

# Santa Clara Valley IPSSA Newsletter



**Next General Membership Meeting  
Thursday, October 17, 2019**

santaclaraipssa@gmail.com / scvipssa.org

Meeting Location

**SCP, Santa Clara  
Dinner @ 6:30,  
Meeting @ 7pm**

**Volume #28, Issue 7**

## **Board of Directors**

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## **President's Message**

Summer has started to fade from our memories and it's time for those chilly fall mornings, filter cleanings, and repairs that have been postponed. Hopefully that will mean you'll have time to come to the next few IPSSA chapter meetings.

The October meeting will be centered around some great food (the taco lady is back), some enlightening insights from our chapter supporters and catching up with old friends. We won't have a speaker for this meeting, but we will discuss the recent Region 10 meeting.

Please come by and support your chapter.

Our November meeting promises to be an interesting topic. We'll have CHP Officer, David Dearborn at the meeting to explain to us how to safely transport the chemicals we drive around with on a daily basis. I have heard so many members talk about what an informative presentation he puts on, I am really looking forward to this one. Mark your calendar for November 21<sup>st</sup>.

Finally, Past President Joe McVeigh is working on our Holiday Dinner. He has booked us at the The Old Spaghetti Factory in downtown San Jose for this year's event. The date is December 19<sup>th</sup>, more details to follow.

I'm counting on seeing you this Thursday,

Fred



## **The Big Number: 4,535 people a year go to the ER because of pool chemical exposure!**

By Linda Searing

For the past decade, exposure to chemicals that keep swimming pool waters clear and germ-free has sent an average of 4,535 people a year to the emergency room for treatment.

According to [newly released data from the Centers for Disease Control and Prevention](#), more than half (56 percent) of the injuries are occurring at a home pool, and more than a third of the injured (36 percent) are children and teens. Poisoning is the most common injury, attributed to breathing in chemical fumes, vapors or gases, usually while opening containers. According to the National Swimming Pool Foundation, a nonprofit group, injuries also occur when pool chemicals are not secured out of children's reach and when people enter a pool too soon after chemicals have been added.

To [ensure safety](#), people tasked with adding chemicals to pools should wear goggles, gloves and any other safety equipment recommended on the product labels.

They should carefully follow other directions on the labels, too. The CDC says to never mix pool chemicals, adding that it is "particularly dangerous to mix chlorine and acid."

About two-thirds of the injuries related to pool chemicals occur annually from Memorial Day through Labor Day, the CDC says.

**Holiday Dinner**  
**Save The Date: December 19th**  
**The Old Spaghetti Factory**  
**Downtown San Jose**

# The Most Commonly Missed Tax Deductions For Small Businesses

By Emil Abedian

For small business owners at tax time, deductions are vital if you want to offset the cost of keeping the doors open. With the Tax Cuts and Jobs Act (TCJA) in full effect now, there are some changes for business owners to understand and new areas for potential tax savings. Although some popular deductions (like client schmoozing) no longer qualify, there are many expenses that meet the [IRS's deduction requirements](#) that can bring down taxable income.

Here are several legitimate deductions small business owners may overlook that can lessen their tax burden.

## Interest And Fees

Many business owners use credit cards to make company purchases. Some take out loans to pay for improvements, buy inventory or get new equipment. They can all [deduct any interest](#) they pay toward outstanding loans and on credit cards, as well as any late fees they incur. Bank fees are also fully deductible, including overdraft and insufficient funds charges. And, if a company pays credit card processing or convenience fees for payments, these are [acceptable business deductions](#) too.

## Bad Debt

At one point or another, most businesses will try to collect on a debt that is owed to them and fail. It's just par for the course. The consolation is that bad debt is [tax deductible](#). Bad debts include loans to clients and suppliers, credit sales to customers and business loan guarantees. To claim this deduction, businesses must prove they've taken action to collect the debt to no avail. If they've used an attorney or third party to try to collect, their fee is also deductible.

