



## A Message From the Chair Robert Jepson Adventist HealthCare



### Business is Never Too Small

Here's a question for you: What is the backbone of the U.S economy?

Biotech and Science? Construction? Education? The Auto Industry? Health Care? Banking and Finance? Government?

Actually, the answer is a little broader, and a little simpler. The backbone of the U.S. economy is small business. Yes, the local print shop, restaurant, carpet store, beauty parlor, equipment rental store, financial consultant, attorney's office and plumbing business drive our massive economy.

An interesting *USA Today* column by Rhonda Abrams, president of the Planning Shop, publisher of books for entrepreneurs, highlights this fact. Writing in 2008, she asks: "Of the 27 million businesses in the United States, what's the total number of companies with more than 100 employees? Only slightly more than 100,000.

Small businesses make up 99.7% of all employer firms." She adds: "The majority of the nation's businesses actually have NO employees (think of all those self-employed consultants, hairdressers, attorneys, plumbers, graphic designers)." A surprising statistic to be sure. Yet, we see this here in our own community and in our chamber. Sixty percent of the Gaithersburg-

Germantown Chamber members have 10 or fewer employees.

Rhonda Abrams' prescription for solving our ongoing economic challenges and promoting job growth, written two years ago, remains relevant today and maybe even on an ongoing basis: A significant tax credit to one-person, non-employer businesses for their very first hire and a meaningful tax credit to businesses with fewer than 25 employees for each new hire.

Once we climb out of our economic morass, let's stay out. Ideally, promoting economic development and job growth is not an event-drive act, but a habit.

### How Can the Chamber Help You?

We're always available with a listening ear to hear your ideas, thoughts, suggestions and input as to how the Chamber can help your business. Feel free to contact me anytime at [rjepson@ahm.com](mailto:rjepson@ahm.com) or Marilyn Balcombe, chamber President, at [mbalcombe@ggchamber.org](mailto:mbalcombe@ggchamber.org). If you're not active in the Chamber, I encourage you to get involved. Join a committee, attend our business networking events or participate in our upcoming golf tournament. There are many ways to promote your business.

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## Social Media 101

Media is a source in which people gain information, education, news, etc. by electronic media or print media. Social media is technology bases & can take many different forms, including Internet forums, weblogs, social blogs, microblogging, wikis, podcasts, pictures, video, rating and social bookmarking.

The GGCC has entered the 21st Century. Did you know we have a **Facebook Fan Page**? We do and we need your help in growing our fan base. Please use the keywords to find the GGCC on Facebook. When you find us please become a

fan (if you are not already) and then suggest the GGCC Fan Page to your friends. Keep up to date with breaking news, Chamber events, photos and much more. We hope to see you online soon.



**Key Words:** Gaithersburg, Germantown, Chamber, Commerce.

### SAVE THE DATE

### 7th Annual Wine Tasting & Charity Bake Sale

Thursday  
May 20, 2010

5:30-7:30 pm

Kentland's Mansion

Tickets  
\$25 Members  
\$50 Non-Members

Details:  
[www.ggchamber.org](http://www.ggchamber.org)

**REGISTER NOW!!!**

# Welcome New Chamber Members

## 270inc Business Magazine

www.270inc.com  
6 N. East Street  
Suite 301  
Frederick, MD 21701  
Harby Tran  
harby@270inc.com  
202-487-8726

## All Day Medical Care Clinic, LLC

www.alldayclinic.com  
8945 North Westland Drive  
Suite 200  
Gaithersburg, MD 20877  
Elena Kravchunovskaya  
elenkr@hotmail.com  
301-330-0006

## Backyard Inflatables, Inc

www.backyardinflatables.com  
PO Box 135  
Clarksburg, MD 20871  
James Cox  
jimcoxjr@backyardinflatables.com  
301-370-6521

## Buca di Beppo

www.bucadibeppo.com  
122 Kentlands Boulevard  
Gaithersburg, MD 20878  
Lindsay Spector  
lspector@bucainc.com  
301-947-7346

