



Wheaton & Kensington Chamber of Commerce

the voice

2401 Blueridge Avenue, Suite 101
Wheaton, Maryland 20902
301-949-0080
email: wkchamber@wkchamber.org

March-April 2007

Volume IV-II

www.WKchamber.org / www.tok.md.gov

Upcoming Events

Wednesday, March 15
Capital SBDC Seminar:
Developing a Dynamic Website
5:00 – 7:00 p.m. / \$25 Fee
At the Wheaton Business
Innovation Center
Westfield Building South
11002 Veirs Mill Road, Suite 700
Wheaton, Free Parking
Call 301-403-0501
Learn how to effectively use your
website to promote your business

Wednesday, March 15
DED Seminar for small business
owners and entrepreneurs:
Taxes and Your Business 2007
6:30 – 8:00 p.m.
At Charles W. Gilchrist Center
1319 Elkin Street, Wheaton
Call 240-777-4940 to register
Learn pros and cons of legal
structures for your business
Presented by Senior IRS
Community Liaison

Wednesday, March 21
The 23rd Annual Wheaton &
Kensington Chamber of Commerce
Community Awards Banquet
6:30 p.m.
At Hollywood East Café on the
Boulevard – 240-290-9988
2621 University Blvd.W, Wheaton
\$25 in advance (by March 19)
\$35 at the door. All are welcome.
The Chamber is celebrating the
connection and goodwill between
the businesses, the schools, the
public safety workers, & the citizens
of the Wheaton & Kensington
community.

Wednesday, April 25
Breakfast Mixer 7:30 a.m.
Report from Annapolis
2007 Maryland Legislative Session
Delegates discuss budget
and finance issues from the
recent session
At the Wheaton Regional Library
240-777-0686
11701 Georgia Avenue, Wheaton
\$5 in advance or \$10 at door

County Hails First Year of its Small-Business Initiative

Companies Say Set-Asides Help; More Contracts are Going to Small Firms

A year-old Montgomery County program designed to help small businesses far surpassed its goal, according to county officials. The goal of the small-business reserve program is to award at least 10 percent of qualifying county contracts — based on their dollar value — to eligible small businesses. More than 600 companies have registered for the program.

“I’m pleased to report that in the first six months of the program, we exceeded the 10 percent minimum award requirement — in fact, greatly exceeded it — awarding \$2.7 million, or 34 percent of a available procurement dollars, to 75 local small businesses,” County Executive Isiah Leggett (D) announced on Monday. “This is a great start, and we want this success to continue.”

During the second half of fiscal 2006 — the program’s first six months — the total value of county contracts that qualified for the program was only \$8 million, or 4.4 percent of all procurement dollars, according to county figures. About \$263.4 million in contracts was exempt, many because of pre-existing contracts.

County officials estimate that 90 percent of Montgomery’s companies are small businesses. County Councilman George L. Leventhal (D-At large) of Takoma Park, one of the measure’s sponsors when it was approved almost two years ago, said he expected the number of contracts that qualify for the program to continue to rise.

“As more of the multi-year contracts expire, there will be more opportunities,” Leventhal said. Some 45 percent of procurements worth \$117.7 million did not qualify last year due to pre-existing contracts. An additional 38 percent lacked a “qualified” vendor, and 10 percent were non-competitive contracts. The program is designed to not only award contracts, but provide vendors with training on how to solicit bids, financing and networking opportunities.

Greg Plummer, owner of Plum’s Hair Gallery in Gaithersburg, won a contract in July from the Department of Correction and Rehabilitation to cut the hair of offenders in two county detention facilities. “We’ve been trying to find a way to do this for 10 years,” Plummer said. “This program certainly helped us get our foot in the door.

While more than 600 businesses are registered for the program, some must renew their registration because it is done annually, said Rob Klein, manager of the small-business program. To register, go to www.montgomerycountymd.gov/LSBRP or call 240-777-2000 to register for the Montgomery County small-business reserve program.

