

Business MONTHLY

YOUR FREE ISSUE

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THREE MILLION FEET

Buildings are coming down and others are going up in the busy downtown Columbia business area. More than three million feet of new construction is now underway, **page 3**



WHOOSH

CAN YOU HEAR ME NOW?

Homeowners in the flight path of BWI Thurgood Marshall Airport have been looking for relief from NextGen, a control system which has directed more planes flying over their neighborhoods. After years of meetings, studies and documentation, an FAA ruling may offer hope, **page 12-13**



ENTERPRISING WOMEN

In The Business Monthly special section, meet some of the women who are leading the way, **page 17**



NOT ENOUGH SCHOOL \$\$\$\$

Howard County public schools face tight budgets, increasing enrollments, demands for special needs and \$500 million in unfunded repairs, **page 7**

YOU NEED TO KNOW

Facing the music in Baltimore, **11**
CA reveals 5-year plan, **21**
Not your father's chamber, **22**
It's now called 'Master Aging', **24**
Let's go to the beach, baby, **28**

21ST CENTURY MANUFACTURING IN OUR MIDST

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THE BUZZ ON BUGS

Swat 'em, spray 'em, or eat 'em?

By Susan Kim
Staff Writer

1987

Year the Asian Tiger Mosquito was first discovered in Baltimore. Since then, the species has become a major pest and threat to public health in Maryland, extending its known range to all Maryland counties except Allegany and Garrett, according to the Maryland Department of Agriculture.

2,100

The number of communities that the Maryland Department of Agriculture's Mosquito Control Section, managed by Brian Prendergast, works with. "in some counties, we probably spray hundreds of miles of road a week," said Prendergast.

1,000,000,000

People in the world affected by mosquito-borne diseases each year.



300 Feet

The flying range of the Asian Tiger Mosquito from its breeding ground. Want to control mosquitos in your own neighborhood? "Dump containers in your own yard that hold rainwater," suggested Prendergast. "This mosquito doesn't fly very far."

50,000

Species of spiders worldwide.

270

Species of spiders living in Maryland. "In Maryland, only two species of spiders have medically-significant venom, that is, venom that often causes negative reactions in humans: the northern and southern black widow," according to Kerry Wixted, wildlife education specialist with the Maryland Department of Natural Resources.

7.1 percent

Of the adult population in the United States has a phobia of spiders.

But "spiders often do not bite humans," said Wixted. A study conducted in 2014 poked, pinched, and prodded female black widow spiders. "The researchers found the spiders trying to avoid being poked, would often provide dry (non-venomous) bites when pinched on the leg, and would only bite and use venom if significantly squeezed on the abdomen (her behind) or if grabbed multiple times in a row," said Wixted. "This study was particularly important because it shows that black widows are conscious of their venom usage, likely because it is costly to make and is a finite resource."

85 percent

Of U.S. households store at least one pesticide at home, according to the Chesapeake Bay Program. "Insecticides vary in their toxicity to insects and to other organisms," said Wixted. "I often encourage people to embrace natural predators like spiders, snakes, and wasps for insect control."

DID YOU KNOW?

The common house spider uses your light pollution to its advantage, often setting up its web outside your ground-level windows. "As insects come to the light seeping out of windows, the spiders make a meal out of them," said Wixted. "I see many mosquito remnants in the spider webs outside of my house."

80 percent

Of the world's population eats bugs as a regular part of their diet. "Ten years ago, I thought the idea of eating bugs was really gross," said Wixted. "However, since then, I have had some products made with crickets that have included dried and seasoned crickets to goods baked with cricket powder. The majority of the world's nations eat insects, so we are just a bit behind here in the United States."

3 MILLION FEET OF DEVELOPMENT

Wellness District taking shape in Columbia

By George Berkheimer
Senior Writer

The demolition of the American City building, Columbia's historic first low-rise commercial space, signals the redevelopment momentum spreading through the Lakefront District.

While much of the activity here will be limited to infill development, the district is poised to undergo a fundamental transformation.

"We're seeing [the Lakefront] as a comprehensive health care offering integrated in a dynamic, high-density mixed-use neighborhood," said Gabe Chung, senior vice president for development at the Howard Hughes Corp. in Columbia. "It's a very ambitious plan."

Howard Hughes's vision includes three million square feet of new development throughout the district that will include new medical offices and a variety of residential products.

"The new anchor is expected to be a brand-new large format fitness facility



Drawing courtesy of Howard Hughes Corporation

An artist's rendering depicts a dynamic mixed-use neighborhood as envisioned by plans to transform Columbia's Lakefront District into a setting focused on health and wellness.

along with shops and restaurants, all connecting to a new set of green spaces, plazas and parks," Chung said. "This master plan will also tie in to the miles of existing trails and pathways and the amenity base that already exists."

During the fourth quarter of this year, the Sterrett Building, former home of

MedStar Health, is the next demolition target.

New Construction

Following that, Columbia's master developer will begin nearby construction for approximately 200,000 square feet of medical office buildings.

"Retail and restaurants will line the bottom of that development," Chung said.

In terms of residential products, "We're looking at all potential residential uses right now," he acknowledged, including living space for older individuals and offering a continuum of care.

"Obviously anything beyond Phase 1 will be market driven, but we're being very bullish in our concepts, and there is a solid amount of interest ranging from health systems to major medical service providers, even Health IT groups and fitness components," Chung said. "There's a lot of alignment of interests in the district with the way Howard County is looking at addressing the health and wellness needs of its population base."

Local Leasing Partner

In February, the Howard Hughes Corp. engaged Bethesda-based Gittleston Zuppas Medical Realty, Inc. to lease commercial medical space within the Lakefront District.

"As we enter this new phase of development, we are looking forward to working with Gittleston Zuppas with their rich depth of medical leasing knowledge," said Greg Fitchitt, president of the Howard Hughes Corp. "We are excited to continue building Downtown Columbia as a regional hub, with a focus on health,

wellness and fitness. [This] partnership plays a vital role as we continue to attract companies that are key players in creating a health and wellness ecosystem."

Currently, Lakefront District tenants promoting healthy living include Haven on the Lake wellness retreat center and Whole Foods Market.

"Downtown Columbia is being reimaged with new live-work-play opportunities," said David Gittleston, principal of Gittleston Zuppas. "We are excited to have been chosen to help the Howard Hughes Corporation realize its vision for the Lakefront District as a holistic health and wellness community."

Redevelopment Update

According to the Downtown Columbia Redevelopment Monitoring Report released last September, building permits have been issued for approximately 14 percent of the Downtown Columbia Plan's retail space, 15 percent of the office space and 19 percent of its residential units.

An additional nine percent of retail, three percent of office and 18 percent of residential units were currently proceeding through the plan review and approval process.

The report noted that new roads and connections have begun to offer more route choices and disperse traffic over a more connected transportation network and claimed the addition of approximately 2,000 new parking spaces.

The Lakefront District is designed to minimize automobile traffic and is connected to walkable and bikeable pathways providing access to Merriweather Post Pavilion, Symphony Woods and The Mall in Columbia as well as nearby natural settings surrounding Lake Kittamaqundi and Wilde Lake.

Howard Hughes officials anticipate the opening of the Lakefront District's first phase of construction in late 2021 or early 2022, and said they are striving to enhance the unique character of the district.

"If you think about the norm of a sterile medical office environment, we're breaking away from that at the Lakefront," Chung said. "We're creating a dynamic neighborhood where collaboration between different specialists can happen and [patients'] time can be used more efficiently."



Photo by Emily Calkins

The American City building was reduced to rubble quickly as Columbia continues redevelopment.

California sales tax mires local firm

By **Mark R. Smith**
Senior Writer

While online shoppers benefit from its convenience, there is another side to the business.

Marc Resnick, owner of TechMart Computer Products in Odenton, has made his living selling high-end calculators to educational entities for 30 years, and garners about 10 percent of his business online.

While sales have been solid – the company grosses “in the millions” per year, he said – there is an issue with shipping products to California.

In fall 2018, the California Department of Tax & Fee Administration (CDTFA) ordered Amazon to provide a list of all of the sellers, such as TechMart, that were using Fulfillment by Amazon (FBA) to do business in the state. Then, in December 2018, thousands of U.S. businesses received a letter from California that said those Amazon FBA sellers should have been collecting sales tax from the sellers. For several years.

While an update to a California law made the backlash less severe, the problem isn't solved. It has to do with marketing on Amazon as a third-party seller, where the seller of the merchandise (like calculators) has two options: to ship from the company's own warehouse or use FBA.

The Problem

But the rub is that sellers like Resnick didn't know that. “We were not aware that we had what was



Marc Resnick, owner of TechMart, and John Wilson, warehouse manager, get ready to ship a package from the company's Odenton headquarters.

considered a nexus (physical presence) in California,” he said.

In California, schools are not exempt from paying sales tax, “but if they don't pay the sales tax, I'd have to pay it for them, if I haven't collected it,” he said.

TechMart began its FBA program in 2012 and it eventually became the crux of what has become this issue. “What Amazon didn't tell us was that we potentially created a physical nexus in the states where they redistribute the products from a distribution center, like the center it operates in Dundalk (in Baltimore County),” Resnick said.

Earlier this year, Fiona Ma, treasurer of California,

sent a letter to Gov. Gavin Newsom explaining the plight of third-party sellers and her stance on the issue. The letter stated, “[T]he real travesty is that these actions by [the CDTFA], while unlawful, unconstitutional and impractical, are also causing many of the third-party sellers to go out of business and into bankruptcy,” said Ma. “In many cases, those that are within the reach of the CDTFA will go bankrupt if forced to pay back sales taxes.”

Getting Better

Since late June, the Online Merchants Guild, along with Ma, have been saying that third parties on Amazon don't owe any money. More recently, legislation was passed and signed by Newsom that states retroactive determination can only date back to April 1, 2016.

Before that recent adjustment to the law came about, the cost to Tech Mart would have been “six figures. Now, it would be in the low five figures,” Resnick said. He's hopeful continued action on this issue will drop that amount to zero.

While somewhat relieved, Resnick and others around the country are not totally out of the woods.

“Almost all of my business is to public schools – and California is one of the states where public schools are not exempt from sales tax. Since 2012, I've done hundreds of thousands of dollars in sales to California, which has a minimum tax rate of 7.5 percent,” Resnick said, “so in my case, with interests and penalties, the cost after thousands of transactions could have cost hundreds of thousands of dollars.”

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Employment planned for autistic adults

Entrepreneur finds solutions to human need

By George Berkheimer
Senior Writer

More than half of adults with autism remain unemployed and unenrolled in higher education in the two years after high school, and nearly half of 25-year-olds with autism never held a paying job, according to studies.

In Howard County, a successful entrepreneur is exploring an employment model that changes the equation: rather than sending these adults off to work, the work – and the world – is coming to them.

The microbusiness entrepreneurship model is based on conventional market analysis but is centered on skills of adults with autism and complemented by neurotypical adults.

To date, Somnath Sengupta of Ellicott City has established three sustainable microbusinesses within the Arc of Howard County, all operating as part of Every Life Works LLC.

Operating Monday through Friday from 3 to 6 p.m., each business employs between five to 10 individuals with autism and teaches life skills through the Life Advancement Skill Enhancement (LASE) program of the associated nonprofit My Life Learning Center founded in 2016.

While the program's primary purpose is employment, Sengupta said his model delivers a more empowering message: "We want to teach these students that they can be entrepreneurs and not depend on someone else to hire them."

Productive Lives

Since May 2016, the revenue-generating businesses supported by Every Life Works include a screen-printing business, an electronic sub assembly operation and useable or wearable art.

In the screen-printing shop, students print on apparel, bags and other items.

In the electronic sub assembly operation, they reassemble pumps for a variety of laboratory applications sold



Useable and wearable art created by young adults with autism was among the high-quality offerings found in vendor booths at this year's Columbia Festival of the Arts.

Every Life Works includes a screen-printing business, an electronic sub assembly operation and useable or wearable art to generate revenue.

throughout the United States and in other countries under the Filtr8 brand name.

"We really value the ability to use Every Life Works as on-demand/surge labor support, [and] the quality of the conversion and assembly work is very consistent," said Mike Steele, a La Plata-based business owner who pays for the labor. "Dr. Sengupta has told us how his students' motor skills improved and how they are beginning to work together as a team. The arrangement we have is really a win-win relationship."

Useable art really allows the students' talents to shine through in the form of pottery, paintings, fused glass, scarves and other products.

Sengupta's wife, Louise Sengupta, teaches the bi-weekly art class.

"We sell it at art shows and on the Internet, and word is getting out," Sengupta said. "We go to juried art shows, that tells you how good they are."

As part of the program's life skills aspect, students spend Tuesdays in the kitchen.

"They learn how to use real knives to cut onions and tomatoes and they stretch dough for pizza," Sengupta said. "We have a basket of napkins from a local restaurant and they are learning to fold napkins. Everything we do is trying to push motor skills."

