Empower!





October 13, 2023

PRESENTED BY THE VELNOSKEY WEALTH MANAGEMENT GROUP OF JANNEY MONTGOMERY SCOTT

WELCOME!





THE VELNOSKEY WEALTH MANAGEMENT GROUP IS PROUD TO BE THE MAIN EVENT SPONSOR FOR THE

2ND ANNUAL CARROLL COUNTY WOMEN'S CONFERENCE

"SECURITY FOR YOUR LIFE AND LEGACY THROUGH PERSONAL FINANCIAL ADVICE"



THE VELNOSKEY WEALTH MANAGEMENT GROUP

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A Note from the Steering Committee...

Welcome to the 2nd Annual Carroll County Women's Conference!

As the Steering Committee thought about a theme for this year's event, we wanted it to be something that would be strong and encouraging. Something that would evoke confidence. Our hope was to bring content that would enable and encourage learning so every woman would walk away feeling equipped with new knowledge, new connections and, hopefully, new friends. We wanted every woman — we wanted YOU — to be EMPOWERED!

As part of our vision and dream for this conference, we also wanted to empower others in our community. The proceeds from this event go to scholarships to help female students at our two local colleges: Carroll Community College and McDaniel College. We also support an annual scholarship for a woman to attend the Carroll County Chamber of Commerce's Leadership Carroll, which is a program that provides leadership training and detailed knowledge of the community, including a description of the problems, opportunities and issues facing our county.

On behalf of the entire Steering Committee, we extend a great big THANK YOU to all the sponsors that supported the attendance of their staff today. Our sponsors help make this event and these dreams possible for you and our community. For all our guests, I commend you on taking a day to meaningfully invest in yourself.

While I know it is more comfortable to visit with the people you know, I encourage you to meet someone new today, learn something new today and walk away this afternoon refreshed and EMPOWERED to make a difference in the world!

Coleen Kramer Beal, Conference Chair

2023 CARROLL COUNTY WOMEN'S CONFERENCE Steering Committee Members

FRONT ROW, L TO R: **Pam Velnoskey** Community Member

Karen Pelton Carroll Community College

Coleen Kramer Beal CONFERENCE CHAIR Velnoskey Wealth Management Group

Christina Goodman McDaniel College

Kathy Mayan Carroll Community College

Thanks to our Presenting Sponsor, Carroll County Chamber of Commerce



NOT PICTURED: Colleen Lucas—McDaniel College Emily Bollinger Miller—Barnes-Bollinger Insurance BACK ROW, L TO R:

Lynn Wheeler Community Member

Doug Velnoskey Velnoskey Wealth Management Group

Kendra Hart Carroll County Public Schools

Jessica Sardella Carroll Hospital

Kati Townsley Carroll County Public Library

Josh Kohn Kohn Creative



It all began over a hundred years ago in 1896 when William F. Myers of Carroll County, MD established his meat packing and processing plant at the corner of Liberty and Green streets in Westminster, MD.

Current owner, Ed Ladzinski with the support of his wife Jessica, has turned Hahn's into what it is today: a value-added processor devoted to the highest quality products and highest level of customer service. In 2022, daughter Amanda joined the family business and will continue the age-old traditions of providing our customers the best quality and taste.

Our Products



SCHEDULE

Friday, October 13, 2023

Carroll Community College starting in the Babylon Great Hall

7:00 AM	Arrival, Registration, Continental Breakfast, Networking		
8:00 AM	Welcome & Opening Remarks Coleen Kramer Beal, Committee Member Rosalie Mince, Ph.D., Provost, Carroll Community College		
8:30 AM	Keynote Speaker Theresa Harrison, "Yes, You are Able"		
9:30 AM	Break		
9:45 AM	SESSION 1		
10:45 AM	Break		
11:00 AM	SESSION 2		
12:00 PM	Lunch, Networking		
1:30 PM	SESSION 3		
2:45 PM	Closing & Final Remarks Dr. Kendra Hart Student Scholarship Recipient*		
3:45 PM	Networking		

* Scholarship proceeds from this event benefit female students at Carroll Community College, McDaniel College, and the Carroll County Chamber of Commerce Leadership Carroll Program.