## Chevy Chase Bank, A Division of Capital One, N.A.

www.chevychasebank.com  
21117 Frederick Road  
Germantown, MD 20876  
Moni Chowdhury  
monichowdhury@gmail.com  
301-528-3656

## Crest Cleaners

www.crestcleaners.com  
828 Muddy Branch Road  
Gaithersburg, MD 20878  
Tom Breece  
tom@crestcleaners.com  
703-216-5136

## Geeks on Call

www.geeksoncall.com  
20203 Goshen Road  
Suite 333  
Gaithersburg, MD 20879  
Shep Bostin  
shep@geeksoncall.com  
800-905-4335

## Grimm and Associates, P.A.

www.grimmandassociates.com  
P.O. Box 83250  
Gaithersburg, MD 20883  
Beverly Grimm  
bev@grimmandassociates.com  
301-948-6333

## Habitat for Humanity of Montgomery County, MD, Inc.

www.habitat-mc.org  
9110 Gaither Road  
Gaithersburg, MD 20877-1422  
Amanda Fein  
amanda.fein@habitat-mc.org  
301-990-0014 x20

## Residential Floors

www.residentialfloors.com  
16720 Bethayres Road  
Rockville, MD 20855  
Sandra Mardini  
sandra.mardini@residentialfloors.com  
301-990-7775

## United First Financial

www.u1stfinancial.net/karynross  
20940 Frederick Road  
Suite C  
Germantown, MD 20876  
Karyn Ross  
rossk51@comcast.net  
301-526-9548

## Wachovia Bank N/A A Wells Fargo Company

www.wachovia.com  
1793 Pinnacle Drive  
McLean, VA 22102  
Erik Kodjanian  
erik.kodjanian@wachovia.com  
703-760-6942

**Save The Dates**

Thursday, April 22

5:30-7:30 pm

Business Networking After Five  
Growlers of Gaithersburg

\*

Wednesday, April 28

11:30 am—1:00 pm

Business Card Exchange Lunch  
Holiday Inn Gaithersburg

\*

Tuesday, May 4

5:30-7:30 pm

Business Networking After Five  
DrinkMore Water

\*

Thursday, May 20

5:30-7:30 pm

7th Annual Wine Tasting  
Kentland's Mansion

Tickets—\$25 per person

\*

Wednesday, May 26

11:30 am—1:00 pm

Business Card Exchange Lunch  
Wyndham Garden Hotel

\*

Tuesday, June 8

7:30-9:00 am

Business Networking Before Nine  
MD Soccerplex  
Washington Freedom

\*

Thursday, June 17

5:30-7:30 pm

Business Networking After Five  
Mid-Atlantic Federal Credit Union

Advance registration is requested; please.  
Please visit ~ [www.ggchamber.org](http://www.ggchamber.org)  
to register today.

**MEMBER EVENT PHOTOS**

Want to see more photos, you can at  
[www.ggchamber.org/photogallery](http://www.ggchamber.org/photogallery)



**Special Thanks To Our Event Sponsors This Quarter**

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Montgomery Works, TD Bank & United Bank

# GGCC Member News Section



McShea & Company, Inc. is pleased to announce the formation of McShea Residential Services, Inc., a subsidiary of McShea & Company, Inc. McShea's multi-family portfolio of managed properties has grown steadily in recent years, motivating the company to form a new subsidiary dedicated solely to serving owners of multi-family communities. Steve Lynch, CPA and Executive VP of McShea & Company, Inc. and a partner since 1987, will spearhead the company's new venture as President of McShea Residential.



Congratulations to Robyn Quinter, President of **Quinter Design** on being named one of the 2010 Maryland Top 100 Women by the Daily Record. You can check out the official announcement at [www.mddailyrecord.com](http://www.mddailyrecord.com). Since 1996, the MD Daily Record has recognized more than 800 high-achieving Maryland women who are making an impact through their leadership, community service and mentoring. You can visit Quinter Design at [www.quinterdesign.com](http://www.quinterdesign.com).

