Ohio's Largest Black-owned Business Newspaper

FREE



December 15, 2019

Published by The 912 Group, Itd.

Ronda Watson Barber—Publisher/Editor-in-Chief

Volume 10—No. 20

Advocating, Informing and Promoting Small & Minority Owned Businesses

May your days be

MERRY & BRIGHT



Support Black Businesses



Media's responsibility is to challenge government

Inside this issue:

Page 2:

10 Things to Do to Close
Out Your Year

Page 3:

Disability Insurance is key for your business by—Nicole Simson

Page 5:

Bid Opportunities

Page 9:

The Seven Principles of Kwanzaa

Page 10:

Upcoming events



OhioMBE is published on the 1st and 15th of each month and is distributed free by The 912 Group, LTD. The publisher reserves the right to edit, reject or cancel any advertisement or editorial copy at any time and will not be responsible for checking the accuracy of items submitted for publication.

The views expressed in OhioMBE are those of the author and do not necessarily reflect the views or opinions of The 912 Group or our advertisers.

Copyright © 2019 All Rights Reserved. Ronda Watson Barber, Editor-in-Chief & President www.OhioMBE.com rbarber@ohiombe.com

P.O. Box 533 Granville, OH 43023 614-522-9122 news@ohiombe.com

OhioMBE welcomes letters to the editor from readers. Typed letters of 200 words or less are preferred; all might be edited. Each letter must include name, home address and daytime phone number. Some letter may appear on our website.

The 912 Group is an Ohio certified Minority Owned and EDGE business. The 912 Group is a certified FBE with the City of Columbus.

Twitter: ohiombe

Facebook: ohiombe

LinkedIn: showcase/ohiombe/

Hashtag: #ohiombe

Keep up-to-date at OhioMBE.com

10 Things to Do to Close Out Your Year

During the holiday season, it's all too easy to focus on sales to customers (for many businesses this is the peak selling season) and spending time with family and friends. However, taking some time to address certain business matters can help make 2019 an even better year and help you start the new year off right. In the final days of December, here are some actions that can help you comply with the law, obtain tax benefits, and position yourself for 2020.

- Pay year-end bonuses. For many companies, 2019 has been a boom year, and sharing success with employees can be expressed by paying year-end bonuses. Employees receiving them may wish to have additional withholding taken (they have to submit a new Form W-4 to request that a flat amount be withheld from the final paycheck).
- Set compensation for the coming year. What are you planning to pay your employees (and yourself if you are a share-holder-employee of your corporation)?
 When fixing compensation, take into account the cost of employment taxes. Keep in mind that the Social Security wage base for 2020 is \$137,700, which will cost the company more in FICA for those earning more than the 2019 wage base of \$132,900.
- 3. Set employee benefit programs for the coming year. Are you going to offer medical coverage? A retirement plan? Adoption assistance? Transportation benefits? Decide now if you haven't already done so. Keep some new rules for 2020 in mind:
 - New health reimbursement arrangement options for medical coverage
 - New limits on contributions to 401
 (k) and other retirement plans
 - New limits for adoption assistance, medical flexible spending accounts, and transportation benefits
- 4. Make last minute purchases. Need to upgrade equipment or add to what you have? Buying items—from heavy machinery to tablets and smartphones—and placing them in service before the end of the year gives you the equipment you need to run your business better while entitling you to write off the cost on your tax return. This is so even if you finance the purchase in whole or in part.

