

DECEMBER 2019



Message from the President, Sandra Lombardo

For the last three years I have been honored to be President of this fine organization. During that time we formed the PHWMBA Community Foundation, made significant donations to numerous community organizations, beautified Downtown Perry Hall, had three outstanding Town Fairs, celebrated our 5th annual Tastes and Grapes Event, and welcomed many new members.

Last month, your PHWMBA held a planning retreat for 2020. During this retreat our vision for the PHWMBA and its long-term success was front and center. Focusing on our future is the number one priority of the Board for 2020 and beyond. Therefore, I will be transitioning to the role of Vice President to directly focus on the long-term strategic plan of the association while Lynn Richardson will once again take the helm as President, focusing on the day to day activities of our association.

I am also excited to announce that Julie Rappazzo of ServPro Perry Hall/White Marsh will be the PHWMBA's first Communications Director. Julie will be in charge of all of our social media, coordinating newsletter items, creating weekly announcements and marketing our events and activities. More details will follow on how to get your announcements to Julie so she can spread the word!

The PHWMBA holiday party will be Wednesday, December 11 at Midici at the Avenue at White Marsh. Tickets are \$25.00 and include food, drink, and one adult beverage. Spouses, coworkers, colleagues, and more are welcome! More information can be found on the events page of this newsletter as well as in your inbox!

Also, for your approval this month, check your inbox for the 2020 slate of PHWMBA Board of Directors and Officers.

Mark your calendars for the first meeting of the 2020 Town Fair Committee: Monday, January 13, 2020 at 6:00 PM at PeoplesBank on Belair Road. All are welcome as we gear up for this huge community-building event on Saturday, June 20th at Perry Hall High School!

With so many exciting things on the horizon, it's not hard to look forward to the New Year! Thank you all and have a fantastic holiday season!

“Building Business Through Association”

Upcoming Events

December 11th
Christmas Party
Midici Italian Kitchen
on the Avenue
6:00-8:00pm

January 21st
Business Builders
Town Square,
9708 Belair Road
5:30PM-7PM

February 18th
Business Builders
Brightview Senior
Living - Perry Hall,
9657 Belair Road,
5:30 PM - 7:00 PM



Wishing you & your family peace, joy and prosperity during this holiday season & throughout the coming year.

Merry Christmas from all of us at the Perry Hall/White Marsh Business Association

We request the pleasure of your company at

the GRAND OPENING of

Town Square Perry Hall

Wednesday, December 11th from 3:00 pm to 6:00 pm
9708 Belair Rd., Perry Hall, MD 21236

Please join us for an open house and official celebration of Town Square Perry Hall. Meet our team and enjoy a step back in time as you tour our innovative adult day enrichment center, designed to replicate a 1950s town. Refreshments will be provided.

RSVP Preferred
Ann Marie Riehl
ariehl@shtownsquare.com | 410.647.2150

www.shtownsquare.com

TWO great member events supporting Toys For Tots on Thursday, December 5th!

Join Us in Giving Back to the Community!



Please join us for our Annual Toys for Tots Social on Thursday, December 5, 2019. The social will be held at our office from 4:00 p.m. to 7:00 p.m. Special refreshments and crafts in Santa's Workshop will be provided for children who attend.

Please bring your new unwrapped gifts for children aged birth to 18. If you are unable to join us but would like to make a donation, please drop off your toys by December 5.

Don't have time to shop? Monetary donations can be sent to our office and we will purchase toys on your behalf. Please make any checks payable to Rowles & Company, LLP.



Want to do more? Let us know if you would like to serve as a toy drop off location, and we can provide collection boxes and make arrangements for pickup.

Please RSVP to Judy at 443-725-5395 or jschaule@rowles.com by November 26, 2019.



Brightview Perry Hall is hosting a **Holiday Happy Hour**

on Thursday, December 5 from 4:30-6:30.

We are asking our guests to bring a new, unwrapped toy to the event. Toys For Tots will be here to accept the donations.



YOU CAN HELP SUPPORT THE BALTIMORE COUNTY POLICE ASSISTANCE & RELIEF FUND!