The **Montgomery County Police 6<sup>th</sup> District** (Gaithersburg/Montgomery Village) station has moved from their North Frederick Road location to 45 West Watkins Mill Road, Gaithersburg. The 6<sup>th</sup> District will continue to have its 240.773.5700 phone number.



## “Grow Your Business” Seminar

The Gaithersburg-Germantown Chamber of Commerce held its **3rd Annual “Grow Your Business” Seminar & Expo** on Tuesday, March 23rd at the Wyndham Garden Hotel in Gaithersburg.

Small, medium and large size businesses attended this event to take advantage of the resources that were presented at the seminar. Each attendee was trying to figure out how to grow their business faster and make it more profitable. The attendees of the Chamber's seminar discovered helpful marketing tips, strategies on how to generate leads to your website and tactics on how to “increase the value of your business”.

**Bruce Johnson, President of Accelerated Growth Consulting** topic was “How to Avoid the Ten Most Common Marketing Mistakes That Are Costing You Thousands of Dollars Every Month.” Attendees learned that failure to communicate with prospects will result in prospects doing business with competitors and that you need to step outside of the box and realize that “most business people think like themselves, not their customers”. Johnson presented the ten most common marketing mistakes and then provided tactics on how to “Make it Real” and steps they can take to minimize or eliminate the negative

impact of those mistakes. For more information on Bruce Johnson or Accelerated Growth Consulting visit [www.acceleratedgrowth.org](http://www.acceleratedgrowth.org).

**Ben Landers, President of Blue Corona Interactive** topic was “How to Get More Leads From Your Website.” Mr. Landers explained that your website is not a sales brochure; it is a sales funnel of leads to sales to conversion. “If you want more leads do this – create remarkable content, maximize search real estate and invest in accurate tracking” said Landers. He also suggested creating a blog and use different facets of social media. For more information on Blue Corona or Ben Landers visit [www.bluecorona.com](http://www.bluecorona.com) or follow him on Twitter at [Twitter@benlanders](https://twitter.com/benlanders).

**Corporate Resources, LLC** President Janice Sibley was the Master of Ceremonies & the facilitator of the newest seminar feature – “Conversation with the Panelists”. The “Conversation with the Panelists” was a new benefit to the seminar where attendees and the speakers, who have established reputations as authorities in their chosen fields, were able to interact with one another on- on-one.

**“Another awesome event! This is my third year attending this seminar and it just keeps getting better. Bruce, Ben and Janice did a great job, and as expected, I’ve walked away with an idea I can implement that will benefit my business today,”** said Suzi Cusack, Vice President of Mouse On House, Inc.

*Thank you for making our event special.*

Our **2010 Sponsors** include:

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**Special Event Sponsors:**

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# Montgomery County Budget 2010

The biggest legislative issue in the County right now is the FY2011 Montgomery County Budget. This year, the County faced a budget gap of nearly \$780 million. With a total budget of \$4.3 billion in spending, County Executive Ike Leggett is proposing the following measures to the County Council to help close the budget gap:

- Abolish 450 positions; lay off as many as 232 County employees; institute 10 furlough days for most employees
- Offer retirement incentives for County employees to take early retirement
- Establish an ambulance fee
- Eliminate tuition assistance programs for County Employees
- Take \$100 million from County's Rainy Day fund
- Reduce tax-supported funding for the Montgomery County Public Schools is reduced by 3.9%. This amounts to a

reduction of \$137 million from the Board of Education's proposed budget and funds about 96 percent of their request. Funding for Montgomery College's tax-supported programs is reduced by 3.8%.

Tax-supported funding for the Maryland-National Capital Park and Planning Commission decreases by a whopping 13.5% over FY10.

The total FY11 budget for all County agencies is \$4.3 billion, 3.8% less than the FY10 budget.