Unique Advocacy

Sengupta holds a PhD in electrical engineering and comes from a small business background. He co-founded Paratek Microwave Inc., originally based in Columbia, which was acquired in 2012 by Research in Motion Ltd., maker of BlackBerry smartphones.

As the father of Joshua, a young adult with autism, he found himself uniquely situated to advocate not only for Joshua, but also for every individual like him who needs help transitioning successfully into employment.

"I get a lot of phone calls asking about our model, but I am not the inventor," Sengupta said. "Models like this exist around the country. The difference is we have gone the sustainable route and want to bring the rest of the world in."

The vision for the future is to involve for-profit companies to share in partnerships. Sengupta is aiming to employ neurotypical high school students and young adults, allowing them to acquire skills, earn a paycheck and get comfortable assisting and being around colleagues with autism.

"Twenty years from now when they're leading a company and encounter someone with autism who wants a job, they can say 'I've seen that, bring them on, we can handle it,'" he said.

"We're looking for some funding to push this out as much as we can," added Sengupta, who has spent about \$100,000 of his own money to launch and sustain the effort.

Hi-Tech Expansion

Students may be learning basic skills on basic technology, but in this case the sky really is the limit. Sengupta is now looking for inroads for his students to work in high technology development, applying their assembly skills to other things that could include manufacturing components for space exploration and Earth science research missions.

"NASA gave me 10 minutes to make a pitch during their Planetary CubeSat Symposium at Goddard Space Flight Center this year, and we have received further inquiries from them," he said.

Now Sengupta is now reaching out to others to help advance his ideas.

"Maryland State Del. Michele Guyton is working on some initiatives," he said. "We also reached out to TEDCO to request funding to help us purchase equipment ... and are waiting to hear back from them."

Every Life Works is growing as a service and product-based enterprise with a strong focus on workforce development for a population that remains underemployed in an integrated environment.

"We do not know of any commercial companies that have been launched for this high goal," Sengupta said. "It's a way to develop a high value product and provide workforce development for a community that needs it the most."

Second in a series: Howard County Schools

Howard schools budget dilemmas grow

By **George Berkheimer**
Senior Writer

For Howard County, flood protection in Old Ellicott City is a big-ticket item but not nearly as big as the cost of education.

According to the county's latest Spending Affordability Advisory Committee Report, Howard County Public School System (HCPSS) funding represents 58 percent of the county's total General Fund outlay in Fiscal 2019.

That amounts to a direct appropriation of \$607.2 million and total funding of \$897.3 million when state dollars are included.

In June, County Executive Calvin Ball filed a resolution requesting a state-contracted performance audit of the school system, calling it "an important opportunity to assess our current path ... evaluate our strengths and determine how to spend more efficiently."

HCPSS Superintendent Michael Martirano said he welcomed the audit, particularly as he works to stabilize a school system previously in crisis.

"This is one more piece to help us maintain our level of solvency," he said. "I have to give assurance that community dollars are being spent correctly."

In an interview with *The Business Monthly*, Martirano detailed the primary areas of concern that are prolonging the school system's recovery.

Deferred Maintenance

The HCPSS deferred maintenance schedule currently amounts to more than \$500 million.

"We were growing so fast that we were spending all of our capital dollars on new schools, so renovations and additions and systems got pushed back," Martirano said.

HCPSS has built 38 new schools since 1987, nearly one a year not counting a period of inactivity between 2008 and 2012, but even those schools are now aging.

Martirano has prioritized three projects to try to make headway against maintenance obligations while balancing growth: replacement of Talbott Springs Elementary School, construction of High School 13, and



Dr. Michael Martirano, superintendent of Howard County public schools.

"If I wanted to eliminate all of our relocatables, build all the necessary schools and take care of all of our deferred maintenance, it would be approximately \$2 billion.

Dr. Michael Martirano

major renovation of Hammond High School, which was built in 1976 and has stood in acute need of renovation for more than a decade.

Meanwhile, fiscal realities and the site acquisition timeline have prompted Ball to rein in his desire to build a 14th high school by 2025.

"If I wanted to eliminate all of our relocatables, build all the necessary schools and take care of all of our deferred maintenance, it would be approximately a \$2 billion lift," Martirano said.

Budget Realities

The HCPSS operating budget for Fiscal 2019 fell \$82.1 million short of the superintendent's request, but it's a nuanced shortfall in Martirano's eyes.

"By law, I must ... define school system needs and seek every dollar possible," he said. "That was never intended to be funded in one year, and I stand by that budget because it defines our needs."

There are consequences, nevertheless, which necessitate spreading resources thinner to meet student needs and ensure that quality education is still delivered.

"In an ideal world I'd like to add more psychologists and social workers and put more focus on restorative practices," Martirano said. "When our children are presenting themselves with greater emotional needs in our schools, we have to provide support."

Statistically, he noted, unattended children who pull on trouble's braids tend to do so between 4 and 8 p.m., making a case for expanding wrap-around services in the schools.

"The Department of Recreation and Parks offers a lot of afterschool programming in our buildings," acknowledged Brian Bassett, HCPSS spokesman.

The administration is looking at ways to expand intramural and afterschool programs, "but we don't have the funding to provide a robust transportation model for every child" Martirano said. "The concern is expanding capacity and offering things to our kids who truly need them."

Lunch Debt

One of the more troubling areas of need influencing the school system's bottom line is that of student hunger.

Currently, 22.5 percent of Howard County's students qualify for the federally subsidized Free and Reduced Meal (FARM) program, although Martirano thinks the real number might be closer to 30 percent.

"The working poor don't necessarily qualify," he said, meaning some children simply can't afford lunch.

For the school year ending June 20, 2019, this has led to a combined accumulated student lunch debt of \$93,000. Patuxent Valley Middle School registered the highest debt, \$9,000, followed by \$8,900 at Murray Hill Middle School and \$5,800 at Bonnie Branch Middle School.

"The student lunch program is self-supported, so that can't be

"The HCPSS deferred maintenance schedule currently amounts to more than \$500 million.

absorbed," Martirano said. "At the same time, I'm balancing that against the needs of children who can't concentrate when they're hungry."

Businesses, religious institutions and civic organizations are trying to take up some of the slack, providing donations to help pay down student debt, donating snacks, and even discretely sending food home with students to tide them over the weekends.

Challenges

In terms of pension and OPEB funding for HCPSS, which the county provides, "we are currently at the level needed to meet the Annual Level of Contributions threshold we need to have," Martirano said. "That's not keeping me up at night. The biggest albatross around my neck is fully funding health care because we're self-insured."

Approximately \$160 million of the nearly \$900 million HCPSS budget goes to benefits.

But there's also another bottom line that doesn't get much recognition: with a graduation rate of nearly 92 percent in 2018, "some 350 to 400 kids didn't graduate," Martirano said.

Without paying now to provide the necessary literacy, reading and emotional/well being support, the county might well pay later when these students drop out and create more challenges to the community with other social woes.

"There are many demands and expectations on our school system from community members, but the funding has to be there," Martirano said. "The community has to determine what kind of school system we want to have in the future in light of rising costs to pay teachers and build schools with other necessary things that need to occur."

Q & A With Rick Kohr

Evergreen CEO discusses venture capital

By Mark R. Smith
Senior Writer

With the venture capital market hopping with big money deals and his company planning a (partial) move to the South Baltimore's glitzy Port Covington project, Rick Kohr, the founding member and CEO of Columbia-based Evergreen Advisors, is at a juncture in his career. That means Kohr, who has more than 30 years' experience in advising early stage growth and middle-market companies has plenty to talk about.

What are the trends in venture capital (VC) today?

First off, we're seeing a very robust market. Going back to 2014, it was very strong in terms of investment in the U.S., where we'd gone from \$71 billion of invested capital to \$132 billion in 2018; this year, the first quarter was \$32.6 billion in the U.S., which was down 36 percent from last year.

In Maryland in 2018, companies received investments in excess of \$1 billion (the most since 2001), up from \$890 million in 2017, and far exceeding the \$280 million raised in 2016. But it's a different story this year, with just \$79 million invested in the first quarter – but know the regional market tends to be choppy from quarter to quarter.

While we're seeing more companies in D.C. secure VC, the deals are smaller, which is an anomaly to the recent market. However, in the region, the deal size has grown; larger initial chunks of about \$8 million on average, which is up from an average of \$3.7 million in 2012. The number of deals

shrunk by about 15 percent in 2016 and has been flat-lining since.

What's challenging about being a venture capitalist in Maryland?

While there are many opportunities today compared to a decade ago, there is not adequate capital to make more of them happen.

Early stage and Series A capital is inadequate. Many of the local deals that get funded are funded by venture firms outside the region. Last year, for instance, about \$700 million was invested by outside firms. Less than 30 percent of venture funding in Maryland in 2018 was funded by in-state venture capital firms.

What's today's climate for transactions?

I think 2019 has been interesting because many companies are going public, which is usually a good sign. There is plenty of "dry powder" (money to be invested in VC and equity funds) and interest rates are low.

Also, note that the area had a major unicorn (billion dollar valuation) with

the Paragon Bioservices sale in May with the potential for two more: Personal Genome Diagnostics and Catalyte Solutions, which is in the process of raising capital and possibly going public. All are from Baltimore, while Paragon just opened a massive 150,000-square-foot facility in Linthicum (see *The Business Monthly*, June 2019).

What type of return is expected on a VC investment?

A typical VC firm is aiming for a three-times-plus return on investment.

What does Evergreen look for in a deal?

We look for a strong management team and track record of success. I'll take that any day as opposed to a "great" business idea from a team that hasn't proven it can execute.

What concerns you about the future of venture capital?

We know that the valuations of some of the companies seeking investment have skyrocketed en route to going public. Then after the IPO, the price drops by a significant amount. That's my biggest concern. We're seeing multi-billion-dollar valuations for Uber, Lyft and CrowdStrike, among others, that make them some of the largest companies by valuation in the U.S. Some are still losing a large sum of money, so are those valuations sustainable?

Is there a groundswell of entrepreneurship?

Intuitively, yes. Steve Dubin (former CEO of Martek Biosciences) and I started the first angel fund in Maryland in 2001 and the number of incubators, accelerators and studios have grown exponentially since. In addition, the number of angel funds and networks has expanded greatly.

Furthermore, the number of companies funded and larger exits in recent years indicate that there is a much broader entrepreneurial ecosystem.

Are more women and minorities acquiring VC?



Rick Kohr

The funding landscape for minority and women-owned startups continues, but it is still very skewed. Key findings from publicly available VC-backed deals during the last five years indicate that:

- 77% of founders were white, regardless of gender and education.
- 1% of venture-backed founders were black.
- 9% went to women-funded startups.
- Less than 2% of funding went to Latino founders.
- 3% of funding went to Middle Eastern founders.
- Almost 18% of funding went to Asian founders.

What was behind Evergreen's decision to open an office in Port Covington?

Port Covington is widely considered to be one of the greatest projects in the country. From a staffing standpoint, the ecosystem will create an environment to grow our company and many others in that area. And there will not be a more relevant site on the east coast, or perhaps the country, for building a company in the 2020s. It's also an easy access point in drawing opportunities from Washington, D.C., Philadelphia and even New York City. The Baltimore area is much better connected and supportive of this entrepreneurial platform than it was five years ago.

When will the move happen and what will be the status of the Columbia office?

We'll open our Port Covington office in about two years. But remember, I went to Glenelg High School, so I'm a local boy. Many of our employees live in the area and we own our space in Columbia, which is designed to accommodate about 30 people. The courthouses are being built, which will enhance the environment. We're growing quickly, so we'll see where we are in two years as it relates to our space here in Columbia.

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New banks driven by trends, technology

De Novo to open in Columbia

By Mark R. Smith
Senior Writer

When a brand new bank opens in Maryland, it's a big deal.

In fact, it's been more than a decade – when the U.S. was in the throes of The Great Recession – since a de novo (or new) bank opened in the state.

NXG Bank will become the first new community bank in Maryland since 2008 when it opens in Columbia during the fourth quarter of 2019.

Opening with a sole branch in an office building on Route 100 Parkway, NXG Bank will offer small business loans in the area of \$100,000 and a mortgage arm. Its approach to the market will be like that of online-only institutions but with a somewhat regional and even national focus while serving the community, said Bill Knott, CEO.

Serve the Locals

Other local banks have been “taken over by out-of-county and out-of-state institutions,” Knott said, noting the recent Howard Bank-First Mariner deal and 2005's Columbia Bank-Fulton Financial transaction, “and those events opened the door for us to become Howard County's home-based bank.”

He cited the strength of the area's small business community as key to the founding of NXG.

“While the number of community banks in the U.S. has dropped precipitously in 20 years, we think they're a backbone of local business,” he said. “When you start a new bank with a business model that caters to the needs of today's market and the latest technology, you can build share in Maryland and surrounding states.”

With total capital raised “having reached \$40 million,” Knott said that NXG “won't be burdened with a number of branches. Most branches have infrastructure that is about 50 years old, but we'll use an open architecture system.”