- 5. Review inventory. As the holiday season concludes, look over what you have on hand. You may want to conduct a physical inventory to check for "shrinkage" (stolen items) and review what items may need to be disposed of through a big sale to customers or a remainder company (to bring in some revenue), donations to charity (for a tax deduction), or simply discarded (and effectively written off).
- Make charitable contributions. Tis the season to be generous. Keep in mind that owners of pass-through entities deduct their share of the business's charitable contributions on their personal income tax returns if they itemize deductions.
- 7. Hold your annual board meeting. If you are incorporated, state law usually requires that you hold an annual board meeting (even if you're the sole owner). At this meeting, you need to elect officers and directors; check state law for determining which positions must be filled and who can fill them. You also want to take certain actions, such as setting up an accountable plan to reimburse employee business expenses on a tax-free basis for employees.
- 8. Meet with your CPA. If you haven't yet discussed your 2019 taxes, as well as planning ahead for 2020, don't delay the conversation. There are actions you can still take before the end of the year to favorable impact your tax bill. If you're an owner of a passthrough entity and pay tax on your share of business profits on your personal income tax return, the final installment of your 2019 estimated taxes is due on January 15, 2020. Make adjustments as needed to avoid any underpayment penalties.
- Prep for law changes. There are numerous federal, state, and local law changes you'll need to adjust to after 2019. Some examples:
 - New federal overtime rules
 - New state and local minimum wage rates, which apply if higher than the federal rate
 - New federal and state income tax rules
- Get ready to update the "date." Check for things that show a date...your website's copyright, your invoices...and be sure to change the year to 2020 on January 1.

See Year-End on page 4

publisher's note business tip

Happy Holidays

By Ronda Watson Barber OhioMBE Publisher

Happy Holidays! Merry Christmas! Happy Kwanzaa! Happy New Year! It's the most wonderful time of the year. Family, food, friends, and football! I wish you the best this holiday season. May you enjoy the wonders of this festive time of the year.

I appreciate your readership! As the publisher of OhioMBE, I am thankful for the opportunity to provide news and information to Ohio's small businesses. I take this role seriously. I believe OhioMBE and its activities are leaving a positive footprint in the economic development and growth of our state. The goal of OhioMBE is to provide Black business owners with the tools and resources to compete and thrive.

Economic empowerment is vital to the Black community. Selfsufficiency is key. We need to keep Black dollars in the Black community. Black businesses need to support each other. As Black business owners, we desperately need to hire Black people and mentor Black youth. We need to buy from each other. We need to partner on projects. I will continue to say that there is power in Black dollars and votes. Let's collectively flex that power in 2020.

Reports and polls say the economy is booming. Are Black businesses benefiting? Every year I issue a challenge to OhioMBE readers. Please consider spending at least \$50 with Black-

See Publisher on page 11



Support the Frank W. Watson Scholarship

Donate while you shop with Kroger. Register your shopping card at KrogerCommunityRewards.com Our rewards number is YQ115

If you shop Amazon, consider Smile.Amazon.com. Select the Ohio Business Development Center as your charity.

Not Having This Safety Net Could Leave You and **Your Business Financially Debilitated**

By Nicole A Simpson, MBA, CFEI President. Go Fund Your Life

You're about to enter a new decade, and your business plan is looking great. You have all the systems, tools, and resources you need to thrive. As long as you follow the plan, you will learn more money this year than you ever did. That is unless you have an accident or become disabled.

As a small business owner, you are the money machine and people are counting on you.

Your customers need you to keep solving their problems, and your family needs you to keep paying for the mortgage, utilities, and groceries. All of this depends on you, and the one thing that could derail the whole plan is an unexpected illness or injury rendering you disabled. Even if you are young, and work out 7 days a week, eat right, and visit your doctor regularly you are not protected from a disability. There are two major reason.

Reason #1: Disability doesn't discriminate based on age, gender or race. And most people vastly underestimate their chances of being unable to work at some point in their careers because of injury or illness. In fact, a Council for Disability Awareness study last year reported more than 20 percent of workers under 40 say they're more likely to win a big lottery than become unable to work due to illness or injury.

Ready for the real odds? One chance in 259,000,000 you'll hit the jackpot vs. one in fouryou'll be disabled during your career, according to the CDA. Which do you want to gamble on?

Reason #2: Your ability to earn an income may well be your most valuable asset.

OK, most people get that. In the same CDA study, people ranked their income right up there with their home — and just behind their health — as by far the three most important things in life.

But most working consumers aren't doing anything to protect that all-important resource.

