

TOWSON LIVE

July 2024



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★ TOWSON 4TH OF JULY PARADE



Thursday, July 4th
10:30 am - 12:30 pm



Support the Parade &
Donate today
www.towsonparade.com



Don't forget to register for
Towson's
4 on the 4th Race
<https://runsignup.com/Race/MD/Towson/Towson4onthe4th>



 Your neighbor.
Your guide.
Your bank.







Towson's

4 on the TH

★ 4 MILE RUN ★

Celebration

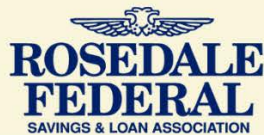
Thursday, July 4th, 2024

@ 8:15AM

TOWSON

400 WASHINGTON AVENUE

RUN THE PARADE COURSE!



Your neighbor.
Your guide.
Your bank.

<https://runsignup.com/Race/MD/Towson/Towson4onthe4th>

Towson Farmers Market Every Thursday!

JUNE 6 - NOVEMBER 21

10:30AM-2:30PM

**ON ALLEGHENY AVE
BETWEEN YORK RD &
WASHINGTON AVE**



www.towsonchamber.com

410-825-1144

@TowsonFarmersMarket



FEET ON THE STREET IS BACK!

FIRST FRIDAY OF EVERY MONTH ONLY

 Allegheny Avenue

6:30pm – 9:30pm

LINE UP:

July 5: Crushing Day

August 2: Weird Science

September 6: Uptown Roar

**TOWSON**
CHAMBER OF COMMERCE

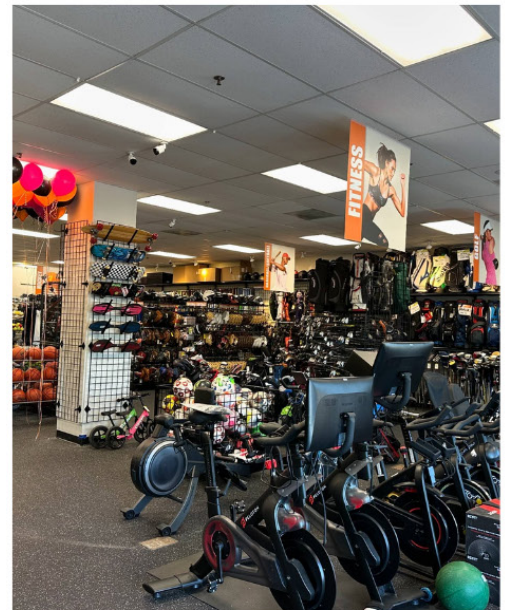
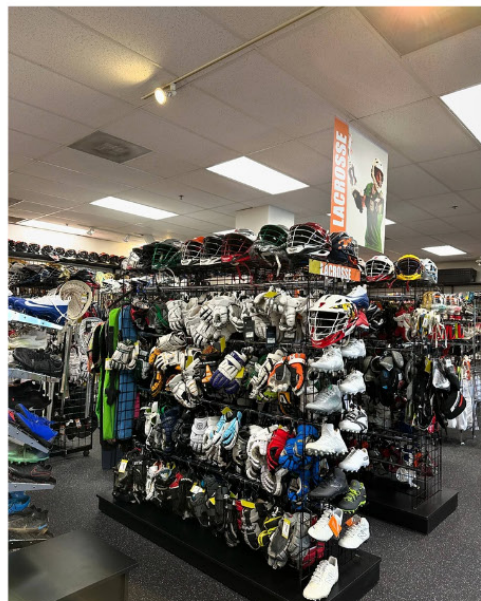
Towson Chamber of Commerce 60th Annual Golf Tournament



PLAY IT AGAIN SPORTS

Timonium, MD

Grand Opening & Ribbon Cutting Ceremony



TOWSON LIVE



Farmers & Merchants Bank Grand Opening





Holy Cow Edible Cookie Dough & Ice Cream Grand Opening



June Annual Cocktail Party Sponsored by



Your neighbor.
Your guide.
Your bank.



