CHAMBER Middletown Chamber of Commerce KENTUCKY

Relationships Inspiration Support Education

OUR MISSION
IS TO HELP
OUR MEMBERS
R.I.S.E.

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From The Desk Of

Laura Wright
Executive Director

Another busy month just flew by! In August, our Chamber held 3 business ribbon cuttings, several networking events, and a very informative luncheon where our panel of local area top law enforcement officers answered many of our questions. In late August, we held our 2nd

annual Health Fair and are happy to report it was a HUGE success! THANK YOU to all who participated!

September has arrived bringing with it many of our favorite fall events! Mark your calendars now for the Middletown Family Fun Festival taking place next Friday and Saturday, September 8 & 9, and don't forget our Annual Trick or Treat/Pancake Event is scheduled for October 28th.

We have 2 huge networking events we're excited about too! The first is our Chamber Happy Hour at Roosters on September 28th, and the second is our Mega Networking Event (in cooperation with Jeffersontown, St. Matthews, and Oldham County Chambers of Commerce), which is scheduled for October 4th. Hope to see you there!

We are constantly adding events so please be sure to continue checking out our website at:

https://middletownchamberky.com/events-calendar/









CASH BAR & FREE APPETIZERS!
BRING LOTS OF BUSINESS CARDS FOR NETWORKING.
GUESTS ARE ENCOURAGED TO ATTEND!

10430 SHELBYVILLE RD LOUISVILLE, KY 40223

RSVP TO LAURA AT 502-245-0404 OR LAURA@MIDDLETOWNCHAMBERKY.COM







Serving Greater Kentucky and South Central Indiana

Reanna Smith-Hamblin, President/CEO 13104 Eastpoint Park Blvd, Louisville, KY 40223 Phone: (502) 583-6546, BBB.org



FOR IMMEDIATE RELEASE: BBB Warns of Auction Scams in the Area

August 23, 2023 – BBB serving Greater Kentucky and South Central Indiana warns of auction scams targeting consumers in the Kentucky area.

Auction scams typically take the form of websites auctioning cars, boats, farming equipment, and other big-ticket items. The site itself appears legitimate and may even claim to be affiliated with the government. Victims register to bid on items, which may include sending a copy of their driver's licenses and other personal information.

After victims register and place a bid, they are informed they've won. The auctioneer gives instructions on how to transfer money. Once the victim has paid, the auctioneer disappears and can't be contacted, and the victim never receives the auctioned item.

One Kentucky consumer reported to BBB's Scam Tracker: "I bought a boat from [an] auction online, paid over \$40,000 and never received the item." Another consumer lost thousands of dollars to a site claiming to auction off farming equipment.

BBB offers the following tips to help consumers avoid auction scams:

- Research auctions and auctioneers before participating. If an auction claims to be a government auction, reach out to the branch of government hosting the event to make sure it's legitimate. If you're looking at a private auction or an auctionrun by a private company, look at reviews from previous buyers. Does the auctioneer have a good reputation? Do they have the appropriate licensing to conduct the auction? If the answers are no, or there is no information available about the auctioneer, it may be best not to participate.
- Know the terms and conditions of the auction. Find out whether there are entry fees, winning bidder fees, taxes, or shipping costs you'll be responsible for paying. Winning an auction may not be as simple as paying the price you offered. Plus, scammers may try to hustle you out of "entry fees" or "pre-bid deposits" without even having any real items in their auction.
- **Don't give in to bidder's excitement.** Don't make impulse buys when participating in auctions. Scammers will be counting on you to get wrapped up in the excitement and could even prod you into a fake bidding war to get more money out of you. Even when you are on a reputable auction website, set a spending limit and stick to it. If an item goes over your budget, don't buy it.
- **Understand how auction sites work.** Check each auction website's rules and policies carefully. Pay special attention to what buyer protections the auctioneer has in place. Find out what policies apply if an item is not delivered or is significantly different from its description. Each site may have different rules and procedures. If a website offers no buyer protection at all, consider it a red flag.
- Find out how payments are made. Know how and who you will pay before you place a bid. If the seller insists on using a payment method you are unfamiliar with, do some research. If the payment service doesn't have a customer service line you can contact to find out details about how the service works, don't use it to make a payment.
- Check the seller's contact information. The same goes for the seller or auctioneer. Check out their website and look for valid contact information. If you can't reach anyone, or if you do speak with someone who is uncomfortable answering your questions, don't participate in their auctions.
- **Be careful with your personal information.** Be sure you trust a website, company, or auctioneer before you divulge your personal information. Once your information is in the hands of a scammer, you won't be able to get it back.

