



MABA GENERAL MONTHLY MEETING
Windmill Restaurant, Morgantown
Tuesday, February 15, 2022

On Tuesday, February 15, 2022, the MABA monthly breakfast meeting took place at the Windmill Restaurant in Morgantown, Pa., with 22 members and guests in attendance.

At 7:44 am President Kelly Spica opened the meeting and asked that cell phones be set on mute or turned off. She then invited everyone to stand, face the flag and recite the Pledge of Allegiance.

President Spica asked for a motion to approve the minutes from the last meeting. Due to inclement weather, no General meeting was held in January so there are no minutes to approve for that month. The last General meeting was the election meeting that was held on December 21, 2021, and those minutes required approval. Bob Gebhart made a motion to accept the minutes, Maria Harvey seconded the motion, and the minutes were approved by the membership in attendance.

President Spica Kelly requested a motion to approve the Treasurer's report that was printed in the recent MABA Newsletter. Maria Harvey made a motion to approve the report, Tim Bigler seconded the motion and the Treasurer's report was approved by the membership.

President Spica said that we will do general introductions now and then introduced the speakers, one from January that was unable to speak due to the meeting cancellation, and then the February speaker.

Scott Graham of Devon Sound offers guitar, bass, and related musical instrument, and amplifier repairs. His wife, Luanne "Bunny" Graham serves as the MABA Secretary, and after retiring from UGI Utilities, is now the office manager for Devon Sound.

Gwen Werner from Twin Valley High School said that she along with Angela Morgan coordinates the internship program at the high school where they send interns, 11th and 12th graders, for paid and unpaid internships at local businesses. If you are considering having an intern, we may be able to match you up with one. Gwen then said that she would like to introduce her guest, Megan, who is an intern and is interested in an accounting career. Right now Megan is taking advanced accounting and is working as an intern with Carol Forrell, so Gwen said she thought it would be nice for Megan to be here this morning.

Carol Forrell, C.P.A. with an office in Glenmore. She said that she has been in business for 12 years and that in her practice, it's just "me, myself, and I" and an associate such as intern Meghan Burnett. Carol said she would say more when it is her turn as one of the guest speakers.

Amy James of Unique Pewter, Glass, and Picture Frame Studio located near St. Peter's Village introduced herself and said that she and her husband work together and participate in art shows for a living. She said that she specializes in making all kinds of jewelry including handcrafted pewter jewelry and gifts, and also offers a custom picture framing service. Ken Stauffer, Amy's husband, said you can find them on the web page, uniquepewter.com, and the picture framing service also has a web page, updesignstudios.com.

Kelly Spica of Ephrata National Bank in Morgantown announced that she will be taking on the responsibility of the bank branch in Blue Ball and will oversee operations at both the Blue Ball and Morgantown branches.

Maria Harvey of Lorah's Handmade Chocolates revealed that she still has the candy kitchen and the mobile Candy Scamper, but she is now opening a store in Bricker Village on Route 501. Maria said that this will be the company's first "brick and mortar" location in 51 years. She went on to say that her daughter has taken over some of the responsibilities in the business and is doing great, so opening a physical store became possible.

John Lauer said that his company name, Thrivent Financial has been changed to just Thrivent. He said that his work allows him to help people of faith with insurance, long-term care, mutual funds, etc. John said he also offers Medicare coverage through United, Humana, and Aetna, and that if anyone is interested or has questions, please contact him and he would be glad to talk with you and possibly help you out.

Dave Hinkel of Coldwell Banker said that the real estate market is still crazy and that interest rates are starting to go up a bit which might reduce the current craziness. For now, people are still willing to offer as much as \$50,000 over the asking prices. However, we realtors need inventory, which is homes to sell. Dave said to contact him if you were considering selling or buying a home.

Tim Bigler of A.J. Blosenski introduced himself as Tim "the trashman." He said they have job openings and that the company needs people to hire. He said that they need drivers, mechanics, and loaders, and many different jobs are available. Recently they had a qualified referral who was interviewed and hired on the spot. So if you know someone, or have an intern with a CDL, send them over. Tim said that pay is good, so please send candidates our way.

Anthony Firrantello with Firrantello Financial said that he loves his job because he

gets to help people everyday plan and prepare for their financial futures. There has been a lot going on in the market recently, which is why he specializes in showing people what's going on and how it truly affects their financial futures. Anthony said that the great referrals he has received over the past few years have allowed him to help business owners with their retirement plans. If you work for a company with a 401k plan I can come in and talk with the employees and show them how their plan works, and he said that would be a great referral for him. Or if there is a business owner that had never had a retirement plan, there are several different types and he would be happy to show them, ones that are uniquely prepared for each. Tax is debt, so let's make a financial plan to keep that debt as low as humanly possible.

