



P.O. Box 293  
8204 Secor Road  
Lambertville, MI 48144  
(734) 850-2200  
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info@bba.org  
www.bba.org

**Bits & Pieces**

• AROUND OUR TOWNSHIP •

MARCH 2018



# MARCH

## Lunch Meeting



**Thursday, March 1st**

**11:45 AM - 1:00 PM**

**SIDELINES ITALIAN GRILLE**

**7965 Summerfield Rd. • Lambertville**

**Lunch will include:**

**Pasta, Salad, Bread, Dessert & Beverages**

**Cost: \$11 per person**

*Guest Speakers:*

**PAUL PIRRONE, Bedford Township Supervisor**  
*"The State of Bedford"*

**&**

**ALAN MATLOW, Township Assessors Office**  
*"Changes to the Taxes Related to Businesses"*

**~ NOMINATION OF OFFICERS! ~**

**Please come & bring a co-worker or an employee. The meeting is also open to non-members if they wish to join us!**

**Contact the BBA office at**  
**info@bba.org for reservations**

**NOTE: This month's lunch meeting**  
**replaces our dinner meeting!**





# BEDFORD BUSINESS ASSOCIATION

## 2017-2018 Membership List (As of 2/23/18)



Above & Beyond Service & Repair  
Advanced Accounting  
Tax & Financial Services, LLC  
Advanced Eye Care, Inc.  
Advantage Chiropractic  
Affordable Construction Company  
AJ's Doolittles  
Alexis Sewer Cleaning  
All American Karate  
Ally-N-Cals Pet Salon  
American Foundation for  
Suicide Prevention  
Andrew Gill Insurance Associates  
(AGIA)  
Anytime Fitness, LLC  
ARCA – Toledo Speedway  
Judge Frank Arnold  
Arnold's Home Improvement  
Around Your House, LLC  
Aspen Grove Assisted Living  
ASSE International Student Exchange  
Assembly of Christians  
Athletico Physical Therapy  
Backyard Renovations  
Bankowski Builders  
Barron Insurance  
& Financial Services Agency  
Barry Bagels Lambertville  
Bedford Branch Library  
Bedford Child Development Center  
Bedford Community Foundation  
Bedford Dial-A-Ride  
Bedford Dental Group  
Bedford Fence Company  
Bedford Goodfellows Club  
Bedford High School Alumni Assoc.  
Bedford Hills Golf Club, Inc.  
Bedford Homes Real Estate  
Bedford Now  
Bedford Press, Inc.  
Bedford Public Schools  
Bedford Public Schools  
Community Education  
Bedford Senior Community Center  
Bedford Tent & Table  
Bedford Township Hall  
Bedford Township Lions Club  
Bedford Township Veterans  
Bedford Veterinary Clinic, LLC  
Bedford Wellness Pharmacy  
Bedford's Best Baseball –  
3B Baseball  
Brad's Septic & Sewer Service, LLC  
Braunlich, Lievens & Braunlich, PLC  
Bub's Lawn Service  
Buckeye Broadband  
Burger King  
Carter Carpet & Vinyl, Inc.  
Chart Advisors  
Christ the King Lutheran Church  
Christian Care Connection, LLC  
Ciolino Fruit & Vegetable Market  
Citizens Bank – Lambertville  
Clean It Up! Property Services  
Collins Accounting & Tax Service  
Compelled Church  
Crary Drug  
Cribs to Crayons Daycare  
Cruise Planners –  
TC & Jamie Clements  
DaCapo Coffee  
Danberry Realtors  
Darlene Stammer's Piano Studios

