

JANUARY 2019



## Message from the President, Sandra Lombardo

The PHWMBA Board is ready to dive right into 2019. I would like to thank John Ciresi for his two years of service as a Director on the Board and welcome back Gary McCammon to your board. You can meet all of your officers and directors at the first meeting of the year, January 15th at the new White Marsh Volunteer Fire Company, 10331 Philadelphia Road at 5:30 PM.

And, while we haven't yet seen our first significant snowfall of the Winter, thoughts are already turning to the last Saturday in June and our annual Town Fair! Vendor Applications have been coming in since November, believe it or not! The planning committee will have its first meeting, Monday, January 14th at 6 PM at the PeoplesBank in Perry Hall. All are welcome to join us.

Start the Networking year off with a bang and join other area Chambers and Associations at the 17th Annual Mega Networking event at the Towson Sheraton. Join us and hundreds of other business professionals for some excellent networking opportunities, great food and an enjoyable evening at The Towson Sheraton. Tickets are \$35 each for members/\$40 for non-members. A limited number of exhibitor tables are available for \$175 and this includes a ticket for you! A very limited number of tickets will be available at the door \$45. Inclement weather date is February 6th!

Finally, Save the Date for Friday, September 13th as we move the Tastes and Grapes Fund-raiser to cap off the Summer. This will Support our commitment to CAN and the Family Crisis Center. Both of these vital non-profit organizations serve homeless families in Baltimore County. Look for detailed information about both organizations in upcoming newsletters.

### Building Business Through Association

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## Upcoming Events

January 15th  
**Business Builders**  
5:30-7:00  
WM Volunteer Fire Co.

January 30th  
**Mega-Networking**  
5:30-7:00PM  
Towson Sheraton

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

**THIS MONTH'S FEATURED HOST:  
WHITE MARSH VOLUNTEER FIRE COMPANY**

The members at White Marsh Volunteer Fire Company would like to thank the community members for their continuous support during the "Big Move" into our new station. We are loving our new home! The new station is equipped with 5 apparatus bays, 10 bunk rooms, gym, TV room, kitchen, 7 restrooms, community room, study room, laundry room, training tower and administrative offices. The year 2018 was very busy for us here at WMVFC. We responded to over 4,000 emergency calls for service throughout Baltimore County! We welcome you into our new home and look forward to the year 2019!



**WELCOME YOUR NEW BOARD AT THE JANUARY MEETING**

We are looking forward to a prosperous and exciting 2019. Come to the January meeting on January 15th to meet the board and discuss our new plans for the coming year!

**President Sandy Lombardo BCPL- White Marsh**

**Vice President Lynn Richardson - Picture This Multimedia Services**

**Secretary Joe Musumeci - Rowles & Company**

**Treasurer Cindy Kleback - BCPL-Perry Hall**

**Director Gary McCammon - Spike Consulting**

**Director Julie Rappazzo - ServPro of Perry Hall/White Marsh**

**Director Sharon Jones - Johns Hopkins Bayview**

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 |
| 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 |

## Small Business Trends & Predictions for 2019

Source: [businessnewsdaily.com](http://businessnewsdaily.com)

Another year is on its way out, offering entrepreneurs an opportunity to reflect on the past year, with all its peaks and valleys, and plan for the upcoming year with those lessons in mind. Of course, business operations don't happen in a vacuum, and business trends are always changing. Whether the changes are in technology, marketing, finance or public policy, entrepreneurs need to be aware of all these external factors in addition to their internal operations.

To that end, Business News Daily compiled a list of business trends and predictions to help businesses start 2019 successfully. These 20 key ideas will likely be important focuses moving forward and should be on every small business owner's radar.

