

March 3, 2026

The Honorable Pamela Beidle, Chair
Senate Finance Committee
3 East Miller Office Building
Annapolis, MD 21401

Dear Chairwoman Beidle and Members of the Committee:

I write as the owner of Western Maryland Insurance, LLC in LaVale, MD regarding Senate Bill 886 – Consumer Protection and Labor and Employment - Food Service Facilities and Minimum Wage, now pending before the General Assembly.

While I share the desire to improve opportunities for Maryland workers, I am opposed to this proposal in its current form because it throws a one-size-fits-all wage mandate on businesses without regard to local economic conditions, narrow margins, or competitive realities.

For a small business like mine, these mandated increases present several real threats, including possible reduced hiring and hours, higher consumer prices, and competitive disadvantage. We hire local residents, teens, and part-time workers, especially those entering the workforce. Mandated wage spikes risk cutting hours or positions we otherwise would have offered. To absorb the mandated increases, we would once again need to explore price increases. In a location like Allegany County, there is a significant risk of business impact when consumers can easily access lower prices in West Virginia and Pennsylvania, both just minutes from my location.

Rather than an abrupt CPI-linked mandate, I urge the Legislature to consider alternatives that do not disproportionately disadvantage rural employers, such as targeted tax incentives for wage growth, sector-specific wage dialogs, or localized pilot programs that allow communities to tailor solutions.

Increasing worker opportunity is important, but it must be done in a way that preserves the ability of local employers to stay open, invest, and continue providing jobs and services in LaVale.

Thank you for considering an unfavorable vote on SB886.

Sincerely,

Kristi Minnigh

Kristi Minnigh
Western Maryland Insurance, LLC
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