StarTUP Meet & Greet



THE STARTUP



NEW MEMBER SPOTLIGHT Welcome to the Towson Chamber!



Capital Bank

Todd Warren
6711 Columbia Gateway Dr, Suite #107
Columbia, MD 21046
(443) 221-6866
Bank



Lykos Pharmacy

Angela Lykos
2101 York Road
Timonium, MD 21093
410-252-4225
Pharmacy



PickUp USA Fitness Towson

Chris McNeal
8855 Orchard Tree Lane
Towson, MD 21286
410-832-3666
Basketball Club

Please Join Us!

July Cocktail Party

Wednesday, July 17
5:00pm - 7:30pm

Please RSVP Online
Sponsored by M&T Bank

Home2 Suites by Hilton Towson
21 W Susquehanna Avenue
Towson, MD 21204

Have you renewed your
membership for 2024?

Membership can be renewed
by sending a check to the
Chamber office or over the
phone via credit card:
410-825-1144

Questions? Contact Calixta
calixta@towsonchamber.com

Advertising &
Promotion
Opportunities

One-Page Insert

Advertise a special
sale or promotion with
an 8.5x11" insert for
\$50 in our monthly
newsletter. Advertising for
community events is free.

Email Sponsorship

"Sponsor" an email
that goes out to over
1500 business contacts.
Includes your logo and
a click-through to your
website. (Costs vary)

Towson Times

Advertise in the Towson
Times (costs vary)

Questions?

Contact: Nancy Hafford
nancy@towsonchamber.com

Member-to-Member Benefits

Enjoy these specials offered exclusively for members of the Towson Chamber. Businesses may reference the Chamber Directory, or contact the Chamber office to confirm eligibility.

Express Employment Professionals: First 1/2 day on Express Pros (\$100 Value) – Towson Chamber member organization who use Express for your next staffing need will receive 4 hours of service deducted from your initial invoice for your first Express associate. stephen.enoch@expresspros.com

Dogtopia of Towson: alexander.davis@dogtopia.com
Two free weeks daycare enrollment for Towson Chamber Members.

Jazzercise Lutherville: Joyce Cardwell jazzyjoyce2@yahoo.com
Towson Chamber Members receive one free week

Charles Village Pub & Patio- Melony Wagner melony@cvptowson.com
20% off to members for food, beverages, and catering. This offer cannot be combined with any other discount or promotion.

Nancy Hofmann, Compass Realty & Live Towson- Nancy.Hofmann@compass.com -
FREE professional home staging when you sell your home with Nancy Hofmann, Compass – Towson Office.

Fully Promoted Towson - Jessica Joyce, jessica.joyce@fullypromoted.com
One free digitizing of company logo (\$69.00 value) to all chamber members. Must mention member-to-member promo.

Integrated Pest Services - Sandy Jenkins, service@ipspest.com
10% off of all pest services for Towson Chamber members

RISE Biscuits and Donuts – David Brindza, towson@risebiscuitsdonuts.com
Free Sweet Treat Platter (\$31.95 value) to all Catering Breakfast and Lunch orders over \$100. Monday through Friday. Pickup between 7:30 am and 2 pm. Must mention the Member to Member promo.

The Point in Towson – Erica Russo, erica@thepointrg.com
20% off to all members for food, beverages and catering. Cannot be combined with any other discount or promotion.

The 10% Rule

Keep your business local and make 10% of your expenditures stay within Towson. Just think of the impact... If a company grosses \$300,000.00 per year and they see an additional 10% or \$30,000.00, that could mean hiring someone, expanding product lines, or making their interior and exterior look better. Keep business in Towson and create a positive environment for our community!

Student Activities

WELCOME TO TU

SPONSORSHIP TABLING OPPORTUNITY

We are thrilled to invite you to our annual event, *Welcome to TU*, designed to introduce incoming and returning students to the vibrant local community and offer a wide array of social activities. This event is the perfect opportunity for students to familiarize themselves with campus before classes begin, meet their fellow classmates, and discover Towson's best local dining options. As a part of this event, we would love to invite your restaurant to participate by setting up a table on campus (or food truck) and offer your delicious menu as samples to our students.