Davis Cleaning Services  
Davis Tent & Table  
Debra Reiner, DDS  
Directions Credit Union  
Doctor Computer  
Doug's Repair, LLC  
Duke Farm, LLC  
E.R. Zeiler Excavating, Inc.  
Eaglestone Village  
Education Plus Credit Union  
Edward Jones – David Abalos  
Edward Jones – Nicholas Abalos  
Edward Jones – Troy Forgette  
Engraved Image  
Executive Title Agency  
Family Chiropractic & Wellness Clinic  
Family Medical Center  
Farm Bureau Insurance –  
Jessica Thompson Agency  
Fifth Third Bank  
Fischer Tool & Die Corporation  
Flick's Package Liquor, Inc.  
Foot & Ankle Specialists  
Forest View Recreation Bar & Grill  
Fox Meadow Farm, Inc.  
Francis Auto Detailing  
Francis Family YMCA  
Francis Findings Estate Sales  
G.B. Warnke & Associates, Inc.  
Gerweck Real Estate  
Giant Oak Golf Club  
Goodwill Store  
Graphic Signs  
H&S Sports Plus  
H.E.L.P. Printers, Inc.  
HLS Orthodontics – Lambertville  
Habitat for Humanity of Monroe  
County/Habitat Restore  
Heartland Rehabilitation Services  
(HCR Manor)  
Heidtman Steel  
Hickory Ridge of Temperance  
HIS Store Cigars & More  
Holt Roofing Company, Inc.  
Home Consulting Services  
Hospice of Northwest Ohio  
Howard's Meats  
Hudson Studio  
Hunters Run  
Huntington Bank – Lambertville  
Indian Creek Zoo  
Informed Solutions Realty  
Insideout Inspections Plus, LLC  
Inverness Community  
Iott Insurance Agency, Inc.  
It's a Lifestyle Nutrition  
Jets Pizza  
JHoward Electric, Inc.  
JMJ Copywriting, LLC  
Kara's Critter Care, LLC  
KBC Construction, LLC  
KL Katering, LLC  
K of C Council 8902  
Key Bank  
Kickin Mule Car Wash  
Kimberly Dick – Key Realty  
Kroger  
Kurt Kraftchick, LLC  
Lake Erie Transportation (LET)  
Lambertville "Do It Best" Hardware  
Lambertville IOOF Lodge #467/  
Eva Rebekah Lodge #299  
Lambertville Mini-Storage

Lambertville Veterinary Clinic  
LaScala IT Solutions, Inc.  
Laurie L. Fulkerson, CPA  
Lennex Realty Company, LLC  
Le-Vel Thrive/Bernia & Centers  
Lewis Avenue Auto Repair  
Live with Grace  
Pain Management & Massage  
Luther Haus  
Maple Grove Golf Course  
Marco's Pizza – Lambertville  
Mason Jar Tap & Grill  
Masserant's Feed & Grain  
Michael W. Pawlak Funeral Home  
Miss Lori's Dance Express  
Mominee Builders  
Monroe Bank & Trust – Lambertville  
Monroe Bank & Trust – Temperance  
Monroe Community Mental Health  
Authority  
Monroe County Chamber of  
Commerce  
Monroe County Community College  
– Whitman Center  
Monroe County Community  
Credit Union  
Monroe County Democratic Party  
Monroe County ISD  
Monroe County Prosecutor  
Monroe County Republican Party  
Monroe News  
Moongate – Luxury Adult Living  
Morrows Elite Carpet Cleaning  
MSN Healthcare  
MTS Seating  
New Life Chiropractic Center  
NFA Finance, LLC  
Nutri-Health  
Nurition Island – Independent  
Herbalife Wellness Coach  
Ohioans Home Healthcare, Inc.  
OJ's Professional Painting  
Olde Schoolhouse Commons, LLC  
Paul Pirrone for Supervisor  
Pavlika, Inc.  
Paws & Claws Animal Hospital, PLLC  
Pienta, PLC  
Pinnacle Eye Group  
Precious Hearing, Inc.  
ProMedica Family Physicians –  
Bedford Medical Arts  
PTL, Inc.  
Quality Systems Compliance  
Quimby's Food & Spirits  
Rawlings Heating & Cooling  
Real Estate 4U  
Real Estate Solutions of MI, LLC  
Red Star Diner  
Reflection Medical, Inc.  
RFS Charitable Foundation  
St. Luke's Lutheran Church  
St. Paul's Evangelical Lutheran  
Church  
Salvation Army of Monroe County  
Schlegel Services  
Shelton Park Church of God  
Shinkle's Flower Shop & Greenhouse  
Sidelines Italian Grille  
Sidelines Sports Eatery & Pub  
Space Matters Interior Design, LLC  
Spring Arbor University –  
Metro Toledo Center

