will pay dues of \$65.*** In order to keep our records current, please update the following information and return before January 31, 2009, with your check made payable to the North East Chamber of Commerce.

Please note that we will be updating the membership list on our website on a quarterly basis. Businesses paying dues after January 31, 2008 will be listed on the website in the second quarter of the year. **And, remember, your dues must be paid to be listed in the Strolling Guide. All events for the Strolling Guide must be submitted by February 15, 2009.**

Please complete the following information and mail with your dues to the above address:

Name of Business: _____

Address: _____

Phone: _____ Fax: _____

Email: _____ Web Site: _____

Contact Person: _____

Type of Business: _____

Brief description of Business:

_____ **Yes, please contact me about volunteer opportunities**

I would like to volunteer for: _____ *Yesterdays Festival* _____ *Annual Auction* _____ *Honor Roll Breakfast*

_____ *Membership Recruitment*

Vendor Application

7th Annual Cecil Business Expo

“Chambers Working Together to Promote Business in Cecil County”

Thursday, January 22, 2008
3:00 – 7:00 p.m.

Singerly Fire Hall
300 Newark Ave.
Elkton, MD 21921

**Send payment by January 14, 2008 to:
Cecil County Chamber of Commerce, 233 East Main Street, Elkton, MD 21921
Fax: 410-392-6225; Phone: 410-392-3833**

Name of Co.: _____ Contact: _____

Address: _____

City _____ State _____ Zip Code _____

Phone: _____ Email: _____

Chamber Affiliate(s): Cecil County Elkton Port Deposit
Perryville North East Rising Sun

- \$100.00 per table – 8ft tables *Displays are limited to table top only.
- \$150.00 with electric (limited space available – please call before registering.)

****Set up time: Any time after 1:00 p.m. Doors open to public at 3:00 p.m.***
****Displays are limited to table top only.***
****All vendors are asked to bring a give-a-way prize to be used for door prizes.***
****Give-a-ways will be announced throughout the night.***

Total Payment: _____

Payment Enclosed: Check Visa MC Discover American Express

Credit Card or Check # _____ Exp. Date: _____

Name on Card _____