SESSION BREAKOUTS

Arrival, Registration,

Breakfast, Networking	7:00 AM	Room 🗛 - Babylon Great Hall
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Welcome & Openi		
Keynote Speaker	8:30 AM	 Room 🚺-304

SESSION 1 | 9:45 AM

Finding Balance Health & Wellness (Dr. Jyothi Rao) R	loom 🕒-287
Empowering Healthy Relationships (Alexandra Rickeman) R	loom 🚺 - 157
Find Your People Panel (Ashley Waters, Boi Carpenter, Mia Millette & Veronica Cool) R	loom 🚺-304
Making the Connection (Julie Gaver)	oom 🗛 - 202

SESSION 2 | 11:00 AM

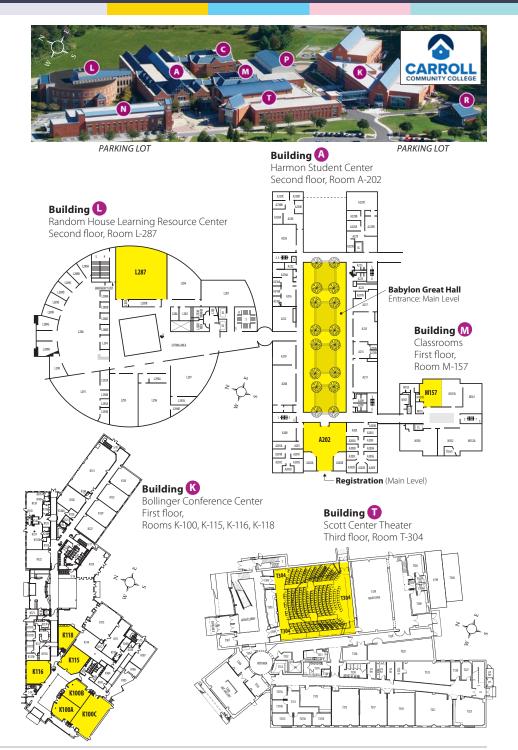
Women & Wealth Panel (Megan Gilliland, Coleen Kramer Beal, Shannon Hammond, Emily Bollinger Miller, Sherry M. Cracium-Bolin).	Room 🚺-304
Creating a Culture of Empowerment in Your Workplace (Amanda Haddaway)	Room 🗛 -202
Finding Balance Health & Wellness (Dr. Jyothi Rao)	Room 🕒 - 287
Empowering Healthy Relationships (Alexandra Rickeman)	Room 🚺 -157

SESSION 3 | 1:30 PM

Making the Connection (Julie Gaver)	Room <u>A</u> -202
Creating a Culture of Empowerment in Your Workplace (Amanda Haddaway)	Room M-157
Find Your People Panel (Ashley Waters, Boi Carpenter, Mia Millette & Honorable Joann Ellinghaus-Jones)	Room 🚺-304
Women & Wealth Panel (Megan Gilliland, Coleen Kramer Beal, Shannon Hammond, Emily Bollinger Miller, Sherry M. Cracium-Bolin)	Room 🕒 -287
Closing & Final Remarks 2:45 PM	Room 🚺-304

Join us on social media!

Tag your photos from the conference with **#ccwomensconference**





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IN CARROLL COUNTY!

McDaniel College is honored to be included on the Executive Alliance Honor Roll among the colleges and universities in Maryland with the most representation by women on their boards and executive leadership teams.

PROMOTING WOMEN LEADERS

GIVE BACK!

The McDaniel Women's Leadership Network is comprised of alums and friends of McDaniel College who work to develop programs that attract and engage women in the life of the college. One way is through an endowed scholarship fund that supports deserving undergraduate students.



Get involved by contacting 410-857-2250 or development@mcdaniel.edu





Theresa Harrison



Keynote: "Yes, You are Able"

I'm Theresa R. Williams-Harrison and I solve puzzles for a living.