## Recreation And Fun

Although the days of writing off golf fees and big game tickets for client entertainment are over, business owners can deduct all the costs associated with special events they host for their employees. That means holiday parties, company outings and team-building gatherings are [fully deductible](#). Businesses can also write off any meal they provide employees as part of certain planned social occasions.

## Home Office

Many business owners shy away from home office deductions for fear of raising a red flag for auditors, but I don't believe they should. There are clear guidelines around deductions business owners can take if they use a [home office or workspace](#), and they're easy to follow. The space must be used as the primary place of business and exclusively for work – so your setup can't be your kitchen island. Exactly how much is deductible depends on the size of the space within the home. Based on that, filers can write off a percentage of everything from security systems and utilities to mortgage interest, insurance and depreciation.

## Startup Costs

There's an old saying that goes, "You have to spend money to make money." This certainly holds true when you're getting a new business off the ground. Thankfully, business owners can [deduct](#) up to \$5,000 in startup costs and an additional \$5,000 in organizational costs right off the bat for expenditures up to \$50,000. Those that spend more than \$50,000 but less than \$55,000 would reduce the first year de-

duction by the amount spent over \$50,000. Businesses that exceed \$55,000 would have no deduction the first year but can amortize their expenses over 15 years starting the second year of operation.

## Healthcare

Most small business owners know they can deduct insurance premiums they maintain for themselves, their spouses and any children under the age of 27, as long as they are not eligible to be covered under an employer-sponsored plan available to them or their spouse. But what some don't realize is that owners who qualify for Medicare [can deduct](#) what they pay for Medicare Parts B and D, and supplemental insurance.

## Education And Training

It's always a good idea for business owners to invest in education and training to improve their skills and stay competitive. Some fields require periodic training or courses to maintain professional credentials. Any expenses associated with continuing education or training directly related to the business are [fully deductible](#), as are dues paid to professional organizations for membership. Businesses can also deduct the entry fees or costs associated with attending workshops, conferences and tradeshows to expand their knowledge.

## Travel

Business travel opens up many [opportunities for deductions](#). These include the cost of airline, bus or train tickets, hotel stays and also any costs associated with car rental, taxis or shared rides. Fees for extra baggage or changing travel plans are deductible, as are 50% of any meals during a business trip. On the home front, businesses run from home offices can deduct any miles racked up for travel to client or work sites.

## Advertising And Marketing

These days, advertising and marketing go way beyond the boundaries of what they used to be. More and more companies are taking advantage of social media and online outlets to spread the word about their products and services. Businesses can write off any costs associated with marketing. This may include direct mail, email marketing services, website development, promotional materials, online advertising, etc. This could also include the cost of hiring marketing consultants or contractors.

The key to taking advantage of these tax breaks? Keeping excellent records. While you don't always have to provide receipts for deductions, businesses need records of the expenses in logs or ledgers. Keeping good records can also prevent you from missing out on potential savings and leaving hundreds or even thousands of dollars on the table.

PLEASE check with your own tax professional for tax advice.

## DIVE IN AND LISTEN TODAY: PENTAIR NOW SPONSORING POOL INDUSTRY PODCAST

That's right! We're so excited to be the exclusive manufacturing sponsor of the popular pool industry podcast, Pool Chasers. Designed to educate and inspire pool pros, Pool Chasers has a new podcast each Monday.

Now, each month you'll hear from a Pentair representative on Pool Chasers, covering topics like pumps, aftermarket sales, heaters, automation/IoT, business audits and more. The first Pentair podcast episode will air at the end of September and will feature Steve Zorn, Vice President of Global Sales and DeMon Wiggins, Business Unit Leader.

With listeners all over the United States AND around the world we are ready to help Pool Chasers inspire pool pros everywhere.



### About Pool Chasers

Pool Chasers started because there was a lack of support options available to the pool and spa industry. The hosts, professionals in the pool industry, decided to share what they know with you! So whether you own a business or whether you service, repair, build, design or market pools, Pool Chasers is for you.

### How to Listen

Start listening to Pool Chasers wherever you get your podcasts, including Apple® Podcast, Google® Podcast, Spotify®, SoundCloud®, Stitcher® or online at [poolchasers.com](http://poolchasers.com).

