

- 2020 General Meeting Topics
- Valentine Wine Social
- Paid Sick Leave PGH

## 2020 General Meeting Dates

Mark your Calendar!

### February 12<sup>th</sup> Date Change!

Valentine's Wine Social  
Place: Pittsburgh Winery

### March 12<sup>th</sup>

VRF (Variable Refrigerant Flow System)  
Speaker: Trevor May  
Place: Sports Grille at Cranberry

### April 9<sup>th</sup>

New Calgon Tablets for Coil Cleaning  
Speaker: TBA  
Place: TBA

### May 14<sup>th</sup>

#### 2020 Apprentice Graduation

How to Live a Meaning Full Life!  
Speaker: Bert Dorazio  
Place: Juniper Grille  
Cranberry Twp.



## February 12<sup>th</sup> – Meeting Notice

# Pre-Valentine's Day Social!



## Wednesday, February 12<sup>th</sup>

### Invite Family and Friends!!!

Pittsburgh Winery is a boutique urban winery located in Pittsburgh's historic Strip District with roots going back nearly 16 years. Winemaker and owner Tim Gaber began his winemaking career with a small group of friends making small batches of wine the old-fashioned way. This hobby slowly began to develop into something more as he became more and more impassioned about everything wine and wine making, even obsessed as he began to collaborate with seasoned vintners in California and to study at UC Davis to sharpen his winemaking skills. This passion and skill evolved year after year, first as a partner and founder of a small private winery, Tim inevitably grew out of the tiny basement operation he had so much to do with creating and launched the Pittsburgh Winery in an old bank building located at 2710 Penn Avenue. Urban wineries do not own vineyards, so they can bring in wine grapes from some of the best vineyards in the world. Being a Pittsburgh native Tim is proud to be able to source Premium California and Chilean wine grapes and to be able to produce world class wines right here at home. This access to quality fruit, along with an imaginative winemaking style results in hand crafted, fine wines that are anything but ordinary.

Cheers!



2710 Penn Ave. (left side of the street) • Pittsburgh, PA 15222  
(Temporary Location)

2:30 pm – Board Meeting

5:00 – 7:00 pm – Wine Tasting at Pittsburgh Winery

\$20.00 per person (includes snacks / tasting of 7 wines)

**Snacks will be provided.**

**RSVP: 724-687-7860** (phone, email or fax)

**NO cancellations after February 10<sup>th</sup> noon**

**Registration Flyer on page 3**

## Paid sick leave requirements daunting for Pittsburgh business owners ..

Pgh Post-Gazette - Friday, January 3, 2020 2:25 p.m. – Bob Bauder

Pittsburgh employers say their biggest headache in complying with the city's paid sick leave regulations will be tracking employee hours, particularly for part-time and seasonal employees.

Starting March 15, business owners in Pittsburgh will be required to offer employees paid sick leave.

The city's Law Department last month issued guidelines for administering an ordinance approved by City Council and signed by Mayor Bill Peduto in 2015. The guidelines gave businesses 90 days to be in compliance.

"I think the biggest challenge for a small business like myself is going to be the tracking of the hours that accrue more than the actual paying out of the sick time," said Tim Maloney, owner of Brighton Heights-based Dirt Doctors Cleaning Service. "I have employees who work in the city and out of the city, and some do both. Then I have employees who clean houses. On the same day they might be on the North Side and then they may be in the North Hills. How do you track that?"

Under the ordinance, employers with 15 or more employees must give them up to 40 hours of paid sick leave per year. Employers with fewer than 15 employees must provide up to 24 hours of paid sick leave per year. Those businesses can offer unpaid sick time for the first year, but must begin paying workers for time off after that.

Melissa Bova, spokeswoman for the Pennsylvania Restaurant and Lodging Association, said the organization would provide training sessions for members, possibly as early as January. She said the group would ask the city for an extension because the guidelines were issued during Christmas holidays, the busiest time of year for members.

"We have 90 days, and when you lose the first 30 because of the holidays that doesn't give you a lot of time," she said. "This will affect every business in the city of Pittsburgh. Everybody will have to change their employee policies because of this."

Pittsburgh is unlikely to push back the March deadline, said Tim McNulty, spokesman for Mayor Bill Peduto.

"The restaurant association has known about these rules since 2015, including the condition stating there would be a 90-day window for implementation of the law," McNulty said.

He said the city is not planning any educational seminars for employers, but is reviewing feedback from businesses.

The restaurant and lodging association and several businesses launched a series of court appeals that ended when the Pennsylvania Supreme Court in July ruled in favor of the city.

Bova said the Supreme Court stipulated that the Allegheny County Health Department should issue guidelines for administering the ordinance.

"It makes me feel like they're kind of bypassing the ruling," Bova said. "I don't think we have a fight here, but it is a little frustrating that they're not following the letter of the law."

McNulty declined comment.

Sean Casey, owner of Church Brew Works in Lawrenceville, said he is only now starting to sort through the new regulations. Church Brew Works offers full-time workers at least one week of paid time off, plus pension and health care benefits.

He said tracking the hours of part-timers and seasonal workers would be a challenge. "Everybody was pretty shocked that the Supreme Court ruled for it," he said. "I think everybody is in the beginning stages now to try and scramble and learn more. If you have a high school kid who works two shifts a week as a hostess, that's the stuff that we're going to have to figure out."

*Bob Bauder is a Tribune-Review staff writer. You can contact Bob at 412-564-3080, [bbauder@tribweb.com](mailto:bbauder@tribweb.com) or via Twitter.*

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**\* Important – RSVP is a must! \***

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**NO Cancellations after February 10<sup>th</sup> NOON.**

**\$20.00 per person** (includes snacks and tasting of 7 wines)

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## Use caution when weather gets Treacherous . . . by Federated Insurance

Winter work presents a great many challenges, but it's the weather that's the most unpredictable. Be prepared for the season to help keep yourself safe from illness and injury.