Kensington Town Council to Hire Part-Time Planner

The Kensington Town Council expects to hire an assistant to Mayor Peter Fosselman to help with planning, among other tasks. Fosselman said that previous Kensington mayors have hired full or part-time staff members as their workload increased. “My position is just part time,” the mayor said, “but I find I’m spending 50 to 60 hours each week on town business.”

The council would like a staff member with planning experience to handle two upcoming

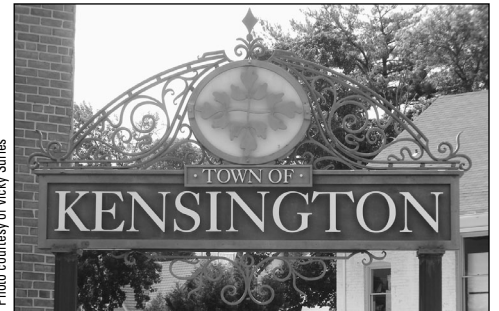


Photo courtesy of Vicky Surles

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Wheaton & Kensington Chamber of Commerce

invites you to

Our 23rd Annual Community Awards Banquet

Wednesday, March 21, 2007

Beginning at 6:30 pm

at

Hollywood East Café
on the Boulevard

2621 University Blvd. West
Wheaton, MD 20902

240-290-9988

\$25 in advance (by March 19)
\$35 at the door

Source: The Gazette

Executive Committee

President

Tim Wiens, Jubilee Assoc. of MD (301) 949-8628

1st Vice-President

Colleen Larkin, The Back to Work Program of St. Luke's House, Inc. (301) 493-4200

2nd Vice-President

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Ken Nelson, Montgomery College Workforce Dev. & Continuing Ed. (301) 562-5516

Kristin Orr, Royal Mile Pub (301) 946-4511

Daniel Parra, LEDC-Wheaton (301) 946-7141

Ellen Riger, EllenOriginals (240) 777-4960

Brett Schneider, Washington Music Center (301) 946-8808

Kathleen Thompson, Jerry Thompson Associates (301) 565-8000

Larry White, First Baptist Church of Wheaton (301) 949-6585

Ex-Officio Directors

Natalie Cantor, Mid-County Services Center (240) 777-8100

Joe Davis, Wheaton Redevelopment (240) 777-8125

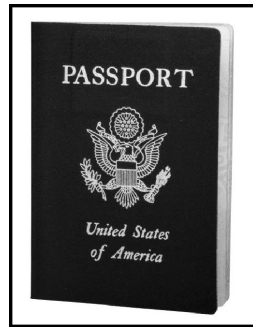
Cmdr. Nancy Demme, Mont. Co. P.D. (240) 773-5500

Pete Fosselman, Mayor, Town of Kensington (301) 949-2424

Administrative Assistant & Newsletter Editor

Vicky Surles (301) 949-0080

In need of a U.S. Passport? The U.S. Postal Service will be serving your passport needs at the Kensington Volunteer Fire Department for your convenience



Kensington Volunteer Fire Department

10620 Connecticut Ave
Kensington MD 20895

Sunday, April 1, 2007
9:00 a.m. – 3:00 p.m.

To apply for your Passport, you will need to bring the following (Original Documents Only):

- Proof of Citizenship: Birth Certificate, previous passport, or Naturalization Certificate. (Original Documents Only)
- Proof of Identity: Valid Driver's License, State ID, Military ID.
- Two(2) recent identical passport photos (Available at event for \$15.00)
- Passport Fees: Made in two separate payments

Adults - \$112.00 (\$67.00 to Dept. of State and \$45.00 [for photos and acceptance] to U.S. Postal Service)

Minors (14 & under) - \$97.00 (\$52.00 to Dept. of State and \$45.00 [for photos and acceptance] to U.S. Postal Service)

These fees are for first time applicants. Renewals are mailed by the customer. Passport renewal forms and photos will be available at the fair.

For Expedited Services, there is an additional fee of \$60.00 to the Dept. of State and \$14.40 to the U.S. Postal Service for the Express Mail return of your Passport.

The U.S. Postal Service will gladly make sure that your Passport Application Process is a complete success!