The satisfaction of fitting the pieces together to form the right picture is what I do as a leader. As a successful entrepreneur and engineer, I solve tough challenges in support of my teams, my clients, my community and our national security. In addition to fortifying systems and helping my clients develop solutions, I also mentor tomorrow's business leaders, with an aim at increasing the number of women and underrepresented minorities in leadership positions and STEAM careers. I Lead.

I've held executive management, organizational management, business development, program management, transition management and technical management positions over a successful 25+ year career. I'm the Founder and President of GEORGE STREET Services, Inc., a trusted partner, project management and technical services organization that counts federal agencies and commercial companies as our clients. I Solve.

More recently, I'm the co-author of a Wall Street Journal, USA Today, and Amazon #1 bestselling book, BUSINESS SUCCESS SECRETS. As a stimulating and action-driven speaker, my inspiring stories are often sought after by organizations looking to motivate and encourage their audience. I Share.

But above all, I'm a community servant. Some of my proudest achievements are those where I extend a helping hand as a mentor to women and small businesses to help them launch and grow their successes, where I advise and support a college or financial institution as a trusted board member, where I uplift others, "one note at a time," through the international organization I founded, "Just A Kind Note" (JustAKindNote.com), and as an active member of the nation's leading public service sorority, Delta Sigma Theta Sorority, Incorporated. I Serve. heresa Harrison will take guests on a journey to realize that they can reach their highest peaks and summits, achieve their biggest goals and dreams while overcoming challenges. Theresa will share the tips and tricks to empowering oneself and reaching heights of which we've only ever dreamed. No matter where you are or where you've gone, there's no limit on where you can go.

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- MARGARET ATWOOD

SPEAKERS

Julie Gaver



"Making the Connection"

Whether she's the "Sage on the Stage" or the "Guide on the Side" Julie Gaver has been serving up her own unique brand of inspiration nation-wide for over 30 years. From her training debut as a Dale Carnegie Instructor to currently celebrating 25 years as an entrepreneurial speaker, corporate trainer and coach, Julie is well known for her high energy presentations and ability to connect with audiences in a memorable way. A master storyteller, Julie uses a witty blend of theatrics and experience to make learning fun!

Clients who benefit from Julie's expertise include the nonprofit and governmental sector, professional services, construction, medical, education, and more.

Julie is the author of the three-part women's book series *Must Love* Shoes and challenges her readers to see the meaning, lesson, and humor in life. The launch of her books stimulated such interest that Julie ultimately created a niche market designed for women which encompasses personal and professional development opportunities, domestic and international retreats, book club discussions, and unique social events designed to bring women together for fun, learning and camaraderie. At her 80 acre property, Meadow Branch Farm, Julie offers relaxing day retreat and training opportunities for small groups in the corporate and nonprofit sector.

She is the proud founder and director of "Soles of Love in the Garden" a passion project which collects and distributes new shoes and winter boots to local children in need.

Whether you are a seasoned networker or just getting started, this highly interactive session provides participants with tools and tips for mastering the art of working the room. Practice the fundamentals of connection including confidence building, remembering names, asking good questions, making conversation, and proper business card etiquette. The majority of this session involves standing and moving about the room so bring your business cards and be prepared for laughter, fun, and better knowing the women at the conference!

NOTES:



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Amanda Haddaway



"Creating a Culture of Empowerment in Your Workplace"

Amanda Haddaway is an award-winning HR consultant, corporate trainer, and certified executive coach. In her role as the managing director of HR Answerbox, she specializes in conducting workplace investigations, solving complex employee relations issues, leading interactive and engaging training sessions, and serving as an advisor to small business owners and leaders. She has more than 45,000 hours of experience in HR and holds the two highest professional certifications, SPHR and SHRM-SCP, as well as a Master of Jurisprudence degree in Labor and Employment Law from Tulane University Law School, a Master's degree from George Washington University and a Bachelor's degree from James Madison University. She was recognized as the Most Influential Woman in HR Training

– USA by *Corp Today Magazine* and the Gamechanger of the Year by Gamechangers Global Awards. She was previously recognized as one of the 10 Most Inspiring Businesswomen Making a Difference by *Beyond Exclamation Magazine*, and as one of the 20 Most Successful Businesswomen to Watch by Insights Success.