### Protect Yourself

Whenever possible, schedule work to avoid cold, windy conditions. If dangerous wind chill is present, and work can't be rescheduled, take added precautions against the cold, such as wearing heavy-duty, cold-weather gear, and taking frequent indoor breaks to warm up.

If work in the biting winter elements is necessary, make sure your clothing is warm and protective:

- Dress in layers. Remove clothing as you sweat, then put it back on as needed. This also applies to hand and footwear.
- Synthetic materials are ideal. Top it all with outerwear that's waterproof, breathable, and blocks the wind.
- A hat that covers your ears is a must. A face mask offers added protection.
- Hydrate to maintain normal and efficient body function.

### Frostbite

While most common on exposed skin on the face, nose, and ears, frostbite can also affect hands and feet. Mild frostbite can appear red and swollen. Skin with severe frostbite will appear purple or black once it's warmed. Suspect frostbite if you experience numbness, loss of feeling, or stinging. Get out of the cold. Seek medical attention as soon as possible.

### Hypothermia

Symptoms of hypothermia, a dangerously low body temperature, include uncontrollable shivering; vague, slow, or slurred speech; incoherence; memory lapses; loss of coordination; drowsiness; and exhaustion. Anyone experiencing these symptoms needs medical attention. Someone exhibiting these signs may not be aware of them. Keep the person covered and quiet. Apply moderate heat.

### On the Road

Winter weather is notorious for cutting trips short. Snow, wind, ice — they can pop up when you least expect them. Even areas of the country that don't experience frequent snowfalls have been paralyzed by errant winter storms. An otherwise calm day can turn ugly quick, and you can be stranded — or worse, caught in a crash. If a storm crosses your path, pull off the road as soon as you can, and wait for it to pass.

### Awareness Is Key

Cold weather can be a crippler — or even a killer. If you are ill-equipped or unprepared, you risk personal injury and possible permanent damage.

This article is intended to provide general information and recommendations regarding risk prevention only and should not be considered legal advice. Following these guidelines does not guarantee reduced losses or elimination of any risks. This information may be subject to regulations and restrictions in your state. Qualified counsel should be sought regarding questions specific to your circumstances and applicable state or federal laws. © 2020 Federated Mutual Insurance Company. All rights reserved.

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- Labor and HR legal advice before utilities
- Helping members to stay ahead of the curve
- 8 Monthly informative meetings



## Upcoming Meetings!

# 2020

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Place: Pittsburgh  
Winery

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Now that we've lived under the Tax Cuts and Jobs Act (TCJA) for more than a year, let's look at what we've learned about how to take full advantage of its provisions.

Here are some moves to consider:

### Itemized Deductions

Because of the increased standard deduction (\$12,200 Single and \$24,400 Married Filing Jointly) and the \$10,000 deduction limitation on combined local and state income taxes, many individuals are no longer able to itemize deductions. Consider "bunching" your deductions. This would involve making two years of charitable contributions in one calendar year, or delaying elective medical expenses into one year to put you over the threshold in one year, and taking the standard deduction in the next.

If you are over 70 1/2, you may elect to have some or all of your required minimum distributions from qualified retirement plans be paid directly to a charity. This reduces your taxable income dollar for dollar.

You can also consider a Donor Advised Fund (DAF). This allows you to take a large charitable deduction, but spread the distribution of the gifts to charities over a number of years. You should consult your tax advisor for more information about this type of plan.

### Accelerate Above-the-Line Deductions

You can maximize your contributions to an IRA or Health Savings Account (HSA), health insurance premiums for self-employed individuals, and qualified student loan interest. These are not itemized deductions. They are subtracted from income in determining your adjusted gross income.

### Loss Harvesting Against Capital Gains

If, before the end of the year, you sell investments that have underperformed, you can use the losses to offset capital gains, up to \$3,000. Unused losses can be carried forward to offset gains in future years.

### Sell capital assets

Long-term capital gains are taxed at 0, 15, or 20 percent, depending on your taxable income and filing status. Since these rates are historically low and could go up, now might be the time to sell some of these capital assets, especially if you would be in the 0 percent bracket.

### Roth IRAs and Roth Conversions

If you anticipate that income tax rates will increase, now might be the time to consider contributing to a Roth IRA, or converting an existing IRA to a Roth IRA. Contributions to a Roth IRA will be with after-tax money. Or if you convert an IRA to a Roth, you will pay tax on the converted amount, but all future growth and distributions from the Roth IRA will be tax-free, assuming you meet the Roth requirements. Contact your Federated Marketing Representative if you are interested in opening, or converting to a Roth IRA.

### Deferring Income and Accelerating Expenses

This has been a traditional method of reducing taxes for the current year. However, we are at very low tax rate presently. If you think tax rates are going to increase, you may want to reverse this. If you push income into later years, it may end up being taxed at a higher rate than if you took the income now.

With all the other things on your plate as a business owner, individual tax planning can be overlooked. There is still time to do some year-end planning that can have a significant impact on the taxes you pay this year and in the future. When considering any of the strategies above, you should consult with your tax specialist. They know your situation best and may have a better read on what the future of taxation holds.

This article is intended to provide general information and recommendations regarding risk prevention only and should not be considered legal advice. Following these guidelines does not guarantee reduced losses or elimination of any risks. This information may be subject to regulations and restrictions in your state. Qualified counsel should be sought regarding questions specific to your circumstances and applicable state or federal laws. © 2020 Federated Mutual Insurance Company. All rights reserved.

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**ACCWPA Upcoming Events**

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