



FEBRUARY 2019



## Message from the President, Sandra Lombardo



Winter arrived with a vengeance in January, bringing freeze your face off cold to a brand new year. Thanks to all for braving the Arctic temperatures to attend the Mega-Networking event on January 31st. This is

our opportunity to show the entire region the quality of the businesses in the Perry Hall/White Marsh Area and why the Perry Hall White Marsh Area is a great place in which to do business as well as do business with. Guests are always welcome at the PHWMBA Networking meetings. Bring one along and show them how exciting our small, but mighty, association is.

And while its cold outside, warm yourself with thoughts of the last Saturday in June, June 22nd, from 10-3, as the Town Fair celebrates its 23rd year. Planning has begun and the committee will meet Monday, February 11th at 6 PM at the PeoplesBank on Belair Road. New faces and ideas are always welcome!

In this month's newsletter, read more about our new points system for members to earn points, have fun, and earn fabulous cash prizes for doing what you're already doing: promoting your business through the PHWMBA!

Our February meeting will be at the Fairfield Inn & Suites, 8477 Cordon Way, Nottingham, MD 21236, with host Veronica Lombardi at 5:30 PM on February 19. Remember, to earn points you need to register for, and attend the monthly meeting!

**Remember, we're building business through association!**

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## Upcoming Events

February 19th  
**Business Builders**  
5:30 - 7:00 PM  
Fairfield Inn & Suites,  
8477 Cordon Way

March 19th  
**Business Builders**  
5:30 - 7:00 PM  
Grace Community  
Church,

April 16th  
**Business Builders**  
5:30 - 7:00 PM  
Brightview Perry Hall,  
9657 Belair Rd

## THIS MONTH'S FEATURED HOST: **Fairfield Inn & Suites at White Marsh**

Stay and play in one of the premier hotels in White Marsh, Fairfield Inn & Suites White Marsh by Marriott. Located 14 miles north of Baltimore, you'll find countless shopping and entertainment options such as White Marsh Mall, IKEA, The Avenue at White Marsh, and iFLY indoor skydiving. All of our guest rooms feature complimentary wireless Internet, luxury bedding and a 32-inch flat-screen TV with HD channels. Stay fit in our fitness center or relax in our outdoor pool with spa and keep hunger at bay with our 24-hour market and complimentary hot buffet breakfast. Close to many of the Baltimore area's best known attractions and companies including Johns Hopkins Bayview Medical Center, Baltimore Inner Harbor, and Camden Yards. Whether traveling for business or pleasure, Fairfield Inn & Suites White Marsh is ready to make your next stay a good one.

## **Perry Hall Florist/Wedding Flowers Receives Distinction in the 11th Annual WeddingWire Couples' Choice Awards®**

Perry Hall Florist/Perry Hall Wedding Flowers was announced a winner of the renowned WeddingWire Couples' Choice Awards® in Perry Hall. WeddingWire, Inc., a leading global online wedding marketplace, annually celebrates the top wedding professionals on WeddingWire across more than 20 service categories, from venues and caterers to florists and photographers. These distinguished vendors exhibit superior professionalism, responsiveness, service, and quality when interacting with the five million monthly consumers who turn to WeddingWire to help ease their wedding planning process.

Perry Hall Florist/Perry Hall Wedding Flowers received this esteemed award based on their outstanding experience working with real newlyweds. WeddingWire features more than three million reviews, and these notable vendors all received prompt, reliable, and quality feedback.

"We are celebrating our 11th annual Couples' Choice Awards, where we honor our vendors who help make millions of couples' big day one to remember," said Timothy Chi, CEO, WeddingWire. "Not only are these hard-working and distinguished wedding professionals, such as Perry Hall Wedding Flowers, a fundamental part of the wedding planning process for engaged couples, but they help make WeddingWire a trusted source for wedding planning. We congratulate everyone on this well-deserved achievement."

Perry Hall Florist/ Wedding Flowers is honored to be one of the top wedding businesses in Perry Hall on WeddingWire.com. Perry Hall Florists is owned by Kathy & Ken Sanner.

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	Sandy Lombardo	BCPL- White Marsh	410-887-5097
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Director	Sharon Jones	Johns Hopkins Bayview	410-550-0289

## Small Business Taxes: What to Expect in 2019

source Business News Daily/Matt D'Angelo

2019 may not see major changes to the small business tax code, but there are some important things to keep in mind. Last year, Congress introduced some major adjustments to business tax law, including a lower corporate tax rate, new rules for pass-through businesses and a tax break for some industries. As these laws and regulations continue to be implemented, 2019 will be a year of adjusting to change as opposed to incorporating new ones.

"The tax changes were so significant, I would imagine that there's still a lot of issues in terms of digesting what has occurred," said Wayne Winegarden, senior fellow in business and economics at the Pacific Research Institute and managing editor of EconoS-TATS.

