

Water Watcher

NOVEMBER 2013

MEETING:

November 6, 2013
8990 Kruitof Way, Fair Oaks, 95628

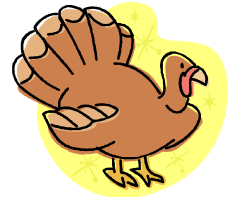
6:30 pm Dinner
7:00 -9:00 pm Meeting

Mark your calendars!

UPCOMING:

December 13, 2013
Christmas Party!!

January 1, 2014
Happy New Year!
No Meeting on New Years Day



President's Message

I want to thank everyone for all the volunteering and help through out the year for all of our chapter's events, and also those who helped out participating in Sick Route throughout this year, you all did a fantastic job. We have some great volunteers each year for everything, but of course we always need more help. I am looking for volunteers to improve our chapter's functionality. We can improve a lot of what we do with new committees for our website and safety programs. There's room for much more. If you have any ideas or would like to volunteer please let me know or come to one of our chapter board meetings. I have been very blessed to have had all the help I have, thank you all very much. Even if I am not president for a second term I have enjoyed working with everyone; members, and their families, chapter supporters, and of course this fantastic board. We have accomplished a lot over the past two years, from saving the chapter money to improving everything from membership, sick route, table top, Christmas party, and the Santa's Summer Getaway camping trip. We now have a chapter Facebook account, a membership phone number, and we are currently working on improving the chapter website. We have even more in the works that will continue on with the incoming board.

The Sick Route Summary cards are going out via email this month and are due in January. Please turn them in ASAP; fines will go out after January's deadline.

Our chapter meeting this month is nominations and elections for all of the officer positions on our Board. If you know anyone you would like to nominate please let me know. Next month Friday, December 13th is our annual Christmas party which will involve The Sheriff's Toy Project fundraising. **Please bring donations to the chapter meeting as well as the Chapter Christmas Party.** Remember cash, check, unwrapped toys, and bikes with helmets are all great to bring for donations. Make checks payable to Capital Valley IPSSA. We are receiving at least \$1000 in grant money from Region one, and Brian Duncan our Region one director is working on possibly getting other Regions to help donate to the Sacramento Sherriff's Toy Project. It's not a bad idea to ask your customers for help with this charity too. Let's make our fundraising for this years Sherriff's Toy Project better than ever. The Chapter Christmas Party will be held at the Carmichael Elk's Lodge, Invitations will be coming soon by email. Watch for your invitation, and please RSVP right away.

Thank you, Nick Benning from, Jandy, Zodiac, and Polaris for the great presentation, and the pizza at last months meeting. It was very educational and informative. You did a great job, and the specialty pizzas, and all the sides were awesome. We all got to say good bye to retiring founding member Rick Kirchner at our last meet-

INSIDE THIS ISSUE:

President's Message	1-2
Meeting Highlights	2
Welcome Members	2
Tax info	3
Classifieds	4
Sick Route	4
Important CVIPSSA #'s	5
Chapter Supporters	6

ing. We gave Rick an award for his service to our chapter and the industry. He will be missed. We wish he and his wife well. Thanks Rick.

Daylight savings time is here the days are shorter colder and wetter it is time to switch gears and button everything up for the change in weather. Pool sweep bags, sweep repairs, filter cleanings, and basket replacements should be at the top of your to do list. Make sure to set winter run times for all your customers' pool equipment. Batteries in your control systems like Jandy RS panels and remote controls should be changed out, as well as the batteries in your smoke detectors and carbon monoxide alarms should be changed too. Please don't forget about your vehicle maintenance, tires, brakes, wiper blades, coolant, battery, and other repairs, for your safety and others.

November and December are very busy months for our Chapter, Board and the Members. We all get very wrapped up in the Holiday season. There is a lot to look forward to, and much more to be thankful for. Enjoy the season, your families, the extra time, and the great food; this is our time to recharge before next year.

Happy Holidays, Drive Careful and Please Don't Drink and Drive.

"Keep up the good work"

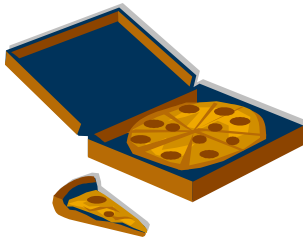
Sincerely,
Gregg Simon
President
(916)879-6923
Gregg@pollywogpools.com



Wednesday November 6, 2013

Dinner at 6:30 provided by
Monte Routon
American Leak Detection

Nominations and Elections



WELCOME!