Additionally, she is the author of two books, the creator of the Manager Success Academy, and her writing has been included in *Entrepreneur.*



What if you went to work every day knowing that you could bring your whole self — your ideas (even the outrageous ones!), your creativity, your innovation — and that you would be celebrated and encouraged by your manager and by the organization as a whole to try new things, experiment and even fail without repercussions?

This is what working for an organization with a culture of empowerment looks like ... and it's amazing!

Learn from workplace culture and employee engagement expert Amanda Haddaway as she shares ideas you can implement in your own organizations to create the culture you've been dreaming of.

You'll learn:

- The three components of an empowered culture
- The top six things employees want in order to feel empowered
- 10 ways to boost empowerment in your workplace

Alexandra Rickeman



"Empowering Healthy Relationships"

Alexandra Rickeman, LCMFT helps people gain insight into themselves and communicate effectively with the people who matter most to them. She is 'marriage and family therapist' by licensure, but is best described as a 'relationship coach.' She has a direct, solution-focused style, and approaches emotional topics in a rational way.

In over 15 years as a Carroll County marriage therapist, Alexandra has concluded that accountability is the key factor in whether couples can resolve conflict, repair emotional wounds and enjoy a cooperative, playful, intimate relationship. She aims to spread the news of its calming, stress-reducing effect, and its awesome power to transform relationships of all sorts.

Personally, Alexandra is an over-thinker, an over-doer and an over-feeler. She manages these personality characteristics via weightlifting, keeping an early bedtime, and spending quality time with her 12-year-old son and 9-pound puppy. Her guilty pleasure is listening to police interrogations or courtroom footage, and she hopes for a post-retirement career as a jury consultant.

(443-665-8030

Did you know there's a shockingly basic skill that can improve your relationship starting today? And that it can reduce your stress and frustrations in the process?! It's not a script, and it's not a quick-fix gimmick. It's accountability, and it's become both rare and discouraged lately.

In this session, you will:

- Gain self-awareness into your personality and root fears.
- See the link between fears and defensiveness.
- Hear how effective accountability sounds.
- Understand how becoming accountable benefits both you and your relationship.
- Go home with a new tool in your EQ toolbelt.

Learning how to be accountable: it's a major step in your self-growth journey and a total game changer for your relationship!

NOTES:



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16

Dr. Jyothi Rao



"Finding Balance Health & Wellness"

Dr. Jyothi Rao, MD, ABAAHP, FAARFM, has been practicing medicine for over 20 years. She received her Doctorate of Medicine (MD) from the University of Medicine and Dentistry of New Jersey and completed her internship and residency at the prestigious New England Medical Center (Tufts) in Boston. Before opening Shakthi Health & Wellness Center, Dr. Rao practiced medicine in New York and Maryland.

A strong proponent of holistic medicine, Dr. Rao is certified in Medical Acupuncture from UCLA. She is also certified in Cardiopulmonary Stress Testing, which is a personalized assessment of cardiac and pulmonary disease.

"I believe knowledge is empowerment and focus my practice on wellness and prevention. Through this partnership in health, my patients and I work together to optimize their health and vitality."

-DR. JYOTHI RAO



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Many women are found to be in a sandwich generation. Aside from usual day to day tasks and juggling work/life issues, women are usually caretakers for parents, children, neighbors, friends etc. The thought that we can do it all with multitasking and taking on more and more responsibilities occurs more in women than men.

This creates a high demand on our bodies and mind and without proper resources, lifestyle choices and mind shifts, it can spiral into negative health issues. Join Dr. Roa for a discussion in our tools to stay balanced during times of stress so we can continue to care for those who are dear to us.