CONTACT THE CHAMBER

https://middletownchamberky.com/contact/

MEMBER TO MEMBER DISOUNTS

https://middletownchamberky.com/member-to-member-discounts/

MEMBER INCENTIVE PROGRAM

https://middletownchamberky.com/member-incentive-program/

BUSINESS DIRECTORY

https://middletownchamberky.com/business-directory/

JOB BOARD

https://middletownchamberky.com/category/news/

PHOTOS & VIDEOS

https://middletownchamberky.com/photos

EVENTS CALENDAR

https://middletownchamberky.com/events-calendar/

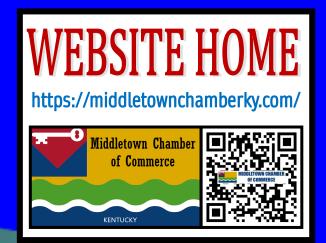
WEEKLY CHAMBER CHATTER

https://middletownchamberky.com/chamber-chatter/

MONTHLY CHAMBERLINK NEWSLETTER

https://middletownchamberky.com/newsletter/

CHAMBER RESOURCE LINKS





CHAMBER MEMBER AWARD **SPOTLIGHT**

BUSINESS FIRST

20 PEOPLE TO KNOW IN BANKING

ERIC VORSETH

MARKET PRESIDENT/SENIOR VICE PRESIDENT CUMBERLAND VALLEY NATIONAL BANK & TRUST CO.

ERIC VORSETH

Market president/senior vice president, Cumberland Valley National Bank & Trust Co.

Years in current job: 5

Years in the banking industry: 28



Why did you choose a career in banking? I chose a career in banking after spending the first decade of my career lending money for a finance company.

Working those early years in the finance industry, I found it rewarding to help customers, but I was extremely limited due to the nature of the business. A career in banking was a natural procession for me and gave me the opportunity to help customers

the best way possible in several different product areas that banks offer.

Do you think the recent bank failures are a harbinger for things to come? The current economic conditions exposed banks that were poorly managed in terms of their investment strategies, capitalization strategies and quality of their loan portfolio. Of the thousands of banks that are chartered in the United States, the exposed failed banks were a small percentage, and I feel that most banks have positioned themselves to withstand current economic conditions.

What are you most concerned about in terms of your customers when it comes to inflation? Some commercial customers are finding it harder and harder to pass on increases in operating expenses such as wages, supplies, utilities, etc. Everything just costs more, and customers just need to be more vigilant in the way they spend their money and how they save.

What's the biggest advantage of artificial intelligence in banking? The biggest disadvantage? The use of AI helps banks in several different ways, such as monitoring transactions, customer behaviors and identity verification.

A concern of AI is losing customer interaction. This needs to be monitored and watched closely so that a bank will not lose its personal touch and loyalty.

Another concern is cybersecurity. Banks and all industries need to be much

more on guard from cyberattacks.





Welcome

NEW & RETURNING CHAMBER MEMBERS

Robert Holtzman, The Insurance Artist
Erika Senkpeni, Touching Hearts Home Healthcare
Penne Wright, The Wright Stuff
David Adams, Metro Window Company, Inc
Vincent Bray, Bray Electric Services
James Aneszko, Anytime Fitness #5060
Jay Barnosky, Sunshine Ready Mix, LLC
Sherry Herron, Sunshine Industries, LLC



CARL COLE - HOMMATI





Carl brings over 20 years of experience in sales to help you sell more properties, faster. He is committed to understanding and actively responding to the needs of real estate professionals, home buyers, and home sellers. He delivers products and services that fulfill those needs and that meet the demand of the changing marketplace. Carl works tirelessly to become the premier choice for viewing home listings online.