If you're not already listening, dive in today and see why Pool Chasers is making a real splash in the industry!



### ***\*Regional training dates\****

**Sunnyvale CA- February 25<sup>th</sup> 2020**

Comfort Inn: 940 West Weddell Drive Sunnyvale, CA 94089

8am- Noon

**Concord CA- February 26<sup>th</sup> 2020**

Clarion Hotel: 1050 Burnett Ave Concord, CA 94520

8am-Noon

**Sacramento CA- February 27<sup>th</sup> 2020**

FPSIE: 598 Display Way Sacramento, CA 95838

8am-Noon

*Topics covered: installation tips and tricks, remote wiring details, venting specifications, required clearances, applications, trouble shooting and repair!*

**\*\*Continental Breakfast\*\***

**\*\*Door prizes and Giveaways\*\***

**\*\*Limited space, register early\*\***

*Registration link:* [https://apps.raypak.com/UserBee/users\\_calendar.php](https://apps.raypak.com/UserBee/users_calendar.php)

*Matt Anderson-District Sales Manager-cell#916-767-8185; matt.anderson@raypak.com*

| Company                 | Contact          | Phone        | Email                            |
|-------------------------|------------------|--------------|----------------------------------|
| American Leak Detection | Bill Webb        | 408-729-5325 | ald114@garlic.com                |
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| Blueray XL              | Chris Galvan     | 714-497-8822 | Chrisg@bluerayxl.com             |
| Chemquip—SCP            | Laura Minert     | 925-250-7206 | Laura.minert@poolcorp.com        |
| Elm Distribution        | John Kies        | 916-853-2600 | john@elmdistribution.com         |
| HASA                    | Brian Rivera     | 925-997-3640 | brivera@hasapool.com             |
| Hayward                 | Alex Capous      | 415-515-9982 | acapous@hayward.com              |
| Leisure / Keller Supply | Johnny Vasquez   | 408-727-8100 | jvasquez@kellersupply.com        |
| Lifesaver Pool Fence    | Mark Hinkle      | 408-779-7922 | Mark@garlic.com                  |
| Pentair                 | David Lagrimas   | 209-627-6356 | Dave.Lagrimas@pentair.com        |
| Pool Covers Inc         | Cheryl MacLennan | 707-386-9106 | cmaclennan@poolcoversinc.com     |
| Purity Pool             | Rich Gross       | 530-472-3298 | rich@puritypool.com              |
| Raypak                  | Matt Anderson    | 916-767-8185 | Matt.Anderson@raypak.com         |
| SCP Distributers        | Kevin Brown      | 408-327-4900 | kevin.brown@poolcorp.com         |
| Scuba Pool Repair       | Patrick Bagg     | 408-866-1945 | office@scubapoolrepair.com       |
| United Chemical         | Jeff Moscoe      | 707-533-5136 | J.moscoe@unitedchemicalscorp.com |
| W.R. Meadows            | Patrick Raney    | 916-806-8924 | praney@wrmeadows.com             |
| Zodiac                  | Jade Nicol       | 408-250-7000 | jade.nicol@zodiac.com            |



## Sick Route Card - Click on the card to fill it out!

DATE \_\_\_\_\_

Your Name \_\_\_\_\_ Spouse's Name \_\_\_\_\_  
Home Address \_\_\_\_\_ City \_\_\_\_\_ Zip \_\_\_\_\_ Phone \_\_\_\_\_  
Company Name \_\_\_\_\_  
Company Address \_\_\_\_\_ City \_\_\_\_\_ Zip \_\_\_\_\_ Phone \_\_\_\_\_  
Contact Person \_\_\_\_\_ Phone \_\_\_\_\_  
Location of Sick Route Cards \_\_\_\_\_

Cities where you provide service and the number of service accounts in each city:

| City | Zip Code | Quantity | City | Zip Code | Quantity |
|------|----------|----------|------|----------|----------|
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This card must be updated every 6 months.  
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