Kensington Seeks Part-Time Planner

Continued from page 1

growth plans. Kensington officials expect to be involved with the county's 20-year growth plan called the Kensington Sector Plan, and the town's own growth guide.

The council said the year ahead looks busy with development, like the Konterra cement plant improvements, town-specific legislation in the Maryland General Assembly and work to lobby for county attention to road improvements.

The Town of Kensington staff includes a public works director, clerk and treasurer, Town Hall manager and secretary, and a town code enforcement manager. However, there is no position for a planner.

In a proposed job description, the part-time assistant could make \$22 to \$28 hourly and responsibilities would include serving as liaison between the mayor, residents, town businesses and state and county officials.

Fosselman said the assistant could also handle administrative tasks like overseeing the mayor's schedule, writing newsletters and attending meetings with the mayor. For information, call Town Hall at 301-949-2424.

Source: The Gazette

Wheaton Safe Team Extends Hours and Duties

On February 18th, the Wheaton Safe Team extended its hours of coverage from five days to a seven day a week operation. The hours of operation are: Sunday-10:00am to 8:30pm and Monday through Saturday 1:00pm to 11:30pm. You can reach the Safe Team during these hours by calling the Wheaton Urban District Hotline at 240-777-8120.

Information Kiosk

The Wheaton Safe team has added an Information Kiosk to its operation that can be seen at the Metro station bus bay area Monday through Saturday from 2:00pm to 7:00pm, weather permitting. The information kiosk was added to assist visitors to the downtown as well as adding uniformed presence to the metro area. The Kiosk will also be used at Wheaton Urban District special events throughout the year.

WELCOME THESE NEW MEMBERS!

Attorneys

Attorney at Law, Chartered
Harry B. Sewell, Jr.
3717 Decatur Ave, Unit 2
Kensington, MD 20895
301-949-4656
www.harrysewell.com

Credit Union

**Montgomery County Teachers
Federal Credit Union**
Mary Spellman
10821 Connecticut Avenue
Kensington, MD 20895
240-599-7619
www.mctfcu.org

Office Supplies/Equipment

Office Depot
Jose Pun
11000 Veirs Mill Road
Wheaton, MD 20902
301-933-7615
www.OfficeDepot.com

THANK YOU TO THESE MEMBER RENEWALS!

Apartments

Ambassador Apartments
Donna LePage
301-942-6001

Apartments

**The Montgomery at Wheaton
Metro**
Julie Thompson
301-942-8686
www.montgomerywheaton.com

Apartments

Wheaton Place Apartments
Jean Taylor
301-933-1130
www.wheatonplace.com

Architects

Alan Hamm Architects
Alan Hamm
301-949-9230
www.alanhamm.com

Attorneys

Woll and Woll, P.A.
Michael S. Woll
301-933-6962
www.wollandwoll.com

Automotive Repair

**Good Time Ol' Fashion
Service**
Craig Miller
301-949-0400
www.gtosinc.com

Barber School

**Academy of Professional
Barbers/Stylists**
John Brice & Trudie Shaver
301-942-2260
www.academyofbarbers.biz

Carpet/Flooring

Ayoub Carpet & Rugs
Kristopher Ayoub
301-946-7944

Electrical Contractors

Worch Electric, Inc.
Chris Worch
301-942-4860

Housing/Community

**Montgomery Housing
Partnership**
Robert Goldman
301-946-0882
www.mhpartners.org

Medical - Pediatrics

Pediatric Associates
Steve Sahn
301-933-6440
www.yourkidsmd.yourmd.com

Police Department

Montgomery County Police
Commander Nancy Demme
240-773-5515
www.montgomerycountymd.gov/police

Real Estate Development

Bozzuto Development Company
Artie L. Harris
301-220-0100
www.bozzuto.com

Restaurants

IHOP - Int'l House of Pancakes
William Moore
301-942-2323
www.ihop.com

Womens' Clothing/Accessories

Marian's Connections
Marian Fryer
301-942-5818
www.mariansconnections.com

The Story Behind Montgomery County Teachers Federal Credit Union


In the summer of 1950, a small group of employees who worked for the Montgomery County Public School System got together and agreed that there must be a way to take advantage of the better things in life. At the time, banks were not interested in satisfying the financial needs of the consumer - unless you had a lot of money. In fact, if you needed to borrow a few dollars for home repairs or medical bills, there were few places to turn.