Full Service Real Estate Media





- 3D Interactive Tours
 - Aerial Drone Videos
- Ultra HDR Photography
 - Guided Tours
 - Virtual Staging
- Augmented Reality
- FAA Certified Operator, Insured & Bonded

Experiencing Properties From All Perspectives

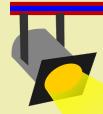


24/7 Scheduling - 24 hr. Turn Around Carl Cole

Owner & Operator 502-907-1443

Serving Louisville and surrounding areas!





CHAMBER PROGRAM SPOTLIGHT





MIDDLETOWN CHAMBER MEMBER INCENTIVE PROGRAM

CHAMBER ACTIVITY				
SPONSOR AN EVENT: \$500+				
BRING IN A NEW MEMBER				
SPONSOR AN EVENT: \$1-\$499	10			
SECURE DOOR PRIZES FOR EVENTS	10			
VOLUNTEER AT LEAST 2 HOURS AT CHAMBER EVENTS	10			
SERVE AS GROUP OR COMMITTEE CHAIRPERSON	10			
ATTEND ANNUAL LUNCHEON	10			
BRING A QUALIFIED GUEST TO A CHAMBER EVENT	5			
ATTEND A CHAMBER EVENT, MEETING, OR FUNCTION *SEE SOME EXAMPLES BELOW	5			





CASH PRIZES & DISCOUNTS AWARD FOR TOP 20 HIGHEST POINTS!



	EXAMPLES OF CHAMBER EVENTS,	MEETINGS, AND/OR FUNCTIONS
)	CHAMBER LUNCHEON	LEADS AT LUNCH
	CHAMBER HAPPY HOUR	NON-PROFIT MEETINGS
	TRICK OR TREAT EVENT	SENIOR SYNERGY MEETINGS
	LIGHT UP MIDDLETOWN EVENT	COFFEE CHIT CHAT
	MIDDLETOWN FESTIVAL EVENT	MULTI CHAMBER EVENT
	VINTAGE MARKET EVENT	MYP MEETING
	HEALTH FAIR EVENT	WBN MEETING
	TASTE OF MIDDLETOWN/ BUSINESS EXPO/JOB FAIR EVENT	CHAMBER ORIENTATION
	CGC COMMITTEE MEETING	CEC COMMITTEE MEETING

PRIZES FOR THIS INAUGURAL YEAR:

GRAND PRIZE = \$1,000.00

PRIZES #2-10 = \$100.00

PRIZES #11-20 = MEMBERSHIP DISCOUNT

CONGRATULATIONS \$1,000 WINNER CHAMBER MEMBER INCENTIVE PROGRAM



LAUREN STROUD
COMMUNITY OUTREACH DIRECTOR
THE GRAND SENIOR LIVING

2023-2024 CHAMBER INCENTIVE PROGRAM WINNERS!



FOR 2024-2025 CHAMBER INCENTIVE UPDATES & A QUARTERLY LEADER BOARD LISTING,
PLEASE VISIT: https://middletownchamberky.com/member-incentive-program/

RIBBON CUTINGS











https://anovelromance.com/













https://www.playabowls.com/location/middletown-louisville/





https://www.bbb.org/









NETWORKING

COFFEE CHIT CHAT WITH THE CHAMBER

A great big THANK YOU to our AUGUST Coffee Chit Chat host:
ROBERT SILVERTHORN. ENCORE WEALTH MANAGEMENT GROUP





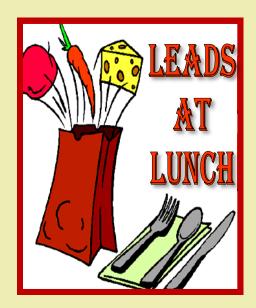


THANK YOU TO OUR
WBN COFFEE HOST:
EVALA RAHM,
EVALA RAHM COACHING















THANK YOU TO OUR HOST:
THE THRIVE CENTER
TRANSPORTATION PROVIDED BY:
THE GRAND SENIOR LIVING











Healtheair

NETWORKING EVENT

WEDNESDAY, AUGUST 30, 2023 11:00AM - 3:00PM























AUGUST

CHAMBER LUNCHEON

THANK YOU to our POLICE PANEL

Moderator
Dr. Warren Lesser
Magna
Pharmaceuticals

It was an interesting & educational discussion for all of our members!