Even better, “investors are still offering more money,” he said. “There are 9,900 businesses in Howard County and about 80 percent of them have 25 or fewer employers. Those small businesses drive the local economy and have been underserved. So,” said Knott, “we'll see what happens.”

'Profit In a Year'

Various factors led to the dearth of de novo banks during the past decade-plus, said Kathleen Murphy, CEO of the Maryland Bankers Association in Annapolis.

“Typically, during an economic downturn, a void is created in the community after banks consolidate,” said Murphy, “and business leaders get together and found new banks, but that didn't happen after the 2007 recession. What we did see was several banks growing quickly, but lacking the capital to support their growth.”

According to the FDIC, there are 87 banks operating in Maryland today and in 2008, there were 120 banks operating here.

That led to the market, as well as regulators, looking at the founding of a new bank through a different lens. “It used to take \$8 million to start a community bank,” she said, “but now it costs from \$35 million to \$40 million. Regulators are bullish on meeting that figure because it takes about three years to turn a profit. But Knott thinks NXG will turn a profit in a year.”

Murphy also discussed small Maryland banks buying other small Maryland banks, which led to “the state banks getting stronger.” She pointed to the recent Federal Deposit Insurance Corp. (FDIC) Maryland quarterly report, which revealed that 87 banks operate in Maryland, with 45 based in the state; in 2008, there were 120 banks operating in Maryland and 95 based locally.

“In addition, in 2008 the median asset size was \$224 million” she said. “Today, the median size in \$436 million.”

Another issue has been the historically low interest rates. “That was good for the refinancing market but investors want good return rates” that weren't available, she said.

While too many similar banks can be a bad thing, investors are considering what will be attractive about a new bank and its market, “and I think they're recognizing the need for NXG,” Murphy said.

Looking Nationwide

Like Murphy, Wayne Abernathy, executive vice president for financial institutions policy and regulatory affairs for the American Bankers Association (ABA), in Washington, is happy to see a new bank forming in Maryland and several more getting up and running in more than two dozen states.

Noting that four new banks recently opened in Virginia, Abernathy said, “We're eager to see this happening after the long drought.”

New banks opening means “that existing banks [have been] doing their jobs,” he said. “Second, it brings new energy and vision and even new investors into the industry. There are a variety of banks for a variety of customers in today's market, but small businesses tend to like smaller banks because they understand each other's scale.”

Abernathy said the ABA is hoping the trend “becomes contagious and more investors recognize that banking is a sound investment. We're seeing more of this happening around the country but many states still have not jumped into the pool.”

The Challenge

While the general news is good, the banking landscape is much different than it was 10 years ago. “Before 2008, nationally there were in excess of 100 new banks created every year,” said Robert Kafafian, president and CEO of The Kafafian Group in Parsippany, N.J. “The FDIC would not say that there was a moratorium but they made it very difficult to start one.”

Today, it's not quite as difficult but it's different. “In 2008, no one had smartphones yet,” Kafafian said. “New banks have to be much more tech savvy. They're also competing with 5,000 banks around the country and those larger institutions have deep pockets. That makes it a bigger challenge for any community bank to compete, let alone a new one.”

Frank Bonaventure, co-chair of the Financial Services Transactions Group at the Baltimore office of Baker Donelson, also thinks we may see an upsurge in new banks in Maryland.

Bonaventure said that the new community banks are focusing on fintech (financial technology) “where the banks are more reliant on technology than

“New community banks are more reliant on technology than traditional ways of doing business, such as opening branches and even using cash.”

Frank Bonaventure, co-chair of the Financial Services Transactions Group

traditional ways of doing business such as opening branches and even using cash. There is a portion of the banking community that feels the use of cash will not be as prevalent as it traditionally has been.”

He agrees that the time for a de novo is now. “There aren't as many community banks as there were in the state several years ago,” he said. “There have been so many small banks that were troubled that it became more cost effective to buy one of them than to start one. Plus, regulators tightened up the rules. Today, however, they're encouraging starting new banks.”

While it's all part of a changing landscape, Murphy reiterated that a long-standing fog looks to be finally lifting with technology, consumer tastes and even regulators sparking a new trend.

“Regulators now want to get the word out to encourage the founding of de novo banks,” she said. “The FDIC even has a section on its web site to encourage investors to do so.”



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Taking the next step at Glenn Dale Hospital

By **Mark R. Smith**
Senior Writer

Glenn Dale Hospital closed in the early 1980s and the remains of 23 vacant buildings that served as a tuberculosis hospital and isolation sanitarium on the 60-acre site have been deteriorating since.

Located just miles from the Capital Beltway, the development community has had plenty of ideas of what to do with the site.

Now, the site and some of its historic buildings at Route 450 and Glenn Dale Road will be redeveloped.

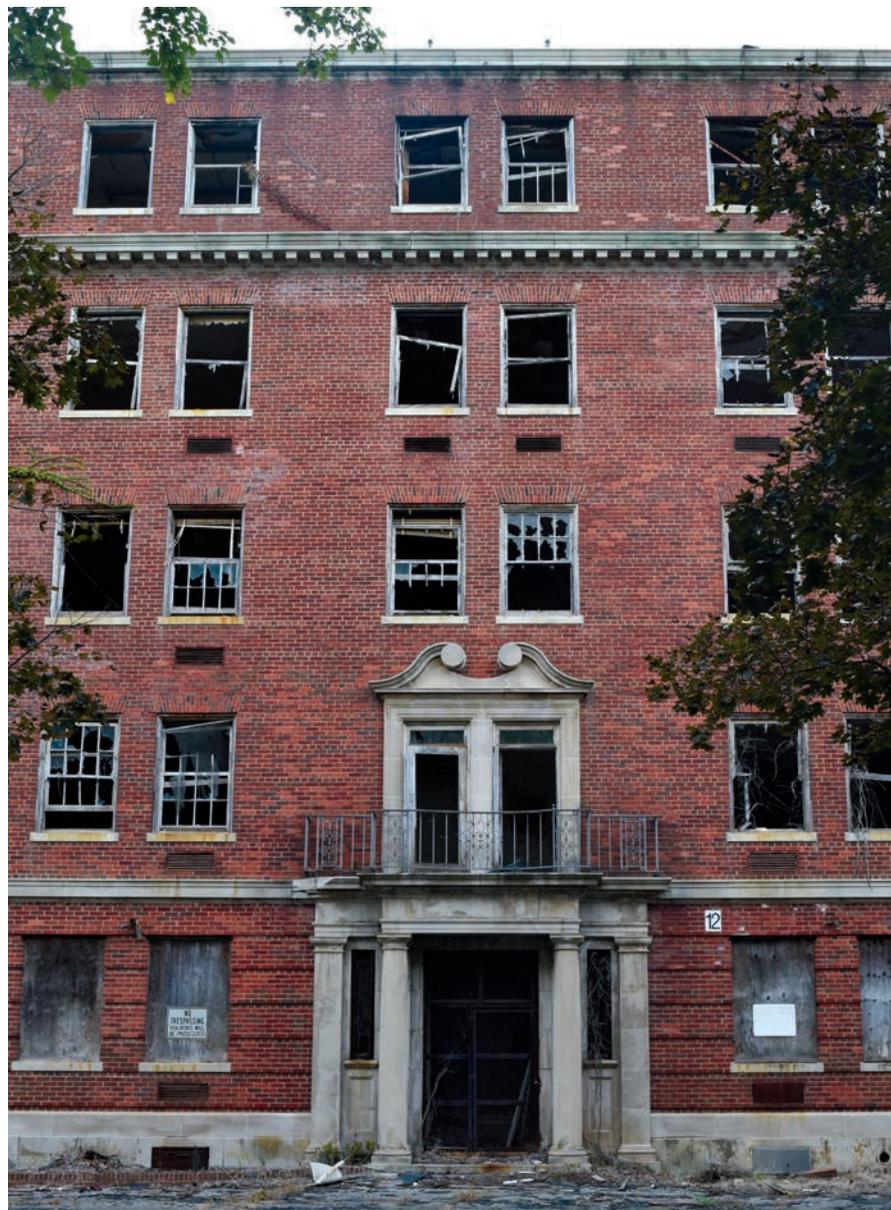
A community meeting, led by The Alexander Company, of Madison, Wis., will be held to discuss what types of projects would work in the space with accents of the historic structures as part of the plan.

Mixed-Use

At one time, a continuing care retirement community (CCRC) was recommended as the best use of the site – which has been a favorite of urban explorers – but that’s no longer the plan, said David Vos, development project manager for Alexander.

“We conducted a feasibility study last year for a CCRC and determined that wasn’t feasible,” said Vos. “During the 2019 legislative session, a bill to make it something else passed with help from the Maryland Historic Trust (MHT).”

However, what the adaptive reuse will be is the question. “We hope to have a contract with the Maryland-National Capital Park Planning Commission (MNCPPC) concerning various uses for the site,” he said, which also includes 150 acres of greenspace. “We’ll look at some uses of a CCRC, so there could be



Redevelopment plans are in the works for the 60-acre site of the former Glenn Dale Hospital near the Capital Beltway.

somewhat of a combination.”

There are other issues to deal with,

however. The recent feasibility study revealed that the licensing process for new projects could take 7-10 years, as could acquiring construction permits and funding could take years, too. In addition, people making deposits for housing could have to wait beyond the five-year maximum to start living at the Glenn Dale site after redevelopment is complete.

But for today, thoughts abound. Glenn Dale could be a mixed-use project with some retail, “but we have to be mindful that there is already a big shopping center right across the street,” Vos said, though it will likely “be mostly residential and could include a senior center. We’re hoping to have a contract in hand shortly, so we

can start talking to consultants, then scheduling workers.”

Tax Credit

The MHT was instrumental in getting the deed restrictions lifted so the project no longer needed to rise as a CCRC. Those restrictions “had become a significant barrier to giving the site new life,” said Meagan Baco, spokesperson for Preservation Maryland.

With the feasibility study, and the advocacy of the community and the Prince George’s County Delegation, the new legislation has many parties eagerly anticipating what’s next at the site, which is on the National Register of Historic Places. “The next step will be increasing the funding to the state’s historic tax credit, which will be essential to moving the reuse of the Glenn Dale site forward,” said Baco.

Alvin McNeal, chief of special projects division and chief of park, planning and development for the MNCPPC, said the commission is in the process of “reviewing the proposal from Alexander and seeing what makes sense financially with the master plan. That will reveal what buildings can be reused as well as the costs and whatever subsidies are needed to make that happen.”

The next phase would be to move forward with the recommendations. “We’re hoping that happens as soon as possible,” he said.

‘Not There Yet’

Coming to agreement concerning how to approach such large projects takes time, “so we don’t have an exact date,” said McNeal. “We are amenable to redeveloping some of the buildings and mothballing others, with some ‘senior light’-type buildings.

“We’re pretty excited,” he said. “We think the process is moving along well and we’re looking forward to working with the community stakeholders.”

So, those involved with the Glenn Dale Hospital project can finally see the light. “This is farther along than we’ve ever been regarding the redevelopment of this property,” said Councilman Todd Turner, who represents District 4 and serves as the council’s chair. “I’m cautiously optimistic.

“We still have to have the government buy in and community buy in, but the questions is, ‘What can we do financially?’” he said. “We’re not there yet, but we’re all looking forward to seeing what we can do next.”

Photo courtesy of Elly Colmers Cowan,

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For Baltimore, is it time to face the music?

It is no surprise that most of Central Maryland's important cultural, educational and health institutions are in Baltimore City.

By the time the city reached its maximum population of 950,000 in 1950, 41 percent of Maryland's population lived within its 81 square miles of dry land – a third of Howard County's land area with three times Howard's population today. Much of the state's wealth and important businesses were located there, and thus most of its important institutions were founded there in the late 19th and early 20th centuries.

The 1968 riots, white flight and the explosion of the suburbs began a fairly rapid and steady decline of the city's fortunes. In the 1970s, 170,000 people fled the city and then another 50,000 in the 1980s and 85,000 in the 1990s. By next year's census, it is highly possible that the city will slip below 600,000.

Yet, its important legacy institutions remain. Johns Hopkins University and its teaching hospital – perhaps the city's one institution with a stellar international reputation, along with the University hospital, medical school, and shock trauma have grown larger and stronger. Hopkins now owns Howard County General, and the University system owns the Baltimore-Washington Medical Center in Glen Burnie.

Taxpayer subsidies

Some would argue that the Baltimore Symphony Orchestra has international renown, as does the Preakness race. Both are examples of Baltimore's important legacy institutions, and now both are on shaky ground. State taxpayers and gamblers have been subsidizing both the BSO and racing for years.

From the start of casino gambling in 2012, the state has funneled millions of its casinos revenues to the owners of racetracks and the thoroughbred horses that run on them. The political decision was that these subsidies helped preserve a traditional Maryland industry that wanted to participate in the expansion of gambling and also helps preserves thousands of acres of horse farms.

