

## Upcoming Events

**October 15th  
Business Meet-up  
5:30-7:00PM**

*Looney's Pub-Perry Hall*

**October 20th  
Business Builders  
5:30-7:00PM**

*American Cancer  
Society, 405 Williams  
Court, 21220*

*On Location or Virtual will  
be announced.*

**November 17th  
Coffee Connections  
8:00-9:00 AM**

*Time Out for Sports,  
9716 Belair Road*

**December 15th  
Holiday Party  
6:00-8:00PM**

*Columbus Gardens*

### Message from the President, Lynn Richardson



Well, the last quarter of 2020 begins. It's been a most interesting of times and we are poised to keep helping our members and businesses succeed. There are a lot of projects and events coming up and you can get a hint of our plans on page 4.

Don't forget to check our Events Calendar and register for October's opportunities. We are in-person for a casual event at Looney's Pub on the 15th and hosting a virtual Costume Party on the 20th.

In this edition, you will find some interesting info on making change a strategy that works for you, why a travel advisor can make the difference in making your trip great or a disaster, and things you can do to stay healthy-even if you don't think you have time to do that! All of these articles were contributed by members this month.

Our Guest Who's Coming to Dinner Membership event was a lot of fun. By all accounts, Wheel of Fortune was a hit and our guest Tony Profili of Baltimore Signs & Graphics became our newest member. We were so involved in enjoying ourselves, apparently no one took pictures- except for this one before we started. Thanks so much to our hosts at Avenue Grand. It was wonderful there.



“Building Business Through Association”

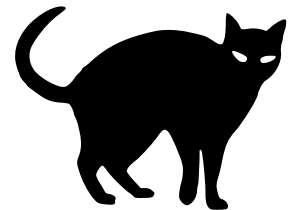
## SPECIAL EVENTS



### THIS MONTH'S IN-PERSON Get-Together: Looney's in Perry Hall

On Tuesday, October 13th, we are inviting our members to a visit us at a casual (and properly distanced) gathering at Looney's "Back Bar" 5:30-7:00pm. Light fare will be available, but you may order other food for yourself. Cash Bar. *Do remember that we can only have 6 people per table, generally you should remain seated and bring your mask!* [REGISTER HERE](#)

### THIS MONTH'S FEATURE: **SPIRIT OF HALLOWEEN**



On Tuesday, October 20th, we are inviting our members to a virtual COSTUME PARTY. 5:30-7:00PM with both tricks & treats!

Hosted by Sandra Lombardo, there will be lots going on, so bring your favorite witch's brew and some snacks and show us your best costume online!

### **REGISTER HERE**

before 3pm on the 20th.

meeting link will be sent to you before the meeting time!



## to our newest Member

### **Tony Profili - Baltimore Signs & Graphics**

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

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Director	Brian Sherman	Sherman Growth Group	443-250-4951

# Why it's more important than ever to use a travel advisor

by Jean Borne - Borne To Travel

Planning a vacation? Do you spend hours online to find the perfect itinerary? You scour the web to find the best deals, make a few clicks and have your reservations complete? But now what?

For the past 6 years, I have been guiding clients through the trip planning process to create the perfect vacation. From the decision and booking process, through the actual travel and return, I'm with my clients every step of the way. "But why should I use a travel advisor"? I'm glad you asked!

## **A travel advisor can save you time**

You know you want to go to Mexico for a week long vacation on the beach. There are so many options from which to choose. Which one is the right one? Pictures on a website might show a beautiful pool with a swim up bar, but what you might not realize is that pool hosts afternoon foam parties. It's not exactly the atmosphere you desire for a quiet and romantic getaway. With a conversation or two, I can create a proposal to just the right resort by doing the work for you.

## **A travel advisor understands the difference between price and value**

You know the old saying, if it looks too good to be true, it probably is. A website may show a great deal! A price too good to be true! And it very well may be. Long layover times, multiple connections, arriving in destination after sunset because you've been traveling all day can be part of the reason the price is so low. Often it does not cost much more to have a shorter travel day. Is it worth it to spend a little more for a direct flight and arrive in sunny Jamaica by lunch time? It could be!