Left to Right:

Chief Colonel Robert Herman Middletown Police Department

Chief Rick Sanders
Jeffersontown Police Department

Chief Dean Hayes Anchorage Police Department

Assistant Chief Major Eddie Jones St. Matthews Police Department



PANEL DISCUSSION: LOCAL LAW ENFORCEMENT OFFICIALS







Chamber President, Tom Stone, presents a check to John Miller of the Middletown VFW Post 1170.
This organization was our Charity of Choice at this year's Chamber Golf Outing.



Chamber President, Tom Stone, presents a check to Lauren Stroud of The Grand. Lauren was our Member Incentive Program winner.

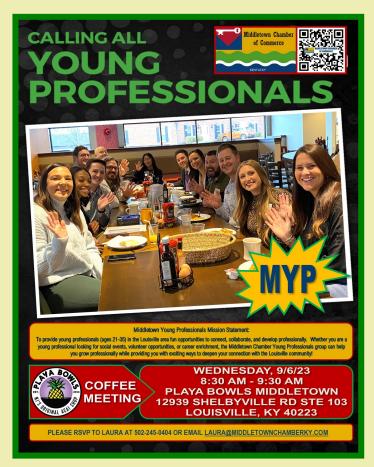
CONGRATS Lauren!

UPCOMING EVENTS

DATE	TIME	ТҮРЕ	DESCRIPTION
9/4/23	HOLIDAY	LABOR DAY	CITY & CHAMBER OFFICES ARE CLOSED
9/6/23	8:30AM	NETWORKING	MIDDLETOWN YOUNG PROFESSIONALS COFFEE MEETING PLAYA BOWLS MIDDLETOWN, 12939 SHELBYVELL RD
9/8/23 9/9/23	6-9:30PM 10AM-9PM	MIDDLETOWN FESTIVAL	WETHERBY PARK 11803 OLD SHELBYVILLE RD, MIDDLETOWN, KY 40243
9/12/23	12:00PM	NETWORKING	NON-PROFIT AFFINITY, FIRST BAPTIST CHURCH, MIDDLETOWN
9/13/23	1:00PM	PLANNING	JOINT CEC & CGC MEETING, STORYPOINT, 500 MERIDIAN HILLS
9/14/23	6:00PM	MONTHLY	CITY OF MIDDLETOWN MEETING, CITY HALL
9/19/23	4:30PM	NETWORKING	WOMEN'S BUSINESS NETWORK "SPARC HOPE" HAPPY HOUR 11912 BRINLEY AVE, MIDDLETOWN, KY 40243
9/21/23	9:00AM	MONTHLY	CHAMBER BOARD MEETING, CHAMBER OFFICES
9/21/23	1:00PM	MONTHLY	CHAMBER MEMBER ORIENTATION, CHAMBER OFFICES9
9/26/23	11:45AM	NETWORKING	SENIOR SYNERGY, EASTERN AREA COMMUNITY MINISTRIES 9104 WESTPORT RD, LOUISVILLE, KY 40242
9/25/23	9:00AM	NETWORKING	COFFEE CHIT CHAT, CONNORS STEAK & SEAFOOD 615 S HURSTBOURNE PKWY
9/28/23	11:30AM	NETWORKING	LEADS AT LUNCH, SUBWAY MIDDLETOWN 12565 SHELBYVILLE RD, LOUISVILLE, KY 40243
9/28/23	4:30PM	NETWORKING	CHAMBER HAPPY HOUR, ROOSTERS 10430 SHELBYVILLE RD, LOUISVILLE KY 40243