Credit Unions, which were born out of the cooperative movement at the end of the nineteenth century, were beginning to make significant inroads. It didn't take long for the group of educators to decide that a Credit Union was the answer. Thus, Montgomery County Teachers Federal Credit Union (MCT) was formed.

During the first year, MCT had only a handful of members and \$1,500 in assets. Now, fifty-seven years later, MCT is serving the needs of over 56,000 individuals and has over \$400 million in assets. Savings accounts and small personal loans have grown to include a full array of financial services. In the beginning, volunteers played a significant role in the day-to-day operations of the Credit Union. Today, volunteers remain important - and are joined by a trained staff of professionals to make certain the needs of the members are satisfied.

Through it all, the strategy of helping each and every member reach financial success has remained steadfast. The membership has grown to include all of Montgomery County school teachers, employees and their family members and local businesses. To see if you are eligible to join please visit www.mctfcu.org today.

MCT Federal Credit Union now has 5 branches, with the recent opening of the Kensington Branch in the Kensington Triangle Shopping Center. MCT continues to work with the schools, offering financial education, and currently has 9 in-school branches in Montgomery County. The Credit Union looks forward to the future and plans to keep growing and adding services to meet members' needs.



Mary Spellman
Kensington Branch Manager
mary.spellman@mctfcu.org

10821 Connecticut Avenue • Kensington, Maryland 20895
(240) 599-7619 • (800) 497-6290, Ext. 7619 • Fax: (240) 599-7622

Judith Smith, M.S., RCC
Director
301-990-9072



Personal and Business Coaching
SPECIALITIES: SMALL BUSINESS DEVELOPMENT,
MANAGEMENT SKILLS, CAREER TRANSITION

www.plannedchange.com
First Session is Complimentary

January 24 Breakfast Mixer: How to Find and Train Good Employees



Buffalo Wings & Beer
www.BuffaloWingsandBeer.com



The January breakfast mixer was hosted by one of our newest members, Buffalo Wings & Beer Restaurant. Owner Noel Pacheco offered everyone a generous continental breakfast with plenty of coffee, donuts and pastries in his comfortable and friendly restaurant. They just opened a few months ago, and we now know of a great spot for enjoying buffalo wings, a game of pool and a beer after work!

The meeting put together a terrific panel of professionals who informed us of how to find and train good employees, utilizing area resources. Mame Danquah with Montgomery Works gave us a wealth of information on the services provided by her agency, from their job bank to job training. Through their Maryland Workforce Exchange, local businesses can recruit new employees on-line and receive customized training programs at www.mwejobs.com.

Steve Greenfield and Eric Myren, both with Montgomery College, explained the programs they offer to the community. They work in two separate departments, and each has a lot to offer local employers. Eric is with Student Employment Services assisting employers in finding Montgomery College students or graduates through on-line recruitment, on-campus recruitment and job fairs, see www.montgomerycollege.edu/ejobs.



Mixer photos courtesy of Vicky Surles

Steve Greenfield is with Workforce Development and Continuing Education, where employers can send their employees to Montgomery College to improve and expand their job skills. They offer a variety of classes from computer technology and business management to food service, see www.montgomerycollege.edu/wdce.

Rebecca Dodge-Katz, spoke about the opportunities available to hire trained workers from St. Luke's House, a longtime Chamber member. The Back to Work Program and the One Stop Shop successfully match each person to the appropriate job, visit www.stlukeshouse.com.

Members and guests each had time to share their latest news, as well as networking and conversing on new ideas and opportunities. This was another upbeat, informative mixer with the opportunity to learn something new and make new connections. Many thanks to Chamber President Tim Wiens and Administrative Assistant Vicky Surles for their leadership.