State Farm – Thomas Donovan  
Insurance Agency, LLC  
State Farm Insurance – Neal Hopkins  
State Representative Jason Sheppard  
Stevens Disposal &  
Recycling Service  
Stock Sports, Inc.  
Subway – Lambertville  
Summerlyn Builders, LLC  
Sunrise Windows, LTD  
Tanlines – Lambertville  
Taulbee Electric, LLC  
Team H2O Spray  
Roof & Exterior Cleaning  
Technically Wright  
Temperance Animal Hospital  
Temperance Body Shop  
Temperance Fuel Stop, Inc. (Sunoco)  
Terrarium Hair Spa  
The Blade  
The Mulch King, LLC  
The Retreat, LLC  
Thrive by Le-Vel/Storchine  
Tim Hortons  
Timber Valley Luxury Villas  
T-J Roofing & Sheet Metal, LLC  
Todd's Tree and Crane Service, LLC  
Tomahawk Archers  
Tony's Country Store  
Townsend Carpeting  
Tracy's LuLaRoe Boutique  
United Way of Monroe County  
Urbanski's Bedford Funeral Chapel  
Vandergrift Company  
Vibrant Life Senior Living  
Walberg for Congress  
Walgreens  
Welles Bowen Gio Realty, Inc.  
Whitney's Collision of Temperance  
Wiens & Roth Real Estate  
WMLZ-LP  
Women of Bedford United  
Yard Repair Man  
Zaums & Bialecki, PLC  
Dale W. Zorn, State Senator

### ASSOCIATE MEMBERS

ACR Business Systems, Inc.  
Coldwell Banker  
Costco Wholesale  
Cross Heating & Cooling, INC  
Go M.A.D. Fitness  
Kingston of Sylvania  
Monroe Family YMCA  
Office Image, Inc.  
Stanford-Allen Chevrolet Cadillac  
Town Money Saver  
Valpak NW Ohio

### HONORARY MEMBERS

Arlene Bates Toyne (Deceased)  
Beverly Hammerstrom  
Carl VanWert  
Edwina Talley-Fritsch  
Judge Michael A. Wiepert  
Meg Smith  
Norb Abel  
Pat Vozobule (Deceased)  
Pearl Albert-Green (Deceased)  
Rollie Eisenmann  
Ron Hurley  
Walt Wilburn  
William Mannor



**BUSINESS BEDFORD ASSOCIATION**  
www.bba.org

**35th Annual**

**See you at the Trade Fair!**

**2018 Trade Fair**

**MARCH 10 & 11**  
Sat 10am-5pm • Sun 11am-4pm

**Bedford High School**  
Corner of Jackman & Dean

## ***WE NEED YOUR HELP!***

**BBA needs volunteers to help set up & tear down for the Trade Fair.**

*School is in session one-half day on Friday, so we are under a major time crunch for setting up.*

*If you are able to help, please call or email the BBA office so we have a count for the volunteer luncheon.*

*Thank you!*

## **Criteria for Trade Fair booth judging**

Every year, the judges at the Trade Fair have a tough job awarding the ribbons, and this year the competition could be even tougher!

In the judging process, single commercial booths compete against other single spaces; two or more spaces compete against each other; non-profit against non-profit; and food booths against food booths. Since there are so many single-space booths, some ties will occur.

Points are awarded in the following categories, on a one to five basis, with 20 being a perfect score:

- **Clarity of Name** – Do you know immediately what their business is?
- **Eye Appeal** – Color, neatness, best use of space
- **Friendliness of People in Booth** – Do they smile and greet people?
- **Originality**

Each booth is evaluated by three judges, who then add their scores. Thus, 60 points gets a blue ribbon, and so on.

Good luck to everyone and we'll see you at the fair!