Dr. Kendra Hart, EdD, MS, MA, BA



Closing Keynote

Kendra Hart is a mother, wife, and educator with over 20 years of experience as a teacher, school leader, central office supervisor, school counselor, and curriculum writer. Dr. Hart holds a Doctor of Education with a concentration on Teacher Leadership, Master of Science in Education, Master of Arts in Teaching, and a Bachelor of Arts in Criminal Justice and Psychology. She served on the Carroll County Arts Council Board of Directors and is a Trustee for the Carroll County Public Library.

Dr. Hart considers servant leadership an honor rather than a duty and believes that everyone should surround themselves in positive and collaborative environments where one can learn, experiment, and prosper.

Dr. Hart's greatest joys in life are being a mother of four amazing children and the wife to her high school sweetheart.

"My mission in life is not merely to survive, but to thrive; and to do so with some passion, some compassion, some humor, and some style." —MAYA ANGELOU

NOTES:

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PANEL DISCUSSION: FIND YOUR PEOPLE

Join us for a real-talk rockstar panel where authenticity takes the spotlight as we delve into the art of finding your people. Because finding your people — your mentors, sponsors, and advisors — can help you launch yourself to the next level, whatever next level means to you. We know that creating these relationships can sometimes feel intimidating ... so our panelists will share their experiences in building relationships, especially since they now also serve as a mentor, sponsor, or advisor to someone else! Beyond the panel discussions, we invite you to introspect and scrutinize the bonds you've woven in your personal tapestry. Recognize those ties that uplift and empower you, as well as those that might inadvertently divert your focus. As we said, it's all about finding your people!

Dr. Ashley Waters



Moderator

Dr. Ashley Waters is an organizer, maximizer, creator, and evaluator committed to continuous learning and deepening community impact. As the Senior Assistant Director for Frederick's Department of Housing and Human Services, Ashley is inspired by the work done in her local communities each day and is enthusiastic about supporting individuals and organizations in new challenges and opportunities. She previously served as the Executive Director of Woman to Woman Mentoring, Director of UMBC Operations at the Universities at Shady Grove in Rockville and as Communications Manager for the City of Frederick. She holds a Bachelor's degree in International Politics from Penn State University, a Masters degree in Nonprofit Management from Towson University, and a Doctorate in Public Administration from The University of Baltimore.

Ashley is very active with many organizations in the local and regional community, currently serving in Rotary as a Past President of the Rotary Club of Carroll Creek and in district and zone roles, Hood College's Board of Associates, Vice Chair of the Maryland



Public Service Scholars Alumni Board, the City of Frederick's Charter Review Committee, Communications Chair for the Frederick National Little League, and Co-Chair of Leadership Frederick County's Leaders on Loan program just to name a few.

Ashley identifies as an ESTJ (Myers Briggs), Enneagram 3, and is a High-D and High-S (DiSC). Ashley, husband Andrew, and son Torin live in downtown Frederick.

Veronica Cool



Dominican-born Veronica founded Cool & Associates LLC, a consulting firm to connect organizations to the Hispanic community, offering strategy, training, marketing/PR & language services.

She published the first of its kind: *Hispanic Heritage Month: Essential Toolkit* to facilitate the acknowledgement and engagement of the Latino segment in the US. Committed to empowering our community, she established the *Latino Innovators Pitch* to scale Latino businesses profitably; along with two Facebook Groups: *Yo Quiero Trabajo* and *Emprendedores Exitosos*, that provide resources and opportunities for jobseekers and entrepreneurs. Additionally, in response to the COVID-19 outbreak, Veronica co-founded Maryland Latinos Unidos, a nonpartisan state-wide nonprofit to build capacity among Latino-serving organizations. She also serves on the boards of Maryland Latinos Unidos, MedStar Good Sam Hospital, Maryland Women's Caucus Foundation, and Maryland Association for Nonprofits.

She's been recognized by First Lady Michelle Obama, and is the proud recipient of various awards, including the Latina Style Entrepreneur of the Year, NFL Hispanic Heritage Leadership award, Innovator of the Year, and US Hispanic Chamber Corporate Leader of the Year. She lives near Baltimore, in Carroll County, with her husband and two college-age kids, keeping busy with writing, reading and donating firetrucks.