Emery Ritchey of Haycreek Valley Historical Association said that they have food sales coming up, including fausnachts and pot pie. The food sales are usually monthly and information for ordering is available on the Haycreek website.

John Thiessen of Sanatoga Water Conditioning said that everyone should drink lots of water. If your home or business is on a well, you should get your water tested annually to be safe. The test looks for bacteria, nitrates, and things of that sort. John said "thank you" to Dave Hinkel for something Dave helped him with and "thank you" to John Lauer for help with his wife's 401k allocations.

Mark Cummings with Thunderwash Pressure Washing said he is still busy doing homes, restaurants, etc. He also said that his new garage is working out wonderfully.

Anita Vasco, of French Creek Aesthetics, scheduled to be the second speaker today, said she will talk about herself and her company when it is her turn to speak.

Chris Eckert of Queen of Hearts Honey said they specialize in honey production. He said he also does local arts, and gift boxes around holidays and for special events. If you are interested in learning more about the business, or about our products please check the website for information.

Dwight Buckwalter of Paul Buckwalter & Sons Excavating said that this company does all types of excavating. If you need anything dug up, we can do it.

Steve Miller with Miller Financial Group said he offers all forms of benefits, insurance, and financial planning services.

Bob Gebhart, The Village Electrician Lamp Repair Shop and President of Twin Valley Fire Department said that the fire department 2021 raffle has ended, and the 2022 sports calendar raffle started January first and is underway. Check your tickets every day at 7 pm for the 4-digit daily number; you might have a winner. The fire company is ready 24/7 to take care of any emergencies that might come up.

Lisa Wilcox, owner of Lawns to Leashes, and the 2022 MABA VP of Events/Programs

introduced herself to the membership.

Kelly Spica introduced Carol Forrell, CPA, the first speaker. Carol said that she is originally from New York City, born and raised there. She said she moved here 27 years ago. She started as a teacher of elementary education and decided that she was unhappy as a teacher, so she went back to school and became a CPA. She said that she gives a lot of credit to teachers, but teaching wasn't the job for her. Carol said that she is here today to talk about some of the changes for this year and some things you need to be aware of. She said that a lot of you have very small businesses, some even working out of your homes, and every business must have some kind of organized record-keeping system. Unless you are something like a consultant, and you work out of your home and you have minimal expenses, you will probably be okay. The rest of you have expenses, you have to pay rent, you may have overhead, and have to pay employees, and if you are winging it and flying by the seat of your pants you may be in for a disaster. Don't wait until the last minute to organize your records. You must keep good accounts, whether personal or for business, and tell your accountant when unexpected things occur. Carol gave examples of several clients that had neglected to tell her about changes and purchases in their businesses and because she was not informed and not provided with documents on time, she could not include the pertinent information in their filings, and the clients lost large sums of money as a result. If you do anything big, and even if you are not sure it's big, touch base with your accountant. If things are constantly changing, contact your accountant every quarter, or more if necessary. Another thing, the IRS has ramped up and added employees to conduct more audits, so have your paperwork in order, and it absolutely must be clean, neat, and legible. If your books are a mess, straighten them up now. Don't wait.

Carol continued and said that the child tax credit was raised this year and the IRS is sending information out about that. The stimulus is still \$1,400 per person per household. Carol said that she can't emphasize this enough, make absolutely sure your records are exact for tax returns and everything. There is a lot of good tax information available from the IRS, online, and your accountant. The IRS may start looking at PPP loans and what they were used for to be sure their use was in compliance. The tax return deadline has been extended for this year to April 18. Carol gave a few more tips and talked about tax credits being better than deductions because deductions are taken off of your income, but tax credits are taken off of your taxes.

Next, Kelly introduced the second speaker, Anita Vasco of French Creek Aesthetics. Anita talked about the facials they offer at her facility. Carol Forrell spoke up and said she has had a facial at French Creek Aesthetics and described what happens when you get one, how much she enjoyed it, and the wonderful results. Anita also talked about the LED light therapy process that promotes collagen production and triggers a chemical reaction that kills off bacteria. She offered a complimentary facial to MABA members, one per member business. Anita went on to say that they offer specials every month, and the information would be on their website.

President Spica asked if there was any further business, and when there was none, the meeting adjourned at 8:40 am.

The next general MABA meeting is scheduled for Tuesday, March 15, 2022, at 7:30 am at the Windmill Restaurant. Please be sure to register online before the day of the meeting so we know in advance how many will attend.

Respectfully gave,

Luanne R. Graham,
2022 MABA Secretary

Reminder: The MABA severe weather policy for meetings is that if Twin Valley School District calls for a 2-hour school start delay or cancels classes for the day, the monthly Breakfast Meeting is automatically canceled. In addition, due to the pandemic and the possibility of in-school attendance being in question, please check the MABA website or MABA Facebook page to see if the meeting was canceled.