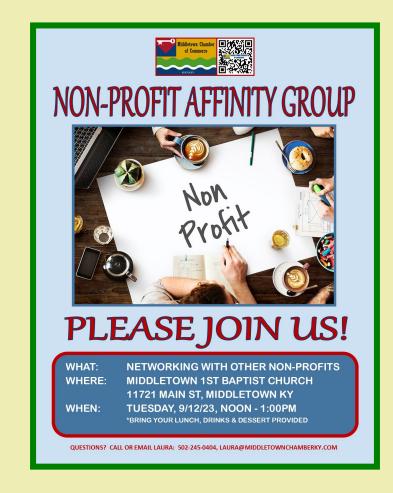
FOR A COMPLETE LIST OF UPCOMING EVENTS,
PLEASE VISIT OUR WEBSITE AT

https://middletownchamberky.com/events-calendar/





goodbye, august hello, september







CHAMBER MEMBER ORIENTATION

THURSDAY SEPTEMBER 21, 2023 1-2PM



Held on the 3rd
Thursday of
every month!
PLEASE RSVP

MIDDLETOWN CHAMBER OFFICE 11803 OLD SHELBYVILLE RD, MIDDLETOWN, KY 40243

...not just for new members!

Join fellow chamber members and Chamber Staff as we highlight everything our Chamber of Commerce has to offer you! Come get acquainted with our offices, benefits, events, and communications. Oh, and don't forget to bring your business cards for the networking opportunity too!

To participate, you MUST register in advance: Registration is not available online.

Please call Laura Wright at (502) 245-0404 or e-mail her at laura@middletownchamberky.com





WHEN: TUESDAY, 9/26/23 11:45-12:45AM





A SMALL GROUP WHOSE SUM IS > ITS PARTS

WHAT: SEPTEMBER SENIOR SYNERGY MEETING

Pink Lady Insurance
Rhoda Faller
An Independent Agent



SPEAKER TOPIC:

How can we help our older clients, family and friends avoid being a target of SCAMS, FRAUD, & IDENTITY THEFT.

IF YOUR BUSINESS HAS ANYTHING TO DO WITH SERVING SENIOR CITIZENS...

PLEASE DOIN USI

**Eastern Area Community Ministries has generously agreed to provide lunch for those in attendance. Please RSVP to laura@middletownchamberky.com.

WHERE:

EASTERN AREA COMMUNITY MINISTRIES 9104 Westport Rd Louisville, KY 40242

JOU'RE INVITED,

THURSDAY SEPTEMBER 28, 2023 11:30-1:00PM

*For the cost of your own lunch: Network Network Network

- Make friends & connections
- Attend whenever you can
- Everyone is welcome
- Enjoy monthly lunches at different area restaurants
- Bring your business cards
- Please RSVP so we know how many seats to set





SUBWAY - MIDDLETOWN 12565 SHELBYVILLE RD LOUISVILLE, KY 40243

* PURCHASE YOUR OWN LUNCH *

Registration is not available online. Please call Laura Wright at (502) 245-0404 or e-mail her at laura@middletownchamberky.com.

"Let's strive to be better in September!"

CHARMAINE J. FORDE



Middletown Chamber of Commerce PO Box 43546 Middletown, KY 40253

Office Located at City Hall: 11803 Old Shelbyville Rd Middletown, KY 40243

Please refer to our website listed below for our most up-to-date information!

Phone: 502-245-0404

Email: laura@middletownchamberky.com Website: www.middletownchamberky.com Facebook: Middletown Chamber of Commerce

MIDDLETOWN CHAMBER OF COMMERCE BOARD OF DIRECTORS

Mayor J. Byron Chapman (non-voting)
Executive Director, Laura Wright (non-voting)
Assistant Executive Director, Debbie Walthall (non-voting)

President: Thomas Stone, Stone Legal Group, PLLC
Vice President: Carrie Gerard, Eastern Area Community Ministries
Treasurer: Dr. Warren Lesser, MAGNA Pharmaceuticals
Secretary: Tyra Anderson, Stockton Mortgage
Tom Abbott, Abbott Rentals
Andy Balderson, Unified Technologies
Luke Edds, New York Life Insurance
Wayne Turchetta, HMC Service Company
Eric Vorseth, Cumberland Valley National Bank

Cliff Whalin, Christian Care Communities