### Sales and customer service

Businesses will further adapt to the modern customer. "Customers today have more choices than ever, and they have shown they will gravitate toward those who prioritize the delivery of fast, seamless and personalized service. This is true whether they are ordering lunch, getting their car repaired or making a financial transaction. In my industry of financial services, we've already seen large legacy companies start to fall behind smaller startups who offer better user experiences." – Bernardo Martinez, U.S. managing director at Funding Circle

Technology will not replace the human touch. "Technology is always improving, and with the latest and greatest tempting every organization, we need to keep in mind that AI and predictive analytics will not replace the human when it comes to delivering the customer experience. While there are definitely some great opportunities ahead for AI ... it will not be a true game-changer, at least in the next year. AI can really be thought of as 'augmented intelligence,' because it can augment the human, giving people better information, greater insight and the ability to perform their roles better." – Claire Sporton, senior vice president of customer experience innovation at Confrimit

Genuine relationships trump technology. "Technology runs our lives more than ever, but it is relationships that drive business and commerce, so people will find more ways to connect in person to build trust and strengthen connections. Make sure you offer several ways to talk with [customers] and get to know them. Algorithms can only tell you so much about a customer, [but] transactions are driven by relationships. Use automation where you can, but do not ignore the power of the personal touch." – Paige Arnof-Fenn, founder and CEO of Mavens & Moguls

### Technology and cybersecurity

Welcome the new kid on the blockchain. "In 2019, I predict that it will be very hard to discuss innovation in business without first discussing blockchain technology. As the industry matures and its use cases expand, major multinationals and Fortune 500 companies will be forced to recognize blockchain's potential to provide security and efficiency to everyday operations, simply because it will be smart business practice." – David Wachsmann, founder and CEO of Wachsmann

The rise of IoT will prompt the rise of edge computing. "When it comes to powering an ever-growing number of IoT applications across every industry, edge computing will make the biggest impact on performance and reliability. An infrastructure that can handle tons of devices and end users constantly emitting and consuming large streams of data is mission-critical. Edge computing deals with these challenges by moving computation as close to the device as possible to run faster and more efficiently, or not wasting bandwidth and battery on tasks that could simply be processed at the edge. We need new computing infrastructure that lives beyond the centralized data center." – Stephen Blum, founder and CTO of PubNub

Big data contextualization will become easier. "Seeing no end to the shortage in data science experts, a trend toward easy-to-use analytic applications will grow, enabling data scientists to productionize data analytics by making applications more broadly interactive, accessible and usable by business analysts, IT and others in the organization." – Michael Berthold, founder and CEO of KNIME

We will build ethics into our algorithms. "Algorithms drive business decisions more and more. We have seen how flaws in assumptions built by data scientists have backfired for the companies relying on their algorithms, [with] the messy and hard task of building ethics into an algorithm that treats all consumers fairly (and legally – 'algorithmic redlining' may become a term that more corporate lawyers will have to defend). Ethical algorithms will not only lead to happier customers, but less risky business practices. Those two forces will drive this change starting in 2019 for years to come." – Chris Wexler, senior vice president and executive director of media and analytics at Cramer-Krasselt

### Marketing and advertising

Marketing will continue to grow more personalized. "Marketing is becoming increasingly personal, and this trend will keep going as we move into the new year. No longer will stock images, generic nurturing campaigns or impersonal calls to action convince consumers. In order to succeed, you'll have to provide high-value and personalized content every step of the way." – Harrison Doan, director of analytics at Saatva

The user review will be king. "Today, customer reviews influence more than 95 percent of online customers before they decide to purchase. Moreover, more than 90 percent of people step back from buying the things online which do not have any reviews, good or bad. In the coming years, these customer reviews will be the greatest influencer of any business. Most businesses will open their review forums to publish their customers' opinions. Most importantly, brands will drive innovative marketing campaigns through these review forums to influence their target audience." – Andrei Vasilescu,



# Small Business Trends & Predictions for 2019

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CEO and digital marketing expert at DontPayFull

New sources of customer data will drive new strategies. “With eMarketer recently predicting that mobile ad spend will represent almost half of the U.S.’s entire media ad spend by 2020 (accounting for \$113 billion), I expect this unprecedented level of spend will unlock a trove of new insights [for marketers], particularly consumer location behavior trends and how they make purchase decisions on the go.” – Harry Dewhirst, president at Blis