Some of the Department cuts include:

- 33% - Regional Services Centers
- 27% - Commission for Women
- 26% - County Executive's Office
- 24% - Housing and Community Affairs
- 24% - Transportation
- 22% - Libraries

- <5% - Fire and Rescue, Police, Correction and Rehabilitation each

The proposed budget is now in the hands of the County Council. The next step is to get feedback from the community in a series of public hearings scheduled for April 5-8. For more detailed information on the budget go to the County's website at [www.montgomerycountymd.gov](http://www.montgomerycountymd.gov).

## 2010 Timetable for the Operating Budget

April 5-8—Council public hearings on Operating Budget

April 12-May 7—Committee work sessions on Operating Budget

May 10-21—Council work sessions on Operating Budget

May 27—Council approval of the Operating Budget and CIP



## Small Business University

The Small Business University is a non-accredited monthly seminar series that discusses topics relevant to small and mid-sized businesses.

The series is free of charge and you have the flexibility to attend as many of the seminars as you choose.

The goal of the program is to provide your business with the information and the tools that you need to help you succeed in any financial climate. For more information and to view the list of upcoming seminars, please visit the SBU website at:

[www.smallbusinessuniversity.com](http://www.smallbusinessuniversity.com).

## Membership Corner



The Gaithersburg-Germantown Chamber of Commerce **WELCOMES Donna Gallagher** as their new **Director of Member Services**. Donna is a former Chamber Member and Board Director. Donna has over 20 years experience in marketing,

communications and business development. Donna will handle GGCC Membership Recruitment & Retention. Donna lives in Germantown with her husband, Rick. She enjoys traveling, fine wine, writing and spending time with her family.

As the new **Director of Member Services**, I wanted to take this opportunity to tell each member how much we value your membership and participation in GGCC.

An organization is only as strong as its members and its leadership. I am very privileged to be part of this vibrant group. From our board members, to our committees and staff, the Gaithersburg-Germantown

Chamber is committed to live up to its mission of helping our members "*increase the value of their business*".

So what does that mean – in chamber terms – "*to increase the value of your business*"? Companies measure and document value in various ways - profit margins, revenue, retention, new customers, new products, programs or services. Regardless of the matrix you use in measuring value, the chamber offers multiple and multi-faceted opportunities.

I spoke with a few members just last week that told me, "*since I have been a part of GGCC, my business has definitely increased*". I am working on getting facts and figures to provide you with solid testimonials for future newsletter articles.

I also spoke with brand new members and prospective members at recent events who said, "*this chamber feels so warm and friendly*".

In the few short weeks that I have been on staff, I have seen emails thanking various staff members for help with situations, members commenting on valuable content in a seminar, or

just excited to have attended a business card exchange where many opportunities abound.

Value comes in many shapes and sizes. Here at the chamber, we proudly offer our top ten reasons why being an active participation is a smart business decision. Which ever reason best fits into your matrix of "*value*", we are grateful to be here for you. But remember, being involved is key. We offer the structure, the tools, the guidance, the opportunity. You hold the key. Let's turn that key together and open many doors to a successful and profitable 2010.

Please drop a line, give me a call or stop by to say hello. I look forward to meeting each and every one of you! Send me your thoughts, ideas and suggestions. And don't forget to refer your colleagues and business acquaintances. Together, we will continue to make a difference!

**Contact Donna at 301-840-1400 x 17 or email her at [dgallagher@ggchamber.org](mailto:dgallagher@ggchamber.org).**

# Key Tax Changes



Allen is a partner of DeLeon & Stang, one of the Mid-Atlantic's premier accounting firms, providing the highest quality accounting, tax, audit, advisory, financial, business and professional services to both individuals and organizations. To find more information about DeLeon & Stang, please visit [www.deleonandstang.com](http://www.deleonandstang.com).

## Two Key Tax Changes in New Law Summary of New Tax Incentives and Extensions

The new Worker, Homeownership, and Business Assistance Act was rushed through Congress and signed into law on November 6, 2009. Here is a brief summary of two key tax changes in the new legislation.

