

# BUSINESS REVIEW

MAY 2021

“Building Business Through Association”

## Upcoming Events

**May 19th  
Business Builders  
5:30-7:00PM**

*Hosted by Larry Taccone  
State Farm Insurance  
at DeJon Vineyards*

**May 25th  
Legislative  
Roundtable**

**5:00-6:00PM**  
*ZOOM meeting  
discussion with State  
Legislators*

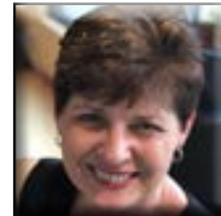
**JUNE 1-31  
Tastes & Grapes  
Tour**

**June 15th  
Business Builders**

**5:30-7:00PM**  
*Location to  
be announced*

**JUNE 26th  
The Town Fair  
10am - 3pm**

## Message from the President, Lynn Richardson



MAY each day of the week be a good one...MAY the Lord always watch over you....

*Andy Williams*

So much going on and coming up, it might make your head spin!

On May 19th (a WEDNESDAY this month) we will be meeting at DeJon Vineyards in Hydes for an outdoor event hosted by Larry Taccone of State Farm. Light refreshments will be served and you will have the opportunity to meet some great people, sip some excellent wine and listen to great music. We already have several guests registered, so join us and meet some new friends.

Our Tastes & Grapes Tour is kicking off on June 1st for the whole month of June. Guests will sign up on our free app, visit as many of the participating restaurants & specialty shops as they would like throughout the month. Each place will have a special Tastes & Grapes Tour food & beverage sampling for \$6-\$10 and this event not only supports our charities, but helps the community restaurants. Registration is free for guests.

At the end of the month we are planning a Legislative Roundtable discussion with our state legislators from Districts 7 & 8. This will be online, so it will be easy to participate, and we will be taking questions IN ADVANCE so they can be directed to the most appropriate legislator to answer. The discussion will last about an hour. Registration will be available next week, so look for that notice in our weekly email. The date is May 25th at 5pm.

We need a place to meet in June! Please email me right away if you wish to host a meeting at your office or suggest a place to meet where you can be the featured sponsor of the meeting. It's easy and beneficial!

I've noticed that there are still not many of us signed up for a booth at The Town Fair. Our permits are approved, we are 2/3 booked for spaces, you get a \$25 discount and it's our 25th year! If you are waiting for an invitation--THIS IS IT! It's going to be a spectacular event, and our members get premium placement in Member Showcase Row. Sign up online now at [www.thetownfair.net/vendors](http://www.thetownfair.net/vendors)

So let's get back into things! Participation is the key to your success!

**Perry Hall  
White Marsh  
BUSINESS ASSOCIATION**

## Host Spotlight



As a local State Farm agent, small business owner and PHWMBBA member since 2015 I strive to build strong relationships with our clients. We are proud to provide insurance for the businesses and families of our community.

I focus on assisting clients with helping them protect what is most important to them and working to create a plan for their financial futures. My team and I work to develop a personal relationship with our clients so we are able to assist them with the proper planning to limit risks while helping them to prepare for life's changes



State Farm Insurance - Larry Taccone  
8709 Cowenton Ave, Perry Hall, MD 21128  
(410) 344-6153



## It's Coming JUNE 26th!

on Ebenezer Rd in front of Perry Hall  
High School

### It's our 25th Year!!

Be part of this great annual event.  
\$25 discount for PHWMBBA Members.  
Application on the last page or just go to  
[www.thetownfair.net/vendors](http://www.thetownfair.net/vendors) to register online!

Perry Hall White Marsh Business Association P.O. Box 117 • White Marsh, MD 21162  
Please contact any board member if you have questions or concerns  
email us at [info@phwmba.org](mailto:info@phwmba.org) or call us using the information below

President	Lynn Richardson	Picture This Multimedia Services	410-493-4984
Vice President	Brian Sherman	Sherman Growth Group	443-250-4951
Secretary	Deborah Hanley	Brightview Senior Living	410-567-0070
Treasurer	Connie Moore	Liberty Tax Service	410-256-8312
Director	Julie Rappazzo	ServPro of Perry Hall/White Marsh	410-529-1664
Director	Larry Taccone	State Farm Insurance	410-344-6153
Director	Jean Borne	Borne to Travel	443-742-0478

An enjoyable  
"Casual Connections"  
gathering at the law offices  
of Parker, Pallett, Slezak &  
Reynolds on April 21st.

