

BUSINESS REVIEW

JULY 2020

“Building Business Through Association”

Upcoming Events

July Business Meet-Up

July 21st-

5:30pm -7:00

DeJon Vineyards
*Outdoor Gathering
Happy Hour*

August 18th

8:00-9:00am

*Perry Hall Florist,
4401 E. Joppa Road,
This may be a virtual
meeting. We'll let you
know!*

September 5th

The Town Fair

10am - 3pm

*Ebenezer Road in front
of Perry Hall High
School*

Message from the President, Lynn Richardson



July is usually a quiet month around these parts. School will have just let out, vacation season would have begun, The Town Fair would be done and we'd be planning for charitable donations.

Looks like 2020 has had other plans for us. Many of our members are making the adjustments and alternative procedures to keep going in a still-trying time. I have to say that our members are amazing! So many have adapted in unexpected ways and are thriving. Because that is what we do, we find solutions to any problem and run with it.

Since I know we all aren't working 24 hours a day, and you might need a real break from it all, there is an article with some great low-risk/low cost things to do this summer on pages 8 & 9.

We also welcome two new members this month - Laura Concannon & Christy Helou. See that info on the next page, and be sure to get in touch to say hello!

As of now, our events are still all scheduled, but the where and how is still somewhat up in the air. We hope to return to in-person events as soon as we can and are working on some alternative ideas, so please keep an eye out for our email announcements.

In the meantime, enjoy your 4th of July festivities and we'll see you soon!

“Building Business Through Association”

Perry Hall
White Marsh
BUSINESS ASSOCIATION



to our newest Members

Laura Concannon - P&G Built Solutions

Christy Helou - Christy Helou Life Coach

More Members Tell Us “We’re HERE!”

These members are showing their “colors” in our “We’re Here!” Campaign.



Connie Moore - Liberty Tax Service



Celebree School - Perry Hall Staff

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 or call us using the information below

President	Lynn Richardson	Picture This Multimedia Services	410-493-4984
Vice President	Sandy Lombardo	BCPL- White Marsh	410-887-5097
Secretary	Joe Musumeci	Rowles & Company	443-725-5395
Treasurer	Cindy Kleback	BCPL-Perry Hall	410-887-5195
Director	Julie Rappazzo	ServPro of Perry Hall/White Marsh	410-529-1664
Director	Larry Taccone	State Farm Insurance	410-344-6153

Sign up as a Virtual Runner

**AUGUST
2nd!**



Register at www.outruncancer.org.

Print a Race Bib or Create Your Own.

WHO DO YOU RUN FOR?

Walk/Run a 5K or 1 Mile Route in Your Neighborhood.

Track your run using app and share.

Take a photo of you and share.

Thank yourself for supporting the American Cancer Society!

Cancer doesn't stop because of Covid-19 and neither do we. Support the American Cancer Society by participating in our Virtual Outrun Cancer 5K or 1 Mile Family Fun Loop. Start your team or register as an individual participant online at www.outruncancer.org.

What is a Virtual Run/Walk? Sign up, run or walk your 3.1 mile route wherever you are, whenever you'd like to, track your time by using an app on your phone or watch, take a photo and send it over. Participants will receive a Virtual Swag Bag and entered to win fun prizes. We will also have a silent auction so let me know if your business might be interested in donating an item, basket or service. Sponsorships are also available

**For more information, contact
Chrissy Schifkovitz**

**Senior Community Development Manager
(410) 933.5183**



****NO RETURNS OR CANCELLATIONS****

Reopen your business with peace of mind! Meet all requirements for reopening with ease!

SPECIAL OFFERS

Delivers straight to you!

7-10 DAY LEAD TIMES

5 GALLON PAIL CLEAR LIQUID - \$200.00 (available for pick up while supplies last)

32 oz. CLEAR GEL - 1 CASE MINIMUM 12 BOTTLES - \$250.00

4 oz. clear gel - 1 CASE MINIMUM - 60 PER CASE - \$250.00

Minimum purchase listed:

Item ID: 1805405 (4) 5 gallon pails - \$800.00

Item ID: 18 05407 (1) 55 gallon drum - \$4,675.00

Lead time is 2 weeks. Freight PWD & ADD

ACCESSORIES:

Item ID: 180570212 (fits 5 or 55 gallon) \$110.00/ea.

Drum Pump for Water and Chemicals, 5 oz/Stroke, for 5-55 Gallon Container and 2 MPT Opening

(We recommend one gallon spray jugs from hardware store with sprayer for 5 gallon pails!)