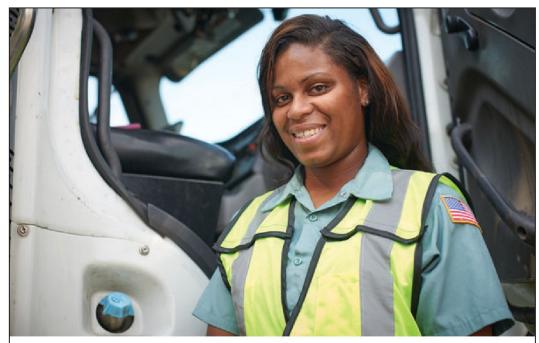
A strong majority agree it's important to protect their health and home, but only 28 percent see protecting their income as crucial. In fact, way more people — 73 percent — think it's important to protect their car, the CDA survey shows.

Affordable financial safety net

Consider your daily living expenses: mortgage or rent, gas, utilities, food, day care — not to mention the fun stuff like movies,

See Business Tip on page 9





Waste Management is Now Hiring in Columbus, Ohio

Competitive Pay, Great Benefits!

careers.wm.com | Text WASTE to 51893 or call 877-220-5627 for More Information Equal Opportunity Employer: Minority/Female/Disability/Veteran



THINK GREEN®



Who will be our Advertiser

See Year End from page 2

Final thought

Pay attention to the little things that need to be done before the end of the year. They can add up to great success.

Source: sba.gov

Sign up to receive FREE updates at OhioMBE.com



bid opportunities

To post a bid notice, call 614-522-9122 or email news@ohiombe.com



Columbus City Schools issues solicitations on a regular basis for goods & services related to food, construction, technology, curriculum, & transportation. Interested vendors should periodically check our website at http:// www.columbus.k12.oh.us/rfp



DEPARTMENT OF DEVELOPMENT

The Department of Development COLUMBUS has contracting opportunities in the below areas. Please reach out for more information and bidding requirements.

- Graffiti Removal and Arborist Services. Contact Eric Voorhees (614-645-7934 or eavoorhees@columbus.gov).
- Grass Cutting and Solid Waste Removal. Contact Mike Schwab (614-645-7122 or mfschwab@columbus.gov).
- Demolition and Asbestos Abatement, Contact Mike Farrenkopf (614- 679-5873 or mlfarrenkopf@columbus.gov) or Seth Brehm (614-645-5659 or swhbrehm@columbus.gov).
- Property Maintenance and Miscellaneous Services in November 2019. Contact Audrea Hickman (614-645-8907 or aehickman@columbus.gov)
- Construction trades including: General Construction, Home Improvement, Electrical, HVAC, and Plumbing. Contact Tim Tilton (614-724-3009 or twtilton@columbus.gov).
- Lead abatement. Contact Erica Hudson (614- 645-6739 or ejhudson@columbus.gov).

To register for notifications on upcoming bid opportunities, please visit http://vendors.columbus.gov/sites/public.



ADVERTISEMENT FOR BIDS COLUMBUS Columbus Regional Airport Authority **Red Lot Improvements**

JOHN GLENN COLUMBUS INTERNATIONAL AIRPORT

The Columbus Regional Airport Authority invites you to visit ColumbusAirports.com to sign-up for RSS feeds to automatically receive notifications of new bid opportunities and results.



LEGAL NOTICE

REQUEST FOR QUALIFICATIONS FOR DESIGN-**BUILD SERVICES**

The Columbus City School District announces a Request for Qualifications for the following

HVAC & Interior Improvement in "Design-Build Delivery Model". The work will consist of one Design-Build contract consisting of: CCS Project No.19022 - Package No.III - Brookhaven and Dominion.

The scope of work includes, HVAC replacement, electrical and lighting upgrades, auditorium upgrades, miscellaneous interior upgrades and site improvements project. Criteria services for the project will be

provided by Schooley Caldwell Associates.

An Informational meeting covering the projects will be held on Tuesday, December 10th, 2019 at 10:00 AM at the Capital Improvements Office located at 889 E. 17th Avenue, Columbus OH 43211 - Conference Room No.4.