Just recently, newspaper reporters helped city officials understand that most of the track subsidies were going to upgrade Laurel Park and not decrepit Pimlico racetrack that hosts the Preakness in one of the city's most downtrodden neighborhoods.

It is expected that the ultimate



FROM THE STATE HOUSE

by Len Lazarick

State Aid per Person

Baltimore	\$ 2,003
Howard	\$ 983
Anne Arundel	\$ 843

destination of the Preakness, the second jewel of the Triple Crown in racing, is suburban Laurel. This prospect has fans, city officials and Baltimore-based media in a tizzy. This is our annual "Superbowl," they complain with a mixture of nostalgia and pride. It allows the city to shine as long as the national cameras don't stray too many blocks from the track.

Over 100,000 people attend this one-day event, but the few racing days at Pimlico testify to how little this sport has done to widen and modernize its appeal. In my 46 years in Maryland, I've attended the Preakness just once, with a free ticket to the infield corporate tents.

Paying for music

The Baltimore Symphony Orchestra has gotten taxpayer subsidies for years as well. In fiscal 2019, the Maryland State Arts Council gave the BSO almost \$2 million, about 13 percent of all its grants, and nearly twice as much went to the next largest recipients of state arts grants – another two of the city's legacy cultural institutions, the Baltimore Museum of Art and the Walters. All of them are legacies of a time when Baltimore was bigger and richer.

The symphony also gets smaller contributions from taxpayers in Howard, Baltimore and Montgomery counties.

Much has been made about Gov. Larry Hogan's refusal to spend an additional \$1.6 million for the symphony that had been fenced off by the legislature – before the lawmakers found out how close to bankruptcy the symphony is. Then Hogan found out that it is also tied up in a significant labor dispute

with its musicians, whose expired contract includes nine weeks of paid vacation. Yet, the musicians strongly object to management plans to reduce the playing season to 40 weeks, despite the fact that their nine-week vacation means they are currently working just 43 weeks a year.

Along with the extra funding over two years, there was also to be a commission to look into the symphony finances. The BSO had been racking up deficits for a decade and had been bailed out by their endowment before that. The endowment, run by former board members, said it would give no more. An effort to gain major gifts had previously failed. The BSO was on the road to bankruptcy, and Hogan did not want to prop it up. The money was also part of a much larger fight with the legislature over spending

priorities.

To many Baltimore advocates, this was a sign that Gov. Hogan hates the city, as if the state was not already giving the city \$1.2 billion in local aid, more than any other jurisdiction in Maryland except for Prince George's County which has 50 percent more people. For the city, that amounts to \$2,003 per person in state aid, and that does not include the state's running the Baltimore city jail and its community college, functions that all the other counties operate themselves.

By comparison, Howard County gets back \$983 per person and Anne Arundel County gets back \$843 per person. Prince George's County gets \$1,510 per capita, and Montgomery, Maryland's largest and wealthiest county, gets back just \$811 per person.

The persistent crime and violence in Baltimore have no doubt contributed to the symphony's falling attendance – and to the city's declining population. The survival of its symphony orchestra and its premier racing day in their current forms seem the least of its many problems that the rest of the state should be worrying about and subsidizing.

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FAA to address NextGen noise

By Mark R. Smith
Senior Writer

It's been three years since the Federal Aviation Administration (FAA) implemented its NextGen flight path technology at airports around the United States.

If you have a home that's in a flight path for BWI Thurgood Marshall Airport, you might add that it's been three long – as well as loud, unnerving and relentless – years.

Since NextGen was implemented, area residents who live under its concentrated flight paths have been subjected to a somewhat constant din of low-flying aircraft. The FAA has been slow to solve the problem, which has affected thousands of area citizens.

But that situation may improve, as the FAA has asked the U.S. Court of Appeals for the District of Columbia Circuit Court for an abeyance in the face of the lawsuit filed by the state of Maryland.

The suit was filed in response to the implementation of the technology without what the state feels was proper community input.

The Background

This saga began in June 2018, when Maryland submitted an administrative petition to the FAA. It requested that the FAA review and revise environmental determinations the FAA made regarding navigation routes and flight procedures at BWI Thurgood Marshall Airport.

On Sept. 18, 2018, the FAA wrote a letter to Maryland advising that it was declining to respond to Maryland's June 2018 administrative petition; then on Nov. 8, 2018, in response to the FAA's September 2018 letter, Maryland filed a petition for review with the court.

Then on May 24, 2019, Maryland filed its opening brief with the court, arguing that the FAA's failure to respond to the administrative petition was arbitrary and capricious, and that the FAA had unreasonably delayed reviewing its prior environmental decisions as required by law.

After reviewing Maryland's opening brief filed with the court, the FAA decided to reconsider its September 2018 letter and filed a motion with the court to hold the case in abeyance while the FAA reconsiders the



“The FAA’s decision to reconsider Maryland’s Administrative Petition is a welcome step forward for thousands of Maryland residents who are impacted by the constant flight of aircraft over their homes.

Governor Hogan

September 2018 letter.

In response to the FAA's request, Gov. Larry Hogan, Attorney General Brian Frosh and Howard County Executive Calvin Ball all released statements.

Hogan and Frosh's joint offering said in part, "The FAA's decision to reconsider Maryland's Administrative

Petition is a welcome step forward for thousands of Maryland residents who are impacted by the constant flight of aircraft over their homes. Changes to flight paths at BWI were made without adequate notice and outreach to surrounding communities, and without sufficient environmental impact analysis. We are hopeful the FAA's request to hold the case in abeyance and undertake a thorough review of facts will ultimately lead to changes in flight paths at BWI."

Ball noted that Howard County filed multiple legal petitions against the FAA and worked with state partners to help alleviate the noise issues.

The county executive wrote, "We have filed our reply to FAA's answer to our principal brief in the NextGen case and we expect oral argument, if held, to be in the fall or winter. In the other FAA 4th Circuit case, concerning the midfield cargo improvements, we can expect briefing to close around the end of October and oral argument in that case, if held, would likely be in the late winter or spring. We are also monitoring a third matter, the Draft Environmental Assessment for 2016-2020 Proposed Improvements. We will publicize further developments as

they occur, and we remain dedicated to fighting for our residents in all these cases."

If the court grants the motion, the FAA will have to file a status report every 60 days with the court. Maryland will have discretion to file motions with the court if it believes the FAA is taking an unreasonable amount of time to conclude its reconsideration process.

The Wait

The home of Jesse Chancellor, of Ellicott City, sits under the NextGen flight path. "We've been waiting for three years and have been engaged in this process for two years, but nothing has changed," he said, "though the FAA has proposed, and the D.C. Metroplex BWI Community Roundtable has approved, changes several months ago."

Chancellor still expects that, despite the recent news, it will take two more years to implement changes.

"There are many changes to the current narrow paths that used to be over the whole area," he said. "All departures from BWI Marshall have been leaving out of Howard County and over downtown Columbia, with

Continued on next page

Airport noise gets heard

Continued from previous page

some to the south, too. The proposed changes would put the flights more in the areas where they used to fly pre-NextGen.”

Still, Anne Arundel County “didn’t get anything out of the FAA when the changes were made for Howard,” Chancellor said. “We’re working with the airline industry representatives and the Maryland Aviation Administration (MAA) to [consider] more changes we might suggest to the FAA that might bring some relief to Anne Arundel.”

That’s the wish of Mary Reese, who is among many Anne Arundel residents, who have their doubts. “I don’t think that the FAA is genuinely trying to help anyone who lives around BWI Marshall,” said Reese, an Annapolis resident, former chair of the roundtable and now a representative for District 30.

“Everyone who lives within 20 miles of BWI is at risk,” said Reese, “and we’ve seen that the MAA has no ability to protect Maryland residents. That sends the message that the FAA can get what it wants and the taxpayers of Maryland have no legal recourse.”

Hopes Rising

Still, Reese is “hopeful” that, with MAA support, the FAA will make necessary adjustments. She also pointed out that Sen. Ed Reilly attended a recent roundtable meeting “and we asked him to submit a bill for an independent study to be funded to study the financial, environmental and health impact of NextGen,” she said, “and he promised to introduce a bill to make that happen.

“Maryland is one of the few states that owns its airport, so if Gov. Hogan wants to play hardball with the FAA, he has all of the tools to do so,” she said. “Peter Franchot voted against adding five more gates to the Southwest terminal with no remedy to NextGen in place. That’s meaningful.”

Still, long term, Reese thinks BWI Marshall will continue to exist as a positive economic entity for the state.

While it’s easy to find reports that tout the airport’s positive impact, she pointed out that “It’s public knowledge that BWI Marshall is only functioning at about 30 percent capacity, without the runway and the other

“Maryland is one of the few states that owns its airport, so if Gov. Hogan wants to play hardball with the FAA, he has all of the tools to do so.”

Mary Reese

infrastructure updates that are appropriated,” she said. “The growth of BWI is not organic, it’s incentivized.”

Priorities

Moving forward, Sarah Lacey, Anne Arundel County Council representative for District 1, said the roundtable recently approved three priorities via its technical committee: to increase altitude from planes, to return to historic flight patterns that were in use prior to NextGen and to deconcentrate the ‘highway in the sky,’ and that they will be sent to the FAA by the MAA by October.

It’s been noted throughout the NextGen affair that, while the state and Howard County have engaged in litigation, Anne Arundel has not. Yet, Lacey said, “We’re telling the FAA that it needs to work with us.

“There could have been an opportunity for Anne Arundel to participate in the Howard County lawsuit, but the administrations changed,” she said. “[Former County Executive Steve] Schuh did not want to go that route; now both suits are being held in abeyance, at the FAA’s wish. So there’s no need at this point.”

Lacey wants to see her colleagues step up the group effort, too. “The council needs to take a more proactive role in the roundtable. This is a good opportunity,” she said.

That said, Chancellor is envisioning what this skyscape might look like in the future.

“Someone will still get the noise,” he said. “NextGen has shown us that the growth of BWI Marshall is a threat to our quality of life, frankly, with more planes in narrow, concentrated corridors. It’s a simple as that.

“We’re making incremental changes that will improve the lives of some people in Howard County,” Chancellor said, “but between the design of NextGen and growth of the airport, what we’re doing helps. But it’s not the solution.”



\$200,000 raised for Howard hospital

The Howard County General Hospital’s “Heroes in Health Care” annual event raised more than \$200,000, a record year, June 8 at the Johns Hopkins University Applied Physics Laboratory in Laurel. Among the 350 guests were Kelly Garofalo; honorary event chair (center), Howard Hospital board members Gary Garofalo (left) and Zack Shariff. The fundraiser honored the heroic acts of hospital caregivers in the emergency, intensive care, cardiac catheterization and cardiac rehabilitation departments.

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Manufacturing *Old Perceptions*

By Mark R. Smith
Senior Writer

Manufacturing conjures a certain image. Perhaps it's an assembly line worker using a bulky machine to create a product.

Today, manufacturing isn't that of your parents. Now, it's faster, cleaner, safer and more technical.

In the manufacturing industry, the old stereotype has been a challenge for years.

The Regional Manufacturing Institute of Maryland (RMI) want everyone to update their view.

That's why the RMI recently debuted the Maryland Manufacturing Matters campaign at the Baltimore Museum of Industry.

The campaign segues into an ongoing effort to recognize manufacturers statewide, promote how they support their communities and spread the word that manufacturing is not only relevant, but a crucial part of the state economy.

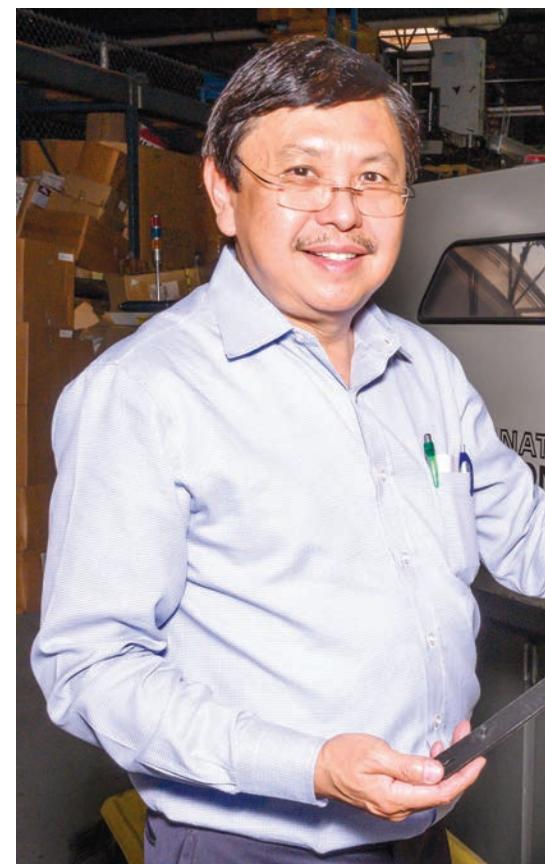
"People who are not in manufacturing every day don't understand that it's alive and well," said Peter Gourlay, vice president for the RMI, "including parents, students and teachers, who need to know that many solid, high-paying jobs and great opportunities are available."