Wendy Vaught-Weiner- 410-615-4310 flowersbywendycarol.com

PANEL DISCUSSION: FIND YOUR PEOPLE

Boi Carpenter



Boi Carpenter currently serves as Senior Associate Vice President for Development and Alumni Relations at Johns Hopkins University. She has operational and frontline responsibilities managing several large-scale teams in her role. Her professional career in development and alumni relations spans over twenty-seven years; twenty-three of those years have been spent in her current organization.

In 2022, Boi started a personal endeavor, Inguisitive Leader, a community inspired by her conversations with bright, enthusiastic, talented, diverse professionals. She has a blog covering topics like navigating personal and professional growth dynamics, career management, diversity, equity, inclusion and belonging, managing, leading, recruitment, hiring, and retention. She is also regularly active on LinkedIn.

"Just a friendly reminder — no one has got it all totally figured out." - CLEO WADE

Honorable Joann M. Ellinghaus-Jones



The Honorable Joann M. Ellinghaus-Jones was Administrative Judge, District Court of Maryland, District 10, Carroll and Howard Counties, from 2001 until retiring in 2017. She was Associate Judge, 1991-2001. She held memberships with the Administrative Judges Committee, District Court of Maryland, 1999-2015; Commissioner Education Committee, District Court of Maryland, 1994-2015 (Chair 2001-2015); Behavioral Health and Addictions Committee, Carroll County, 2004-17; Court Interpretations and Translations Services Committee, Maryland Judicial Conference, 2009-14; District Court Chief Judge's Committee, 2015-17; Education Committee, 2015, Judicial Council; and Court of Appeals Standing Committee on Rules of Practice and Procedure, 2015-17.

Born in Baltimore. Joann attended the Institute of Notre Dame. Patterson Park High School, Essex Community College (A.A. 1976), University of Baltimore (B.S. 1978), and University of Baltimore School of Law (J.D. 1981). She was admitted to the Maryland Bar in 1981. She first served in Carroll County as a law clerk to Judge Luke K. Burns, Jr., Carroll County Circuit Court, 1981-83, then as Associate in the Law Office of Elwood E. Swam, Esq., Hampstead, 1983-91.

Joann has been married for 44 years to her husband, William. She has 3 children and 3 granddaughters.

Mia Millette



Mia Millette is the CEO of Skyline Technology Solutions, where she leverages over 20 years of experience to advance the company's strategic initiatives and enrich the lives of its customers. Prior to joining Skyline, Mia held various executive and leadership positions in IT at companies like GANTECH and System Automation Corporation.

She holds a Bachelor of Science in computer science from Indiana University of Pennsylvania and a Master of Science in computer systems management from the University of Maryland Global Campus. Mia is an advocate for STEM education and enjoys spending her spare time working out, traveling, and paddleboarding.



PANEL DISCUSSION: WOMEN & WEALTH

More women are in control of their finances and the financial wellbeing of their families and their businesses than ever before. An approximate \$11 trillion of household financial assets in the U.S. are controlled by women with this number expected to increase to \$30 trillion by 2030. Important decisions about wealth, taxes, estate planning, and insurance now fall under the woman's umbrella and it's raining!

In this interactive panel of local experts, you'll learn key things to consider and have actionable take-aways in each of these significant areas.

Megan Gilliland



Moderator

Megan Gilliland is an Emmy Award winning journalist. You can see her anchoring and giving live breaking news updates weekday mornings on FOX45.

Megan was honored to join the team in 2007. A few years later, she was named Best newcomer by Baltimore Magazine. She was honored by the same magazine again in 2015, 2016, 2017 when she was voted as the Reader's Choice, Best TV News Broadcaster in Baltimore.

Before moving to Charm City, she was a reporter and weekend anchor for WTAJ-TV in Altoona, Pennsylvania. During her years there, she became known for spotting an escaped prisoner and it was all caught on camera!