## **And speaking of value...**

Did you know that there is usually no extra out of pocket expense to use a travel professional? Our commissions come from the suppliers, not the traveler, and are already built in to the price. If you book directly with Disney, or Carnival, or Royal Caribbean, you're doing the work and paying the supplier to do it. Why not get some expertise for free?



## **And speaking of expertise...**

As a travel advisor, I am constantly continuing my travel education. Suppliers offer training both online and in person, which give travel advisors have a deeper understanding of their product -- much more than you could ever find on their website. Leverage my knowledge to help you find the perfect vacation. Remember that my expertise comes at no extra expense to you. Situations around the world can change in a heartbeat. Just look at how Covid-19 shut down the world. As a travel advisor, I am constantly on top of the latest news, restrictions and re-openings. I look forward to sharing this news with my clients at no cost.

## **As a travel advisor, I am your advocate**

Sometimes there are bumps along the road during travel. What happens when you're on a cruise and a hurricane causes you to be at sea for three additional days? How do you rearrange your flight when it's difficult to make a call from the Gulf of Mexico? You message me! I can change your flight! Why waste your precious vacation time when you could be taking advantage of all the fun amenities the ship has to offer?

## **And finally, travel advisors care**

I answer the phone and respond quickly to messages. You know I will be the person you are going to talk to and I will answer your questions in a timely manner. You don't know who, or where, you're calling when you dial an 800 number. Your positive experiences, repeat business and referrals keep me in business because your complete satisfaction is my priority.

Remember, online is for looking. Travel advisors are for booking! So...where would you like to go? I'll help get you there!

You can reach Jane at 443-742-0478 or on her Facebook page:

<https://www.facebook.com/BorneToTravel/>

# What's in store for the last quarter?

We've got some plans brewing! Watch your email for details on our upcoming projects & events.



Nominations for our Board of Directors are open through October 31st. Nominate an associate or yourself.

All positions are open. Email [president@phwmba.org](mailto:president@phwmba.org) (But if you do nominate someone, please ASK them first!)



Launching our Business Enhancement Video Learning Channel - November



"Get Your Gifts HERE" (working title) online gift-giving guide exclusively for our area - November



Light Up The Night - Residential and Business Christmas Light Decorating Contest including a special feature activity to bring customers in your door!



Our Annual Holiday Party is December 8th at Columbus Gardens.

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## TUESDAY, October 15th Casual Business Meet-Up

Join us at Looney's Pub in Perry Hall at 5:00pm for a casual get together of business friends.



Enjoy a bite and a beverage with some excellent company (at a proper distance, of course!)

Be sure to follow the current service rules, so bring your mask!

**REGISTER NOW**

# The Art & Science of a Turnaround: 5 Steps to Re-position your Business & Grow – Even in a Pandemic

by Dennis J. Sullivan

As a business owner, you are likely facing the most difficult choice of your life: close shop or make a change. Hoping everything will work itself out and return to normal is not an option.

For some, radical changes might be needed to venture into new markets, offer new products or entirely change the business model.

Just about every business that is still in business is having to change. How you meet with customers, work with employees, hire people, market your products and services and just operate day-to-day is very different from what you did at the start of 2020. And what was true then may no longer be true today.

What does remain the same are the tactics you can use as you pivot and adapt that have been proven successful in market disruptions for years. What follows is the art and science of a turnaround.

Most turnarounds follow Psychologist Kurt Lewin's classic Change As Three-Steps (CATS) model: (1) unfreeze, (2) change, and (3) freeze. The first stage is where you have to eliminate natural defense mechanisms so you can "unfreeze" and breakaway from an existing mindset. The second stage is where the change occurs in which old ways are challenged and there may not always be a clear picture of what's ahead that can lead to confusion and uncertainty. The third and final stage is where the mindset is clear and you "freeze" those ideas as your comfort level returns.

A Model for Change

Unfreeze > Change > Freeze

Most business owners spend their time in the second stage: change.

As someone who is hired by clients to help turnaround their businesses, making changes are hard, especially for the business owner. Because what has worked previously may no longer be working any longer. Assumptions that got you through tough times in the past, no longer hold. Market conditions that you could rely on to make quick decisions just a short time ago are no longer valid. But what I have found during this pandemic, recession and cultural revolution is that the turnaround strategies we have relied on for years are proving ef-

fective today.