Dual Effort

Overall, RMI wants to "impress upon the public that manufacturing is a route to middle class jobs" – with starting pay of about \$60,000 – said Gourlay. "In addition, many manufacturing companies offer training and a positive work environment."

Another angle of the campaign, he said, is to impress upon the public that the stream of manufacturing trickles down to many other industries. "At our recent event, the attendees included representatives of manufacturers, but also policymakers and employees of law firms, accounting companies, banks and other beneficiaries."

What's really needed, Gourlay said, "is a concerted effort, via social media, etc., to touch as many people as we can and explain the value of manufacturing in their lives. That's how we can create a groundswell."



Luke Chow, president and CEO of Prime Manufacturing Technologies, says blue collar jobs are now high tech. Below, factory workers



Mid-Range Jobs

Luke Chow is president and CEO of Savage-based Prime Manufacturing Technologies, a plastic injection molding company.

He is grateful for RMI's efforts. He said in recent years manufacturing has been seen as "somewhat of a forgotten child."

"It's an incredible industry," said Chow, "because most every product is produced by

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Technologies in Howard County, demonstrates how what used to produce plastic injection molds by computer and 3D printers.



a manufacturer at some point. Think of an operating room: the many tools there are produced by a manufacturer that used a wide range of skills to create them.”

He said that manufacturers require “non-degreed, entry-level people, all the way up to highly-trained engineers but there is a lack of trained individuals in the mid-range of that pyramid, notably workers with STEM

training. That’s when the equation gets challenging.”

Chow also said that, while some manufacturing jobs have been lost to robotics and to overseas concerns, “in the U.S., production per worker is actually rising” due to improved technologies. “Different skill sets are required to create a mold for the [old] jobs lost, whereas the workers here are often telling the computerized machines what shape and size to make a mold. That requires a whole different set of skills.”

He noted that retraining long-time workers can be challenging with today’s market calling for people who are skilled at computer-aided design, computer-aided manufacturing and computer numerical control (or operating robots).

“We need to embrace automation and continually train skilled people. In fact, we need federally-funded training centers,” said Chow. “Maryland is starting to invest some money into workforce training, which is a plus, but we also need centers with the current equipment. If you train people on the old technology, then you’re falling behind. And we need robust training facilities at the community colleges because we have a half-million jobs that need to be filled.”

The Debt Card

A worker shortage isn’t new, said John Freberger, director of special projects and facilities with Holmotro in Glen Burnie. “We started talking about this 10 years ago. It was moderate before then but parents were pushing their kids to go to college college, college.”

Today, Freberger said, some of those kids “are deep in debt and are making less than \$30,000 per year. I would have liked to have seen a swelling of the talent pool and the interest in manufacturing five years ago because now, we need to get more workers through the pipeline than ever.”

Manufacturing workforce development is personal to Freberger. “Manufacturing paid for my education

MPT to spotlight manufacturing

Anyone from the Baltimore area who remembers the classic era TV show, “The Port That Built A City And State,” hosted on WMAR-TV from 1950-1965 by politician and one-time journalist Helen Delich Bentley, will appreciate a new effort at MPT.

During the RMI event at the Baltimore Museum of Industry, the channel announced plans to secure funding for the production a 13-part TV series that tells the story of manufacturing in Maryland.

For Mike English, MPT managing director of content, it was easy to identify the problem of valuing Maryland’s manufacturing industry and plan to bring it more attention. “Most laypeople who we talk to think manufacturing is gone. But we know it’s alive, well and growing. It just looks a lot different than it did in the past,” he said.

MPT can point to a successful track record producing broadcast content about Maryland commerce. The state’s largest commercial industry, agriculture, is the subject of its long-running series, “Maryland Farm & Harvest.” It airs Tuesdays at 7 p.m. and is currently ramping up production for its seventh season, which will premiere in November.

“People who are not in manufacturing don’t understand that it’s alive and well with many solid, high-paying jobs.”

Peter Gourlay

and it’s been very good to me. I love it, I’ve been in it for 51 years, 25 here. I get tremendous satisfaction when I see a young person come through our doors and ask a lot of questions. They’re interested. That’s a positive. We need more of that.”

Plan in Hand

Today, it’s full steam ahead, said Peggy Walton, an instructional specialist in engineering technology at Anne Arundel Community College.

“The RMI mission is spot on,” she said. “One problem in Maryland is

that many people don’t think we have industry here and we do. They also think you have to have a four-year degree to be successful and that’s just not true. There are many fine opportunities available with a certificate or a two-year degree.”

Many students are still getting four-year degrees, said Walton, “but note that we had a student who held a four-year mechanical engineering degree who couldn’t find a job. So, he enrolled in our mechatronics program and got a job – while completing his certificate.”

What employers want, she said, is that hands-on experience. “Jobs in manufacturing are not getting filled because of the shortage of skilled workers. [Various concerns] need more exposure to programs, so people can start to understand that manufacturing is a viable way to make a living.”

As is often the case, there’s the challenge of perception. “There seems to be a stigma associated with these jobs. So, we need a long-term plan, not a band aid,” she said, “and through RMI, we have that long-term plan.”

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Feeling nautical?

Go for rum, fun and good food

By John Powers

In Elkridge, just off Highway 100 on Route 1 in Troy Hill, you will find a fun nautical restaurant.

Mutiny Pirate Bar and Island Grille, open less than a year, is a great place to meet friends for a drink and enjoy casual dining

Once inside of Mutiny, you quickly are immersed into an array of boat riggings, anchors, cannons, lobster crates and festive umbrellas (for those fun, fruity drinks). Even land lubbers will enjoy the feeling of being inside the hold of a ship.

With Happy Hour every day (except Saturday), Mutiny is a delightful place to meet friends and enjoy a libation. With a selection of 170 different rums, you will have plenty of drink options.

The U-shaped bar provides ample seating, if you need to wait for a table, to enjoy a mojito or one of an assortment of island sounding rum drinks (with those umbrellas that you see on the ceiling).

And if you want to get started eating at the bar, the menu offers "Buck-a-shuck" oysters daily, along with other reasonably priced menu items including Three Tuna Tacos, Cajun Gumbo and Steamed Mussels among other tasty appetizers.

Don't eat too much too soon. The dining space is casual and the fun, pirate theme sails through the menu which offers "Crispy Cannonballs," "Scurvy Nachos" and "The Moby Pickle."

If you're not ready for a full entrée, burgers named after Bluebeard and a "Walk the Plank" burger, which includes a fried egg and a hot sauce, are worth considering.

The entrees are festive and filling. "Shiver Me Tenders" is a spicy take on the traditional chicken breast. If you're in the mood for seafood, "Bermuda Triangle Fish Tacos" and "Jamaican Jerk Mahi Mahi" are fish dishes worth considering. The "Sea Dog's Platter" provides a tasty variety of good things to eat from the sea.. There are meat options, too.

As you can expect from a Steve Wecker restaurant, the wait staff is informative, attentive and fun. Our waiter, Damian, even wore an eye patch to match his black t-shirt.

If you are wise enough to save room for dessert, there are options which go beyond the traditional Key Lime Pie - which is tasty but sometimes, as the menu says, you are feeling like a little mutiny. So, try something new!

The Mutiny Pirate Bar and Island Grille is casual dining done well with excellent food and engaging service and some fun thrown in.

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ENTERPRISING WOMEN

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In this special section of The Business Monthly, we celebrate the achievements of professional women in their careers as executives, business owners and leaders. Through various paths of empowerment and networking, the business community is more successful because of the energy and commitment of women in leadership.



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CELEBRATING BEING BOLD IN THE CORPORATE WORLD



Abate brings energy and vision to Edwards

By **Susan Kim**
Staff Writer

How does positivity relate to strong leadership?

For Gina Abate, president and CEO of Edwards Performance Solutions (Edwards), a collaborative environment of positivity leads to results.

Edwards provides enterprise management, IT services, learning and development and cybersecurity. At the helm, Abate not only has industry knowledge but also the ability to form, encourage, and strengthen her team of more than 100 full-time employees and ten subcontractors.

One of her favorite quotes is: “Be an energy giver, not an energy taker,” and she believes strong leadership fits this methodology. “As a strong leader, you must create a results-driven, collaborative environment of positivity,” she said. “This creates a culture where everyone’s input is valued and your team provides suggestions rather than excuses or reasons why you shouldn’t.”

When team members feel their opinions are valued, they are more comfortable sharing bold ideas.

“Bold means raising your hand, speaking up, and participating,” Abate explained. “As leaders, we must also be bold – leading by example and taking action to get involved.”

Abate is always willing to pitch in and assist when necessary. “I see my role as an advisor and facilitator,” she said. “It is extremely important to set goals, empowering people to do their job while remaining present to ensure employees have exactly what they need to be successful.”

Big Monster Piece of Paper?

Edwards Performance Solutions helps



Gina Abate, president and CEO of Edwards Performance Solutions

companies think through all the components necessary to achieve high-level strategies. The company uses a methodology called the “Big Monster Piece of Paper,” which was actually in place before Abate joined the company in 2013.

“I tend to be a big-picture or strategic thinking type of person,” said Abate. “The Big Monster Piece of Paper method is a structured, top-down brainstorming approach to develop a detailed project work plan,” she explained. “It truly helps you take a step back and notice the minute details critical to achieve project or strategy goals.”

Edwards helps its customers organize and group tasks so they can see interdependencies. “It also allows all stakeholders to be involved in the early planning stages, which increases communication and the likelihood for success – an added benefit,” Abate said.

Staying connected

Abate also believes it’s important to stay connected and give back to her local business community. She serves on the

board of the Cybersecurity Association of Maryland, Inc. (CAMI), where she has been chair since January 2018. Through a partnership with CAMI, she also serves on the board of the Economic Alliance of Greater Baltimore.

CAMI exists to generate sales and jobs through Maryland’s cybersecurity industry. “We consider ourselves the match.com of the cybersecurity industry – connecting security product and service providers with government entities and businesses of all sizes,” Abate explained.

In addition to her leadership with CAMI, beginning in June Abate began serving on the board of the Howard County Chamber and as chair of the chamber’s GovConnects Advisory Council.

A word on growth

Abate and her team adjusted their business strategy to allow for significant growth. “Our goal is not just expansion for the sake of growth,” she said. “To achieve success we expanded Edwards’ market reach and increased our scope of services, leveraging foundational solutions.”

The company added cybersecurity

On Gina Abate’s calendar

September 19

CAMI is hosting a Maryland Cyber Solutions Showcase at M&T Bank Stadium. “This event provides an excellent opportunity for face-to-face interaction with local cybersecurity specialists,” said Abate. “Over 100 Maryland cybersecurity companies and supporting industries – such the legal and insurance sectors – will answer questions and help businesses determine risks and applicable cyber secure solutions.”
www.MDcyber.com/showcase

and IT services because they were natural extensions of the existing offerings and helped drive the mission to meet evolving customer needs.

“Over the next five years, I see Edwards continuing to grow: extending our federal, state and commercial business,” said Abate. “I always keep an open mind to adding services, as long as they leverage our expertise and meet customer needs. We believe this strategy positions us for future advancement, with the goal of doubling our size.”

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State ranked #18 for women

According to a new study, Maryland ranked No. 18 as the best state for women's rights.

Security.org released a study on The Best and Worst State for Women's Rights using the most recent data from the U.S. Census Bureau across four key categories: economic freedom, education, health and reproductive freedom, and political participation.

The state rankings and scores were determined by calculating a total of 12 sets of metrics. Three sets of metrics were used in each of the four categories.

Overall, Maryland women had the No. 18 overall score of 50.3 percent; D.C. had the highest overall score of 65.7 percent; Louisiana had the lowest overall score of 38.6 percent; and the national average score was 47.3 percent.

In the category of "economic freedom," three metrics were calculated: employment, earnings and business ownership. Maryland had the No. 2 highest score of 82.3 percent in this category. D.C. women had the highest score of 84.7 percent and Utah had the lowest score of 67.2 percent.

In the category of "education," three metrics were calculated: high

school, college and graduate degrees. Maryland had the No. 4 highest score of 49.4 percent in this category. D.C. women had the highest education score of 59.60 percent and West Virginia had the lowest score of 38.6 percent.

In the category of "health and reproductive freedom" the three metrics calculated were: mortality rates, life-spans and abortion rights. Maryland women had the No. 12 highest score of 63.5 percent in this category. New Jersey had the highest score of 67.2 percent and South Dakota had the lowest score of 28.5 percent.

For "political participation, the three metrics calculated were: voter turnout, females in Congress and state-level female representation. Maryland women had the No. 43 highest score of 24.8 percent in this category.