EVENT DETAILS

Date: Friday, August 23rd, 2024

Location: TU Campus

Time: 7pm-11pm (vendors will have staggered arrival times and serve while supplies last)

Attendance: 4,000 students

Need: 1,000 sample sized servings of your favorite menu items

SPONSORSHIP BENEFITS

- Prominent Logo Recognition on Event Day Signage
- Exposure to enthusiastic student body
- Opportunity to engage with university community, build brand awareness, and potentially attract future customers
- Recognition on TU Student Activities Instagram page highlighting participating, menu items, and location
- Inclusion on official event posting, Involved@TU's page, with brief description of business and offerings for evening
- On-Site Engagement Opportunities

Join us in making this year's Welcome to TU event an unforgettable experience for our students. Your participation not only helps welcome them to TU but also supports local community and fosters lasting connections.

MORE INFORMATION

We are looking for commitments by Friday, August 2nd.

For more information about sponsorship opportunities, please contact Brittney Brown, Fundraising Events & Sponsorship Manager at bbbrown@towson.edu or 410-704-4179





Promote Your Business or Event on DiscoverBaltimoreCounty.com

We love sharing the spotlight. Add your Baltimore County business, restaurant, hotel, attraction or event to our listings today.

Highlight Your Business

Add your Baltimore County business details to be featured in our listings.

Visit DiscoverBaltimoreCounty.com/Promote

Or scan the code



Promote Your Event

Share your Baltimore County event details to be included on our calendar.

Visit DiscoverBaltimoreCounty.com/Promote/Event

Or scan the code



Update Your Listing

Already have a business or event listing? No problem!

Visit DiscoverBaltimoreCounty.com/Promote/Update

Or scan the code



FOR THE CURIOUS



HAPPY 4TH OF JULY!
CELEBRATE YOUR INDEPENDANCE
AT POST 22's OPEN HOUSE

Immediately after the 4th of July Parade.



Mmmm..
AMERICAN LEGION POST 22

4TH of JULY OPEN HOUSE!
Hot Dogs, Beer, Snow Cones,
Cotton Candy, and Popcorn.

Immediately following the parade.



Help Prevent Summer Hunger

Over 70% of Baltimore County Public Schools students live in poverty and many of these students depend on the meals they receive when school is in session. When schools are closed for the summer they may struggle to have enough food to eat. Join the Student Support Network in providing healthy and easy to cook meals for students while schools are closed during the summer months.

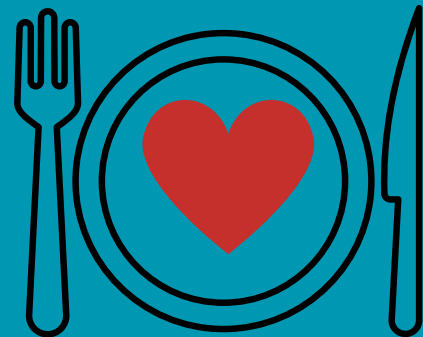
How to Help

What:

We need **1,000** Summer Break Food Bags to feed kids at 20 Network schools.

How:

Commit to donating 5, 10, 25, 50 or more packed bags by the end of May! We will provide a list of specific items to be included in the bags - it's easy!



If you'd like to help us feed children over the summer please contact:

**Sara Buth Waire,
Community Coordinator**

sara@studentsupportnetwork.org

Economic Injury Disaster Loans for Businesses & **Non-Profits** as a result of the Francis Scott Key Bridge Collapse

The logo for Economic Injury Disaster Loans (EIDL) features the letters "EIDL" in a bold, white, sans-serif font. The letters are set against a yellow, banner-like background that has a slight curve and a drop shadow, giving it a three-dimensional appearance.