CONTACT INFO TO ORDER:

Monica Rowlands - 410-240-1124

monica.rowlands@ghinc.com

Special offer for you

Tax Deadline Reminder

Just a friendly reminder that your tax filing deadline is **July 15, 2020**, for tax year 2019. You can still file an extension until October 15 for individual returns.. Just keep in mind that filing an extension extends your time to file your return but does not extend your time to pay. You can pay after July 15 but may be subject to penalties and interest.

If you need assistance or are looking for a new tax preparer, you may contact the professionals at **Liberty Tax Service**, 8620-D Belair Road. We have CPA's and Maryland licensed tax preparers on staff. Returns can be prepared in person, drop off, and/or combination with client portal.

We have been open continuously at this location since December 2005.



(410) 983-6331

What Do We Do Now?

by Lynn Richardson, Picture This Multimedia Services

Over the past few months, our businesses have been faced with some unprecedented challenges. In the course of a couple of weeks, virtually all of us were forced “out of business” with no viable options or reasonable plans on when we might be allowed to have our lives back.

This posed a unique problem for many of our businesses and families. While there was some comfort in knowing that everyone around us was suffering the same fate, we still needed to keep a roof over our heads and feed ourselves. God help you if you didn't hoard and still needed to buy a supply of toilet paper!



photo credit/source Clifton Allen Larson

So, what happened next? Even with stringent restrictions planted firmly on our heads, the entrepreneurs of the world got to work with creativity, ingenuity and resolve.

If there was a way to serve customers from afar, we did that. We discovered just how much we could accomplish by phone and internet communication- insurance and accounting services, for example and many new kinds of businesses and services popped up out of the ground for security, health and homes. Telehealth became a thing and for many professionals, video appointments became the norm.

Some of us found that services we offered could be tweaked to meet a demand that wasn't there before. For many restaurants, offering carry out was just something they did once in awhile, and it became the lifeline to keeping the doors open and at least some staff working. Curbside delivery has been part of the plans of many major retailers for a few years. Suddenly it was a vital component to staying in business and also kept people working. Consumers discovered this “convenient” service. I only put that in quotes, because it really isn't all that convenient. Smaller businesses were able to model that and also offer ways to get their product out the door.

Even more interesting is the cottage industry that appeared for mask-making. Hundreds of families started making them and selling face masks to others. The sewing machine has made a major comeback and crafty entrepreneurs worked to keep their heads above water by filling an emergency need.

People with the entrepreneurial spirit are amazing. They pivot, adapt, change, refocus & innovate quickly and effectively. It's not fun, but they know it is sometimes necessary and they do what they must to make things work.

From online concerts by performers, where you can “tip” the performer, to curbside or contactless delivery of products, to making new contacts & sales in groups/people you have followed through all this, ingenious business owners have found ways to add extraordinary value to their enterprises. Entrepreneurs have been taking the challenge, turning their passion into opportunities & often reinventing their businesses. When you are standing in front of the wall you can stand there and lament that there is a wall, beat your head against it in frustration, figure a way to get over the wall, or be crafty enough to find a way around the wall.

Why is this true? Because that what entrepreneurs do in these United States of America. Because it's what we do now.

It's COMING! Tax Deadline is July 15th!

by new member Laura Concannon, P&G Built Solutions

Coronavirus has made this year one that we will never forget. It has made this tax season particularly interesting. With changes in tax and payment deadlines, relief programs and loans, tax and financial advisors have had to stay on top of the ever changing information.

April 15th is ingrained in our heads as tax day. This year was very different. The tax filing and payment deadline for all Federal and Maryland tax returns originally due on April 15, 2020 has been moved to July 15, 2020, giving taxpayers an additional 3 months to file. Estimate payments for 1st and 2nd quarter, originally due April 15, 2020 and June 15, 2020, are now also due July 15, 2020. With the potential for 3 payments all to be due at once being on top of your tax situation is more important than ever.

Businesses affected during the ongoing pandemic have had different relief options available to them. Forgivable Payroll Protection Program loans and EIDL grants and loans available through the SBA can help with cash flow and help keep employees on payroll. There are also numerous payroll tax credits available for Covid sick pay and employee retention. The information on loan applications, forgiveness and repayment is constantly changing and a tax advisor who knows your business well will be able to help you through the process.

