CHAMBER CHATTER



Middletown Chamber of Commerce



ISSUE 166 FEBRUARY 27, 2024

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CONTACT THE CHAMBER

https://middletownchamberky.com/contact/

MEMBER TO MEMBER DISCOUNTS

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/

EVENTS CALENDAR

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

WEEKLY CHAMBER CHATTER

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

MONTHLY CHAMBERLINK NEWSLETTER

https://middletownchamberky.com/newsletter/

PHOTOS & VIDEOS

https://middletownchamberky.com/photos/

CHAMBER RESOURCE LINKS





JOIN US!



CHAMBER HAPPY HOUR

Wednesday, February 28th 4:30pm-6:30pm



CASH BAR & FREE APPETIZERS!

BRING LOTS OF BUSINESS CARDS FOR NETWORKING.

GUESTS ARE ENCOURAGED TO ATTEND!

RSVP TO LAURA AT 502-243-0404 OR LAURA@MIDDLETOWNCHAMBERKY.COM



SAVE JOIN US FOR THE NEXT...

T

TUESDAY, MARCH 19TH

5:00 PM - 7:00 PM

DAVE & BUSTERS | 5000 Shelbyville Road, Louisville, KY

WE ARE LOOKING FOR SPONSORS FOR THIS EVENT!
CALL YOUR CHAMBER REPRESENTATIVE TO LEARN MORE!

oldham chamber)

& economic development connect. grow. succeed.







LADIES & GENTS INVITED!







ICAR

HEAVEN HILL BOURBON

HEAVEN HILL
BRAND AMBASSADOR,
BERNIE LUBBERS,
WILL BE PRESENTING
A TASTING FEATURING
4 BOTTLED-IN-BOND
WHISKEYS!



MIDDLETOWN CHAMBER OF COMMERCE NETWORKING EVENT



Wednesday, March 20th, 2024 5:00PM - 7:00PM

Bourbon Tastings, Stogies & Networking!



CLICK THE LINK BELOW TO PAY THE \$10 FEE & RESERVE YOUR SPOT TODAY:

https://middletownchamberky.com/product/sips-cigars-3-20-24/QJUESTIONS? EMAIL LAURA@MIDDLETOWNCHAMBERKY.COM

MIDDLETOWN VFW POST 1170 107 N EVERGREEN RD MIDDLETOWN, KY 40243 *Food & Bar available for purchase at the VFW

NEW & RETURNING Trove AR MEMBERS

NAME	BUSINESS	ADDRESS	CONTACT
CHUCK LILE	LICENSED INSURANCE SALES AGENT	1918 HIKES LN SUITE 101 LOUISVILLE, KY 40218	502-572-8615 clile1@humana.com https://www.facebook.com/ChuckLileLicensedAgent/
NIKKI BARRINGER	FIT BODY BOOT CAMP	12418 LA GRANGE RD SUITE 140 LOUISVILLE, KY 40291	502-653-0414 nikki@fbbclouisville.com http://www.louisvillefbbc.com
SHAWN KING	J. GALT	LOUISVILLE KY & SURROUNDING AREA	586-201-5927 sking@jgalt.io
PAT MITCHUM *RETURNING MEM	UNITY OF EAST LOUISVILLE	740 OLD HARRODS CREEK RD LOUISVILLE, KY 40223	502-244-9696 unityofeastlouisville@gmail.com https://unityofeastlouisville.org



A NEW MONTHLY JOINT BODI LOUISVILLE/
MIDDLETOWN CHAMBER NETWORKING GROUP!

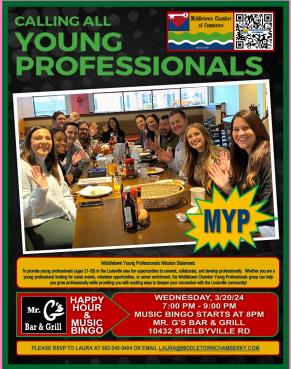
HEALTH & WELLNESS
INDUSTRY
NETWORKING GROUP

UNDER THE
LEADERSHIP OF
CHAIR!
DR JAMES WILSON









MORE
UPCOMING
CHAMBER
EVENTS



WHEN: TUESDAY 3/26/24 11:45AM-12:45PM





A SMALL GROUP WHOSE SUM IS > ITS PARTS

JOIN US FOR OUR MARCH MEETING

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

PLEASE SOIN VISI WHERE:

**FOREST SPRINGS HEALTH CAMPUS has generously agreed to provide lunch for those in attendance. Please RSVP by to laura@middletownchamberky.com.