According to the study, the 10 best states for women's rights were D.C., Maine, New Hampshire, Oregon, Iowa, Washington, New Mexico, Hawaii, Nevada and Colorado. The 10 worst states for women's rights were Louisiana, Arkansas, Utah, Texas, Oklahoma, Mississippi, South Carolina, Indiana, Tennessee, Georgia.



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Anna Elhini was a leader in developing the annual Women's Conference in Howard County. She and her husband, Sammi, are the founders of Creatrix.

Creatrix founder led women's conference

By **Susan Kim**
Staff Writer

On many days, at any given time, Anna Elhini's mantra is: "Just keep going."

As cofounder and managing director of Creatrix®, and mother of nine-month-old Tessie, she often stretches her time to balance a full, successful life.

Creatrix, founded in Columbia in 2007, specializes in systems integration, systems architecture and software engineering with expertise in biometrics, case management and credentialing.

Elhini and her husband Sami named their company for Anna, as she is "the woman who creates."

For many, Anna Elhini is also a woman who helps others create success as well.

For the past three years, she has led the Women's Leadership Conference, organized by the Howard County Chamber. Since Elhini has been at the helm of the conference, attendance has grown, with 2019 drawing more than 300 people.

Elhini first made a connection with the Howard County Chamber by attending the predecessor to the Women's Leadership Conference, a Women in Government Contracting program. She then became involved with GovConnects, a business-to-government initiative that enables chamber members to benefit from the significant growth of the cyber security industry and other federal contracting activity in Maryland.

Entrepreneur on the move

On July 8 – which happened to be her 18th wedding anniversary – Elhini was in Franklin, Tennessee, about half

hour drive from Nashville opening a second Creatrix office.

Creatrix is growing, and now has 12 employees in Maryland with four already in Tennessee, where the firm is likely to hire up to eight more people within the next nine months.

Creatrix is partnering with the Nashville-based Idemia, a company specializing in identification verification. Together, Creatrix and Idemia are working on what Elhini describes as "a revolutionary way to handle attendees at sporting events and concert venues using biometrics."

For Creatrix, this marks a foray out of the federal contracting environment into commercial work. "We wanted to diversify our portfolio," said Elhini, who has started to navigate the business world in Tennessee and will return to Maryland for the month of September.

"If you're going through hell..."

How does she balance a baby, a new office that's 700 miles away and a current office that's still humming along with its own contracting work?

"There are some days I have to remind myself that we've faced every major stress: moving, a new office and a new baby," she said. "And we are fortunate. We are healthy."

Elhini tells herself the same thing she tells her employees: "Perseverance and determination are the keys to success."

She also likes the quote "If you're going through hell, keep going. We just kept trying and trying," Elhini said. "I think about this when I tell our employees to engineer greatness in whatever they do. I know it's cliché, but teamwork makes the dreamwork."

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CA completes five-year plan

Columbia Association (CA) recently completed a new five-year strategic plan for Fiscal Year 2020 through Fiscal Year 2024 (May 2019 through April 2024).

The plan outlines five strategic priorities for the future: *Identity, Resource Stewardship, Environmental Sustainability, Leadership Development, and Advocacy*. Each priority includes its own goal and set of objectives. Over the next five years, CA will develop strategies and key initiatives to realize each goal.

Identity.

We will expand our efforts to ensure the community knows more about Columbia Association and the overall value CA brings to enriching the quality of life in Columbia and beyond. Many people are aware of some of what CA does, but some are not aware of the full scope of services, programs, amenities and activities available to them. We will look for ways to continually improve our communication with our community and partners. CA will also create a stronger partnership with the village community associations and will sponsor events that increase community cohesion.

Resource Stewardship.

This goal involves aligning CA's resources with our priorities – examining our physical assets and allocating financial resources to those which we believe will continue to add value to the community. As I have written before, many of Columbia's physical assets



**FROM CA
PRESIDENT**

by Milton Matthews

and amenities have been around for decades. CA will assess the physical condition of these properties and their community impact, with a focus on being able to prioritize how we allocate the dollars in our budgets – operating and capital.

Environmental Sustainability.

CA's sustainability efforts over the past several years have earned numerous awards and have inspired others in the community – organizations and individuals – to be more proactive in this area. We need to continue advancing Columbia as a leader in sustainability, to include plans to mitigate and respond to climate change. CA will use fewer energy-generating resources and reduce its environmental footprint. Additionally, we will continue to maintain Columbia's open space – improving the quality of our watershed, supporting native species, and reducing the damaging effects of flooding and erosion.

Leadership Development.

CA will work with our community partners to develop the next generation of leaders. We should and

need to have greater participation – and better representation from our culturally and demographically diverse community. CA will be a beacon to encourage more people to get involved; to serve on advisory committees; and to pursue opportunities to engage with the many community groups and volunteer efforts available in Columbia and beyond.

Advocacy.

CA will grow its role as an advocate for the future of Columbia as a unique, diverse, master-planned community. We will have a seat at the table and a voice in conversations with other community stakeholders whose decisions will impact the community, including in the areas of New Town zoning, the environment, land use, alternative housing and smart development.

The strategic plan will serve as a “roadmap,” highlighting CA's priorities and areas of focus. It is inevitable that the day-to-day operations of CA will continue to evolve as a result of this work.

As we look forward, CA wants the community to reach its highest potential. We at Columbia Association, alongside our partners, are proudly working to help shape the future of Columbia and beyond.

Milton Matthews is president and CEO of the Columbia Association.

Pending payday nothing to celebrate

Have you contemplated starting your own business?

According to the Ewing Marion Kauffman Foundation's 2017 National Report on Early-Stage Entrepreneurship, an average of 330 men and women out of every 100,000 didn't just think about it – they did it each month.

Better Business Bureau of Greater Maryland is lifting local startups to break-through barriers to growth, customer satisfaction, loyalty and reputation management with our Building Better Business Behavior program, or B4 for short. The free program was initially offered exclusively to early-stage entrepreneurs through community managers at local coworking spaces.

The program harnesses BBB's extensive library of data, local case studies and performance standards. A second phase, which integrates ethical dilemma scenarios, is under development.

But let's rewind to an update on a settlement announced by the Federal Trade Commission on July 8. The headline read, “FTC Returns More than \$380,000 to Victims of Business Coaching and Development Services Scam.” In the release, the FTC reported 1,177 people will receive refunds. Sounds great, right?

The refunds stem from an FTC settlement against several businesses that purchased contact information for people interested in starting an online business and



**BBB
ADVICE**

by Angie Barnett

marketed them aggressively.

According to the FTC's complaint, company representatives promised the targeted individuals they would make thousands of dollars a month online if they bought business coaching and related services. The services often cost in excess of \$10,000. Most of the victims who bought in to the sales pitch failed to develop a functioning business, earned little or no money and often ended up in debt.

Do the math. Divided among the aspiring entrepreneurs who got caught up in the scam, the average refund works out to less than \$323 each. Sadly, many victims spent thousands on hollow promises and worthless information.

The FTC estimated the scheme took “\$8.4 million from consumers interested in starting an online business.” A related judgement was settled at \$6.75 million. The Commission said both judgements would be “partially suspended after defendants surrender

certain assets...”

In their complaints to BBB, a Hanover, Md. victim and another in Yorktown, Va., alleged they spent \$12,620 and \$9,995 respectively with Vision Solution Marketing. Both sought refunds and both acknowledged BBB was able to resolve their disputes in 2017, well before the FTC settlement.

So, what's the takeaway? There are several.

If you have a problem with a business – even if you are a business looking to resolve a dispute with another business – check with BBB. Our free complaint resolution service may be able to do for you what we do for thousands each and every year.

If that doesn't work, we have expert mediators and arbitrators at the ready.

Whether you're looking to launch your own business (or ordering something for your home or office), put in the time and do the research upfront. Talk with friends and colleagues. Check bbb.org. Look into an organization like SCORE.

If you want to learn more about our programs to boost businesses in Maryland, or you have a question, get in touch with us. We're local, just like you.

Angie Barnett is president and CEO of the Better Business Bureau of Greater Maryland.



CENTRAL MARYLAND CHAMBER by Raj Kudchadkar

We have a new address

The Central Maryland Chamber Is Moving! The CMC has been growing and running out of space in its current office.

In an effort to have the entire Chamber staff in one shared space, we are moving to an office suite at 8373 Piney Orchard Parkway in Odenton.

The CMC will still be right across from Fort Meade – the epicenter of the Central Maryland Region.

The office move will be complete on Thursday, Aug. 1. We hope you can visit us in our new space!

Tour & Taste – September 19

We are very excited to celebrate the tremendous growth and new development happening in the Central Maryland Region on Thursday, Sept. 19 from 4 p.m. to 7 p.m. at Tipton Airport.

This year the CMC will be conducting its first virtual tour of the growth in the region.

In addition to growth at Fort Meade, we will be profiling local development projects in Anne Arundel, Howard and Prince George's Counties.

This will be followed by a tasting of all the wonderful fare our region has to offer!

Getting profiled on the virtual tour is not just for projects in progress – profiling projects that are in the pipeline helps our public officials and business community prepare for the growth that's coming as well as that which has already occurred.

In addition to the many developers, bankers, real estate brokers and business owners who attend the Tour & Taste each year, we always have a number of elected and community leaders, making this a great opportunity to educate them about the needs and concerns of the regional development community.

We are already profiling projects by A.J. Properties, Academy Yard/StonebridgeCarras, Bozzuto, The Dolben Company, Elm Street Development, The Halle Companies, Live! Casino & Hotel, Reliable Contracting, and many more.

Don't be left out! Call the Chamber office to learn more about profiling your project: 410-672-3422.

Once the virtual tour concludes, attendees will get the opportunity to sample food from throughout the region. The Chamber invites restaurants and caterers to share samples of their delicious food with the regional business community.

Past participants have been Bagels 'n Grinds, Edible Arrangements, Grotto's Pizza, Newk's Eatery, The Prime Rib, Putting on the Ritz, Ruth's Chris Steak House, Whitehouse Caterers and many more.

Don't be left out! Call the Chamber office to learn more about profiling your restaurant's food: 410-672-3422.

Another Member Benefit

The Central Maryland Chamber is producing the annual "Relocation and Business Guide."

Full of facts, photos and information about the Central Maryland business community, the 2019-2020 publication connects with all Chamber members and many others in the business community.

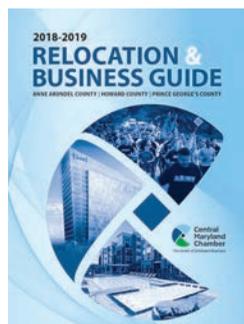
I am delighted that The Business Monthly, a member of the Central Maryland Chamber, has been selected to produce the "Relocation and Business Guide."

As part of your membership, every Central Maryland Chamber member receives a listing in the Business Guide. You will receive a copy of the Business Guide in October.

You also have the opportunity to publish an ad and to upgrade your listing. Your support directly benefits the Central Maryland Chamber financially.

The Central Maryland Chamber "Relocation and Business Guide" is an opportunity for us to stand united as a business community and to network with one another and to reach new opportunities. Thank you for being part of it all.

Raj Kudchadkar is president and CEO of the Central Maryland Chamber.



HOWARD COUNTY CHAMBER by Leonardo McClarty



The membership of the Howard County Chamber is becoming as diverse as the business community it serves.

Not your father's Chamber

For many, mentioning a chamber of commerce evokes the image of a white, male dominated, exclusive club. Some even view chambers as stuck up, snobbish and cold.

That may have been the case for many years in many parts of the country. If we are honest, many have even said the same thing about this chamber.

While that may have been true in the past, I'm excited to say that your Howard County Chamber (Chamber) is as diverse and inclusive as ever. Consider our current staff and board of directors. Although small in number, the Chamber staff is multigenerational and represents African American, Asian and white populations.

The current Chamber board is evenly split between men and women at 17 apiece, and includes three members of Asian descent, seven African Americans and one Latina. The board is a mixture of Millennials, Gen X and Baby boomers. To top it off, the board is led by an African-American male.

Ethnicity and gender aside, the Chamber board is diverse in the size of the companies it represents. There is a large contingent of small business, along with a good balance of middle market and large corporations. There are also companies located throughout Howard County and Central Maryland represented on the board.

Truly, no one can say this is a board of solely large corporate interests.

I am sure there are some who are wondering why this is being mentioned.

Despite Columbia's enduring mantra of diversity and inclusiveness, there are many in the business community who have not always felt invited. If we are going to "talk the talk," it's imperative that we learn to "walk the walk."

This year alone, we held our first multicultural mixer where we networked with the Asian and Indian business communities, as well as members of the Maryland LGBT Chamber.

I know there are some who feel the Chamber is what it has always been. For those, I invite you to visit with us again and attend some of our functions.

The current staff and board are working diligently to have an organization that is open to all who want to do business in Howard County. From our invited speakers, to our event locations, your Chamber wants people to see themselves when they see us. This means being diverse and inclusive in all respects, including industry, business size, geographic location, political ideology, gender, race and sexual orientation.