This adjustment means your taxes could be different from last year. If you're a small business operating domestically, Anthony Parent, founding partner of Parent & Parent LLP, said you should experience mostly positive changes.

"People haven't seen most of the impact of it yet, and you're not going to see it until next year," Parent said. "This is really when you're going to get surprised – sometimes for good, sometimes for bad. Generally, if you're a domestic business owner, this should be good news for you."

Tax reform in 2018 resulted in a major overhaul for small business taxes. Last year, small business insurance company Insureon partnered with Manta to poll 2,700 small businesses about the new tax legislation's potential impact. The survey found that 83 percent of small businesses owners are optimistic about the tax bill, and 38 percent said they would hire additional employees because of the savings. This kind of positivity, combined with the actual benefits from the legislation, can act as a catalyst for small business and economic growth.

"With respect to the current tax law changes ... we wanted to understand what this meant for small business and what the general attitude and tone among small businesses are as they contemplate the impact that this might have on their future growth" said Jeff

Somers, president at Insureon.

As a small business owner, it's important to stay up to date on current tax laws so you can ensure you're paying the right amount each year. [Doing your taxes on your own? Find the best software to use in our reviews of the Best Tax Software for Business 2019.]

Deduction for pass throughs and corporations  
The biggest change all businesses are facing this year is a significant deduction for both pass-through and corporate entities. Pass-through businesses are small businesses structured as S corporations, limited liability companies, sole proprietorships and partnerships. Pass throughs make up about 95 percent of U.S. businesses. The new bill provides a 20 percent deduction for all of those businesses. The only limitation is on service-based businesses, like law and accounting firms making more than \$315,000 per year (\$157,500 if single).

C corporations are also getting a big deduction: The new legislation lowers the tax rate from 35 to 21 percent. This slashed rate aims to bring major corporations back to the U.S. to employ workers and create wealth.

First-year bonus depreciation  
The first-year bonus depreciation deduction is going from 50 to 100 percent. In other words, businesses making eligible equipment and property purchases can deduct the full amount of the purchase, instead of writing off a portion of the expense each year. This provides businesses with more money upfront, which lawmakers hope will be invested back into the business or used to hire workers.

"The new tax plan will allow businesses to write off the cost of assets in one shot," said Josh Zimmelman, founder of Westwood Tax & Consulting. "A company can invest in vehicles, computers and equipment, and claim the entire expense on their 2018 tax return."

Winegarden said the break is an incentive for businesses to spend more.

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# Introducing **POINTS**

Perry Hall White Marsh Business Association's  
new year-long networking game!

## **WHAT IS POINTS?**

POINTS is an acronym for **P**rofessional **O**pportunities for **I**ncreased **N**etworking **T**racking **S**ystem. This year-long game is designed to engage our members in networking beyond the boring business card exchange and to inject some fun into the sometimes daunting task of making new business connections and growing your business.

## **HOW DO I PLAY?**

Collect points for different tasks and activities throughout the year.  
Accumulate the most points and you win!

## **WHAT DO I WIN?**

There are cash prizes for 1st, 2nd, and 3rd place.  
Winners will be announced at PHWMBA Holiday Celebration.

## **WAYS TO COLLECT POINTS**

Share a PHWMBA Facebook or Instagram post / tag PHWMBA in a post -- 5 points

Register for and attend a PHWMBA Networking Meeting -- 10 points

Check in on Facebook at a PHWMBA event -- 10 points

Submit an email announcement for distribution -- 10 points

Submit an article, photo, or announcement for the PHWMBA monthly  
e-newsletter -- 15 points

Have a Member2Member Discount -- 15 points

Bring a guest to a PHWMBA Networking Meeting -- 20 points

Attend a MEGA or Joint Networking Meeting -- 20 points

Attend a PHWMBA ribbon cutting event -- 25 points

Sign up to host a PHWMBA Networking Meeting in 2020 - 25 points

Support the Town Fair by having a booth or donating a raffle item -- 50 points

Sponsor a PHWMBA event -- 75 points

Recruit a new PHWMBA member -- 100 points

# Help Spur Sales This Season & Next!

Source: [www.webnavigator.com](http://www.webnavigator.com) - Laura Wallis

Let's face it; most of us are over winter pretty quickly — the rain, the cold and the inclement weather often has us dreaming of a warmer day, tired of the same old thing and ready for a change.

That's why, as a business owner, your winter marketing ideas must meet at the crossroads of your ideal customers and clients needs: Put yourself in their shoes (or rain or snow boots, depending on where they live) and think about what your ideal client is thinking about right now — their problems, issues and frustrations — and how you can make their life positive or better.

Here are some winter marketing ideas you might want to consider, remembering to always customize for your specific customer or client.