**1. First-time Homebuyer Credit:** The credit, which was revised by the economic stimulus law, was scheduled to expire on December 1, 2009. It was equal to the lesser of \$8,000 or 10% of the home's purchase price. A "first-time homebuyer" was defined as an individual who has not owned a principal residence for the three years prior to the purchase.

Previously, the credit began to phase out if your modified adjusted gross income (MAGI) exceeded \$150,000 for joint filers and \$75,000 for single filers. Also, you had to recapture the credit if you stopped using the home as your principal residence.

Under the new law, you may claim the credit for home purchases made before May 1, 2010 (July 1, 2010, if a binding contract is in place on May 1, 2010). In addition, the credit begins to phase out at \$225,000 of MAGI for joint filers and \$125,000 for single filers. The credit can be elected on the tax return for the year prior to the year of the purchase.

Furthermore, the credit is now available to taxpayers other than first-time homebuyers for purchases after November 6, 2009. If you have owned and used your home as your principal residence for any five consecutive years during the previous eight years, the maximum credit is \$6,500.

**Caution:** No credit is allowed for post-November 6, 2009, purchases on a home costing more than \$800,000. Also, the prior recapture rule continues to apply.

**2. Net Operating Losses:** Normally, a business can carry back a net operating loss (NOL) for two years and then forward for up to 20 years. The economic stimulus law allowed a small business with gross receipts of \$15 million or less to carry back NOLs for three,

four or five years in tax years beginning or ending in 2008.

Under the new law, a business can carry back losses for up to five years, regardless of its size. This option is available for NOLs incurred in either 2008 or 2009 but not both years (unless an eligible small business elected to carry back a 2008 loss under the prior rules).

The new law also limits the carry back to the fifth year to 50% of the available taxable income for the year. Any remaining NOL may be used to offset taxable income in the remaining four carry back years without any restriction.

**Note:** The new NOL election must be made by the tax return due date (plus extensions) for the last tax year, beginning in 2009. This election is irrevocable.

Consult with a professional tax adviser concerning the impact of the new law on your situation.

# Writer's Corner



Dawn Goldberg finds stories in everything. We're here at Write Well U to help inspire you, to help you write, to help you connect with others, to help you create. To follow her story, or find out how you can tell your own, visit [www.writewellu.com](http://www.writewellu.com).

## Make Your Writing Come Alive

Writing is more than just packaging your words. Those words are the meat of your project and your message. You have to think about content and your audience and writing it well and getting your readers' attention and keeping your readers' attention and.... The list goes on and doesn't ever seem to stop.

If you write well, then your writing will accomplish all those goals: getting your readers' attention, keeping their attention, and meeting their needs. Now, we're not talking about correct grammar and sentence mechanics, although that is important to writing well.

**We're talking about how to make the writing come alive, to be yours and yours alone.**

**Be creative.** Whether you're writing titles or giving examples, come up with your own ideas. It seems clever to riff off the "Got

Milk?" slogan, but after a while (and sometimes a very short while), that gets old. You don't have to worry about your writing being cliché or old when you come up with your own creative ideas.

**Be yourself.** You're not the answer for everyone, and not everyone is going to be attracted to your stuff. However, if you write authentically, then you have a better chance of people sticking around to see what you have to say. It's basic Law of Attraction.

**Be original.** You don't have to do it like everyone else. You don't have to follow all the rules. You don't have to incorporate all the great advice you read in E-zines or writing books. Do it your own way and stand out from the crowd. If you're like everyone else, what would make people gravitate toward you? Give them a reason to pick you.

**Be strong.** Choose a stand and believe in it. If your writing is filled with "I think" and "I guess" and "I believe" and "it seems," you come across as wishy-washy. Take those

words out and stand firm. Say what you believe and believe what you say.

**Be human.** We all make mistakes. Don't try to pretend you're perfect. If you make a mistake, own up to it. Your audience wants someone to whom they can relate. If you come across as perfect, how can they relate to you? Admit your weaknesses and be authentic.