Submittals will be evaluated pursuant to ORC Chapter 153, including relevant past work of prospective firm(s), professional and other applicable consultants, quality control, response to CCS Community Inclusion Policy (Local Economically Disadvantaged Enterprise goal is 20% participation) and location of primary firm relative to project location. More information can be found at http://www.columbus.k12.oh.us/rfp

Responding firms are to submit three (3) hard copies and one electronic copy (in pdf format) of their qualifications on the OFCC F110-330 Statement of Qualifications Form (most recent version can be downloaded at http://ofcc.ohio.gov/ Documents/Forms) to Capital Improvements, Columbus City Schools, 889 E.17th Ave., Columbus OH 43211.

Part I – Contract Specific Qualifications is limited to 30 pages. Columbus City Schools community inclusion policy uses LEDE participation in place of EDGE requirements. Deadline for submissions is Monday, January 6th, 2020 by 2:00 PM.

The Board of Education reserves the right to reject any or all proposals. Prevailing wage Rates do notapply to this project. Direct questions to Steve Munger at smunger@schooleycaldwell.com.

bid opportunities

To post a bid notice, call 614-522-9122 or email news@ohiombe.com



LEGAL NOTICE

OPERATION: FIX IT – RESTROOM UPGRADES – DUXBERRY PARK ELEMENTARY SCHOOL, EASTHAVEN ELEMENTARY SCHOOL, AND FORT HAYES BUSCOMPOUND

Sealed bids for the above-referenced project will be received by the BOARD OF EDUCATION, City School District of Columbus, Ohio, Office of Capital Improvements, 889 E. 17th Ave, Columbus OH 43211, until **Thursday, January 9, 2020 at 2:00 p.m**. More information can be found on the District's web site at http://www.columbus.k12.oh.us/rfp. The plans and specifications are on file with Franklin Imaging.



INVITATION FOR BIDS

Sealed bid proposals will be received by the Akron Metropolitan

Housing Authority at 100 West Cedar Street, Akron, Ohio 44307 until 2:00 p.m. local time on TUESDAY, JANUARY 21, 2020 at which time and place all bids will be publicly opened and read aloud for:

BALCONY RESTORATION AND RELATED WORK at ALLEN DICK-SON APARTMENTS 21 23RD STREET NW, BARBERTON, OHIO 44203

Specifications can be purchased at SE Blueprint, Inc. located at 520 South Main Street, Suite 2411, Akron, Ohio 44311 (330) 376-1689. Please email (akron@seblueprint.com) or call with quantity requests and notice will be provided when documents are available for pick-up.

An email link for the above mentioned specifications is available at the Subcontractors Association NEO, 637 Vernon Odom Blvd., Akron, Ohio; Akron Urban League, Minority Business Assistance Center, 440 Vernon Odom Blvd., Akron, Ohio; the Builders Exchange of Canton, 5080 Aultman Rd., North Canton, Ohio; Builders Exchange of Cleveland, 9555 Rockside Road, Suite 300, Cleveland, Ohio; and the Ohio Construction News, 7261 Engle Road, Suite 304, Cleveland, Ohio. A list of plan holders can be obtained from SE Blueprint's website @www.seblueprint.com

A Pre-Bid Conference will be held by the Housing Authority at the AMHA Administration Building, 100 West Cedar Street, Akron, Ohio 44307, on TUESDAY, JANUARY 7, 2020 at 2:00 P.M.

See complete bid notice at OhioMBE.com/bid-opportunities



INVITATION FOR BIDS

Sealed bid proposals will be received by the Akron Metropolitan

Housing Authority at 100 West Cedar Street, Akron, Ohio 44307 until 2:00 p.m. local time on WEDNESDAY, JANUARY 22, 2020 at which time and place all bids will be publicly opened and read aloud for:

EXTERIOR RESTORATION AND RELATED WORK at PAUL E. BELCHER NORTH APARTMENTS 400 LOCUST STREET, AKRON, OHIO 44307

Specifications can be purchased at SE Blueprint, Inc. located at 520 South Main Street, Suite 2411, Akron, Ohio 44311 (330) 376-1689. Please email (akron@seblueprint.com) or call with quantity requests and notice will be provided when documents are available for pick-up.