Nice to see some friends!  
It was fun and informative!



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Jerry's It's About You Loyalty benefits are eligible on all New vehicles purchased at Jerry's Auto Group after 1/1/16. Complimentary maintenance and roadside assistance are available on all pre-owned vehicles sold after 5/1/13. Prior sales excluded. See dealer for details.



## New Members

Jill Louden Switch Purse  
/Jill Marie, LLC

Todd Hurley,  
Premier Insurance Advisors

Julie King-Schulz Realtor  
With Re/Max  
Components

# What is the REAL ID Act & what does this mean for travel?"

by Jean Borne - Borne To Travel



What documents do I need to fly? Are my documents up to date? How can I find out?

"The REAL ID Act, passed by Congress in 2005, enacted the 9/11 Commission's recommendation that the Federal Government 'set standards for the issuance of sources of identification, such as driver's licenses.' The Act established minimum security standards for license issuance and production and prohibits federal agencies from accepting for certain purposes driver's licenses and identification cards from states not meeting the Act's minimum standards." (<https://www.dhs.gov/real-id/real-id-faqs>)

Delays have pushed the implementation of the law for several years, and it has done so again. On April 27, 2021, the Department of Homeland Security announced that the enforcement of the Real ID Act has been extended to May 3, 2023.

**What does this mean to you?** Your state issued driver's license or identification will need to have verification documents connected to it in order for it to be compliant with the Real ID Act. You will need this to fly on an airplane and enter certain federal buildings, including the Naval Academy when they reopen for tours.

Not having a compliant driver's license or state ID also means after May 3, 2023 you will not be able to board a plane with only a driver's license.

How can I tell if my license is compliant? First, if you have the old style license, it is not. If you have the newer style license, it probably is, but check for the star. If you have the star, your license is compliant.

Maryland's MVA website shows what documents are necessary to secure a Real ID compliant documents:

- Proof of identity and age
  - Proof of social security
  - Two documents proving residency
- See [MVA.Maryland.gov](http://MVA.Maryland.gov) for a checklist and to make an appointment with the MVA to upgrade your documents.

But what if my license doesn't expire before May 3, 2023? Is there some there ID I can use? Yes! A valid passport book or valid passport card!

**What's the difference between these documents?** The passport book is probably more familiar to you. This the blue booklet issued by the State Department. It can be used to fly both domestically AND internationally. Once issued, it is valid for ten years and the travel opportunities are endless!

The passport card is a newer document issued by the State Department. It is the size of a driver's license which makes it more convenient to carry. The biggest differences are that it costs less than a passport book and it can only be used for domestic travel. Don't try to fly to Mexico or Europe with just the card. The only trip you'll be taking is back home.



When you're ready for your next trip, whether international or domestic, Borne to Travel is ready to help plan your perfect vacation. I can be reached at [Jean@BorneToTravel.com](mailto:Jean@BorneToTravel.com) or (443) 742-0478



**Submitted By Andy Smith**

Recently, there's been a lot of noise about the Biden Administration's American Jobs Plan, commonly referred to as the 'infrastructure bill.' We've heard a lot about infrastructure over the few years, and for a good reason: it's a popular issue that earns bipartisan support amongst voters. The problem has been how to do something about it.

As you know, we focus on the facts of regulatory changes that may impact your financial plan. In the case of this bill, it isn't legislation just yet. There's good reason to believe that many details of the bill will change by the time it's signed into law.

That said, there are three proposed changes we're keeping an eye on as they may be relevant to you.

**Increase in the top ordinary income tax rate.** Currently, the top ordinary income tax rate is 37% for individuals earning \$523,600 or more, or \$628,300 for married filing jointly. The American Jobs Plan proposes increasing the top tax rate to 39.6% for those earning over \$400,000. We don't know yet if the income figure is for individuals or married filing jointly.

Despite the proposed increase, this is nothing new. The United States has used a progressive tax system since the mid-1930s. Even if the top tax rate goes up, we expect our resources to address rising taxes to remain unchanged: tax-advantaged retirement plans, charitable deductions, and bunching deductions are not eliminated by the proposed legislation.

We're watching this provision to learn more about the income figure and any additional changes that may impact potential strategies.