The host, Buffalo Wings & Beer is located at 11123 Veirs Mill Road in Wheaton, near the corner of Reddie Drive, call 301-949-1002 or visit www.buffalowingsandbeer.com. We also thank new Chamber member Office Depot for donating a \$50 Gift Card for the door prize. Office Depot is located at Westfield Wheaton Shopping Center, 11000 Veirs Mill Road, call 301-933-7615, see www.OfficeDepot.com.

Office DEPOT.
Taking Care of Business

The Wheaton Volunteer Rescue Squad Begins its Annual Fund Drive



The Wheaton Volunteer Rescue Squad provides free emergency and routine ambulance, paramedic, and heavy rescue services in response to 911 calls. The WVRS was formed in 1955, and has served the community of Wheaton and surrounding areas of Montgomery County for over 50 years. They depend solely upon donations from the community

and fundraisers for financial support. Generous contributions are needed for state-of-the-art medical equipment, apparatus maintenance, training, and the rising cost of fuel.

The volunteers currently operate three Advanced Life Support (ALS) paramedic units, three Basic Life Support (BLS) ambulances, two Heavy Rescue Squads, three Utility vehicles, and a Chief's car. ALS services are the highest level of pre-hospital emergency care available, allowing rescue workers to provide life-saving medical attention that can't wait until the patient reaches the hospital. This can be critical when precious seconds could be lost within the critical hour of an emergency situation.

The fleet of emergency apparatus provides service 24 hours a day, 7 days a week, 365 days a year at no charge to those served. Donations to the Rescue Squad are tax deductible as allowed by the IRS. The Rescue Squad is a 501(c)3 charitable organization, located at 11435 Grandview Avenue, Wheaton, MD 20902. Visit www.wvrs.org, or call the office phone at 301-949-9673.

Northwood High School Announces Early College Scholarship Program

Northwood High School is collaborating with the University of Maryland, College Park to enroll part-time a number of academically eligible students to the university during their senior year. This type of program is the first of its kind in Maryland. Financial support from the community is needed to help fund the scholarship program.

The intent of the program is to provide economically needy students with an opportunity to experience university life, foster a smoother transition from high school to college, and show them that college can be attainable to all. The scholarships will be awarded to under-represented students who are in need of economic support and have proven to be academically successful in high school.

Currently, the state of Maryland does not mandate the allocation of scholarship funds to be used for "concurrent enrollment," students simultaneously enrolling in both high school and college. One semester course for a student will cost \$1000. Donations are accepted in ANY amount, however.

Donations to the scholarship program are tax deductible. Checks should be made payable to Northwood High School and should state "Northwood High School Scholarship Program" in the memo line. For more information or questions, please contact Academy Coordinator Michael Sullivan at 301-649-8153, or Audrick Carrasco at 301-649-8088, Northwood High School, 919 University Blvd., West Silver Spring, MD 20901.

The Maryland Small Business Development Center - Capital Region

The Maryland Small Business Development Center (SBDC) - Capital Region, is a non-profit management consulting firm focused on offering support, assistance, and training for the small business community of Montgomery and Prince George's Counties. The SBDC - Capital Region is part of the national SBDC network, a SBA-sponsored group that assists small businesses by providing personalized one-on-one consultations, as well as group seminars, and workshops.

SBDC classes are taught by experienced business professionals and offer valuable information and insight to cover a wide range of business topics. For existing business owners, SBDC classes focus on advanced small business issues in courses such as: Tax Tips for Small Businesses, Finding and Financing Commercial Property, The Magic of Marketing, and Developing a Dynamic Website. Additionally, for those who are new to the world of small business ownership, who have recently started their own business or are interested in doing so, the SBDC offers the following seminars: Smart Start: Entrepreneur 101, Writing a Winning Business Plan, and Small Business Financing: How to Bank Your Business. Our training calendar which offers course descriptions, dates, and times for these classes and others can be found at www.capitalsbdc.umd.edu/calendarview.aspx.

Those small business owners who are in need of more individualized assistance can meet with a SBDC Business Consultant who can offer assistance in areas including: going through the bank loan application process successfully, and developing strategic business documents, including business, marketing, and sales strategic plans. SBDC Consultants can assist small business owners with developing business plans, or helping small business owners in going through government certification (such as, 8a or MBE) application processes successfully.