The extension of tax season has left us with a lot to think about, whether you are filing an individual return and need to plan for estimates or own a business and have received a PPP loan, staying on top of your financial information is paramount. At P & G Built Solutions we pride ourselves in helping our clients grow their business and reach their business and personal goals. Asking the right questions and listening is the key to being a quality and trusted advisor. Being in tune with our clients helps us determine the best path to assist them in reaching their goals and objectives.



P + G Built Solutions is a full service, Baltimore-based CPA firm whose objective is to develop and maintain technical expertise coupled with lifetime relationships with our clients, staff and the community. We strongly believe in the balance of personal and work lives. Our level of communication and caring is what makes us unique. We encourage staff and clients to communicate with us, whether they are making business-impacting decisions or just need to bounce off some new ideas - we are here.

www.pgbuilt.com

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Email: lconcannon@pgbuilt.com

THE
**TOWN
FAIR**



IT'S COMING!!
THE TOWN FAIR

SATURDAY, SEPT. 5TH

10AM - 3 PM

EBENEZER RD. AT PERRY HALL HIGH SCHOOL

**VENDORS, KIDS GAMES, GIVEAWAYS
DEMONSTRATIONS & ENTERTAINMENT**

Some activities are subject to change based on local restrictions & recommendations

Presented & Sponsored by:



Perry Hall
White Marsh
BUSINESS ASSOCIATION

See more at: thetownfair.net

**Send us your announcements, special
information, photos
ANYTIME!**

**We send out our informational emails on a regular basis.
Let us spread the word for you.**

Email anything you want to say to: info@phwmba.org

Let us help you TODAY!

Use the online form



VENDOR APPLICATION 24th Annual Town Fair Saturday September 5th, 2020

Application Deadline - August 1, 2020

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

Full payment Due with Application- (Payable to Perry Hall/White Marsh Business Assn-PHWMBBA)

Company Name: _____

Contact Person: _____

Address: _____

City, State, Zip _____

Best Phone: _____ Vehicle Tag# _____

Email: _____

Website: _____ FACEBOOK Name: _____

Booth Space:	10x10	FEE:	FEE \$ _____
	Crafts	\$125.00	Electrical Outlet \$25 each _____
	Retail/Business	\$150.00	\$25 Discount if PHWMBA member _____
	Political	\$300.00	Late Fee \$25 after 8/1/20 TOTAL _____
	Non-Profit	\$125.00	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 & ACTIVITIES 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. PHWMBA 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 August 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 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. There is no rain date for this event at this time. Once your registration is accepted, there will be NO REFUNDS, except if the event is canceled due to state/county restrictions.

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: PHWMBA-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

12 Glorious Low-Risk, Low-Cost Things to Do This Summer

Source: *EVERYDAY MONEY BY PAUL SCHRODT*

Summer is usually the time of festivals, stadium concerts, and crowds packing into movie theaters to watch blockbuster films. But 2020 has delivered us a very different kind of season.

It's wise for everyone to be careful this summer as a matter of public health, and your wallet might be hurting from the coronavirus-related economic slump. But that doesn't mean there aren't still plenty of purely joyful things to do at a modest expense. After all, the sunshine and ocean waves are still doing what they always do this time of year, and Hollywood is still luring our eyeballs. Here's how to bask in natural beauty and slightly off-kilter hobbies on a budget.

Rent a waterfront Airbnb

Estimated cost*: \$195 per night

The most cleansing thing about diving into a body of water these days is, perhaps, that the water knows nothing of a pandemic. A lake or an ocean also provides ample safe opportunities for recreation, exercise, and Instagram-worthy backdrops with a loved one (or several). With the travel and hospitality industries slow at the moment, you can snag a shockingly good deal on prime waterfront real estate via Airbnb. Bring or rent a kayak for a scenic weekend you'll never forget.

**Estimated costs are based on specific listings and will vary based on place and situation.*

Drive to Bengies Drive-In movie theater

Estimated cost: \$10 admission

Yes, drive-in movie theaters still exist. Even in major metropolitan areas. Renting new on-demand releases on your TV for \$20 a pop, after all, gets old, and even from the comfort of your car, going to a drive-in venue is a chance to commune with strangers and take in the power of cinema—and, you know, get a kitschy window into the past. The tropical-themed Mission Tiki in Southern California is playing the new *Invisible Man* alongside throwback favorites like *Groundhog Day*, which has somehow never been more relevant. You can find more drive-ins around the country at drivein-movie.com.