Again, I invite you to check us out, we are open for your business.

Leonardo McClarty is president and CEO of the Howard County Chamber.

AACC builds Health and Life Sciences

By Mark R. Smith
Senior Writer

It was a happy occasion recently at Anne Arundel Community College (AACC) when a long-anticipated project was announced that promises to breathe new life into the college's offerings.

A 175,000-square foot, three-story Health and Life Sciences Building will rise up on the former location of the pool and the Schwartz Building on the Arnold campus.

That's where the community joined Dawn Lindsay, AACC president, the college's board of trustees and local dignitaries to hear about the innovations and opportunities that will be created by the new structure.

The science building will have 19 biology labs, 11 health science labs, a 160-seat lecture hall, a greenhouse, classrooms, computer labs, study/meeting rooms, tutoring and advising as well as faculty and deans' offices.

AACC awarded the \$13 million design contract to the SmithGroup's Washington, D.C., office; and the \$91 million construction project to the Whiting-Turner Contracting Co., of Baltimore. An additional \$13 million is budgeted for equipment and furnishings.

Funding was provided by the county and state; with the building slated to open in August 2021.

Going for Silver

The Health and Life Sciences Building, a key component of AACC's 10-year Facilities Master Plan, will allow for the expansion of the college's nationally-ranked nursing program. It also will host an environmental center where cutting-edge research will be conducted in an effort to enhance the region's overall health.

Just as importantly, it also will offer flexibility to accommodate programs yet to be created to meet the demands of the ever-evolving health industry.

It's high time for the new building at AACC because "Arundel and Old Mill high schools have more updated facilities," said Melissa Beardmore, the college's vice president for Learning Resources Management, who noted that the state and county funding for the project paves the way for LEED Silver status.

The new building can't open too soon as health sciences classes are presently being offered in the Florestano Building, located on AACC's west campus, which

was designed for administrative purposes. "The lack of space and lower ceiling heights, among other issues," said Beardmore, "made it obsolete."

Making It Real

Elizabeth Appel, dean of the School of Health Sciences at AACC, said the administration is "beyond excited about what will be a state-of-the-art building."

Appel said merging of life sciences and health sciences under one roof will be a benefit.

The new space will also enhance opportunities for professors and instructors to provide simulated experiences.

"We've been successful using grant and donor funds to acquire equipment and simulated recordings, and even mannequins and actors," Appel said. "However, the current setup wasn't designed for simulated learning."

She added, "The new building will be wired to present those experiences throughout. We'll also have a simulation center for what is called inter-professional learning. That means emergency medical technicians (EMTs), for instance, can work with physicians' assistants, physical therapy assistants and radiological techs."

The Health and Life Sciences Building, a key component of AACC's 10-year Facilities Master Plan, will allow for the expansion of the college's nationally-ranked nursing program.

Appel said the school is even able to mimic a hospital wing and an exam room. "We have [a similar configuration] in the current building but it was not designed for that purpose from the standpoint of infrastructure and space."

The new building "will feature EMT and paramedic labs as well as simulated bedrooms, bathrooms, kitchens," she said. "This makes preparing to work in various situations more real for the students. We'll also have a real ambulance set up outside the lab."

Simulation is "a huge deal for the project, because it gives students more



Open areas with ample room for study will be key features of the new Health and Sciences Building at Anne Arundel Community College's Arnold campus.



exposure to real environments," said Greg Mella, vice president and project manager for the local office of the SmithGroup.

So, what's needed to enhance the student experience, from an architectural standpoint?

"White box classrooms: two of 60 feet in depth that can be combined to 120 feet. That's not notable, aside from the fact that it's a blank canvass," said Mella. "By simulating a triage-type situation, we can prepare students for what they'll really be facing, like resuscitating a patient or dealing with a heart attack. It's a scenario that offers an upgraded degree of specialization."

New Model

AACC students also provided input. "We took a survey of students and also found they wanted more informal study areas, like a student commons. Some of them told us they had been studying in their cars. But in two years, they'll be able to stay in the new

building all day," he said.

The next step, said Beardmore, will be renovating the Dragun Science building, which was part of the Arnold campus when it debuted in 1969. That move will address another issue the community colleges often face – aging inventory.

"We have dated and old facilities that are often undersized, especially in the science and technology fields, which doesn't serve a training institution well," said Bernie Sadusky, executive director the Maryland Association of Community Colleges, in Annapolis.

At AACC, Sadusky feels the administration "did a great job in taking academic programs and identifying current workforce needs and future opportunities, and situating them in one building."

He added, "Allied Health is a happening field," he said, "and this project is the emerging prototype for careers as well as facilities. AACC is doing a good job, and other institutions are taking a similar approach. This project is indicative of what the future holds."

Master Aging: Charting life's course

Updated event gets new look for an old problem

By Mark R. Smith
Senior Writer

For two decades, the 50+ EXPO was a Howard County staple. Held at Wilde Lake High School, it offered opportunities, and perhaps more importantly reinforcement, to get regular checkups and to keep abreast of how to live their best lives.

Given its popularity, the Howard County Office on Aging and Independence is taking a new approach for the event's 21st year that will take the event to another level. And that's starting with the new name: the event is now known as Master Aging.

Also new is the location of the event, which will take place on Saturday, Oct. 19 from 10 a.m. to 3 p.m., at Howard Community College (HCC), as well as the affiliation with a new organization called Encore Howard County, which will encourage attendees to examine what it terms "encore adulthood" for those between 50 to 75 year of age.

New Phase

Encore adulthood, by general definition, "is when older citizens and workers gradually wind down to a more active life, rather than abruptly retire," said Elizabeth Mahler, Encore founder.

"People are living longer, healthier lives and we're here to assist them in charting their course as they move into their next stage," said Mahler, "and we're here to work with organizations across Howard County to redevelop programs and services with a focus on that demographic."

The event, which used to have "about 160 booths," said Kim Henry, spokesperson with Office on Aging and Independence, now will have "about 62 vendors, as well as sponsors to help defray the cost. County agencies will be involved, have been very supportive and will have staff on hand."

Henry said Master Aging will take "a more educational route, with a more interactive approach for attendees and who are very proactive in their approach to aging," noting that, in its previous incarnation, the event "was playing to an older demographic."

"Now, we're hoping to attract 'younger older' adults, who could be any age," she said. "Many people are



Master Aging

Engage ✦ Educate ✦ Inspire

We're looking to empower the people at that age to find out what they want to do.

Elizabeth Mahler

looking for services for a parent or they may want to be proactive themselves. This event is now about lifelong learning, rediscovering senior centers, promoting active programs, etc., and working with Encore will help us reach the new audience."

Courtney Barkley, spokesperson for the Howard County Department of Community Resources & Services, also said the new approach will get attendees to approach their health care in a more proactive way.

"For instance, diabetes and heart disease lead to strokes, which lead to vascular dementia," said Barkley, who noted National Council on Aging figures that 80 percent of older adults have at least one chronic condition and 68 percent have at least two. "People don't realize how unmanaged chronic conditions lead to [further complications of] health issues," she said. New programs like Master Aging are designed to promote taking action and to alleviate "drain on the system."

Greater Space

Beth Homan, spokesperson for HCC, spoke about how the event's new venue will encourage a greater exchange of information. "Our mission is to provide pathways to success and education for a lifetime, so Master Aging presents wonderful opportunities."

With HCC's facilities, she said, the

event "is able to spread out" to three buildings: Duncan Hall, the Health & Sciences Building and the Horowitz Center, with parking available.

And for HCC, it's also an opportunity to introduce county residents to the college. "Sometimes, it's been years since people have been to visit the campus and this event will present a prime opportunity for them."

On that note, HCC will have information about the college available at Master Aging, which will encompass various seminars. For instance, its Division of Continuing Education is developing a panel discussion about teaching and volunteering, said Homan. "We also see that there are many residents 50 and older who are experts in their professions and might share knowledge or their time with students in the future."

"They'll know these opportunities are available to them, as well as the broad array of credit and non-credit courses," she said adding that seniors who are 60 and older can receive a tuition waiver for both.

Homan added that the Capitol Steps will be performing (for a suggested

There are many residents 50 and older who are experts in their professions and might share knowledge or their time with students in the future.'

Beth Homan

donation" at Master Aging and that negotiations are ongoing for who she could only identify as "a dynamic speaker."

'Younger Older'

All told, this year's event is about "that newly defined phase of life," said Mahler.

"There are different phases of retirement, because people are living longer and living healthier," she said. "They have opportunities that our parents never dreamed of. That part of life has never really been explored, so that's why we will offer what we're calling a mini-Encore transition journey. It's so they can learn more about themselves."

"Today's 50-75 demographic is the 'younger older,' with the older segment getting farther and farther in the future," she said. "That time is really a series of transitions and we're looking to empower the people at that age to find out what they want to do – and when they find out, we want them to say, 'Wow, that's me.'"

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“Encore” network helps seniors stay active

By Susan Kim
Staff Writer

A new network for seniors in Howard County, Encore, has opened some fresh possibilities for seniors, especially those eager to embark on new adventures or rediscover previous interests.

Partnering with existing organizations in Howard County, Encore is about harnessing the energy of seniors.

“People at this age are changing the world because they have so much talent,” said Elizabeth Mahler, Encore Howard County co-founder.

Encore is also about forging intergenerational and volunteer connections, she added. Although there is a network of Encore organizations across the country, Howard County’s Encore has already become a unique entity based on local input.

After distributing a written survey to collect input on how to build the organization locally, Encore Howard County founders, which include Patricia Sasse and Mary Thompson, along with Mahler, have a mission that helps seniors envision a future where “retirement” is no longer based on an arbitrary age defined by others, but instead, as a series of meaningful transitions across older adulthood which begin and end through individual choice.

Entrepreneurial endeavors

From webinars to book clubs, networking events to special speakers,



Patricia Sasse, Encore Howard County co-founder

“Retirement is no longer based on an arbitrary age defined by others but instead, as a series of meaningful transitions.”

Encore Howard County has quickly built its repertoire of activities and programs.

Encore programs not only help seniors find out about outings and

opportunities but they also feature speakers who inspire retirees to launch new endeavors, whether on an entrepreneurial basis or a volunteer one.

In June, Tracy Quisenberry, founder and executive director of Icing Smiles, talked with Encore Howard County about the inspiration and operation behind her nonprofit, which produces custom celebration cakes and other treats for families impacted by the critical illness of a child.

“Why does a child who’s sick need a cake?” asked Quisenberry, summing up the question rising for many seniors in the audience. “The families we serve have been rocked. Their world has been completely turned upside down. We help create some positive memories during a difficult time. We make a difference one cake at a time.”

Since being founded in 2010, Icing Smiles has served more than 18,000 children.

“It’s not because there’s something extraordinary about me,” said a modest Quisenberry. “As a matter of fact, you’d probably say I’m the definition of ordinary. When I founded Icing Smiles, I

was an accountant during the day, a minivan-driving, golden doodle-owning suburban soccer mom.”

She was also a perpetual volunteer but could never quite find a volunteer slot that fulfilled her enough. She discovered an entrepreneurial spirit she never knew she had. And now she has recruited more than 11,000 volunteers – or “Sugar Angels” – across the world to bake and decorate cakes. She manages the team virtually, with some essential set policies and procedures.

As Quisenberry talked to the retirees gathered around her, she candidly asked: “What makes you happy? Where does that intersect with what the world needs? You have the opportunity to be more deliberate and have more freedom with how to use your time.”

That freedom, she added, is both exhilarating and intimidating. “I’m not necessarily suggesting you go out and start a nonprofit,” she said. “You can start small: with a kind word to a stranger. Holding a door for someone. Buying coffee for the person behind you.”



Seniors gather for the launch event of Encore Howard County.

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Sherri Collins-Witzke, CFSP, CCSP (President), right, and daughter Samantha Logan, CCSP (Vice President and Licensed Mortician)

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PEOPLE IN BIZ



Nazarian



Wesson

New staff at HCGH

Howard County General Hospital (HCGH) has announced Jeanette Nazarian, M.D., president; and Hadley Katharine Wesson, M.D., vice president; as new professional staff officers. Nazarian joined the hospital staff in 2012 and is the director of the hospital's Intensive Care and Special Care units. Wesson is a general surgeon with The Johns Hopkins Department of Surgery, Division of Acute Care Surgery, practicing at HCGH. They will serve two-year terms.

Human Rights administrator

Howard County Executive Calvin Ball announced Yolanda Sonnier as the new head of the county's Office of Human Rights. Previously, Sonnier served as a partner at Randall & Sonnier before becoming the principal attorney at Sonnier Legal & Consulting Group.

Arundel names Beauchamp

Anne Arundel County Executive Stuart Pittman has named Jim Beauchamp budget officer. Beauchamp has served as acting public works director for the City of Annapolis and is currently a town councilmember in Centreville, Md., on the upper Eastern Shore.