Megan is a proud Penn State graduate where she majored in Broadcast Journalism and minored in Communications, Arts and Sciences. While in Happy Valley, Megan ran track and cross country for the Lady Lions and was captain of the cross country team her senior year. Although her competitive days are over, Megan still loves to run.

She's a Pittsburgh native but is proud to call Baltimore home now. It's where she met her husband, started her family and where she hopes to make a difference in the news.



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Coleen Kramer Beal, AWMA®, CDFA®, CLTC®



Coleen Kramer Beal is a Financial Advisor with the Velnoskey Wealth Management Group of Janney Montgomery Scott. She is an Accredited Wealth Management Advisor (AWMA®), a Certified Divorce Financial Analyst (CDFA®) certificant and carries the Certified in Long Term Care (CLTC®) designation.

Coleen graduated magna cum laude from the University of West Florida with a Bachelor's degree in Legal Administration. Prior to joining the Velnoskey WMG in 2005, Coleen was a Branch Operations Manager, Assistant VP at Prudential Securities in Destin, FL. At Janney, she earned the Janney Values Award in 2016, was the 1st Chairperson of the Janney Private Client Associate Council, is a steering committee member of Janney's Women's Interactive Network (WIN) and the founding member and chairperson of the WIN Mid-Atlantic Chapter (MAC WIN).

Coleen enjoys getting into lots of good stuff within her community, including being a founding member of this conference. She is an Air Force brat and Navy mom. Her five kids are mostly grown, so she and her husband stay busy raising three rambunctious Tamaskans and three rescue cats.

Sherry M. Cracium-Bolin, CPA



Sherry M. Cracium-Bolin, CPA, is a Principal and Shareholder of Brown Schultz Sheridan & Fritz (BSSF). She has over 20 years of progressive public accounting experience and assists businesses with tax planning, management advisory services and compliance services. She specializes in tax preparation and compliance for individuals, pass-through entities, estates and trusts.

Sherry is very active within many organizations in her community. She is a graduate of Leadership Carroll in Maryland and Leadership Hanover in Pennsylvania. Both are intensive leadership programs designed to assist in the development of current and emerging leaders within their respective communities. In 2021, Sherry was recognized as one of Central Penn Business Journal's Women of Influence. Sherry received her Bachelor of Science degree in Accounting from York College of Pennsylvania.

Shannon Hammond



Shannon L. Hammond is an elder law attorney in Sykesville, where she is the founding member of Hammond Law, LLC. Shannon has dedicated her entire legal career exclusively to the practice of long-term care and estate planning. She is deeply committed to assisting families navigate the complexities of public benefits eligibility and care coordination in the context of aging and disability.

Shannon serves on the Elder Law and Disability Rights Section Council of the Maryland State Bar Association and she is the President of YES, Inc., a local non-profit organization dedicated to educating and supporting families affected by young-onset dementia. She has been named to Baltimore Magazine's Super Lawyers[®] list in the field of Elder Law in 2013-2015 and 2019-2023.

Emily Bollinger Miller, CIC



Emily Bollinger Miller is a partner and risk advisor at Barnes-Bollinger Insurance Services, Inc. She is the 3rd generation of her family to own and operate the local, independent, Insurance Services firm. She is a Certified Insurance Counselor (CIC), and is working towards her Certified Risk Manager designation.

Emily was born and raised in Carroll County. After graduating from Westminster High School, she attended St. Francis University (PA) and earned her bachelor's degrees in business marketing and English communications. She was a four-year varsity letter recipient for the NCAA Division I Red Flash Women's Basketball team, where she earned Academic All-American honors her senior season.

Upon graduation, she became a member of the family business, and hasn't looked back since. She takes great pride in developing relationships with her clients, while providing professional risk advisory services and designing custom insurance programs for business owners and families. Empowering businessowners and individuals to understand insurance coverage is a passion of hers.

She actively serves as a board member for numerous local organizations. Emily is also an advisory board member for the insurance companies she represents.

Emily currently resides in Westminster with her husband, Matt, and her three young children.



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