Benefits of an SBA Working Capital Loan

- Up to \$2 million to meet ordinary and necessary financial obligations
- Low fixed interest rate at 3.25% for Non-Profits and 4% for Business with terms up to 30 years
- Automatic no payments and no interest for 12 months from the date of the first disbursement
- Unsecured up to \$25,000

What Small Businesses and Non-Profits need to apply for an Economic Injury Disaster Loan

- Cell phone, email address and contact information for all applicants
- Social Security numbers and Employer Identification Numbers (EIN) for all applicants / owners
- Financial information (e.g., income, account balances, monthly expenses etc.)
- Complete copy of the most recent Federal income tax return

How to apply ▪ Visit sba.gov/disaster or call (800) 659-2955

For More information on SBA's [Economic Injury Disaster Loan \(EIDL\)](https://sba.gov/disaster) program, applicants may call SBA's Customer Service Center at (800) 659-2955 or email DisasterCustomerService@sba.gov. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.





U.S. Small Business Administration

U.S. SMALL BUSINESS ADMINISTRATION FACT SHEET – ECONOMIC INJURY DISASTER LOANS

MARYLAND Declaration 20258

(Disaster: MD-20001)

Incident: FRANCIS SCOTT KEY BRIDGE COLLAPSE

occurring: March 26, 2024 & continuing

in the Maryland counties of: **Allegany, Anne Arundel, Baltimore (City), Baltimore (County), Calvert, Caroline, Carroll, Cecil, Charles, Dorchester, Frederick, Garrett, Harford, Howard, Kent, Montgomery, Prince George’s, Queen Anne’s, St. Mary’s, Somerset, Talbot, Washington, Wicomico, and Worcester**; the contiguous Delaware counties of: **Kent, New Castle, and Sussex**; the contiguous District of Columbia; the contiguous Pennsylvania counties of: **Adams, Bedford, Chester, Fayette, Franklin, Fulton, Lancaster, Somerset, and York**; the contiguous Virginia counties of: **Accomack, Independent City of Alexandria, Arlington, Fairfax (County), King George, Loudoun, Northumberland, Prince William, Stafford, and Westmoreland**; and the contiguous West Virginia counties of: **Berkeley, Grant, Hampshire, Jefferson, Mineral, Morgan, and Preston**

Application Filing Deadline: December 30, 2024

Disaster Loan Assistance Available:

Economic Injury Disaster Loans (EIDLs) – Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.

Credit Requirements:

- Credit History – Applicants must have a credit history acceptable to SBA.
- Repayment – Applicants must show the ability to repay the loan.

Interest Rates:

The interest rate is determined by formulas set by law and is fixed for the life of the loan.

Economic Injury Loan Types	No Credit Available Elsewhere
Businesses & Small Agricultural Cooperatives	4.000%
Non-Profit Organizations	3.250%

Loan Terms:

The law authorizes loan terms up to a maximum of 30 years. SBA will determine an appropriate installment payment based on the financial condition of each borrower, which in turn will determine the loan term. Borrowers may be required to provide collateral.

Loan Amount Limit:

The law limits EIDLs to \$2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by SBA, less business interruption insurance and other recoveries up to the administrative lending limit. SBA also considers potential contributions that are available from the business and/or its owner(s) or affiliates. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.

Loan Eligibility Restrictions:

Noncompliance – Applicants who have not complied with the terms of previous SBA loans may not be eligible. This includes borrowers who did not maintain required flood insurance and/or hazard insurance on previous SBA loans.

Note: Loan applicants should check with agencies / organizations administering any grant or other assistance program under this declaration to determine how an approval of SBA disaster loan might affect their eligibility.

Refinancing:

Economic injury disaster loans cannot be used to refinance long term debts.