Our newest members:

**William Palmer -
All American Pools
and
Jason Magee -
TruBlue Pool Service**

Zodiac - Nick Benny - Thank you for last months pizza!

Important tax information taken from Cramer & Associates November newsletter. For more information: <http://myclientnewsletters.com/news/news.php?u=392932&issue=51>

Cramer & Associates
Certified Public Accountant
5800 Stanford Ranch Road, Suite 220
Rocklin, CA 95765
admin@cramercpa.com
Phone (916) 864-4272
Fax (916) 863-3105
www.cramercpa.com

While a distant memory, in January of 2013 Congress passed sweeping tax legislation. Many of these tax law changes will now be felt as you file this year's tax return. Here are five worth noting.



Self-employed FICA. Wage earners have already felt the impact of the social security tax rate reset to the traditional 6.2% (temporary rate in 2012: 4.2%). However, self-employed workers may feel this impact when filing their annual tax return.

▶ **action:** *If receiving self-employed income, review your quarterly filings to ensure you have accounted for this incremental tax hike.*



Higher Taxes. If your income is above \$200,000 single or \$250,000 married filing jointly, your taxes will be going up. In some cases it may be up dramatically. Why? Your tax return may be subject to the following increases; a new 39.6% tax rate, itemized deduction phase-out, personal exemption phase-out, increase in long-term capital gains taxes, and more.

▶ **action:** *Conduct an income tax forecast to review the potential impact on your situation. This is especially true for small business owners in sole proprietorships, Sub Chapter S Corporations, and partnerships as your business profits will be taxed on your individual tax return.*



Medicare Surtax. To help pay for the health care initiatives, 2013 marks the first year of new Medicare surtaxes for those whose incomes surpass \$200,000 single or \$250,000 joint. The extra tax may have been applied to your paycheck, but because of the marriage penalty in this part of the code, you may be subject to the additional tax when your income is combined with your spouse's income at tax filing time.

▶ **action:** *Conduct a 2013 tax forecast. This is especially important for married couples whose individual incomes do not pass the threshold, but when combined with a spouse do.*



Dividends and Long-term Capital Gains. While qualified dividends will not be taxed as ordinary income, the maximum tax rate goes up 33% (from 15 to 20%). The maximum tax rate on qualified capital gains also goes from 15 to 20%.

▶ **action:** *Year-end planning is now more important to determine whether to sell investments. Try to offset gains with losses wherever possible.*



Medical Expense Threshold Moves to 10%. For those under the age of 65, the medical expense threshold is now 10% of your Adjusted Gross Income (AGI). You may only deduct qualified medical expenses that exceed this percentage of your AGI. The threshold remains 7.5% if you are 65 years old or older.

▶ **action:** *Avoid the tendency to stop tracking medical expenses because you think you will never hit the threshold. Remember it often only takes one major medical emergency to make all other medical, dental, and vision care expenses deductible.*

While the impact of these changes will not be felt until you file your 2013 tax return, it may make sense to review your situation and be prepared for these upcoming changes.



Sick Route

To All Members:

Please be looking for your **2014 Sick Route Packet** via email. It was sent last weekend. You will find a letter, summary card, sick leave card and a copy of the sick route coverage plan. Please take a few minutes to read through the letter and the sick route coverage plan. **Your completed summary card is due January 31, 2014.** Last year we received several cards that were incomplete. Please fill in all the blanks and don't forget to sign the summary card at the bottom of the page.

As summary cards are received, your name will be added to the list on our Capital Valley website: <http://www.cvipssa.com/sickroute.html>.

If you have any questions, feel free to ask.

Thank you,

Karl Eggers, Chairman

c/o Capital Valley IPSSA Sick Route Committee

(916) 521-7168

Thank you for your continued support!

~Classified Section~

This section is for members who would like to advertise the selling or buying of their pools, looking for sub-contractors, selling pool related stuff, buying pool related stuff, etc...

(contact contactus@pollywogpools.com to include your classified ad)

Have information to include?

Please send it to
contactus@pollywogpools.com
by the 20th to be included next month.
We are always looking for industry news,
event, stories, and pictures.

Want to help with this or many other
volunteer positions?

Contact one of our board members today!

Capital Valley Chapter



Insurance Membership Education Networking Friendship

Newsletters are being sent out via e-mail!
If you do not receive a newsletter via e-mail its because the IPSSA financial office does not have your e-mail address. Please e-mail contactus@pollywogpools.com to be added to the list.