**Be fun-filled.** Enjoy what you're writing about. Write from the heart. Be passionate. If you like humor, be funny. If you like word play, add a few puns. If you're thrilled with what you're doing, let that joy come out in your writing.

The point is to throw yourself into your writing. It can be scary, yes, but you're more likely to grab your readers and have them follow you rather than get a lukewarm or so-so response. Take risks. Be yourself. Let your words be powerful.

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# Meet The GGCC Board

**Ron Dimaranan**

Ron Dimaranan has been a Gaithersburg-Germantown Chamber Board Member for two years. He is a graduate from Seton Hall University with a major in Management and minor in Finance. After graduating, Ron began his career with Wells Fargo

Financial in NJ as a credit officer. He was eventually promoted to manage the office in Philadelphia, PA.

In 2003, Ron relocated to Rockville, MD where he started working for Chevy Chase Bank as the Residential Lending Officer for the upper Montgomery County and Frederick branches. He was in charge of the mortgage and home equity productions for the 12 branches assigned

to him. Ron currently works for Chamber Member Mid-Atlantic Federal Credit Union (MAFCU) as the Director of Business Development.

He manages the Business Affiliate Program which is a no-cost benefit to employers in Montgomery County. He also works with local business owners with their business banking and borrowing needs.

Ron is also a member of the Bethesda Chevy Chase and Silver Spring Chambers of Commerce. He is the VP of Finance for the Corporate Volunteer Council of Montgomery County and the Philippine-American Chamber of Commerce. Ron is the co-founder of the Small Business University. Contact him at 301-944-1767 or rond@mafuc.org.

## UPDATE ~ County Master Plans

The White Flint Sector Plan was approved in March by the County Council. The plan, calling for an addition 6 million square feet of commercial space, is a bold move to change the footprint of the area around the White Flint metro station.

Next up is the Gaithersburg-West Master Plan. This is another exciting plan that will bring high level jobs to the Upcounty. The City of Gaithersburg has requested a name change to

more accurately reflect the area as being outside the City limits. The County has agreed to reconsider the name of the plan.

For more information on the Master Plans visit:  
[www.montgomeryplanning.org](http://www.montgomeryplanning.org)

## 270 Corridor Biotech Gate

The Montgomery County Department of Economic Development (DED) recently released a strategic plan for supporting and growing the local life sciences industry. You can access it at [www.montgomerycountymd.gov/ded](http://www.montgomerycountymd.gov/ded) and click on Biosciences Strategy.

This document was developed by a 30 member industry/academic/government team over a 12 month period. DED is now developing an implementation plan to follow up on the recommendations provided in the Strategy.

One of the areas of focus is marketing the industry in Montgomery County. A tool called BiotechGate has been acquired to help us with this. If you go to [www.biotechgate.com](http://www.biotechgate.com), you will be able to pull up and review information on life science companies in Maryland. Soon you will be able to delineate companies specifically in Montgomery County. This database is used worldwide and allows individuals all over the world to find information on local companies.

This tool allows us to identify companies that may be looking for strategic partners, financing,

and or other collaborations. We can then potentially match them with what they are looking for. If you are a biotech company, please access the database and make sure that you are listed.

If you are looking for more detailed information than you can get without an actual subscription, please contact Janis Pitts at DED or Linda Ellerton at the Maryland Biosciences Center, [lellerton@choosemaryland.org](mailto:lellerton@choosemaryland.org).

If you would like more information on DED's initiatives to support the life science industry, please contact:

**Janis Pitts**—Director, Life Sciences Strategy  
Montgomery County Department of Economic Development  
111 Rockville Pike, Suite 800  
Rockville, Maryland 20850  
240-777-2016  
[janis.pitts@MontgomeryCountymd.gov](mailto:janis.pitts@MontgomeryCountymd.gov)

[www.SmartMontgomery.com](http://www.SmartMontgomery.com)



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