An email link for the above mentioned specifications is available at the Subcontractors Association NEO, 637 Vernon Odom Blvd., Akron, Ohio; Akron Urban League, Minority Business Assistance Center, 440 Vernon Odom Blvd., Akron, Ohio; the Builders Exchange of Canton, 5080 Aultman Rd., North Canton, Ohio; Builders Exchange of Cleveland, 9555 Rockside Road, Suite 300, Cleveland, Ohio; and the Ohio Construction News, 7261 Engle Road, Suite 304, Cleveland, Ohio. A list of plan holders can be obtained from SE Blueprint's website @www.seblueprint.com

A Pre-Bid Conference will be held by the Housing Authority at the AMHA Administration Building, 100 West Cedar Street, Akron, Ohio 44307, on **WEDNESDAY**, **JANUARY 8**, **2020 at 2:00 P.M.**

See complete bid notice at OhioMBE.com/bid-opportunities

#bidnotices

Need to post a job opening? We will email, post, tweet, share and print your information to our 10,000 online subscribers.



Email us at news@ohiombe.com for details.

Looking for bid notices?







Columbus City Schools

Construction Informational Session



Join Us to Learn More About:

- Registering as a Vendor with the District
- The District's Local & Economically Disadvantaged Enterprises (LEDE) policy
- Upcoming Bid Packages Including; Restroom Renovations,
 Security Upgrades and Asphalt Paving

Columbus City School Capital Improvements
Facilities Building
Safety & Security Training Room
889 E 17th Avenue Columbus, Ohio 43211
Tuesday, December 17, 2019 1:00 PM - 3 PM

If you have any questions, please email: bbronston@columbus.k12.oh.us



Media | Production | Creative

Services

three-leaf.com

(614) 626-4941



City of Columbus Planroom

1393 E. Broad Street - Suite 104

614-645-5663

OHBDC.org

Certification Assistance | Dodge Reports | Business Training/Workshops

I protect creativity: your ideas, brands, words, and designs...

Steven A. Hill

Business Attorney and Registered Patent Attorney

PATENTS | TRADEMARKS | COPYRIGHTS

423 E. Town Street, Suite 210 Columbus, OH 43215 Steven.Hill@SAHillJD.com 614.441.9593

TRADE SECRET | NDA | CONTRACTS | BUSINESS RELATIONSHIPS

Kes Harris Trucking

Do you Need Aggregates such as #304, #411, #310, #4s, #2s, #57s, #8s and #9s, limestone gravel, sand, riprap, dirt/topsoil, and mulch products for your next project?

We can supply & deliver

MBE, EDGE & DBE Certified



937-605-1111 - cell 937-323-8486 - office 937-882-6204 - fax kestruck@aol.com

Designer Fashions

for Less Church Hats





Great Selection Men's Hats



H. Lee Thompson Attorney at Law

The Thompson Law Firm

Practice limited to: 85 E. Gay Street—Suite 810 Auto & Truck Accidents. Columbus, OH 43215 Obstetrical Malpractice (614) 461-9000 Drug Defects/Recalls (800) 461-9013 Stock Broker Fraud thomlaw@msn.com Wrongful Death thethompsonlawfirm.com Defective Medical Devices

"Celebrating 30 Years in Practice"

912

912 GROUP

MEDIA | CONSULTING

P.O. Box 533 Granville, OH 43023 614.522.9122 912group.com

OHIOMBE

NOT GETTING OHIOMBE IN YOUR INBOX? CHECK YOUR SPAM!

Yvonne "The Hat Lady

(614) 893-2080

Designerfashionsforless.org

6758 E. Main Street.

Reynoldsburg, Ohio 43068



Don't miss out on our weekly update.

OhioMBE.com

First Amendment:

Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press; or the right of the people peaceably to assemble, and to petition the Government for a redress of grievances.