We're on the Web!
www.cvipssa.com
[www.facebook.com/
CapitalValleyIpssa](https://www.facebook.com/CapitalValleyIpssa)

Newsletter Editor:
Jillian Simon
Phone: 916-952-3750
contactus@pollywogpools.com

Capital Valley IPSSA Chapter - Board of Directors

<i>Gregg Simon, President</i>	(916) 879-6923	gregg@pollywogpools.com
<i>Larry Hughes, Vice President</i>	(916) 715-4688	Larryspoolsvc@yahoo.com
<i>Jim Severin, Secretary</i>	(916) 723-4689	deltabreezepoolservice@yahoo.com
<i>Jack Emlay, Treasurer</i>	(530) 644-7750	jjemlay@comcast.net

Other Important Contacts

<i>Region 1 Director</i>	<i>Brian Duncan</i>	(510) 325-9863	brian@pppsinc.com
<i>IPSSA Corporate</i>	<i>Amy Nijjar</i>	(888) 360-9505	anijjar@ipssa.com
<i>IPSSA Financial</i>	<i>Sue Neronde Cramer & Associates</i>	(888) 391-6012	sue@cramercpa.com
<i>Linda Eggers</i>	<i>Membership</i>	(916) 521-7168	linda@deepbluepool.com
<i>Karl Eggers</i>	<i>Sick Route Chair</i>	(916) 521-7168	k.eggers61@yahoo.com
<i>Karam Singh</i>	<i>Safety Chair</i>	(916) 952-3408	aquapoolservice@gmail.com
<i>George Stevenson</i>	<i>Program Chair</i>	(916) 863-1700	hotwaterworks@hotmail.com
<i>Jillian Simon</i>	<i>Newsletter</i>	(916) 952-3750	contactus@pollywogpools.com



Thank you from Capital Valley IPSSA Chapter!

Please Patronize Our Chapter Supporters

They are here to help you be your best!

Chapter Supporters	Contact	Phone	Email
Alpha West	Tim Daugherty	(916) 791-6715	tdougherty@alphawest.com
Adams Pool Specialties	Jason Ladd	(916) 416-4345	jladd@adamspoolsac.com
American Leak Detection	Monte Routon	(916) 331-6443	monte@surewest.net
AQUASALT, LLC	Susan Flowers	(239) 313-9094	sflowers@aquasalt.com
Aztec Solar	Ron Brandt	(916) 853-2700	ron@aztecsolar.com
Blake Sales	Ron Eger	(360) 970-3233	ron.eger@blakesales.net
Bullseye Leak Detection	Daniel Spatz	(916) 216-7566	info@bullseyeleak.com
Chem-Quip	Mitch Miles	(916) 923-5091	mitch@chemquip.com
Contractors State License Svc	Mary Birch	(818) 458-7842	maryb@cslscorp.com
Deck-O-Seal	Patrick Raney	(916) 806-8924	praney@wrmeadows.com
Easy Care	Rosemarie Arenas	(559) 974-8252	arenas@easycarewater.com
General Pool Supply	Doug Anthony	(916)416-9344	douglas.anthony@poolcorp.com
HASA Chemicals	Dave Shepard	(916) 949-2662	daveshepard@hasapool.com
Hayward Pool Products	John Adams Handy	(800) 663-3355	jhandy@haywardnet.com
Natural Chemistry	Pat Smith	(916) 899-0915	psmith@naturalchemistry.com
Paramount	John Anderson	(925) 595-7596	janderson@1paramount.com
Pentair	Lorne Early	(916) 284-9774	lorne.early@pentairwater.com
Pool Covers, Inc.	Cheryl MacLennan	(800) 662-7665	cmacLennan@poolcoversinc.com
Poolmaster	Andrea Bernard	(916) 223-2018	abernard@poolmaster.com
Premier Pool & Spa	Louie Nava	(916) 346-0595	lnava@gmail.com
Raypak	Rick Witt	(916) 715-3470	tgrucky@raypack.com
Recreation Sales	Kirk Wissbaum	(503) 804-9303	kwissbaum@recreationsales.com
Sales Link	Chuck Stetler	(775) 445-9915	charles@saleslinkinc.com
SCP, Rancho Cordova	Eron Bennett	(916) 635-7374	4362@scppool.com
SCP, Rocklin	Ernie Weigum	(916) 408-2700	ernest.weigum@poolcorp.com
Valley Leak Detection	Jeff Smith	(916) 532-2162	valleyleakdetection@gmail.com
Zodiac Pool Systems, Inc.	Nic Benny	(916) 599-4369	nic.benny@zsodiac.com