To learn more about the classes we offer or receive more information on the requirements necessary to meet with a counselor, we can be reached during standard business hours at 301-403-0501, ext. 11. For detailed listings of our classes and additional information about the many ways we assist you and your business, visit our website at www.capitalsbdc.umd.edu today!

A Caring, Therapeutic Approach from New Member Dr. Constance Hendrickson

Constance C. Hendrickson, PhD, LCSW-C, BCD is a Licensed Clinical Social Worker, with 35 years of experience helping people. Clinical Social Workers are social workers with a difference: their work is like that of psychologists or psychiatrists, for they counsel people to deal with and solve problems.

Clinical social workers are usually psychotherapists, and they are the largest mental-healthcare provider group in the United States and must have a state-issued license or registration. Dr. Hendrickson offers services in: Individual, Family and Couples Psychotherapy and addresses: Anxiety, Depression, Post-Traumatic Stress, Intimacy, Separation, Step Families, and Adoption Issues.

She has Maryland and Washington D.C. offices, with early morning and evening hours available.

3000 Connecticut Avenue, N.W.
Suite 137
Washington, D.C. 20008
(240) 426-8638

10225 Frederick Avenue
Suite 303
Kensington, MD 20895
(301) 946-0318

The 2006 Wheaton & Kensington Community Guide and Chamber of Commerce Membership Directories are still available at libraries, financial institutions, Brookside Gardens, local government centers, and are distributed in new home-owner packages. The Community Guides are also available to members and residents requesting copies throughout the year. Contact the Chamber office at 301-949-0080.

Spotlight on New Member The Big Pickle

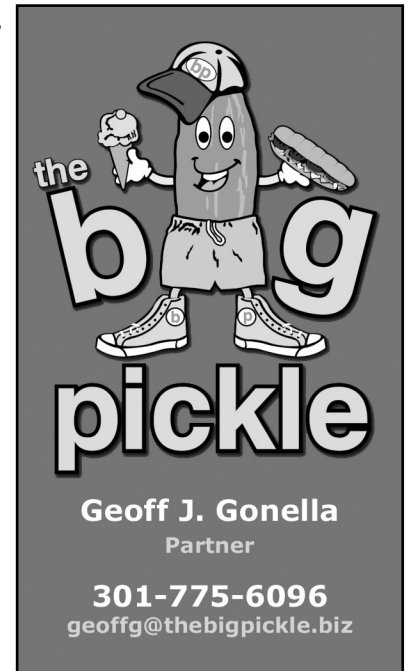
Conveniently located on Antique Row in historic Old Town Kensington, The Big Pickle, offering customers a deli-style restaurant and ice cream parlor, is one of the newest members of the Kensington business district, as well as the Wheaton & Kensington Chamber of Commerce.

Working to provide a fun, family-friendly, high quality alternative, The Big Pickle is entering its seventh month of operation and is looking to continue its growth by expanding its offerings and focusing on being a good neighbor.

Locally owned and operated, the idea for the restaurant came together after five friends suffered years of frustration over the lack of dining choices, especially for families, and the inability to get a really good sandwich or ice cream in their own neighborhood. The ownership group consists of Geoff Gonella, Tom Morin, Scott Davis and Chris Slark all of Kensington and Kevin August of Bethesda.

House specialties include made-to-order sandwiches, submarines, Paninis, wraps, salads and french fries. In addition to its main menu, The Big Pickle proudly serves Gifford's ice cream and candies.

Beyond in-store sales, The Big Pickle also has a growing catering business, serving residents and businesses in Kensington, Bethesda, Wheaton and Rockville. A key component of its catering operation is providing lunches to a number of area grade schools. The Big Pickle is open seven days a week for lunch and dinner, at 3784 Howard Avenue, Kensington. Call 301-942-6055 or visit their website at www.thebigpickle.biz.