**Change the qualified retirement account deduction.** This proposed change replaces the deduction to qualified retirement accounts with a flat 26% credit. Income

tax is progressive, so the value of a tax deduction rises as your income increases. For example, a taxpayer in the top marginal tax bracket receives a \$37 tax benefit for every \$100 contributed into a retirement account. Meanwhile, a taxpayer in the bottom bracket would only get a \$10 tax benefit for the same \$100 contribution.

If it passes, this proposed legislation will flatten the value of deductibility by income level. The intention is to encourage lower-income earners to save by providing the tax credit incentive. We can see Roth IRAs growing in popularity for higher earners, assuming income falls under the current limits. Under current legislation, Roth IRAs have an income cap of \$198,000 for married filing jointly or \$125,000 for individuals.

**Decrease the gift and estate tax exemption amounts.** This proposal considers lowering the unified gift and estate tax exemption from \$11.58 million for individuals to \$3.5 million and \$23.16 million for married filing jointly to \$7 million.

It's a big bill with a lot of moving parts that are under consideration for now. We'll keep an eye on things as they transpire and take the appropriate courses of action after the bill becomes law and the final detail are determined. Until then, if you have questions on anything regarding your portfolio or future direction, please don't hesitate to reach out.

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**Andy Smith - 410-561-6760**  
**sasmith@mid-awa.com**





# 2021 GOLDEN APPLE AWARDS

Freedom Federal Credit Union is now accepting entries for this year's Golden Apple Educator Award! Entrants must be a Freedom Member\* and an employee at a Harford or Baltimore County school (public or private).

- 1. First Place – \$2,000 Award**
- 2. Second Place – \$1,000 Award**
- 3. First Runner-Up – \$500 Award**
- 4. Second Runner-Up \$500 Award**

To enter, submit an entry form and essay. The essay must describe how you would use the funds and why you should be the one to win! Scoring favors proposals demonstrating the greatest impact on local schools, classes, students, and/or the community at large.

All entries will be reviewed by a panel of Freedom employees, volunteers and community partners. Entry deadline is May 30, 2021

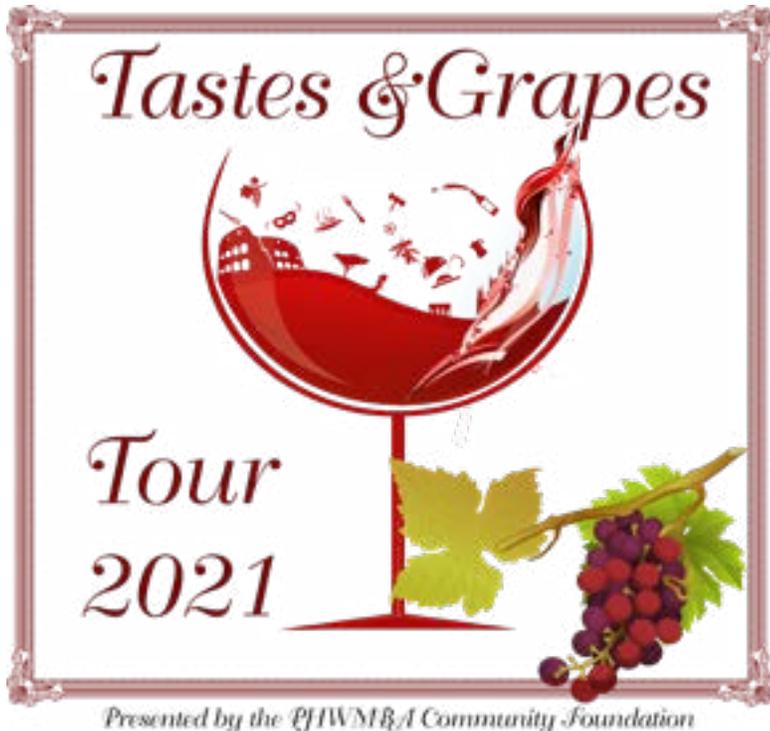
Please visit [freedomfcu.org/golden-apple](https://freedomfcu.org/golden-apple) for full details and to download the application.

\*New members are also welcome to apply! Membership must be established by May 30, 2021 to qualify.

#### **Banking With Freedom Has Its Advantages**

Do you have questions about what it's like to bank with Freedom? Are you considering whether the products listed here are right for you? Contact Freedom's Education Liaison Lisa Snodgrass at [lsnodgrass@freedomfcu.org](mailto:lsnodgrass@freedomfcu.org) or call 410-218-0634!