Business Tip from page 3

soccer camp, piano lessons or those great shoes that just went on sale. How long could you continue to pay your bills without your paycheck? What about your overhead expenses, who will pay the rent at your business and keep the lights on while you are recovering form an illness or injury?

Many, if not most, of America's workers are already stretched thin financially. A 2013 CareerBuilder.com survey said more than three-quarters are living paycheck-to-paycheck at least

some of the time. And the CDA survey said Go Fund Your Life only 38 percent of adults have an emergency fund to fall back on.

Go Fund Your Life info@gofundyour Toll Free 866-906-

Disability insurance can be purchased on an individual basis or on a group basis

using voluntary payroll deduction if you have 3 or more employees. Both are very affordable ways to provide financial safety nets for yourself, and your workforce. Suffering an unexpected disability should be the last thing you need to worry about this year. Be proactive and take steps to protect yourself. If you would like to learn more about ways to provide financial safety nets for yourself and your employees contact us and one of our licensed financial services professionals will help you devise a protection plan.

Nicole A Simpson, MBA, CFEI Go Fund Your Life info@gofundyourlife.com Toll Free 866-906-4395 Local 614-707-5772 1985 W Henderson Road #2141 Columbus, OH 43220

The Seven Principles of Kwanzaa



Umoja (oo-MOH-jah): **Unity**Success starts with Unity. Unity of family, community, nation and race.

Kujichagulia (koo-jee-chah-goo-LEE-ah): **Self-Determination**To be responsible for ourselves. To create your own destiny.

Ujima (oo-JEE-mah): Collective work and responsibility

To build and maintain your community together. To work together to help one another within your community.

Ujamaa (oo-jah-MAH): Collective economics

To build, maintain, and support our own stores, establishments, and businesses.

Nia (NEE-ah): Purpose

To restore African American people to their traditional greatness. To be responsible to Those Who Came Before (our ancestors) and to Those Who Will Follow (our descendants).

Kuumba (koo-OOM-bah): Creativity Using creativity and imagination to make your communities better than what you inherited.

Imani (ee-MAH-nee): Faith
Believing in our people, our families,
our educators, our leaders, and the
righteousness of the African American
struggle.

OhioMBE.com/bid-opportunities

Ohio Diversity Network

Get a weekly email from OhioDiversityNetwork.com notifying you of upcoming events. Sign up online!

Monday, December 16, 2019 at 5:30pm <u>OBDC- Business Start-Ups 123</u>—Columbus

Wednesday, December 18, 2019 at 11:30am OBDC- Business Gift Exchange—Columbus

Monday, January 20, 2020 at 7:00am 35th annual Dr. Martin Luther King, Jr. Birthday Breakfast Columbus

Tuesday, December 17, 2019 at 1:00pm
Columbus City Schools- Construction Information Session
Columbus

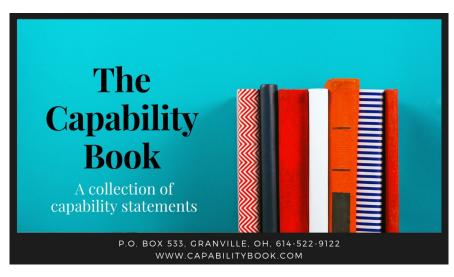
Wednesday, December 18, 2019 at 11:00am
City of Columbus- Small Business Agenda Announcement
Columbus

Wednesday, December 18, 2019 at 11:30am
OBDC- W.I.C. Network Business Gift Exchange
Columbus

Friday, December 20, 2019 at 10:00am

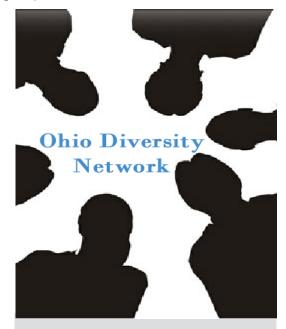
<u>City of Columbus- Open House for Businesses and Constituents</u>

Columbus



Add your business to the Capability Book. The Capability Book is a collection of capability statements that purchasing agents, organizations and small businesses will have access to by subscription.