Now thru Christmas – 2nd Annual Crabby Christmas to benefit the PAR Fund (patrons buy a bushel basket for \$100 in honor of or in memory of and it becomes part of the Christmas Tree) Additionally, each patron receives a wooden crab with their information painted on it. Contact PAR at Call (410) 375-5748 or visit <https://www.bcoparfund.com/>

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 | Sandy Lombardo | BCPL- White Marsh | 410-887-5097 |
| Vice President | Lynn Richardson | Picture This Multimedia Services | 410-493-4984 |
| Secretary | Joe Musumeci | Rowles & Company | 443-725-5395 |
| Treasurer | Cindy Kleback | BCPL-Perry Hall | 410-887-5195 |
| Director | Gary McCammon | Spike Consulting | 410 218-2736 |
| Director | Julie Rappazzo | ServPro of Perry Hall/White Marsh | 410-529-1664 |
| Director | Sharon Jones | Johns Hopkins Bayview | 410-550-0289 |

Dinner consists of a 10lb turkey or a ham, 2 cans of corn, 3 cans or a bundle of carrots, 2 jars of gravy, 1 bundle or 2 cans of greens, 1 box of mashed potatoes, 12 dinner rolls, 1 pie and 2 liter soda.





REGISTER NOW...

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Certification card and handbook included.
Certification good for 2 years.

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CPR & First Aid are so important for average bystanders to learn because that is the knowledge that can save lives during/after any mass casualty event. PPM, Inc. includes Advanced Bleeding Control and Narcan Training in every First Aid class we offer. We have classes regularly at our location OR we can come to your location to do a class (minimum 6 students).

Mention you are with PHWMBA when scheduling and receive 10% OFF your class!

Contact Cheryl Adams
cheryl@ppmems.com or call
410-838-8821

6 Things You Should Consider for the End of the Year...

Source: ml.com

AT THE END OF THE YEAR, small business owners are often looking for ways to minimize their companies' tax liability for the current tax year, says accountant Vinay Navani, of WilkinGuttenplan. This year's conversation with your tax professional could be an important one, as many accountants more fully grasp provisions of the Tax Cuts & Jobs Act for the second tax year it's in effect, with potential impact on the way business income is calculated, the deductions you can take, and more. It's also worth keeping an eye on the news, for further changes may come from a tax package that some in Congress are hoping to pass by the end of this year.

1. Determine whether your business may qualify for different tax treatment

Many small business owners can deduct 20% of qualified business income in calculating their federal taxes—"but it's not automatic," Navani says. The deduction generally applies to income from "pass-throughs" (whose owners pay taxes on business income themselves, rather than the business itself paying tax). However, the law limits the deduction for certain service businesses. For tax year 2019, owners of businesses such as legal, medical, or accounting practices begin to get a reduced deduction if their taxable income surpasses \$321,400 for joint filers (\$160,700 for single filers). Owners of service businesses with taxable income in excess of \$421,400 for joint filers (\$210,700 for single filers) get no deduction.

Looking ahead to next year, you may want to consider changing your status from a pass-through business to a C-corporation in spite of the 20% deduction, Navani says. While pass-throughs may still have advantages, the 2017 Tax Cuts and Jobs Act reduced income tax rates from 35% to a flat 21% for all C-corporations.

Whether the switch makes sense for you is something your tax specialist can help you understand.

2. Create a smart plan for paying taxes

The sooner you have an idea of your business's general outlook for the tax year, the better prepared you are to prevent cash flow disruptions—either by



putting money aside or arranging for a line of credit to pay the IRS. Ask your accountant whether you'd be better off paying quarterly estimated taxes next year, allowing you to distribute the tax burden throughout the year instead of having to find the cash for a large tax payment in April. (You may need to pay estimated taxes throughout the year to avoid interest and possibly penalties levied by the IRS.)