As I have been working with business owners during this pandemic and helping them adapt and pivot, I have found that we are using many of the same turnaround tactics that have proven to work for decades. Here are the 5 steps that have proven most effective as you go through Kurt Lewin's model for change:

1. Create a strategic vision with your key managers. A strategic vision is "the key that can open the door to sustainable performance," according to a 2004 article published in the Journal of Change Management. That vision should be developed with your top managers (no more than 12) so you get valuable insights from those closest to the business and market. You're also more likely to get the "buy-in" you need because they are creating the strategies that will be put in place.

They are more likely to take ownership of the vision if it is their own.

The strategic vision can set an entirely new mission for your organization, but most likely a repositioning strategy will emerge that introduces a new product, explores a new market or leverages new technology to take advantage of new opportunities. To determine the best direction, always begin by asking, "Who can we best serve?" This is critical because once you identify your ideal target market segments you can identify their want and needs, and then position a product or service that satisfies those needs. It is always easier to sell a product to someone who already understands the need, than try to convince someone they need it.

## 5 Steps to Turn Around Your Business

1. Create a strategic vision or repositioning strategy *with* your top players.
2. Identify the new resources needed.
3. Start small and test your ideas against your metrics.
4. Allow your people to take responsibility. Change the language to, "I intend to \_\_\_\_\_" before taking action to allow for input.
5. Celebrate the small wins along the way.



A customer-centric repositioning is the secret behind one of the most dramatic turnarounds in history. When the late Steve Jobs returned to run Apple, the company was on the brink of bankruptcy. The company fell into the innovation trap of creating hundreds of new products for hundreds of different market segments. Jobs quickly went to work eliminating 70% of its products and reducing the market segments to just two: consumers and professionals. Products were positioned to meet the need of smaller segments based on their needs. For example, the \$1,000 MacBook Air laptops are marketed to budget-conscious students and the more expensive and powerful \$6,000 MacPro desktops are marketed to creative agencies and large businesses. Products were re-positioned based on the wants and needs of their target market segments, not the other way around.

2. Next, identify the resources you will need to fulfill the strategy. Resources include staffing, training, financial backing, technology, distribution, facilities, and perhaps partners you will need to carry out the plans for growth. When Luke's Lobster made the shift from distributing seafood to restaurants and hotels earlier this year to sell directly to consumers and grocery stores, they had to build an entirely new e-commerce platform to support their new strategy.

This is the stage that often prevents most strategies from ever moving forward. During planning sessions, there is often excitement about the new strategies. It is fun to talk about launching new product and exploring new markets. Hope and optimism fill the air. But practical questions quickly follow: Do we have the people we need? Do we have the money? Can we realistically pursue these strategies with the resources we have? What must change to support the new strategy? These are all good questions that naturally lead to step 3...

3. Start small. Test your ideas with smaller market segments and with minimal resources before going "all-in." Here's the key: Set realistic benchmarks to help you evaluate what's working and what you may need to adjust. For example, we recently repositioned a national convention for credit unions from a 1,500 person in-person event in Las Vegas to the industry's first week-long virtual event. To help test the idea of whether the market would be open to a virtual event, we held a series of smaller, virtual events. More than 2,000 people attended (4x more than what I had set as a goal) and clearly demonstrated that the same market that supported an in-person event for the last 42 years, would likely support a virtual event.

4. Allow your people to take the lead and take responsibility. Just about every employee wants to feel they are creating value and contributing to the organization. When they do, employees are internally motivated to perform at a higher level and are inspired to do more. Retired U.S. Navy Captain, L. David Marquett and author of the best-seller, Turn The Ship Around: A True Story of Turning Followers into Leaders, suggests people can shift from waiting to take orders or seek permission by instead declaring "I intend to \_\_\_\_\_" and pause a moment before taking the action to allow for input from others. A simple change in language resulted in a major shift in mindset. However, managers and business owners often get in the way because they don't trust them to take on the responsibility. There are only 3 reasons why this might be the case:

- a. Employees don't know how to perform the responsibilities. Solution: more training is needed.
- b. Employees can't perform the additional responsibilities. Solution: even after additional training if employees still can't do the job, they should be either re-assigned to responsibilities they can perform or find employment elsewhere.
- c. Employees don't want to take on the additional responsibilities. Solution: They should be either re-assigned or find employment elsewhere.