Voice search has finally arrived. “Voice recognition technology has continued to improve, and, as a result, voice searches have increased in popularity. Voice search is popular because of its ease of use and speed. It’s safer for people on the go (or in a car) to search via voice command than by typing. Also, since people can talk faster than they can type, they are able to perform a voice search faster. With the increasing popularity of smart speakers, in 2019 we’ll continue to see the number of voice searches performed go up. This will reshape search engine optimization, as search is shifting to conversational and long-tail queries.” – Alex Membrillo, CEO of Cardinal Digital Marketing

## Banking

Big shifts could be on the way for banking. “The banking industry is already undergoing significant changes, and we’ll no doubt see this play out in the coming year with massive disruption in how you can make payments. Big players such as Google, Facebook and Amazon will start thinking about offering their own payment services, which will likely trigger the need for their own regulations.” – Alexon Bell, chief product officer for Anti-Money Laundering (AML) at Quantexa

A radical change toward digital banking will continue. “Millennials want to bank wherever they want and whenever they want, which does not align with the traditional banking model. It’s predicted that digital banking will grow to more than 2 billion users by 2020. As a result of this shift, the traditional brick-and-mortar banking solution will be replaced with a technology-first mindset. In essence, your wallet will be your phone.” – Dave Mitchell, president of NYMBUS

Mobile banking means more mobile cyberattacks. “All are experiencing a big increase in attacks on their mobile banking and transactions. Expect that to continue. Approximately 80 percent of financial institutions’ customers are doing online banking; 50 percent are on mobile, and that’s growing. More customers equal more opportunity for attacks.” – John Gunn, CMO of OneSpan

## Public policy

The political conditions favor entrepreneurs. “I [am optimistic] in terms of public policy, regulation and government intervention in general ... The Trump administration will continue with its policy of deregulation, because that is very helpful for the economy. Second, the victory in the House of Representatives by the Democratic Party will help strengthen gridlock in Washington, D.C., and gridlock is good for business.” – Mark Thornton, author of The Skyscraper Curse

Data privacy regulations will proliferate worldwide. “The United States will discover that the EU General Data Protection Regulation (GDPR) established a global de facto standard, impacting startups and established corporations alike. Acceptance for GDPR will be driven by a continued incline of cybercrime and data breaches in 2019. Stolen identities and passwords will make other regions in the world consider similar legislation.” – Georg Greve, co-founder and president of Vereign

The uncertainty of tariffs continues into 2019. “The economy is in very good shape right now. It appears that we can absorb two or three more quarter-point interest rate hikes before year end without any great material negative effect. However, the uncertainty around tariffs and the impending trade war could change that outlook.” – James Cassel, co-founder and chairman of Cassel Salpeter & Co. investment banking firm

## The modern workplace

Businesses will prioritize employee happiness. “[B]usinesses [will be] focusing on employee engagement and happiness. Because unemployment is at historic lows, keeping employees engaged and happy is critical to retaining good people. Furthermore, many people are unhappy with the state of our country and the world right now. Keeping them happier at work ... boosts productivity 10 to 25 percent.” – Scott Crabtree, chief happiness officer at Happy Brain Science

The shift toward remote work will increase. “People will be spending less time commuting and traveling but more time working remotely, causing business leaders to find other ways to share corporate info and increase workplace collaboration. With the rise of telecommunications (video, chats, etc.), the need for employees to hit the road has subsided, meaning that business leaders will need to rethink their communications strategies. They’ll also need to consider how to encourage workplace collaboration when everyone is in a different place.” – Jen Grogono, CEO of uStudio

Tech startups will hire candidates from a broader range of professional backgrounds. “In 2019, tech startups will look beyond technology-specific hires like computer scientists and coders, and consider the broader spectrum of STEM talent to grow their company. Many startups are, by default, STEM companies. While technical skills are important, graduates of math, science and engineering programs have strong research and analytical skills that can help an emerging tech company reach new heights. A broader representation of STEM-related roles, especially women in these fields, will be a focus for companies that want to increase diversity and innovation, which is essential for competing in the tech industry.” – Andrea Lewis, strategic advisor at Geeky Girl Reality

Some source interviews were conducted for a previous version of this article.