FOREST SPRINGS HEALTH CAMPUS 4120 Wooded Acre Lane Louisville, KY 40245

MIDDLETOWN CHAMBER OF COMMERCE



MIDDLETOWN WOMEN'S BUSINESS NETWORK MISSION STATEMENT:

To connect women from all different departments within a business, to share experiences, brainstorm new initiatives, and increase connections that support, enrich, and inspire women to advance professionally and personally.

NICE HAT BOUTIQUE HAPPY HOUR

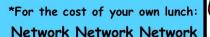
Wednesday, 3/27/24, 4:30-6:30PM

GENEROUSLY HOSTED BY:
PAMELA SIENER, NICE HAT BOUTIQUE
11750 SHELBYVILLE RD, LOUISVILLE, KY 40243

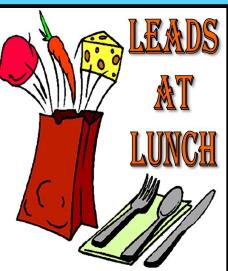
TO RSVP:
CALL LAURA AT 502-245-0404 OR
FMAIL I AURA@MIDDI FTOWNCHAMBERKY.COM

JOU'RE INVITED,

THURSDAY
MARCH 28, 2024
11:30-1:00PM



- · 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





ROOSTERS

10430 SHELBYVILLE RD #7

LOUISVILLE, KY 40223

* 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.



Realter Open House

The Willows at Springhurst invites you to join us!

Thursday, February 29 3:30 pm-5:00 pm Willows at Springhurst

Leap into Spring with us at our realtor open house!

Also, learn more about our limited time realtor referral bonus!

RSVP to Taelor at 502-377-1483



A Trilogy Senior Living Community

INDEPENDENT LIVING | ASSISTED LIVING | MEMORY CARE | REHABILITATION

3101 N. Hurstbourne Pkwy. | Louisville, KY 40241 502-412-3775 | willowsatspringhurst.com | ♥ f







Lunch & Learn Contemplating retirement beyond your finances

Encore Wealth Management Group 9405 Mill Brook Rd., Ste. 101 Louisville, KY 40223 Wednesday March 6 12:00 p.m.

RSVP 502.412.4050 cindy.deininger@ampf.com or online by scanning the code.



eacmonline.org/spring-fling-2024

Eastern Area Community Ministries ANNUAL SPRING FUNDRAISER



Saturday, March 9 | 6-9 PM Founders Union - UofL Shelby Campus

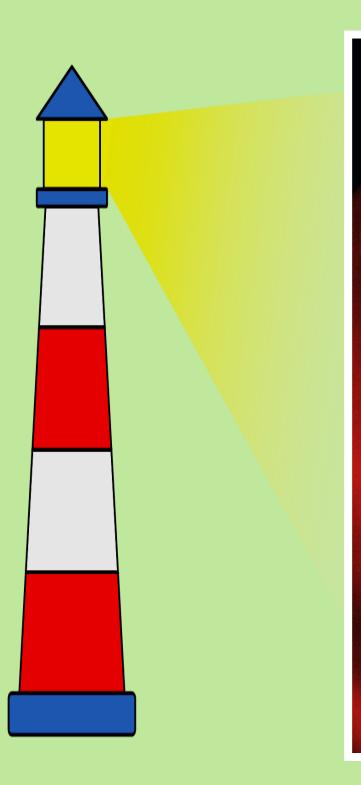
> \$75 - Individual Tickets \$525 - Table of 8





SPONSORSHIPS AVAILABLE

To discuss sponsorship packages and details, please contact Carrie Gerard at 502.426.2824 ext. 301 or cgerard@eacmonline.org



FEATHERS & FRIENDS GALA TRANSFORMS



Beacon Ball

CELEBRATING OUR
Transformation

MARCH 9, 2024 6 PM - 11 PM MARRIOTT DOWNTOWN



For tickets or more information: scan QR Code or visit one.bidpal.net/BeaconBall2024

Must be 21 or over to attend

RESERVATIONS ARE STRONGLY ENCOURAGED



Sweet Dreams: Reimagining Caring for Your Older Loved One So You Sleep Better at Night

Tuesday March 19, 2024 EST 6pm - 7pm | CST 5pm - 6pm MT 4pm - 5pm | PST 3pm - 4pm

We all want to stay in our own homes for as long as we can. But that's not always in our best interest. Do you have a loved one, whose health is declining, and they want to continue to live "independently" in their own home? This presentation offers family caregivers communication strategies to explain the realities and dangers of staying at home and alternative solutions.