3. Set up—or add to—a retirement savings plan

In addition to personal IRA contributions, small business owners have several options for employer-sponsored retirement savings plans, including SIMPLE IRA, SEP IRA, 401(k), and profit-sharing plans. They differ in the amount the employer and employee can contribute, the investment options available, and the ease and expense of setting them up, among other factors. With any plan, contributions you make for yourself and your employees may be tax-deductible. Small businesses may also get a tax credit to help defray the cost of starting certain retirement plans. For calendar year taxpayers, you generally have until the due date of your tax return in 2020 (for the 2019 tax year) to contribute funds to a retirement plan for the 2019 tax year. But some types of plans must be established before the end of this year, or earlier during this year, to get the tax deduction for 2019. Ask your tax advisor.

4. Take advantage of larger deductions for equipment

If you buy new or used equipment for your company and place it in service before the end of the year, you could be entitled to a federal tax deduction of up to \$1.02 million. Because the deductions are intended for small businesses, they start to phase out



**It's time for the
PHWMBA Holiday
Party**

**Wednesday,
December 11th**

**at Midici
Restaurant at The
Avenue**



Enjoy great company, fantastic food and a festive party with our famous surprises. Spouses, friends, colleagues are all welcome

The holiday Treat Exchange is back! Bring one of your favorite holiday treats (enough for 3 people) and you can go home with another package of tasty treats for yourself.

Tickets on sale now \$25 Go to our EVENTS



Give Blood. Give Life!

Johns Hopkins Bayview Blood Drive

December 17, 18, 20, 2019

7:30 a.m. to 5 p.m.

Francis X. Knott Conference Room

*All participants receive a meal coupon and special gift.
More important, they will take pride in
knowing they saved up to 3 lives!*

**Call 410-550-0289 to schedule a
life-saving donation.**



at spending amounts starting at \$2,550,000, ending above \$3,570,000.

In addition, businesses can take a 100% bonus depreciation deduction on certain kinds of equipment bought and placed in service after Sept. 27, 2017 (up from 50%). That deduction applies to purchases of certain used as well as new equipment.

5. Defer revenue and accelerate expenses—or vice versa

If your company operates on a cash basis for tax purposes and your profits seem likely to be higher in 2019 than in previous years, you may want to defer revenue during the last part of the year as a way of reducing your 2019 taxable income. Consider delaying the delivery of certain products or services until January. Another option: Pay some 2020 costs in advance—for example, if you're going to a trade show early that year, you may be able to pay registration fees in 2019. Alternatively, if you expect your business to be more profitable in 2020 than this year, consider accelerating cash collection before Dec. 31 and delaying deductible expenses until after the new year.

6. Contribute to charity

Giving can not only help you fulfill your goals as a socially responsible business and engage your employees in a meaningful activity—it can provide your business with a tax deduction, usually equal to the fair market value of the property donated. However, if you own a pass-through business, be aware that your ability to deduct charitable gifts made by the business could be limited in 2019. The recent Tax Cuts and Jobs Act capped personal itemized deductions for state and local taxes. The standard deduction for 2019 is \$24,400 for married couples filing jointly and \$12,200 for individuals. If you claim the standard deduction, you can't write off charitable gifts, so be sure to review your giving strategy with your tax specialist.

Editors Note: Call one of our qualified and talented members for advice and guidance for your business. Look for them in our online directory at www.phwmba.org

Put this on your calendar now! The Town Fair Committee begins meeting on MONDAY, January 13th 6-7 pm to plan for our 24th annual event.

A variety of short-term tasks are available for your brilliant ideas.

Join us for this organizational meeting if you want to help make The Town Fair even better than it is!

**People's Bank Conference Room, 9651 Belair Road
6-7pm on January 13th.**



Ideas for celebrating with your team- Alternatives to the old office party!

1. Make cookies for a holiday cookie tasting

A holiday cookie exchange is an excellent alternative to a holiday party. With company-supplied punch, soft drinks, and mulled cider, ask employees to bring in cookies to share with their coworkers. Keep the event low pressure by specifying that bakery products are welcome, too. Make sure the company orders a supply of bakery cookies to ensure that every employee has a chance to sample a variety.

Make the event festive with holiday music and gift certificate prizes for the bakers of the employees' favorite cookies. If your employees are interested, you also can sponsor a cookie exchange.