Insurance Requirements:

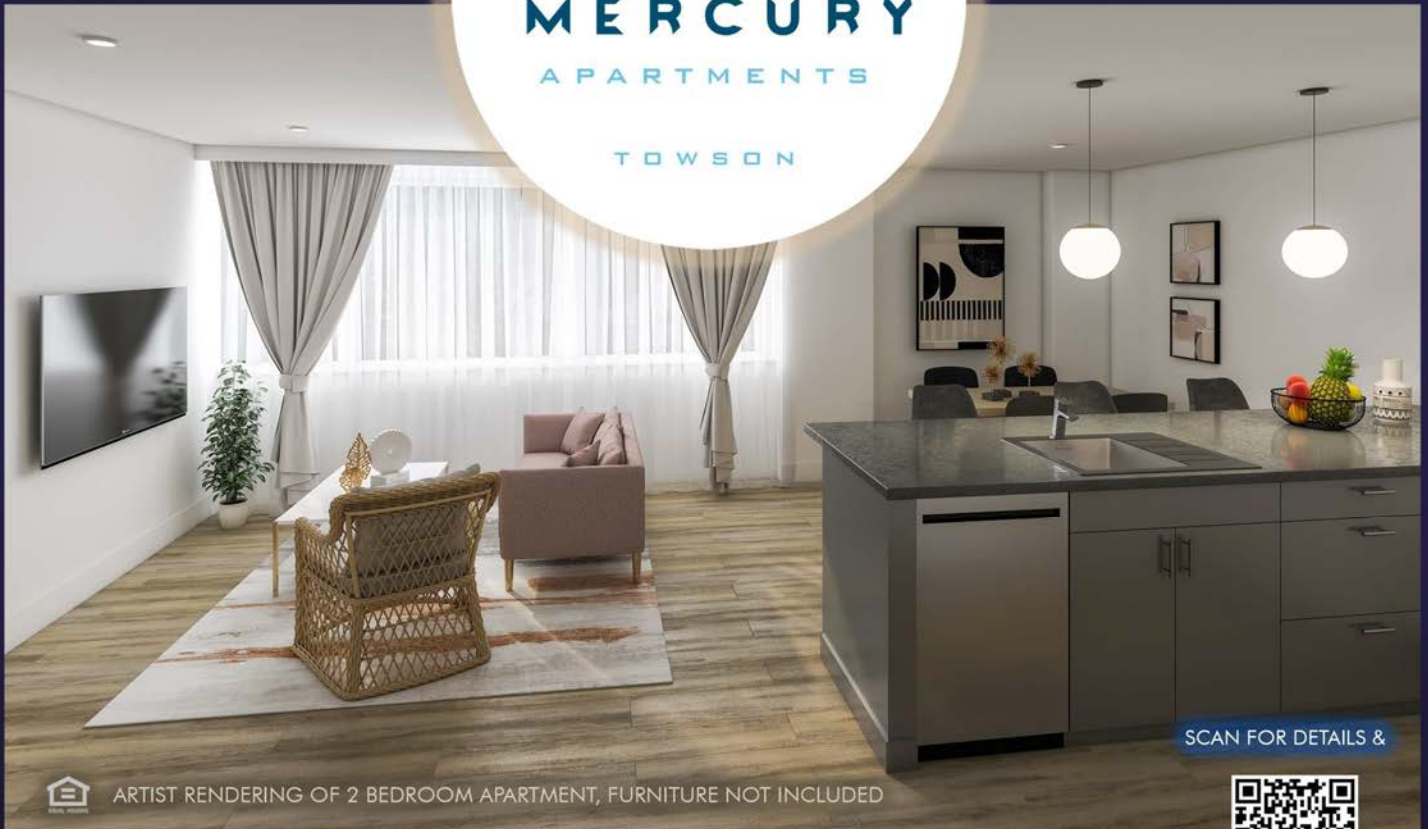
To protect each borrower and the Agency, SBA may require you to obtain and maintain appropriate insurance. By law, borrowers whose damaged or collateral property is located in a special flood hazard area must purchase and maintain flood insurance. SBA requires that flood insurance coverage be the lesser of 1) the total of the disaster loan, 2) the insurable value of the property, or 3) the maximum insurance available.