I often find that once we give employees the training needed and given the opportunity to take additional responsibilities, they rise to the challenge because they want to feel they are contributing and providing value. Most just need some coaching and guidance – and for managers to get out of the way.

5. Celebrate the small achievements. Big dramatic changes will take time. So, in the meantime, find reasons to celebrate even the smallest successes to keep you and your team motivated and inspired to pursue the new strategic vision.

Although you may not feel that you have control over the economy, you do have control over how you respond to the changes affecting you, your employees and your market. The question is what step will you take next?

*About Dennis J. Sullivan: Dennis is author of The Breakthrough One Page Marketing Plan (www.OnePage-Breakthrough.com) and is an Associate Professor at CCBC. He is the recent recipient of ACBSP's International Teaching Excellence Award – making him one of the top business professors in the world. He is also Executive Director of CCBC's Center for Business Innovation and owner of Breakthrough Pros, a consulting company, specializing in growing and turning around businesses. Contact information: www.BreakthroughPros.com or Dennis@BreakthroughPros.com*

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Toyota Highlander

**JERRY'S TOYOTA has been a great community partner and continues to support our Association and The Town Fair!**

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**Don't forget that Halloween is coming! Join our Virtual Halloween Party on October 20th at 5PM. Wear your favorite costume and enjoy the fun of our special Tricks & Treats activities.**

**YOU MUST REGISTER TO RECEIVE THE PRIVATE LINK!**

**REGISTER RIGHT NOW!**



# “I Don’t Have Time to Be Sick. How Do I Stay Healthy?”

*Dr. Susanne Bates, Abundant Life Chiropractic*

Each of us has some say whether we will tend to be sick. Each day we make choices that promote our health or tend towards sickness. We all know we should not smoke and avoid unnecessary drugs, not over indulge in alcoholic beverages and get some exercise. Walking is great exercise opportunity for most people.

With COVID-19 being in the news, more of us are more aware of our need to be proactive in our health. We will focus on seven things that can make a difference in your health.

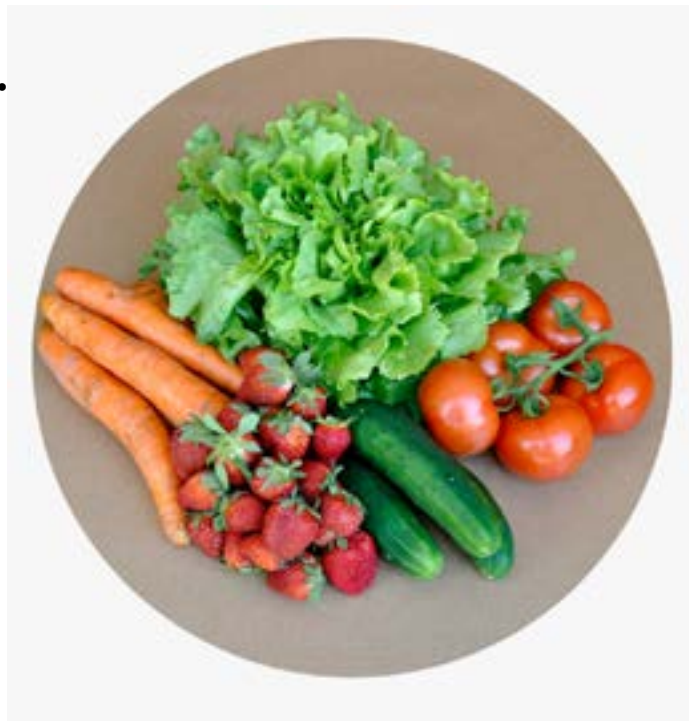
1. Nutrition how important is it? Whatever we eat allows our body to rebuild and maintain itself. As important as it is to eat a balanced diet, it is hard to get all the nutrition we need from just our daily meals. Over the past one hundred years, the soil from our modern farming methods has tended to decrease the minerals and other valuable vitamins in the soil. As a result, the vegetables and fruit are not as nutritious, and we have to eat much more to get the same benefit.

As a result we can all benefit from nutritional supplements. What nutritional supplements are most important right now to help keep us healthy?