## **VOLUNTEERS ARE NEEDED**

... to help man the BBA booth during the Trade Fair. If you can spare a couple of hours to help out our organization, please call the BBA office at (734) 850-2200 to sign up for a time slot. Your help is very much appreciated!

## **ATTENTION! TRADE FAIR EXHIBITORS**

Please **COVER & PROTECT** the floor of your Trade Fair booth if your display might cause damage to it. Vendors are responsible for any damage to floors.



# Foot & Ankle Specialists, helping you achieve better foot health



We rely on our feet for nearly everything we do during our daily routines, from getting us to our place of employment, to often enabling us to do our job, to taking care of our children and families to participating in recreational activities.

Foot or ankle problems can often make walking uncomfortable or painful and daily activities difficult. If severe enough, quality of life may be affected.

Bedford residents can find diagnosis and treatment solutions for their foot or ankle problems right in their own community at Foot & Ankle Specialists, PC.

BBA members for 20 years, Foot & Ankle Specialists has been located at 8085 Secor Rd., at the corner of Secor and Summerfield roads in Lambertville, since 2004. It is a satellite office of Foot & Ankle Specialists, PC in Monroe.

Four Doctors of Podiatric Medicine make up the practice and rotate between the two offices: Founder, Dr. Scott E. Hughes, Dr. Greg P. Vogt, Dr. Christine I. Tumele and Dr. Matthew W.E. Lewin.

A state-of-the-art facility, Dr. Vogt said, "We do screenings and foot exams and more aggressive things, not just treatment but prevention. We do conservative and surgical treatment."

If you are experiencing pain, discomfort or notice changes in your feet, don't just tolerate and ignore the condition thinking that the problem will go away by itself, contact Foot & Ankle Specialists to schedule an appointment for diagnosis and treatment.



*L to r: Dr. Vogt, Dr. Hughes, Dr. Lewin and Dr. Tumele make up the Foot & Ankle Specialists practice. They are able to diagnose and provide solutions to help you on the path to better foot health.*

Some common foot and ankle problems that Foot & Ankle Specialists diagnose and treat include: heel pain, bunions, hammer toes, wounds and ulcers, infections, rashes, tendonitis and sprains, warts, ingrown and fungal nails, flat feet/high arches, arthritis, gout, broken bones, neuromas, nerve pain and circulation problems.

People diagnosed with diabetes can be prone to foot problems and that is one aspect of Podiatric Medicine that Dr. Vogt specializes in. "We treat a large number of diabetic patients. It's an interest of mine – I'm a diabetic myself. I was diagnosed with juve-

nile diabetes when I was young," he said.

Elderly patients often have a hard time trimming their nails. Foot & Ankle Specialists can provide routine care for the elderly with things like nail trimming and callus removal.

For patients with health problems, foot wounds or other foot conditions that make it difficult for them to get out, house calls are available.

"We always take new patients – kids, adults and the elderly," Dr. Vogt said. "Age doesn't matter." Referrals are not needed unless a patient's insurance carrier requires a referral.

For more information about Foot & Ankle Specialists, visit their extensive and informative website at [www.monpod.com](http://www.monpod.com). One of the features of the website is a listing of various conditions that they treat. Click on the one that you would like to learn more about and you will be taken to a page with an easy to understand description of the condition, how diagnosis is made and how the condition is treated.

Dr. Hughes joined the BBA in 1998. Foot & Ankle Specialists will have a booth again at this year's Trade Fair. They will be serving a crowd favorite, popcorn, at their booth.

Foot & Ankle Specialists in Lambertville are open Monday through Friday by appointment. To schedule an appointment, call (734) 856-8900 or you can do so on their website.