Applications for disaster loans may be submitted online using the MySBA Loan Portal at <https://lending.sba.gov> or other locally announced locations. Please contact the SBA's Customer Service Center by email at disastercustomerservice@sba.gov or by phone at 1-800-659-2955 for further assistance. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

TOWSON LIVE

COMING SOON!

LIVE • WORK • PLAY
IN TOWSON



ARTIST RENDERING OF 2 BEDROOM APARTMENT, FURNITURE NOT INCLUDED

SCAN FOR DETAILS &



WAITLIST SIGN UP

17 WEST
PENNSYLVANIA AVE.

Washer/Dryer • Microwave • Oven/Cooktop • Dishwasher • Refrigerator • Balcony Option • HVAC • Buzzer Entry System

Close to: Whole Foods, Towson University, Baltimore County Office Buildings, Courthouse, Towson Row, Towson Square
Towson Town Center, Towson Library, Restaurants, Bars, and Shopping!

TOWSON LIVE

2024-2025 TOWSON CHAMBER BOARD OF DIRECTORS OFFICERS



Brandon Simpson
President
Palisades of Towson



Natalie Martz
Vice President
Chick-fil-A Towson
Town Center



Anthony DiMartino
Treasurer
RS&F



Tracy Carroll
Secretary
Rosedale Federal
Savings & Loan



Tom Gronert
Past President

BOARD MEMBERS

Larry Blizzard, Signature Properties

Robert Brando, Univest Bank and Trust Co.

Emily Brophy, Blue Vista Real Estate

Jon Christiana, C&E Financial Services

Colin Exelby, Celestial Wealth Management

Michele Ewing, Goucher College

Lorrie Geiss, Long & Foster

Sandy Gurchik, Cummings & Co.

Todd Huff, Brooks-Huff Tire & Auto Centers

Ed Hale, Hale Transport

Daraius Irani, Towson University

Steve Norris, Financial Fitness

Kaitlin Radebaugh, Radebaugh Florist & Greenhouses

Paul Schwab, Azrael, Franz, Schwab, Lipowitz &
Solter, LLC

Mark Shulman, DDS

Melony Wagner, Charles Village Pub & Patio

Renae Williams, M&T Bank

Towson Chamber Staff:



Nancy Hafford
Executive Director



Calixta Eraso
Marketing &
Program Director



Christina Kelley
Membership
Coordinator



Joseph O'Donnell
Community
Ambassador

2024 MEMBERSHIP APPLICATION

Business Name: _____

Contact Person: _____

Address: _____

Phone: _____ Fax: _____

Email: _____

Website: _____

Number of Employees: _____

Type of Business as listed in the Yellow Pages: _____

How did you hear about us? _____

Please check the appropriate values:

- _____ 1-20 employees: \$325
- _____ 21-30 employees: \$425
- _____ 31-45 employees: \$475
- _____ 46-75 employees: \$525
- _____ 76-100 employees: \$575
- _____ Over 100 employees: \$1,000

Plus \$30 one-time application fee
= Total Investment \$ _____

Return this application with your dues investment made payable to:
Towson Chamber of Commerce
44 W. Chesapeake Avenue
Towson, MD 21204
To pay by credit card, please call the chamber office: 410-825-1144

Add sponsorship opportunities
for 2024-2025

Winterfest & Baltimore County
Tree Lighting

Towson Beautification Program

Towson 4th of July Parade &
Race

Taste of Towson

Chamber Golf Tournament

Gardens Day

For more information on
sponsorship packages, contact the
chamber office:
410-825-1144

Please Be Advised:

Internal Revenue Bureau Cumulative Bulletin, No 2, page 105 reads: Membership fees or dues by individuals to a Chamber of Commerce are deductible from gross income as a business expense provided the memberships is employed as a means of advancing the business interests of the individual corporation.



Towson Chamber of Commerce
44 W. Chesapeake Avenue
Towson, MD 21204
info@towsonchamber.com
410-825-1144