Speaker Information:



Your trusted partner for senior living and resources Jennifer L. FitzPatrick MSW, LCSW-C, CSP



Scan Here to Register

Space is LIMITED, So Register Early!



MEMBER TO MEMBER NEEDS, ADS & INFO...







Program Overview:

- NO DOWNPAYMENT REQUIRED FOR PURCHASE TRANSACTIONS; MAXIMUM LOAN TO VALUE FOR REFINANCES SHOULD NOT EXCEED 97%
- MINIMUM LOAN TO VALUE FOR PURCHASES IS 85%
- MINIMUM LOAN TO VALUE FOR REFINANCES IS 95.01%
- OWNER OCCUPIED, SINGLE FAMILY RESIDENCE (MANUFACTURED HOME ALLOWED AS LONG AS IT MEETS FANNIE MAE GUIDELINES)
- ➤ FIXED INTEREST RATE
- PURCHASE OR RATE/TERM REFINANCE TRANSACTIONS ALLOWED*
- MAXIMUM LOAN AMOUNT OF \$275,000
- MAXIMUM PURCHASE PRICE OF \$275,000
- MORTGAGE INSURANCE IS NOT REQUIRED

Borrower Requirements:

- MUST MEET INCOME GUIDELINES BASED ON THE COUNTY THE PROPERTY IS LOCATED
- > FIRST TIME HOMEBUYERS MUST COMPLETE A FIRST-TIME HOMEBUYER EDUCATION COURSE
- > \$500 MINIMUM INVESTMENT INTO THE TRANSACTION
- NO COLLECTIONS (EXCLUDING MEDICAL) OR LATE PAYMENTS IN THE LAST 12 MONTHS
- MINIMUM CREDIT SCORE OF 620

Loan program available for borrowers primary residence only; no second homes. 1st position mortgage lien required; subsequent loans not permitted. Title insurance is required. Subject to credit approval. Terms and conditions subject to change.

*Restrictions apply. Loan being paid off must be a SYB Right At Home Loan

EQUAL HOUSING | SYB NMLS # 433971





Program Available:

KENTUCKY: Jefferson, Oldham, Bullitt, Elliot, Rowan, Nelson, Madison, Harrison, Fayette, Woodford, Scott, Bourbon, Clark, Jessamine, Boone, Kenton, Campbell, Shelby

INDIANA: Clark, Floyd, Marion, Hamilton, Hendricks, Boone, Scott

OHIO: Hamilton, Warren

Call me!



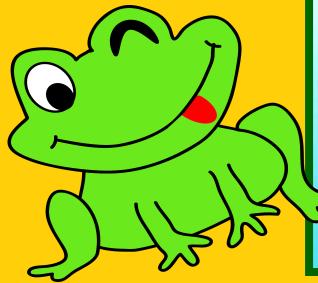
Terri Reyes NMLS# 616059

p 502.259.2301 e terri.reyes@syb.com

MORTGAGE SERVICES GROUP

Make Yourself At Home!

LEAP ON **OVER AND ENTER** THE CODE CHAMBER25 **TO GET YOUR** DISCOUNT **TODAY!**



Dirty Laundry? Let us lighten your load.

- Free Pickup & Delivery
- · Wash, Dry, Fold Laundry Service
- · Comforter Cleaning
- Convenient Mobile Scheduling
- Exceptional Care

USE CODE

CHAMBER 25

FOR 25% OFF YOUR FIRST ORDER!







www.derbycitysudhouse.com







Expertise

Navigating the mortgage process can be complex and overwhelming, but our team of industry experts is here to help. With years of experience and a deep understanding of the mortgage market, we can guide you through every step of the way to ensure a smooth and successful home buying experience.

Personal Touch

We believe that buying a home is a personal experience, and we're committed to providing you with the personalized attention you deserve. We'll take the time to understand your unique needs and goals, and we'll work with you to find the perfect mortgage solution for your budget and lifestyle.

Mortgage Options

- · Conventional Loans
- Fixed Rate Loans
- Adjustable Rate Loans
- USDA Loans
- FHA Loans
- VA Loans
- · Commercial Loans
- · Jumbo Loans
- FHA/VA Streamline Refinancing
- · Portfolio/Non QM Loans
- FREE Credit Repair for Mortgage Loan Approval