*Foot & Ankle Specialists has been located at 8085 Secor Rd. at the corner of Summerfield Rd. in Lambertville since 2004. Office hours are Monday through Friday. The majority of patients are able to have their foot or ankle problems diagnosed and treated without having to travel outside the Bedford community.*

# WELCOME OUR NEWEST MEMBERS!

## ANYTIME FITNESS, LLC

**Scott Wiesler, Owner**

7300 Secor Rd.

Lambertville, MI 48144

(734) 652-9977

scott.wiesler@anytimefitness.com



## MONROE COUNTY REPUBLICAN PARTY

**Anne McCarthy**

8 Cass St.

Monroe, MI 48161

Mailing address:

P.O. Box 560 • Monroe, MI 48161

(734) 457-1994

scooterapa@yahoo.com

Monroecountyrepublicans.com



## THE RETREAT, LLC

**Carla Spencer, Owner**

7118 Summerfield Rd.

Lambertville, MI 48144

(734) 773-6773

TheRetreatMi@gmail.com



## HIS STORE CIGARS & MORE

**Bryan Crots, Owner**

7325 Lewis Ave.

Temperance, MI 48182

(419) 450-4110

hisstoreandmore@gmail.com

hisstoreandmore.com



## OUR LADY OF MT. CARMEL K OF C COUNCIL 8902

**Phillip Wesley, Financial Secretary**

8330 Lewis Ave.

Temperance, MI 48182

(734) 847-8580

philbedford@bex.net



## THE MULCH KING, LLC

**Andrew Nycz, Owner**

110 W. Smith Rd.

Temperance, MI 48182

(419) 279-1973

themulchkingllc@gmail.com

themulchking.com



*Associate Member*

## ACR BUSINESS SYSTEMS, INC.

**Donavon M. Tarry, Owner**

4246 Luna Pier Rd., Suite B

Luna Pier, MI 48157

(734) 848-0006

info@altcopier.com

www.altcopier.com



## CALENDAR OF EVENTS

Thurs., March 1 ..... Lunch Meeting

Sat. & Sun., March 10 & 11 ... Trade Fair

Thurs., April 12 ..... General Meeting

Thurs., May 10 ..... General Meeting

Thurs., June 14 ..... Year-End Picnic

Fri., Sept. 14 ..... BBA Golf Outing

## Free Advertising Opportunity to BBA Members

BBA has business card holders, located in the office entryway, available to all BBA members. Feel free to place your business cards in the holders anytime!

## Crafts & Candy with the Easter Bunny!

Crafts & Candy with the Easter Bunny will take place on Thursday, March 22 at 6 pm. at the Monroe Family YMCA, located at 1111 W. Elm Ave., in Monroe. This event is free to all in the community!



There will be pizza, crafts, and candy. The first 100 kids registered will also receive a free box of school supplies!

The event is co-sponsored by the Monroe Family YMCA and Family Medical Center of Michigan.

Please call (734) 241-2606 or stop by the Monroe Family YMCA to register or with any questions. Registration deadline is March 15.

## And the nominees are ...

If you are interested in running for a position on the BBA Board, please call or text

**Linda Flick at 419-340-4758.**

**Nomination of officers will take place at the March dinner meeting!**



# How Can Women Make Financial Progress

On March 8, we observe International Women's Day. This year's theme is "Press for Progress," and events around the world will celebrate women's advancements in the political, social and cultural arenas. But right here in the United States, women still face barriers to their financial progress. If you're a woman, you need to recognize these challenges – and respond to them.

So, what are the key obstacles to financial security for a woman? Probably the first thing that comes to mind is the gender wage gap: Women generally earn around 80 cents for every dollar men earn, according to the U.S. Census Bureau.

But women also face other threats to their financial security. For one thing, they are far more likely than men to take time away from the workforce to raise a family – and time away means smaller Social Security payments and significantly lower balances in 401(k) plans and other retirement accounts. And women's roles as caretakers don't end when their children are grown – in fact, women are twice as likely as their male siblings to end up caring for an elderly

parent, according to a Princeton University study.

What, then, can you do to help ensure a comfortable retirement and achieve your other financial goals? Here are a few suggestions:

**Take full advantage of your employer's retirement plan.** If your employer offers a 401(k) or similar retirement plan, take full advantage of it. Invest as much as you can afford each year, and every time you get a raise, increase your contributions. At the very least, put in enough to earn your employer's matching contribution, if one is offered.