- Zinc is helpful for many functions in our bodies, especially with our immune systems and has been found helpful in decreasing a virus ability to reproduce itself (<https://www.uchealth.org/today/zinc-could-help-diminish-extent-of-covid-19/>). Are you wondering how to know what your zinc levels are? We can test zinc levels in our office in about 10 seconds, and it is complimentary to any Perry Hall White Marsh Business Association member.

- Vitamin C has been known for a long time to be an important source of support for the immune system. Vitamin C is water soluble so if you have too much of it, your body will get rid of it. You can also have loose bowels if you take too high a concentration of Vitamin C. Just take less and remember Vitamin C is water soluble so your body will get rid of what you do not need.

- Vitamin D is important for so many things including the immune system. Vitamin D should be monitored because this is not water soluble, and you can get too much. If you have had a blood test, this is often checked.



Calcium is extremely important for your immune system and can be associated with clinical severity and prognosis of patients with COVID 19 (International Journal of Critical Care and Emergency Medicine, March 2020). The best source of calcium for this function is calcium lactate which is a vegetable source available in my office and is extremely affordable. Unfortunately all calcium supplements are not the same. Check yours and if it has calcium carbonate that is like side walk dust= concrete. As you can guess this is not very well absorbed, is a poor source of calcium and can lead to other health problems.

2. Got stress? In addition, we want to decrease stress in our lives wherever possible. Long term stress decreases the protective power of our immune system. Thankfully we have an immune system, and it is daily working on our behalf to protect us. Find some time to do things that you find relaxing: for examples, get outside, connect with people you care about, take time to relax your mind or enjoy a hobby.

3. Sugar what is the big deal? Generally too much sugar will decrease the immune system function. So much so that drinking one regular can of soda or fruit juice will depress the immune system function for approximately five hours. Instead, consider water with lemon, a lime or some fruit and believe it or not you can get healthy and tasty carbohydrates from vegetables.



4. Sleep how important is it? Sleep is extremely important, and we should not short change our bodies with sleep. If we regularly do not sleep seven hours or more per night, our immune system will not be functioning optimally and we are more vulnerable to getting sick. In addition when we sleep, our organs do some maintenance getting rid of toxins.

5. Do you know you have risk factors for Covid-19? Risk factors such as a heart condition, severe obesity, lung conditions, and kidney or liver conditions, weakened immune systems can make you more vulnerable to not just Covid-19. Consider getting help now. Ignoring it will not be helpful. Many of these conditions can be improved with lifestyle changes and nutrition. Some of the people we have been privileged to help have had conditions for 20 plus years and have seen significant changes in their condition. Maybe you do not know where to start? At my office, I can check any supplement and/or organ using Nutrition Response Testing, a muscle testing technique to recommend a specific nutrition program. We can find out what the

root cause that is contributing to your problem and start your body on a healing journey.

6. Consider support that naturally supports your body such as acupuncture, chiropractic or massage. Each of these help your body to be more efficient, heal and can promote your health. Chiropractic just celebrated its 125 year anniversary.

7. Hygiene is important at all times but even more now. Thoroughly wash your hands with soap and water and avoid touching your face.

Most people will start with chiropractic or nutrition, and the best results are for those patients who over time do both. The choice is always your what you want to consider.

If you have any questions, please contact me [dr.susannebates.dc@gmail.com](mailto:dr.susannebates.dc@gmail.com) or to make an appointment, please call 410-256-1672.



## Be a Meeting Host in 2021

**We are setting up our meeting locations for 2021. (we are optimists!) We are looking for ideas that are not the same old “gathering in a room” so if you want to do something fun, cool or just plain interesting, sign up. We can meet on “your site” or if you want to host somewhere else that will be DIFFERENT, we are all for that. You will still be our featured speaker for the meeting.**

**If you are interested in being the host for 12-20 members and guests next year, get in touch. Dates fill up fast, so don't delay. Traditionally our hosts provide light fare and beverages for our guests.**

**Dates Available are:**

**February 16 • March 16 • April 20 • May 18 • June 15 • July 20 • August 17  
September 21 • October 19 • November 16**

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

# 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

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Which committee would you be interested in joining?

- Newsletter     Membership     Town Fair     Events     Programs/Fundraising