CHEVY CHASE BANK

Sean Chrysostom

Vice President

Business Banking Officer

10707 Connecticut Avenue

Kensington, Maryland 20895

301-942-5166 Fax: 301-949-5891

Cell: 301-356-5052

sachrysostom@chevychasebank.net

February 28 Breakfast Mixer — Business Banking: How to Secure a Business Loan, How to Evaluate Commercial Checking Accounts, and Other Banking Questions

Our February breakfast mixer was hosted by the Kensington Nursing and Rehabilitation Center, in their attractive Chesapeake Room that had large windows overlooking the snow-covered grounds. First, there was lively networking among the diverse attendees, then four speakers each gave a short presentation, summarized here:

Sean Chrysostom, VP, Business Banking Development, Chevy Chase Bank:



There is a strong correlation between the credit history of the owner(s) of a company, and the likelihood that a bank will approve a loan request for their small business. The credit history of

the borrowers, along with cash flow and collateral, are the three main components that most lenders examine when presented with a loan request. In most cases, the financial institutions would like to get personal and business tax returns for the most recent two years. Additionally, most banks would like to get a personal financial statement from each applicant, and a joint statement for married individuals.



There are several private and public organizations that work with businesses that do not meet the minimum borrowing thresholds. Often within six to twelve months, many of these businesses can dramatically

improve their prospects of being approved, after receiving consulting advice from these programs. LEDC and the SBDC are two examples of organizations in the Wheaton area that offer various support services.

MiJung Kim, Assistant VP, Business Relationship Manager, HSBC Bank:

It is important to remember that the best time to get a line of credit is when you don't need it. Most banks base the approval on personal credit, history of the business, length of time in business, and financials of the business. Clients benefit from HSBC Bank's international resources and their local knowledge and expertise. HSBC offers a wide range of products and services, including the capability of making a deposit from your own office desk. The businesses that would qualify would vary, but Remote Deposit Capture is a very exciting and convenient product of banking.



Being a Relationship Manager, MiJung is there from the beginning to the end for her clients, helping them manage their banking relationship. It is important to build a relationship with your bank. You want a bank who is willing to understand your business, so that when the time comes to borrow money, you are able to reach out to your Business Relationship Manager.



Jeff Stanko, Business Consultant, Maryland Small Business Development Center:

The Small Business Development Center (SBDC) provides no-cost, one-on-one counseling to small business owners and low-cost training workshops and seminars. The SBDC can assist business owners in obtaining financing by helping qualified clients successfully go through the bank loan application process. They assist in developing the pro-forma financial statements including month-by-month sales forecasts, cash flow, and profit and loss statements necessary to successfully obtain financing. Related services are also offered, such as assistance with review and critique of business plan narratives and other business planning documents.



SBDC is especially interested in assisting qualified business owners who are looking to obtain bank loan financing in order to expand their operations or grow their businesses. All of the counseling is at no-cost to the business owner. To register for classes or meet with a counselor, call 301-403-0501 x11, or check www.capitalregionsbdc.umd.edu.

Boris Zamayatin, Business Banker, BB&T Bank:

Some of the different types of accounts banks provide are: operating accounts, such as Personal Checking and Business Checking; and investment and interest-bearing Accounts, such as Personal Savings, Investment Deposit, Business Savings and Business Investment Deposit Accounts. The Investment Deposit Accounts provide the highest interest rate, but also have more limits on transactions.

Depending on the activity on an individual account, it is the responsibility of the Banker to place the client in an account that would earn the most, while seeing properly to the client's needs. Treasury Services also offers cash management services, a value-added service for clients. The Bank is able to offer fairly high interest on liquid operating accounts, by moving money in and out of money market accounts overnight. The moves do not affect the client, since the money remains liquid throughout the day.

Thanks goes out to our door prize sponsors generously contributing: a \$25 Ruby Tuesday Gift Card donated by our host; a \$15 Gift Certificate donated by **The Big Pickle Deli-Restaurant**; and 2 sets of Calendar Towels and Magnets donated by **Brookside Gardens**. The continental breakfast included a delicious muffin selection, fresh-baked from the kitchen at Kensington Nursing and Rehabilitation Center. They are located at 3000 McComas Avenue in Kensington, call 301-933-0060 or visit www.kensingtonnursing.com.