Binge-watch HBO Max

Cost: \$14.99 per month after 7-day free trial

It's highly likely that you're feeling exhausted by the familiar options on Netflix at this point. The latest major streaming service, WarnerMedia's HBO Max, couldn't have arrived at a better time. Expanding on the premium cable network's offerings with titles from Warner Bros. and beyond, it's also the perfect excuse to introduce your kid (or yourself) to the magic of *Spirited Away* and *My Neighbor Totoro*.

Attend virtual cooking or mixology classes

Estimated cost: \$96 for 6 months of classes

As restaurants and cocktail bars have been dormant, a new cottage industry has accelerated: virtual classes that help you step up your cooking and drink-mixing game. For example, while hunkered down in quarantine, chef Massimo Bottura walked his online followers through how to melt leftover Easter candy into chocolate mousse.

Host a public park cookout

Estimated cost: \$9.76 for charcoal (and more for whatever you want to grill)

Large gatherings might need to be nixed, but that's no reason to skip one of the great pleasures of summer: the cookout. Get a small group together and keep your distance at one of America's many public parks that also happen to offer basic grills for anyone's use. You may also be able to reserve a grill depending on your area. Light up briquets and char skewers of meats and vegetables for a complete meal that satisfies everyone, whether they're 8 or 80 years old.

Camp out at a national park

Estimated cost: About \$10 to \$20, but admission and camping prices vary widely

Multiplexes might be shuttered, but America's natural entertainment persists. Many wondrous spaces under the National Park Service are back in action, and even Yosemite is opening up. But be sure to check the rules on the park you want to visit, especially if you plan to spend the night camping, for specific regulations and prices. Many state parks and national forest areas allow camping too, but it's more important than ever this summer to check ahead about the rules and reservations.

Stargaze (with equipment)

Estimated cost: \$64.99 for a beginner telescope kit

Remember being a kid, staring at stars and books to find out about the faraway constellations and planets that struck you with awe? Well, adulthood might have gotten in the way of all that, but now is a great time to rediscover the mysteries of the universe. Thanks to a slower economy, light pollution has decreased, and you can nab a starter telescope for cheaper than you might think. Even without one, the SkyView app is free.

Sail (without owning a boat)

Estimated cost: \$70 monthly sailing club dues

Without a doubt, sailing conjures images of the ultra-wealthy. But you don't have to own a boat (and you probably don't want one, because it's a money pit) to take up the art of sailing. There are sailing clubs and schools across the country that provide a reasonable way to take up an intricate water activity that also happens to provide a majestic connection with nature. The American Sailing Association is an essential resource in finding local opportunities for new sailors.

Go rock climbing

Cost: free in most parks

Gym closed? Many people have been feeling a bit lazy during the pandemic, but there are always more novel, creative ways to get fit. Rock climbing is by no means easy, but it will work muscles you never knew you had. You should, however, definitely join someone experienced to make sure you don't hurt yourself. MountainProject.com is a good resource for finding

routes and advice. If you want to hire a guide or get serious and buy your own equipment, you'll quickly realize that rock-climbing can be a very expensive hobby.

Ferment your food

Estimated cost: \$5.72 (for a 24-ounce package of blueberries)

It can seem like everyone suddenly developed a passion for baking sourdough bread, cultivated starter and all, but the fermentation intrinsic to that process can produce so many other insanely delicious items. Imagine your own kitchen's kimchi topping a grilled sausage. Or if you want to start small, check out this guide to fermenting blueberries from acclaimed chef René Redzepi, which only requires the fruit and salt. The funky berries will transform your morning yogurt and granola.

Learn a foreign language (on your phone)

Cost: \$9.99 per month for ad-free Duolingo, after 7-day free trial

Long before universities transitioned to Zoom learning, foreign language teaching went virtual. And no, you don't have to just rely on Rosetta Stone. Duolingo is a well-reviewed and extremely user-friendly app that applies gaming practices to the learning of many languages. It's free, but if you want to get rid of the ads, it's still affordable.

Rethink your home decor

Estimated cost: About \$40 for a gallon of paint

If you've dipped into the soothing programming of HGTV or Netflix's *Queer Eye* lately, it might be time to put their tips into action. The safest thing to do during a pandemic is, of course, stay inside, but you're forgiven for wanting to switch up the environment. Sometimes just rearranging furniture, throwing up an accent wall, or repainting a kitchen can make you appreciate your home in a new way.



EASY TO JOIN ONLINE HERE



Visit our website for details about the PHWMBA

www.phwmba.org

email: info@phwmba.org

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

or go to 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.

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