



# Hancock Chamber Newsletter

VOLUME 1, ISSUE 2

SEPTEMBER 2014

## Next Meeting

Monday,  
September 15th  
6:30 pm

Park-N-Dine  
Restaurant

### Agenda:

#### Upcoming Events

Fishing Tournament  
Meet & Greet  
Small Business Sat.

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## Members Wanted & Ideas Needed

I've had a great opportunity to meet with several business men and women in the community so far this year—my first as Chamber President. Nearly all of them I had already known, but it was great to discuss their business and what is important to each of them.

While the products and services provided by each business in Hancock is different, the appeal was universal: do things to get people into our community. I agree.

The Chamber has been hard at work to do just this. An updated web page promotes member businesses and things to do in Hancock to outsiders. Advertising in bicycling and hiking guides helps to grab the attention of outdoor enthusiasts. Meet & Greets get the local public engaged. Our upcoming fishing tournament appeals to an often overlooked demographic.

And, let's not forget that the years of hard work by the Chamber to promote the Western Maryland Rail Trail and the C&O Canal. Few would argue that this—tourism—has become a major economic engine in our community. I've

heard statistics say that more than 70,000 people annually, some of them repeat and some local, use the WMRT. What are you doing to get these people into your business?

I've also read State Highway reports showing that US Route 522 in Hancock is used by 11,000 vehicles per day, and I-70 is used by 76,000 per day. So, what can we do to draw some of those people into Hancock? **This isn't a rhetorical question, I'd really like to hear your ideas!**

I'm confident that the best idea is yet to be heard. And that's where our business leaders come into play. You know what helps and what hurts your business. But, sometimes, one person feels like they can't make a difference. That's the purpose of a Chamber, to work on things together. So, a call to all businesses—JOIN THE CHAMBER. We have two levels of membership depending on your budget. Join in the 4th quarter of 2014 and your membership starts right away and covers all of 2015. And—come share your ideas!

Wayne Keefer, President  
info@HancockMD.com

## Need to Advertise a Job Posting?

Feedback on the new Chamber website has been fantastic. With beautiful shots of Hancock (courtesy of local photographer and Chamber board member Tina Crawford), our fresh and updated Internet look is ready to serve members even better.

Already on the website are listings of commercial properties available for sale. Who knows? Maybe someone wanting to start a business in Hancock will check out our website, see that a per-

fect property is available, and start something great. That's the hope, anyway.

Another suggestion was to allow businesses to advertise job postings on the website. What a great idea! In our effort to serve membership to our fullest, that is exactly what we'll do. **Chamber members can advertise an unlimited number of job postings, for an unlimited amount of time, for FREE.** Yes, another added benefit of

your membership. There will be a \$10 fee for non members for the first posting, and \$5 for each additional when submitted at the same time. The business must be within a 25-mile radius of Hancock.

So, if you want to advertise a job, type up your job description exactly as you want it to appear and send it to us in an email at: info@HancockMD.com, or mail the description and check to PO 97, Hancock, MD 21750.



Annual Lions Club

## Canal Apple Days

Saturday &amp; Sunday

September 20th and 21st

Parade on Saturday

Festival Noon-5pm each day



*“Some people regard private enterprise as a predatory tiger to be shot. Others look on it as a cow they can milk. Not enough people see it as a healthy horse, pulling a sturdy wagon.”*

Sir Winston Churchill

British Prime Minister

1874-1965

# Woodmont Open House—Sept. 14

Before Camp David, Hancock was once known for hosting Presidents and world figures at the prestigious lodge at Woodmont. Now owned by the State of Maryland and leased by the Izaak Walton League, this property is only open to the general public once per year, and will be again on Sunday, Sept. 14th from 11am-4pm.

**The following is courtesy of the MD DNR:** Organized in 1870 as a premiere hunting club, Woodmont was in continuous operation for almost 125 years. The original owners of the property were wealthy and influential businessmen from Washington who enjoyed the abundant opportunities to pursue wild game. Woodmont Rod and Gun Club was formed shortly after the purchase of the land. Woodmont continued to be a retreat for the powerful men of Washington, DC for many years until the clubhouse and all its records burned in 1903. Following this incident, the original club dissolved

and they decided to sell the land.

In 1908, Henry Bridges, a lawyer and successful businessman from Hancock, organized a group of wealthy friends who were sportsmen, and purchased the land. The club became “The Woodmont Rod and Gun Club of Baltimore City,” and Henry Bridges became the secretary-treasurer. In its first year, a clubhouse was built under Bridge’s direction. In 1930, this building was replaced by a massive three-story fieldstone structure still in use today. Massive beams, wood paneling and floors, and huge stone fireplaces formed an appropriate background for more than six-hundred game trophies around the building. The upstairs held numerous bedrooms for members to use during their visits. Great leather chairs, bear skin rugs, and photographs of special guests did and still do fill the rooms today.

Henry Bridges created a wildlife haven at Woodmont and started a wild turkey breeding

program, using the old clubhouse as the center of operations. In addition to turkeys, Bridges imported large white-tailed deer from Michigan to breed with the smaller, resident deer. This produced a larger, Woodmont variety, which stayed primarily within the confines of the Woodmont preserve because of a nine foot high fence erected around the preserve.

