

MAY 2018



## Message from the President, Sandra Lombardo

The main goal of the PHWMBA is building business through association. It is our belief that we are stronger together, that people want to do business where they live and live where they do business.

This month we'll be asking our members why they love PHWMBA and why new members will love it too! As we come down from another successful Tastes and Grapes and gear up for the 22nd Annual Town Fair on June 23rd, we will be looking forward to hosting community building activities this Fall which will start with you, our members. We also love to reach out within our community to build our membership with businesspeople that are passionate about our community and are part of the reason it is such a good place to live, work, and play. As we all do business by referral, we also gain members in the same way. Let your colleagues and associates know just how great our small but mighty association is! Guests are always welcome to learn what we have to offer.

Our next networking meeting is Tuesday, May 15th, hosted by Larry Taccone, State Farm. Larry is also donating \$10.00 for each new quote his team gives during the month of May to the Capital Campaign for the White Marsh Volunteer Fire Company for all referrals he receives in May. And, as a bonus, State Farm will match their donation up to \$500.00. His goal is to raise \$1000.00 in May for the capital campaign. Larry is but one of our community minded members. Come to our next meeting to hear the great stories of how our other members are building up the community through their generosity.

Remember, we are **"Building Business Through Association"** .

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## Upcoming Events

May 15th  
**Business Builders**  
5:30 PM - 7:00 PM  
State Farm- Larry Taccone  
8709 Cowenton Ave.

June 19th  
**Business Builders**  
5:30-7:00PM  
People's Bank  
9651 Belair Road

June 23rd  
**The Town Fair**  
10am-3pm  
at Perry Hall High School

## HOST SPOTLIGHT

THIS MONTH'S FEATURED HOST:  
**Larry Taccone - State Farm Insurance**

I am very excited to announce my office's latest program to assist our local community. **Get a quote and help a neighbor!** For every quote my team and I complete for a new client in May, we'll donate \$10 to the White Marsh Fire Company capital campaign to assist with their new station!



Call me at 410-344-6153 or email me for a quote and tell your friends. If you already are a client of State Farm, thank you! If you don't have your insurance with us yet, now is a great time to get a quote

Let's give back to a great cause together! See you on May 15th!



### Get Your Zzzs

Sleep is crucial to our physical, emotional and mental health. Most people need about seven to eight hours a night, but everyone is different. For a better night's sleep:

- Establish a consistent sleep schedule each day of the week.
- Limit any stimulating activities such as exercise.
- Create an optimal sleeping environment. It should be dark, well-

ventilated and at an appropriate temperature.

- Avoid alcohol, nicotine and caffeine close to bed time.

If you are still having difficulties sleeping through the night or falling asleep at night contact the Sleep Disorders Center at 410-550-0571.

*Submitted by Sharon Jones, Johns Hopkins Bayview Hospital*

## Pat Bonner-McElroy of Tim's Automotive voted one of Maryland's Top 100 Women

The Daily Record named Pat Bonner-McElroy, President of Tim's Automotive & Towing to its 2018 listing of Maryland's Top 100 Women.

The Daily Record began Maryland's Top 100 Women in 1996 to recognize outstanding achievements by women demonstrated through professional accomplishments, community leadership and mentoring.

Nearly 425 women were nominated this year for the statewide honor. Nominees were asked to complete an application outlining their educational and career history, professional and community involvement, corporate and nonprofit board memberships, and mentoring experience. They were encouraged to submit letters of recommendation from those who are familiar with their accomplishments professionally, in the community and through mentoring.

Fourteen women will be inducted into the Circle of Excellence, receiving the award for a third and final time. A panel of business professionals and previous Maryland's Top 100 Women honorees from throughout the state reviewed the final applications and selected this year's honorees.

"Maryland's Top 100 Women create change and break barriers in their professional worlds but also make a difference at home and in their communities," said Suzanne Fischer-Huettner, publisher of The Daily Record. "We applaud our honorees for their passion, their commitment to excellence and for the work they do to bring communities together. The impact these women make across our state demonstrates why they are truly Maryland's Top 100 Women. The Daily Record is honored to recognize them."

The Maryland's Top 100 Women awards celebration was held on April 23rd.