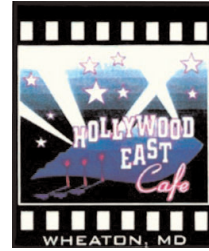


The Big Pickle Restaurant





The 23rd Annual
Wheaton & Kensington
Chamber of Commerce
Community
Awards Banquet
Wednesday, March 21, 2007



Beginning at 6:30 pm

at

Hollywood East Café
on the Boulevard

2621 University Blvd. West
 Wheaton, Maryland 20902

The Chamber is celebrating the connection and goodwill between the businesses, the schools, the public safety workers, and the citizens of the Wheaton & Kensington community. We want to say thank you to the individuals in these award categories.

~ The Awards ~

The Chamber President's Award

The Chamber Member of the Year Award

The Chamber Business of the Year Award

The Outstanding Community Service Award

The Chuck Levin Economic Development Award

Public Safety Awards:

The 2nd District Police Public Safety Officer of the Year

The 4th District Police Public Safety Officer of the Year

The Wheaton Rescue Squad Public Safety Award

The Kensington Volunteer Fire Department Public Safety Award

The Mid-County Citizen's Advisory Board Awards:

The Mid-County Citizen's Advisory Board

Citizen of the Year Award

The Mid-County Citizen's Advisory Board

Civic Association of the Year Award

Wheaton High School Awards:

Wheaton High School Teacher of the Year Award

Wheaton High School ESOL Student of the Year Award

Wheaton High School Student Community Service of the Year

Wheaton High School Support Staff Service Worker of the Year

\$25 in advance (by March 19) or \$35 at the door

For registration information call: 301-949-0080 • fax: 301-949-0081 • email: wkchamber@wkchamber.org

Wheaton & Kensington
Chamber of Commerce
 the
 voice
 for
YOUR business!

For registration information
 call: 301-949-0080
 fax: 301-949-0081 or email:
wkchamber@wkchamber.org

The 23rd Annual Community Awards Banquet • Wednesday, March 21, 2007

Reservations are valid when accompanied by payment • Cancellations must be made in writing by March 19

_____ (Company Name)

_____ (Attendee)

_____ (Phone Number)

_____ (Attendee)

_____ (e-mail address)

_____ (Attendee)

Payment by: Check Total Amount \$ _____ for _____ Reservations

Payment by: Visa MasterCard AmericanExpress

Account #: _____

Expiration Date: ____-____-____ Name on Card: _____

Signature: _____

Return reservations and payment to:

Wheaton & Kensington Chamber of Commerce
 2401 Blueridge Avenue, Suite 101
 Wheaton, MD 20902

\$25 in advance (by March 19)

\$35 at the door



Run an Ad in the VOICE
Business Card-Size Ad is just \$25*
or
Insert a Flyer for \$50*
**Member rates*

*Charles W. Gilchrist Center for Cultural Diversity
and Department of Economic Development
present a seminar for small business owners
and entrepreneurs*

Thursday, March 15, 2007 from 6:30 – 8:00 pm
Taxes and Your Business 2007

1319 Elkin Street, Wheaton, Maryland 20902
Call 240-777-4940 to register

- Learn about pros and cons of legal structures for your business
 - Employee vs. independent contractor
 - Interactive questions-and-answers session on taxes and your business

Kensington's Annual Celebration: International DAY OF THE BOOK 2007

Street Festival! Rain or Shine!
Howard Avenue, Old Town Kensington
Sunday, April 22, 12 - 5 p.m.

April 23 is a symbolic day in world literature. Declared as International Day of the Book by UNESCO in 1995, this celebration of books and literature draws its inspiration from a Catalan tradition, the Festival of the Rose.

Participation is open to all local authors, book and paper artists, bookmakers, literary groups, and Kensington Community organizations. There is no fee to participate, but you must bring your own folding table, chairs, and whatever you need to set up.

Sponsorships available!

Call Elisenda at 301-949-9416
or Beth at 301-530-7399

www.DayOfTheBook.Com

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301-949-0080

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Wheaton, Maryland 20902

e-mail: wkchamber@wkchamber.org

website: www.WKchamber.org

Postage