For a limited time, add your capability statement at <u>CapabilityBook.com</u>. Your capability statement will appear for one (1) year for \$19.99



Hosting a business event?

Did you know you can post it on OhioDiversityNetwork.com

Email: news@ohiombe.com for login information

OhioDiversityNetwork.com is sponsored by:



OFFICE OF DIVERSITY
AND INCLUSION











Estella Blake

Independent Associate

Small Business, Employee Benefit Specialist Office: 614-557-0882

Email: KnowYourRights@blestbiz.com Web: eblake.WeAreLegalShield.com



Legal Plans (Business & Personal)

- Talk To A Lawyer, No high hourly Cost
- Contract & Document Review (15 pages)
- Letters/Phone Calls on Your Behalf
- Debt Collection Assistance
 Trial Defense Services*
- Will Preparation, And More

Identity Theft: Monitoring & ID Restoration

TAKE THE OHIOMBE HOLIDAY SHOPPING CHALLENGE

Spend at least \$50 dollars with Black-owned businesses



The Holiday Shopping Season is here! Are you ready? OhioMBE has been posted a Holiday Shopping Sales Guide on our website. Articles posted include: How to sell a ton of gift cards; 50 Best Christmas Small Business ideas to Start in 2019; 23 hobbies that make money; and 30 Gift Ideas for the Small Business Owner.

Every year I issue a challenge to OhioMBE readers. Please consider spending at least \$50 with Blackowned businesses during the holiday shopping season. Take a picture at the business or of your purchase and post it on our Facebook page. Use the hashtag #shopblack2019.

If you are a Black owned business, please let us know about your steals and deals. Consider placing a business card size ad in OhioMBE. The fee is \$99 for one year. We will print, email, post, tweet and share your business to our 10,000+ subscribers!

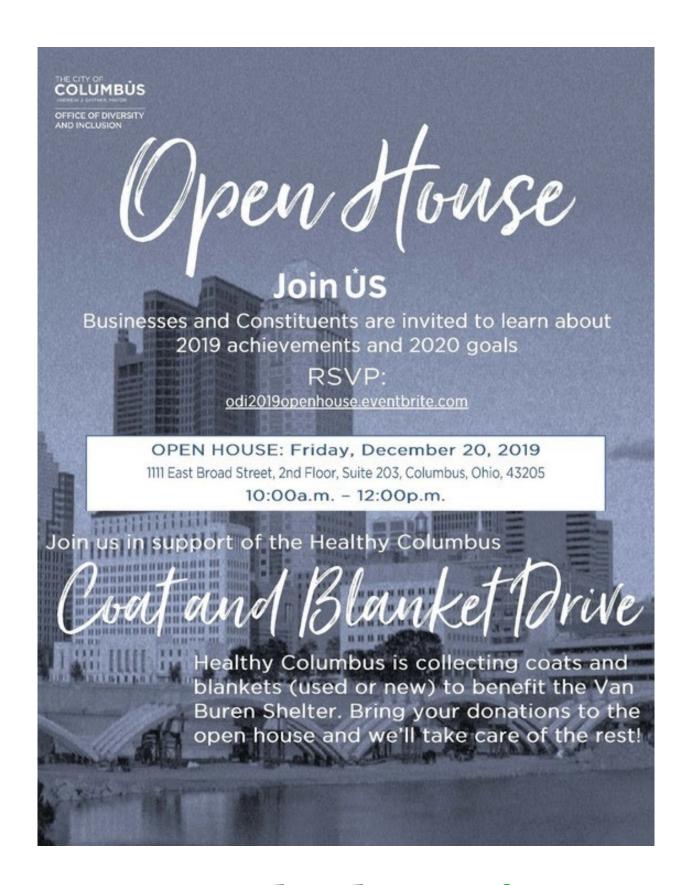
Publisher from page 3

owned businesses during the holiday shopping season. How are you doing? Take a picture at the business or of your purchase and post it on our Facebook page. Use the hashtag #shopblack2019.

As we enter 2020, how will you help demonstrate that Black businesses matter and are important?

Just my thoughts...rwb

Small business is good business!



Support Black Businesses