## 1) Play on the positives of winter.

Many of us like to be “cozy” and “hibernate,” so promote products or services that pamper and promote indoor relaxation. Some products lend themselves more easily to this theme, say, if you sell candles or warm throws, but any product can be promoted as a winter staple, whether it's a kitchen gadget that helps you create comfort food or a board game that will be fun to play around a crackling fire. If you have a more active clientele, you can promote ways to have fun outdoors in the winter by bundling up and going for a walk or having an outdoor fire and s'mores roasting.

## 2) Use positive winter images in your social media.

Forget the dreary rain outside. Make sure you spark a positive feeling in your followers by focusing on the warmth of the fireplace, the bright white of a snowy day or the joy of looking forward to that first bud of spring.

## 3) Make a big deal of winter holidays.

Once December and the fun of the New Year have passed, it's easy to get caught up in winter doldrums. Create excitement around buying opportunities with your ideal client by focusing on winter holidays, big and little: from MLK Day to Valentine's Day with special promotions and hash tags on social media.

## 4) Find something new to celebrate.

Every day seems to have a “designation” whether it's National Pizza Day or Get a New Name Day. Delight your

customers by sharing some of the wackier ones — you can find some samples here — and then create promotions around them. For example, on “Be Humble” day ask them to share their favorite “humblebrag.” Get creative!

## 5) Create contests.

Ask your customers and followers share a story or photo of their favorite thing about winter, or their favorite winter memory so far. By building a community and creating camaraderie, you can establish goodwill around your brand. To help boost attention and spur participation, designate a new contest each week, either focused on a short story or picture that your audience can submit. The entries are another way to ensure you always have fresh content when they fill your feed and you highlight the ones you like best. It also creates another important touch point with your followers and potential customers. Note: always make sure you review and follow the most recent guidelines for a contest on each particular platform you are using.

## 6) Special Seasonal Offer

Who doesn't love an special offer? Create a special seasonal offer and/or promotion. In the dead of winter, you could create a summer-themed promotion for fun like an annual “Summer Dreamin' in Winter” bundle. You could highlight best sellers this winter, or you could hold a pre-sale on items that you expect to be popular for spring. The choice about what to promote and create excitement around is yours. Use timely email subject lines to draw your readers in — phrases like “last chance” and “for our subscribers- today only!” can invite them to open your message.

Provide a sneak peek to spring.

If you have new lines or products coming out, help build excitement by giving a sneak peek. Just like the first bud of a bulb you planted last fall heralds the beginning of spring, you can help create that anticipation by showcasing new items you might have coming out, or old favorites that are returning. Offer an exclusive discount to those who pre-order.

The goal of these winter marketing ideas? To help embrace the season we are in and to help your ideal customer deal with the lethargy they may be feeling by sparking warm feelings about winter, while acknowledging the anticipation of the coming spring.

# SAVE THE DATE! SEPTEMBER 13th



Watch for upcoming details on our FRIDAY THE 13TH Fundraiser benefitting the Community Assistance Network & two of the local shelters in our communities.

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“Anything that gets you closer to complete expensing is going to increase the value of the depreciation, lower the tax burden and reward those capital-intensive firms,” he said.

## Net operating loss changes

Net operating losses (NOL) can no longer be carried back for two years, but instead can be applied for an indefinite amount of time going forward. Net operating losses occur when a business's tax deductions are greater than its taxable income. It functions as a form of tax relief for businesses, where business owners can apply a NOL to future tax payments.

The change eliminates the ability for businesses to restructure taxes completed in years past, but it extends net operating losses' lifespan indefinitely. This can only be applied to 80 percent of taxable income.

Winegarden said the thinking behind this change is to incentivize businesses to take risks and spend more money.

Let PHWMB help promote your business and publicity this year for FREE!

Send in your announcements, special events, photos of your business & customers to be seen in our newsletters and weekly email notices.

AND GET POINTS for our membership competition!

Send to [president@phwmba.org](mailto:president@phwmba.org)

“Knowing you can carry [net operating loss] forward and carry it forward indefinitely ... lowers the cost of failure,” he said.

## Important deadlines

In addition to some structural changes, there are some important deadlines to keep in mind as well:

S corporations need to file their business taxes by March 15.

The deadline for 2018 tax returns is April 15.

Quarterly estimated tax deadlines are April 17, June 15, September 17 and January 15.



AT  
**PERRY HALL  
HIGH SCHOOL**

**June 22nd**

**10AM-3PM**

**RAIN  
OR  
SHINE**

**THE**

# **TOWN FAIR**



*...and much more!*

Presented by

Perry Hall  
White Marsh  
**BUSINESS ASSOCIATION**



**[WWW.THETOWNFAIR.NET](http://WWW.THETOWNFAIR.NET)**

**PHWMBA Members get \$25 OFF the registration fee.**

**Great Sponsor Packages Available**