### Welcome New Member

Fairfield Inn & Suites White Marsh  
-- Cara DiPietro

### Looking for Town Fair Silent Auction Items

Tickets, Experiences, Theme Baskets, Gift Cards

If you have something you would like to donate contact Bev Meyler  
[bevmeyler@gmail.com](mailto:bevmeyler@gmail.com)



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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
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Director	Julie Rappazzo	ServPro of Perry Hall/White Marsh	410-529-1664
Director	Joe Musumeci	Rowles & Company	443-725-5395

## Thinking of Advertising? Consider this checklist before you start...

submitted by Lynn Richardson, Picture This Multimedia Services

The 9 steps to set up an advertising campaign are:

- Define your advertising goals
- Pick what you want to promote
- Identify your target audience
- Determine where to find your audience
- Decide your campaign timing
- Set an advertising budget
- Select outlets to advertise in
- Create the advertising message and graphics
- Measure results

Coming next month....Lynn Richardson of Picture This Multimedia Services will show you how to define these items and decide if ads are right for you and how to create them.



## PIVOT Physical Therapy Grand Opening 2



**PHWMBA was pleased to facilitate the Grand Openings of TWO new PIVOT Physical Therapy Locations this month!**

**Do you know a new business opening in our community?  
Contact [president@phwmba.org](mailto:president@phwmba.org) to let us know!**

## Great Fun & Excellent Company at Tastes & Grapes!

Thanks to our fabulous guests, generous sponsors and superb restaurants for making this year's event a great success.



### Champagne Sponsors

Peoples Bank  
PHWMBA  
Village Development Group

### Bordeaux Sponsor

Perry Hall Insurance

### Ambiance Sponsor

ServPro Perry Hall/  
White Marsh

### Speakeasy Bar Sponsor

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### Special Thanks to:

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David Marks, Councilman

Dejon Vineyards

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New York Life  
Dave & Busters  
Peoples Bank  
State Farm Insurance-Tom Benisch

See all the photos on the  
PHWMBA Community  
Foundation website!

[www.phwmbacommunity.org](http://www.phwmbacommunity.org)

## THE TOWN FAIR IS ALMOST FULL!

Members get a **\$25 DISCOUNT**  
and get a great spot in MEMBER SHOWCASE ROW

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[www.thetownfair.net](http://www.thetownfair.net)



## Staying On Track in 2018

submitted by Lynn Richardson, Picture This Multimedia Services Source: Jack Stieber; americanreceivables.com

Almost half the year has passed and it's easy to lose track of where your business is going. Although the days pass quickly, there is still time to assess where you are and make the most of the months ahead.

### 1. Focus on the most important thing(s)

One of the biggest challenges with running a small business is distraction. This often stems from the need to wear many hats. Since you may not have the financial muscle to employ top talent, you'll often find yourself being the accountant, lawyer, and marketer of your business at the same time. Studies show that such "multitasking" can seriously derail your progress and possibly even put you out of business.

So, stop being a jack of all trades and put all your energy on what you set out to do. If need be, bring in other people with requisite skill sets to help in those other areas.

### 2. Get the right tools for your small business

Aside from hiring skilled talent to help you run the day to day tasks, in the upcoming year, something else that will help you accelerate your growth is using the right tools. Tools here refer any software or hardware that can help you solve problems more easily or cost-effectively.

If properly used, these tools will increase your efficiency and help you reach your goals faster. Remember, the keyword is – right.

Pick only what you need; tools that can truly help you grow. If you have to, find an expert to help you pick out the most appropriate tools.

### 3. Outsource non-profitable activities

In some cases, it may make more sense to outsource certain activities than to keep them in-house.



If slow-paying customers are creating cash flow problems you may want to consider partnering with a Factoring company.

Accounts receivable factoring, also known as invoice factoring, allows you to receive immediate cash for your outstanding invoices in exchange for a small fee. Depending on your particular circumstances, factoring may be an attractive alternative to time-consuming in-house collections.

### 4. Stay ahead of the game

Lastly and most importantly, don't let anything fall behind. From your finances to technology and talent-wise, don't be left behind in 2018. The digital world is evolving at a dizzying pace. Things change pretty much every day. In 2017, for example, we saw a lot of movement in payment technologies. Social media too witnessed a lot of changes.

If you want to fast-track your growth in 2018, you can't let such movements escape you. Collect data at every step and use this data to manage your finances and adjust your priorities.