2 Schedule an ugly holiday sweater day

Ugly sweater day is an alternative to the traditional office holiday party. Selected and loved with poor taste and abandon, this contest to wear the ugliest holiday sweater of all sparks fun and laughter all day long. Accompany the festivity with photos and company-supplied refreshments for all.

3-Hold an in-house catered lunch with fun and games

Christmas catered lunch for employees - an alternative to the office holiday party. Company-supplied beverages and a catered lunch can be part of an afternoon that puts the emphasis on employees playing games together.

Card games, shuffleboard, basketball, board games, Pictionary, table tennis, pool, and more, can spark hours of fun and friendly competition and de-emphasize drinking.

4-Participate in a holiday card exchange

Christmas tree message and card exchange, alternatives to a holiday party. Employees sign up to exchange cards with coworkers. As your company becomes larger, the cost and time involved in sending cards to all coworkers can become prohibitive for many employees. Why not



pull names from a hat so coworkers can still exchange 1-5 cards rather than send to the whole office. Or, limit cards to departments.

If you are using a drawing, enter the employee names the same number of times as the number of cards each employee agrees to send. Keep your recipients secret. Do the drawing at a company lunch, ugly sweater day, or cookie exchange.

5- Make a charitable contribution in lieu of an office party

Volunteering near construction site is a good holiday party alternative. Employees may find charitable giving motivational and exciting. Visual giving is most on display during the holidays. Employees enjoy seeing piles of food, gifts, clothing, and household items growing in the company lobby or break room.

Employees might develop camaraderie by banding together to paint walls for older community members to brighten their holiday season. Whatever types of charitable pursuits you choose, you can pursue them as an alternative to the office party. Or, you can use charitable giving to supplement any of these other ideas.

6- Schedule an employee potluck lunch

An office potluck luncheon is an employee friendly alternative to a fancy holiday party. Employees may enjoy celebrating the holiday season with a potluck lunch at work. If you don't do these too often and you alternate them with company-supplied, catered feasts, employees enjoy showing off their culinary skills. Post a sign-up list online or in the lunch room so employees bring a variety of foods to share.

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A potluck lunch can be a festive occasion, especially when you combine the potluck with any of these other alternatives to the office party, including secret Santa and ugly holiday sweater day.

7- Hold a contest for decorating cubicles or other work areas

Decorated offices and cubicles are a fine holiday party alternative - or addition. Your workplace can be the image of holiday cheer throughout the season as employees vie in teams to decorate a work area, an office, a conference room, or a public area.

Winners can be voted on by other employees and the award ceremony can take place in conjunction with any other holiday activities.

8-Pick a secret Santa pal

Draw one employee name from the names submitted by employees who want to participate. Hold the cost-limited gift exchange at a potluck lunch.

Another internet twist on secret Santa requires participating employees to purchase their gifts on eBay with a price limit of \$25, including shipping.

09 Plan an office party for a different season

Because of competition for employee time, attention, energy, and investment during the December holiday season, some companies schedule a party during another time of year. Schedule your company's founding party in April, a mid-summer eve in July, or an early fall harvest in September. Every business has events and associations in its history that employees may want to celebrate with an office party.

Outside of the December holiday season, venues are available and less expensive. Food, dress, decorations, and drinks can be less ambitious and more casual and fun. Run wild with your imagination. Even a picnic on the company grounds may beat the holiday blowout when employees are over-celebrated and over-stressed.

10-Hold the office party—but keep it low-key and casual

Low key office parties are another alternative to the fancy office holiday party. You can hold a fun, less expensive alternative to traditional fancy blowouts. You even can schedule and hold the office party at a time or location to involve families if you wish. A combination of casual clothes, children invited, and fun, comfortable relaxed surroundings make these parties fun for all.

Held onsite, or in a local establishment, the key to low key includes a buffet (consider Mexican food), casual dress, and lots of team building activities to play and share with coworkers, and their families, if you choose. An enterprising employee may even want to play Santa for the kids.

This is an event that works well for days such as December 24 when offices and schools tend to close early so employees can attend a noonish office lunch party before hitting the road for their holiday adventures.



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