# COMING IN JUNE ... The WHOLE Month of June!!



*Tastes & Grapes* is the annual fundraiser for the PHWMBA Community Foundation. For the past 5 years we've invited restaurants to participate by having our guests sample some of each of a restaurant's specialties and have them paired with wines. We donate all the proceeds to a deserving local charitable organizations. We keep our expenses low, so that virtually all of the money we receive goes directly to the chosen charity. Since a large gathering is impractical this year, we are expanding our horizons to have you go TO the restaurants, breweries and wineries to have a similar experience over a period of several weeks.

- Register for free on our Event App to get the list of participants
- Go to any or all of the locations listed on the app between June 1 and June 30
- Check in at each location you visit
- Upload photos of your chosen dish from the special Tastes & Grapes Tour menu featuring special pricing just for you

Share with our unique hashtag to be entered in a random drawing for gift cards to these fine establishments.

More details coming soon on our many locations that include Casa Mia's, Taste of Taj, Conrad's, El Salto, DeJon Vineyard, Silver Spring Mining Company, and more.

**GET ON THE LIST**

**BE A SPONSOR for as little as \$100!**

**VISIT OUR PAGE: [PHWMBA.org/Tastes-&-Grapes](https://PHWMBA.org/Tastes-&-Grapes)**

# 4 Ways to Be a Better Business in 2021

Source: inc.com/David Lee - The UPS Store

For small businesses and entrepreneurs, 2020 proved to be a moment to show strength and identify areas to focus attention. Many hope that 2021 will bring brighter days, but regardless of what's in store, we must ready ourselves for whatever challenges come our way. Consider these four approaches to reflect on this year and prepare for the next one.

## 1. Practice what you preach.

Small-business owners faced a major test to their business values and purpose this year. Entrepreneurs found themselves adapting quickly to various demands and pressures, like shifting to e-commerce or navigating the constantly changing health guidelines.

Nevertheless, many stuck to their core mission, values, and purpose, be it providing above-and-beyond customer service or staying engaged in local philanthropic causes. For the UPS Store, this included staying open as an essential business to serve our communities and small-business owners, a core component of our business.

As you review your business plans for 2021, recognize that your values signal your reason for existence to the rest of the world, no matter what it throws at you. Keep up your commitments to customers and the community at-large.

## 2. Commit to change.

Before developing a plan for next year, reflect on the past 12 months, what you did, how you did it, and the lessons learned. Here are a few ideas to get started:

Review your digital presence. How can your website and social media channels better express your brand? Can customers easily purchase products from your website?

Take a look at changes you implemented this year. Which ones should you continue for next year? Get feedback from your customers, employees and



suppliers. What ideas do they have to make your business better?

## 3. Consider your impact.

It's a good time to measure your impact in 2020. Aside from the typical metrics like sales and revenue, think about all the other ways you can show your worth.

This year proved the value that businesses bring to their communities. Consumers realized how important it is to support small businesses, and the value small businesses bring into their homes in return. Take stock of all the good you've done to help people during this difficult time. Celebrate the successes, no matter how small.

## 4. Map out your vision for the future.

Remember: This too shall pass. Entrepreneurs are some of the most resilient, most optimistic, and hardest working people. While you should continue to take things day by day, it's important to look ahead past this difficult year. Envision what you can do for your business, both in the short-term and the long-term. Determine your vision beyond 2020. Assess what you'll need to focus on to make it happen. Develop road maps that outline overarching initiatives, time-bounded efforts, and actions that support your goals.

Little by little, you can work toward your big business objectives and vision with an eye for the future.

# Be a Meeting Sponsor Host in 2021

## What is a sponsor host?

We can set up a location that is open to the public and prepared for any current mandates. Your advantage is that you get to be the star of the event and will be the featured speaker to talk to our guests about doing business with you.

Your obligation would be to provide some light refreshments to the guests. Average cost is about \$50- \$75 for such things. That's it!

You can also choose to have a casual gathering at your business if it is appropriate to do so.

If you are interested in being the host for 10-15 members and guests, get in touch.

Dates Available are:

**June 15 • July 20 • August 17 • November 16**

Gathering times are generally 5:30-7:00PM with the availability of one 8:00-9:00 MORNING meetings. EMAIL LYNN RICHARDSON at [PictureThisMultimedia@comcast.net](mailto:PictureThisMultimedia@comcast.net) to grab your date.