Henry Bridges died in 1957. The responsibility of managing the Club fell to E.T. Andrews, a major shareholder in the non-profit corporation. Since then, the breeding programs have been continued and expanded to include several varieties of pheasant. Forest management plans also were placed under effect. In 1986, Henry Roemer became the resident manager until 1995, when the Maryland Department of Natural Resources purchased and the Izaak Walton League of America leased Woodmont. Ft. Frederick State Park and the MD Wildlife and Heritage Service oversee management of the building and grounds.

## Participate in Small Business Saturday

Black Friday—Love or Loath?

Those who love it wake up hours before dawn (if they even went to bed) to stand in line, for what seems like eternity, waiting for one of those big box stores to open in hopes of snagging a great deal on the year’s hot toy or gadget.

Those who loath it stay inside, recuperating from eating too much the day before, watching mad crowds on television dash from aisle to aisle.

Whatever you do on the Friday after Thanksgiving, don’t

forget that the next day, Saturday, is Small Business Saturday.

Started by American Express to boost sales at small businesses, the notion is quickly catching on that while the Friday after Thanksgiving is for Big Box Stores, the Saturday after can be of benefit for local merchants just as much.

Chambers of Commerce are invited to come up with creative

ways to promote, what AmEx calls, **Shop Small.** Businesses do not have to accept credit cards.

This year, our Chamber will sponsor a raffle, whereby participating stores will give each customer making a minimum purchase a raffle ticket. The more stores someone shops at, the more chances they have to win, but only one ticket per person at each store.

Winners will receive cash, gift cards, or other prizes. More details will be forthcoming.



# What You Need To Know: Planning for Retirement

**It's important to think about what you'll need in retirement BEFORE you retire.** Run the numbers. Often people need about 70-80% of their end income in retirement, but this can vary. So years before you leave work, sit down for an hour or so (perhaps with the financial professional you know and trust) and take a look at your probable monthly expenses. Online calculators can help.

The closer you get to your retirement date, the more exact you will need to be about your income needs. You first want to look for changing expenses: housing costs that might decrease or increase, health care costs, certain taxes, travel expenses and so on. Next, look at your probable income sources: Social Security (the longer you wait, the more income you can potentially receive), your IRAs / SEP IRAs 401(k)s, your portfolio, possibly a reverse mortgage, or even a pension or buyout package. For those who are self employed and own a busi-

ness, do you plan to sell your business and use this to fund your retirement? If so, how much are your business assets, worth. And, don't forget to add to that the value of the brand you have worked your entire life to create.

While selling your home might leave you with more money for retirement, there are less dramatic ways to increase your retirement funds. You could realize a little more money through tax savings and tax-efficient withdrawals from retirement savings accounts, through reducing your investment fees, and getting your phone, Internet, and TV services from one provider.

**Budget-wreckers to avoid.** There are a few factors that can cause you to stray from a retirement budget. You can't do much about some of them (sudden health crises, for example), but you can try to mitigate others.

- Supporting your kids, grandkids or relatives with gifts or loans.

- Withdrawing more than your portfolio can easily return.
- Dragging big debts into retirement that will nibble at your savings.

**Budget well and live wisely.** Creating a retirement budget makes a lot of sense. A well thought-out budget, (and the discipline to stick with it), may make a big financial difference. For help with budgeting for retirement, speak to a qualified Financial Professional.

*For more information, contact:*

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## Fall Fishing Tournament—October 4th

Have you seen the signs around town announcing the Fall Fishing Tournament? The first annual Fall Fishing Tournament will take place on Saturday, October 4th. Boats launch from the Potomac River Boat Ramp at 7 am and return by 3 pm. Winning teams, as determined by their 5 largest catch, will earn a 70% payback.

The idea was thought of by a local businessman who noted the pride we take in our Canal, Towpath, Rail Trail, and location along Route 40—but what about

the river? After all, Hancock is where Hancock is because of the Potomac.

Local anglers have long known of the good fishing along our stretch of the river. The idea now is to draw all of the anglers in at the same time so they can fish, and spend some time in Hancock, where hopefully they will return. This isn't an event that will have vendors selling food or souvenirs—the idea is to have the anglers shop local that day.

For more information go to our Chamber webpage and click the Fall Fishing Tournament Registration for complete details. Pro-

ceeds are to be used to fund future Chamber initiatives, such as the FBLA program or scholarships.





Place  
Stamp  
Here

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***Working for a Wonderful Western Maryland Community***

## Chamber Spotlight:

Congratulations to Thor and Diane Smith, proprietors of Buddy Lou's Eats, Drinks & Antiques, on the opening of the newest business in Hancock

It was nearly two and a half years ago that the property was purchased by the Smiths. But, after some major renovations, licensing and permitting issues, and some unforeseen hurdles, it's finally time to say *Open for Business!*

The Smiths planned a soft opening to help acclimate their crew, and were gracious enough to have all of their proceeds from one of the first nights benefit local charities.

A combination restaurant and antique store is the concept, and with a picturesque location off the C&O Canal and Western Maryland Rail Trail, Buddy Lou's is sure to be a hit with outdoor and antique enthusiasts alike.

Something patrons are likely to become very fond of is the outdoor dining area with vistas of downtown Hancock and both bike trails.

Visitors will also be in awe of the interior, where Thor and Diane decoupedged old pictures of Hancock to the table tops, and created a one of a kind bar, filled with mementos of Hancock's heritage.

Thor and Diane—Welcome to the Neighborhood!

**For more information...**

### **Buddy Lou's**

11 East Main Street  
Hancock, MD 21750  
301-678-6460  
[www.buddylous.com](http://www.buddylous.com)