Corbin retires from OBI

Opportunity Builders Inc. (OBI), in Millersville, has announced the retirement of Rod Corbin, director of operations. He has most recently been managing the packaging, assembly and distribution operations at OBI, where he was employed for nearly 28 years.

CFHoCo names Panepento

The Community Foundation of Howard County (CFHoCo) has named Peter Panepento chair of the board of trustees. Panepento is co-founder of Turn Two Communications, a Columbia-based public relations and communications firm.

NAI's Glassberg honored

The United Way of Central Maryland honored Abby Glassberg of NAI with its Frank Miller Spirit of Partnership Award. Glassberg was selected based on her work on the proposed United Way ALICE (Asset Limited, Income Constrained, Employed) daycare center in Howard County.

Versant welcomes Weibel

Versant Health, of Linthicum, has added Mark Weibel as regional vice president, third party commercial sales. He has more than 25 years of experience in the insurance industry with companies such as EyeMed Vision Care, Dearborn National and Humana.

Scanlon president-elect of Rotary

Kelsey Scanlon has been named president-elect of the Rotary Club of Glen Burnie. She is the financial secretary for the math and science departments with Anne Arundel County Public Schools, where she has worked for three years.

HCEDA completes phase one of new Innovation Center

The Howard County Economic Development Authority (HCEDA) announced the completion of the first phase of the Howard County Innovation Center Project with the conclusion of 3rd floor renovations and the relocation of the Maryland Center for Entrepreneurship (MCE) to the facility.

As part of the Innovation Center project, the third floor of 6751 Columbia Gateway Drive was fully renovated and converted into a premier 16,000 sq. ft. business incubator space, featuring private offices, coworking space, conference rooms, and two multiuse classroom spaces. It is now home to the MCE's 19 resident companies, multiple business support organizations, and four HCEDA staff members, further adding to the entrepreneurial ecosystem being created in the building.

"Bringing the community and resources of the Maryland Center for Entrepreneurship into the Howard County Innovation Center was a necessary step towards completing the overall mission of this building," said Lawrence Twele, CEO of the HCEDA. "The MCE brings a set of resources that are critical to the support of our small business and entrepreneurial community. It is our goal to make this newly renovated space the flagship for entrepreneurship across the region."

The MCE, which is an initiative of the HCEDA, is tasked with supporting the growth and development of small businesses and entrepreneurship in Howard County. The center was previously located at 9250 Bendix Rd in Columbia, a space it occupied since its founding in 2000.

As part of the relocation of the MCE, the HCEDA's Catalyst Loan Fund also moved to the Howard County Innovation Center. The Catalyst Loan Fund is part of Maryland's Video Lottery Terminal Small, Minority and Woman-Owned Business Account initiative.

Patapsco Valley Heritage gets \$216,000 grant

The Maryland Heritage Areas Authority (MHAA) announced matching grants totaling \$216,000 for Patapsco Valley Heritage Area non-profits and local jurisdictions.

The grant funds support heritage tourism projects and activities that draw visitors and expand economic development and tourism-related opportunities in the Patapsco Valley.

An additional \$47,000 in matching grants were placed on the reserve list, potentially receiving funding as well for fiscal year 2020.

Funded projects in the Patapsco Valley Heritage Area include: Friends of Patapsco Valley State Park, "Mobile Interpretive Park Center;" Patapsco Heritage Greenway, "EC 250 Video Project;" Ellicott City

Partnership, "Finding Your Way in Ellicott City."

Reserve list project recommendations were: Community College of Baltimore County, "Educating visitors through interpretive signage" and Friends of Patapsco Valley State Park, "PVSP Trail Work Series."

In addition, Patapsco Heritage Greenway received a Management Grant for \$100,000, a Block Grant for \$25,000, and a Marketing Grant for \$17,500. PHG's Marketing Grant will be dedicated to bringing in Heritage Tourists to the Patapsco Valley Heritage Area and highlighting the wonderful resources in our area.

All funds from the Block Grant will be used for mini-grants to Patapsco Valley Heritage Area

partners and stakeholders.

This year the state awarded 109 matching grants totaling \$5 million to Maryland nonprofits, local jurisdictions, and other heritage tourism organizations by the Maryland Heritage Areas Authority (MHAA). These grant funds support heritage tourism projects and activities that draw visitors to and expand economic development and tourism-related job creation in Maryland's 13 certified heritage areas.

Every dollar of MHAA state grant funding has a return on investment of \$4.45, generates \$19.8 million in state and local taxes, and creates 3,146 jobs annually. For this round of grants in FY20, more than \$5.9 million in funds were requested with \$5 million awarded.

Howard Hughes exploring a sale

Howard Hughes, the major developer of downtown Columbia, is exploring a potential sale.

According to Bloomberg, Howard Hughes Corp. is working with advisers to “explore strategic options including potential sales of the company.”

As news leaked out, Howard Hughes stock jumped 37 percent.

Howard Hughes has been a major developer of the revitalization efforts in downtown Columbia as well as other master planned communities across the United States.

Howard Hughes is working with Centerview Partners on the review, which may also result in a sale or spinoff of certain assets, a recapitalization or changes in corporate

structure, according to Howard Hughes.

In a statement from the Howard Hughes Corp, Chief Executive Officer David Weinreb said, “Our business continues to perform extremely well across our three core segments, with price per acre of land sold, net operating income, and condo sales all exceeding our expectations; however, our stock continues to languish below its net asset value per share. The board and management are determined to close the significant gap between our share price and the company’s underlying net asset value.”

The company has not set a timetable for the conclusion of its review of strategic alternatives.

Secom expands, adds VA office

Secom, a Columbia-based security company, is moving to larger office and expanding to Hampton Roads, VA.

The new office, located at 10240 Old Columbia Road, is designed to offer DoD customers hands-on experience with Secom’s Sensitive Compartmented Information Facility (SCIF) capabilities. Features include a state-of-the-art demonstration room outfitted with multiple access control, alarm, intercom and CCTV systems.

“Secom provides such a wide breadth of services, from helping small businesses avoid big trouble locally, to the national level where our state-of-the-art systems help to safeguard some of the nation’s most important information,” said Secom founder and president Mike Toomey. “This new space is the perfect showcase for what we do here.”

Secom’s new office is three times larger than the company’s former

headquarters. Secom also opened its second location July 1 in Hampton Roads, with a specific focus on catering to the region’s UL 2050 and government clients.

Secom’s UL 2050 certification authorizes the company to sell, install, and maintain SCIFs within a radius of 200 miles or 4-hours, making the Hampton Roads office an ideal option for Norfolk and Richmond customers.

In addition to servicing UL 2050 accounts, Secom’s Hampton Roads team will provide security optimization for industrial, commercial and small businesses throughout Virginia.

Secom, LLC, is a top-rated Maryland security company that draws on more than 50 years of design, implementation, and service experience to provide state-of-the-art solutions to small businesses, commercial properties, and Federal, state, and local government agencies in 22 states across the country.



One million pounds of food

The Howard County Food Bank hit a huge milestone in June, distributing a record-setting one million pounds of food in one fiscal year! Howard County residents in need can receive organic produce, milk, eggs, meat, diapers and more when they shop at the Howard County Food Bank. The Food Bank reports that summer is always a challenging time because there is typically a big drop in donations as donors are out of town and at the same time, there is an increase in customer visits because school is out. The Food Bank reminds readers, “Hunger doesn’t take a vacation, the need is really year-round.”

Vantage Point recognized for supporting LGBT adults

Residences at Vantage Point in Downtown Columbia received recognition for the quality of services and support offered to its LGBT community from SAGE (Services & Advocacy for GLBT Elders), the oldest and largest organization dedicated to improving the lives of LGBT older adults.

SAGE, in partnership with other organizations and with funding the U.S. Department of Health and Human Services, developed a training curriculum to educate staff in aging services organizations and improve conditions for LGBT older adults.

Vantage Point management staff and employees received training from SAGE

and were awarded the SageCARE Silver certification at its conclusion.

The purpose of the training was for the retirement community to identify and make changes to serve LGBT old adults and ensure that these older adults have necessary services and supports to successfully age in community.

As a prelude to the training, SAGE noted that its purpose is to ensure an outcome in which “residents and their families are treated fairly, with warmth and compassion and welcomed for who they are, without the need to hide themselves or go back in the closet.”

SAGE reports that there are 3 million LGBT seniors in the United States now, a number that is expected to rise to 7 million in the next decade.

Elements of the training include practical tips on sensitivity to friends and relatives of LGBT residents, as well as staff members.

In addition, Vantage Point management and employees were trained on basic knowledge of LGBT terms, unique needs and best practices on how to be welcoming to LGBT residents, potential residents and their families.

Residences at Vantage Point is noted for its arts, cultural and educational activities, as well as for resident engagement with the larger community of Columbia. It is located at 5400 Vantage Point Road.

Leadership Anne Arundel names new board and officers

Leadership Anne Arundel (LAA) announced new officers and board members beginning July 1. Those appointed to leadership positions are: Chair Patrick M. Shurney, area executive, First Citizens Bank; Vice Chair Chris Barber, chief nerd, Cheaper Than A Geek; Treasurer Jason Powell, branch manager, Fidelity Investments; Secretary Donald Nippard, Senior Business Developer, Skyline Technology Solutions; Program Committee

Chair Bruce Morgenstern, Vice President, Anne Arundel-Annapolis Community Emergency Response Team (AAACERT); Alumni Chair Elaine M. Shanley, Finance Forward; Past Chair Kevin A. Chase, Senior Director, Program and Business Management, Comtech Telecommunications Corp.

New board members include: Trish Farrell, senior vice president & principal at MacKenzie Commercial Real Estate Services; Derek

Matthews, special projects manager/community outreach coordinator for the Office of the Anne Arundel County Executive; Craig LeVesque, vice president of slot operations at Live! Casino & Hotel;

The mission of LAA is to provide people of diverse backgrounds with the education, resources and networks necessary to become successful proactive leaders. LAA has over 1,300 graduates from its four (4) core programs.



By Susan Kim
Staff Writer

From the Outer Banks to Ocean City, Rehoboth to Bethany, Sandy Point to Virginia Beach, many of us take our vacation at the oceanside (or bayside). Our favorite places tend to be within driving distance. Fortunately, our region has diverse beaches for many tastes. Below, a sampling of the most popular destinations.

OUTER BANKS **North Carolina**

The Outer Banks are known as “America’s First Beach.” Why? In 1953, Cape Hatteras was named the country’s first National Seashore, setting aside recreational areas and public access to a coastal North Carolina wilderness. From central Maryland, the seven-hour

drive to the Outer Banks can stretch into ten hours given local traffic. Still, it’s one of the most popular vacation destinations, with many people renting a beach house with friends or family.

BETHANY, DEWEY, LEWES, **REHOBOTH** **Delaware**

Delaware is a “drive-to” destination and 16.6 percent of Delaware’s tourists are from Maryland, second only to Pennsylvania with 28 percent. When our business community vacations in Delaware, we are supporting our sister and brother entrepreneurs in that state. “Travelers coming to Delaware to explore the state’s endless discoveries are also supporting its \$3.4 billion tourism industry, which employs 43,000 people,” said Liz Keller, Delaware Tourism director. “Small businesses

are the backbone of that sector of the economy. And as annual visitation to Delaware has increased over the past decade so have the new opportunities tourism entrepreneurs have for growth and success.”

SANDY POINT **Maryland**

While it’s not the ocean, Sandy Point State Park is a fun day trip and the water is a bit salty. The public recreation area is located at the western end of the Chesapeake Bay Bridge in Anne Arundel County. The 786-acre park has beaches and picnic areas, a marina store and boat rentals.

OCEAN CITY **Maryland**

Ocean City is not only a popular tourism destination for the state but

also a major tourism-related source of income. In August 2018, Ocean City reported \$3,764,599 in room taxes and \$10,233,464 in tourism-coded sales tax.

Other popular Maryland destinations: Assateague Island National Seashore, Calvert Cliffs State Park.

VIRGINIA BEACH **Virginia**

A record 19 million people visited Virginia Beach in 2017, spending a record-setting \$2.45 billion.

In addition to spending classic beach days on one of the cleanest beaches of its kind, the marshes and open waters of Back Bay National Wildlife Refuge and False Cape State Park make for great kayaking, hiking, fishing and more.

<p>REPSTAGE.ORG Tickets on sale in July</p>		<p>SOUVENIR By Steven Temperley Directed by Joseph W. Ritsch September 5-22, 2019</p>	<p>KILL MOVE PARADISE By James Ijames Directed by Danielle A. Drakes REGIONAL PREMIERE February 20–March 8, 2020</p>	
		<p>E2 By Bob Bartlett Directed by Joseph W. Ritsch WORLD PREMIERE October 31–November 17, 2019</p>	<p>DAMES AT SEA Book and Lyrics by George Haimsohn and Robin Miller Music by Jim Wise Directed by Michael J. Bobbitt April 30–May 17, 2020</p>	