**Members! Check out your listing on our Shop Here All Year Directory Website. If you would like to enhance it, change it or update it...Tell Us!**



**SHOP HERE ALL YEAR!**

BROUGHT TO YOU BY

**Perry Hall  
White Marsh  
BUSINESS ASSOCIATION**

**USE OUR GREAT  
ONLINE  
LOCAL  
DIRECTORY**

**[ShopHereAllYear.com](http://ShopHereAllYear.com)**



www.thetownfair.net

VENDOR APPLICATION
25th Annual Town Fair
Saturday JUNE 26,2021
Application Deadline - June 1

Location: 4600 Ebenezer Rd. @ Perry Hall H.S.

Full payment Due with Application- (Payable to Perry Hall/White Marsh Business Assn-PHWMB)
Company Name:
Contact Person:
Address:
City, State, Zip
Best Phone:
Vehicle Tag#
Email:
Website:
FACEBOOK Name:

Table with columns: Booth Space (10x10), FEE, FEE \$, and various fees like Electrical Outlet \$25 each, \$25 Discount if PHWMB member, Late Fee \$25 after 6/1/21, and TOTAL Amount Enclosed \$.



Paid with Paypal: CHECK HERE

Type of Business:
Crafts Retail Political Non-Profit
Electrical requirements @ 15amps (\$25 ea)

LIST ITEMS YOU WILL SELL, DISPLAY INCLUDING ANY/ALL ITEMS YOU WILL GIVEAWAY & ACTIVITES YOU MIGHT OFFER GUESTS:

SPECIAL INSTRUCTIONS:

Be advised that if your FREE activity is the same as vendors paying to sell the same service/product, you may be required to substitute your free activity. You will be notified of such necessary change by phone or email.

All types of vendors are encouraged to apply to participate in The Town Fair. We reserve the right to decline the application of a vendor for any reason. PHWMB reserves the right to limit the number of vendors in certain categories that may include jewelry, clothing, home services, or political candidates to ensure a wide variety of exhibitors. The Town Fair Committee will review your application. If payment is accepted you are confirmed as a participant. On or about June 15th, you will receive a vendor confirmation with all necessary information for the The Town Fair. Food vendors must have and display required permits. If your application is not accepted, the check/payment will be returned along with an explanation. Submission of your application acknowledges your acceptance and understanding of the requirements and restrictions for all vendors, as listed above as well as acknowledgement of additional requirements stated below of this application. The Town Fair will be held rain or shine, except in the case of extreme conditions or state mandates. There is no rain date for this event. Once your registration is accepted, there will be NO REFUNDS. Thank you.

Your signature is required as the responsible party for this event.
By signing you agree to the terms and conditions listed above and on the back of this form.
Signature
Date

Mail to: PHWMB-Town Fair, P.O. Box 117, White Marsh, MD 21162 contact@thetownfair.net
To pay with credit card, use our paypal acct and online form at thetownfair.net

# EASY TO JOIN ONLINE HERE



Visit our website for details about the PHWMBA

**www.phwmba.org**

email: [info@phwmba.org](mailto:info@phwmba.org)

Mail: P.O. Box 117 White Marsh, MD 21162

or go to [www.phwmba.org](http://www.phwmba.org)  
and use our online application

## Member Application

- Regular Membership is \$175.00 and extends for 12 months from application date  
-- Includes all regular meetings except Holiday Party and Special Events

Membership is open to all businesses and professionals interested in the Perry Hall/White Marsh Community. Make check payable to : PHWMBA. Mail your check and a copy of this application to:  
PHWMBA, P.O. Box 117, White Marsh, MD 21162.

You may also apply and pay online at [www.phwmba.org](http://www.phwmba.org).

**Please print a copy of this application for your records.**

Organization Name \_\_\_\_\_

Business Contact \_\_\_\_\_

Business Address \_\_\_\_\_

Phone \_\_\_\_\_ E-Mail \_\_\_\_\_

Website \_\_\_\_\_ Type of Business \_\_\_\_\_

Total Amount Being Paid \_\_\_\_\_

Name of Person/Source Who Referred You \_\_\_\_\_

By submitting your application, you agree to be part of our mailing list, that is available to our membership. You may from-time to time, receive notifications, announcements & solicitations from other members. Your company info will be listed in our directory in print and online. If you do not want that information published, please indicate that here.  do not publish

Please provide a 25 word description of your business & indicate what category you wish for your listing on the website and in our monthly newsletter directories

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Which committee would you be interested in joining?

- Newsletter     Membership     Town Fair     Events     Programs/Fundraising