As the PHWMBA Community Foundation will be working to assist the Eastern Family Resource Center this year, we wanted to share a list of everyday items desperately needed by the shelter. In the spirit of the season, if you wish to help NOW, please fulfill some of their immediate needs.

## General Items

Pillow cases & bed linens (top & bottoms) for twin beds  
Blankets (lightly used or new)  
Socks (for all ages)  
Underwear (new - for all ages; including bras)  
Deodorant, shampoo, brushes, combs  
SOAP (ALWAYS)  
White vinyl shower curtains (thick)  
Sanitizing liquid (large & individual bottles)  
Personal hygiene products (Tampons, Kotex, etc.)  
Clorox wipes  
Alcohol swabs  
Face masks for colds  
Band aids  
Lotion  
Tylenol  
Toothpaste / toothbrushes  
Travel size mouth wash  
Depends pull-ups  
Towels & washcloths  
Book bags  
School binders  
Copy paper

## Food Items / Kitchen Supplies

Milk (ALWAYS)  
Juice (ALWAYS)  
Eggs (ALWAYS)  
Sugar, Coffee, Creamer (ALWAYS)  
Fresh fruits & vegetables (ALWAYS)  
Foil, Saran wrap  
Paper products – cups, bowls, plates (for cold & hot foods)  
Plastic ware (forks, knives, spoons)  
Napkins, Paper towels  
Hair nets, Serving gloves, Aprons  
Bleach, Pine Sol, Comet  
Dish soap, Steel scrub pads  
Lunch bags  
Any lunch snacks  
Mayo, Ketchup, Mustard  
Trash bags (XX Large)  
Zip Lock bags (all sizes)

## Children

Diapers (all sizes)  
Baby wipes  
Crib sheets (lightly used or new)  
Baby bibs  
Sippy cups  
Baby powder, oil, lotion, etc.  
Baby toys (new)  
Baby socks & shoes  
Baby towels & wash clothes  
Baby blankets  
Children’s Tylenol  
Baby bottles  
Pacifiers  
Sterilized water  
Activity books

## Miscellaneous (for positive rewards & gifts)

Gift cards: McDonalds, Burger King, Walmart, CVS, Visa cards, K-Mart, Gas cards, Movie theater tickets, DVD’s  
Gifts for birthday (shirts, books, games, coloring Books, puzzle books)  
MTA Bus tokens or Bus passes

You can contact the shelter to help!

EASTSIDE FAMILY EMERGENCY SHELTER  
9100 Franklin Square Drive, Suite 108, Baltimore, MD 21237  
(410) 285-4674, ext. 201



# Small Business Ideas for Today & the Coming Year!

Source: <https://www.moz.com>

## Tips for small businesses today

### 1. Give an extra reason to shop with you

This can be as simple as giving customers a small discount or a small free gift with their purchase, or as far-reaching as donating part of the proceeds of the day's sales to a worthy local cause. Give customers a reason to feel extra good that they shopped with you, especially if you can demonstrate how their purchase supports their own community. Check out our Local Business Holiday Checklist for further tips.

### 2. Give local media something to report

Creativity is your best asset in deciding how to make your place of business a top destination on Small Business Saturday, worthy of mentions in the local news. Live music? A treasure hunt? The best store window in town? Reach out to reporters if you're doing something extra special to build up publicity.

### 3. Give a reason to come back year-round

Turn a shopping moment into a teaching moment. Print up some flyers from the American Independent Business Alliance and pass them out to customers to teach them how local purchasing increases local wealth, health, and security. Take a minute or two to talk with customers who express interest. Sometimes, all it takes is a little education and kindness to shift habits. First, take a few minutes to boost your own education by reading How to Win Some Customer Back from Amazon this Holiday Season.

## Tips for small businesses for the new year

Unless your town is truly so small that all residents are already aware of every business located there, make 2019 the year you put the Internet to work for you and your community. Even small town businesses have news and promotions they'd like to share on the web, and don't forget the arrival of new neighbors and travelers who need to be guided to find you. In larger cities, every resident and visitor needs help navigating the local commercial scene.

Try these tips for growth in the new year:

1. **Dig deeply into the Buy Local movement** by reading The Local SEO's Guide to the Buy Local Phenomenon. Even if you see yourself as a merchant today, you can re-envision your role as a community advocate, improving the quality of life for your entire town.

2. **Expand your vision of excellent customer service** to include the reality that your neighbors are almost all on the Internet part of every day looking for solutions to their problems. A combination of on-and-offline customer service is your key to becoming the problem-solver that wins lucrative, loyal patrons. Read What the Local Customer Service Ecosystem Looks Like in 2019.

3. **Begin learning about local search marketing on the web.** First, check out Moz's free Local SEO Learning Center with articles written for the beginner to familiarize yourself with the basic concepts. Then, start following the recognized leaders in this form of marketing to keep pace with new developments and opportunities as they arise. Make a new year's resolution to devote just 15 minutes a day, 5 days a week, to learning more about marketing your small local business. By the end of a single year, you will have become a serious force for promotion of your company and the community it serves.

# 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.

A colorful poster for an event called "Candy Cane Lane". The poster has a border of colorful dots. At the top, it says "Join us for our Annual Sweet Adventure!". Below that, "candy cane lane" is written in a large, stylized font. The event is on "Saturday, January 12 10am-4pm" at "Perry Hall Florist, 4401 E. Joppa Road, Perry Hall". It includes a photo of children and a cartoon illustration of a child playing a game. Text at the bottom says "Free admission for all! Call to reserve your spot! 410-256-5588". A small text block says: "It's all here... the Peppermint Village, Mimi's Nutty Town, Gumdrop Cave, The Ice Village, The Chocolate Marsh and King Pop-Pops Castle! Your children are the 'game pieces', moving through all the stations playing our life-size game. Its all free so sign up now so your children can experience Candy Cane Lane to its fullest. There are lots of treats for the children and a special gift when they reach the Castle."

Wishing you  
the best for  
success & happiness  
in the New Year!

Happy New Year from the  
Perry Hall/White Marsh Business Association Family

Let PHWMBBA 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.

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

# 17TH MEGA NETWORKING EVENT

*Towson, Baltimore County*

Wednesday, January 30, 2019  
(Inclement weather date: Feb. 6, 2019)  
5:30 to 7:30 pm

**Sheraton Baltimore North**

903 Dulaney Valley Road, Towson, MD 21204



## **Network with businesses throughout Baltimore County.**

Includes a trade show. Show off your business for **ONLY \$175, includes one registration fee. \$200 for non-members.** Contact the chamber office to reserve your space. First Come, First Served!

**Pre-Registered: Members \$35, Non-Members \$40**

**At the Door: Members \$40, Non-Members \$45**

Cost includes heavy hors d'oeuvres and one **FREE** drink ticket. Cash Bar will be available.

**Make sure to validate your parking ticket at the front desk for FREE PARKING!**

**Register today online at [www.phwmba.org](http://www.phwmba.org)**

**Event Sponsored By:** Catonsville Chamber of Commerce, Baltimore County Chamber of Commerce, Baltimore County Business Association, Chesapeake Gateway Chamber of Commerce, Dundalk Chamber of Commerce, Dundalk Renaissance Corporation, Greater Arbutus Business Association, Hereford Zone Business Association, Hunt Valley Business Forum, Northwest Chamber of Commerce, Perry Hall White Marsh Business Association, Pikesville Chamber of Commerce, and the Towson Chamber of Commerce