**Invest for the long term.** Some evidence shows that women may be more conservative investors than men. But if you want to reach your long-term goals, you will need to consider some growth-oriented investments in your portfolio, factoring in your risk tolerance and time horizon. You may want to consult with a financial professional about the best way to invest for the long term.

**Maximize your Social Security.** If your spouse is the higher earner, you may

want to consider how you can use this disparity to your advantage when you collect Social Security. Specifically, you may be eligible for Social Security benefits based on your spouse's earnings and Social Security record. You'll want to consult your tax advisor before making any moves.

**Protect yourself from long-term care costs.** More than two-thirds of nursing home residents are women, according to the National Center for Health Statistics. And the median rate nationwide for a private room in a nursing home is over \$97,000 per year, according to the Genworth 2017 Cost of Care Survey. Medicare generally pays very little for long-term care, so if you ever need these services, you'll have to find other ways to pay for them. A financial professional can suggest some ideas.

As a woman, you face special financial challenges, and striving to overcome them will be a lifelong activity. But it's worth the effort.

*This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.*

## Am I covered for this?



By Jerry Barron  
Owner, Barron Insurance

You and your spouse have worked so hard to afford the two brand new vehicles, beautiful home, some toys such as a motorcycle, snowmobiles, ATV's, and a jet ski. You have two children, aged 6 and 9, that are involved in every costly activity imaginable. You both work and count on both paychecks to be able to have these luxuries. You also hope to someday soon be able to save for your children's college tuition. Life could not be any better. In your eyes you have everything figured out perfectly on how the next 30 years is going to play out.

But then life happens very unexpectedly. Your spouse came home from the doctor's office and tells you they have an incurable disease and only have six months to live! What are you going to do now? Are you going to be able to pay for all the medical bills? How can you keep the cars, the home, all the toys, and what about the children's college tuition? Your mind races and you think about life insurance. Each of you have \$30,000 thru your work. Do we have any more? You remember your life insurance agent mentioning to you a few years earlier about taking out a \$500,000 life policy for \$100 per month. You thought that was silly since both of you were 24 at the time and in perfect health. Life insurance is for older people ... let's wait for a few years and then we will discuss this again.

After hearing the news of your spouse's health you call your agent and say we are more than ready to take out that life insurance we discussed with you a while back. The agent very sadly tells you that because of the terminal condition they

do not qualify now for any life insurance. What will you do now? You don't even have money saved to pay for a funeral. You now have to begin a very painful process of selling everything you have and downsize into a much smaller home. You may even have to consider marrying someone you may not truly love because of their income just to keep what you have. The sad thing is that this entire scenario could have been avoided with proper life insurance.

February is "Insure Your Love" month. Statistics show that over 50% of people would feel the impact of losing a primary wage earner in less than six months. Fifty percent of millennials say no one has approached them to offer life insurance. Fifty percent of people overestimate the cost of life insurance by at least four times. Please understand that you can only buy life insurance when you are healthy and the younger you are to lower the rates. Once you have a policy no one can take that away from you, regardless of health, as long as you pay your premiums.

I have often wondered when you go to pay your respect and offer your condolences to the spouse described above just how much of the sadness in their eyes is from the realization of a dream being shattered and what is going to happen next to them and their children. Life insurance is the last love letter you will ever leave your loved ones. Call your agent today to find out the cost of having the proper amount of life insurance on your spouse AND your children. Find out if whole life or term coverage works the best for your situation. When a client calls to tell me of the scenario above and asks, "Am I covered for this?" Please believe me when I say that this is one situation I pray to tell them YES because they were wise in their decision making and planning for the future.

## BBA TRADE FAIR - "FREQUENTLY ASKED QUESTIONS"

**Q. Does BBA need help getting the high school ready for the Trade Fair set-up on Friday night?**

**A. YES!** Please come Friday, March 9, at noon. We need help with tables, chairs, taping, putting signs up, etc. Lunch will be provided for workers only. Please call or email the BBA office with your name, place of business and number of volunteers so that we have an accurate count for ordering food.

**Q. Can I help with clean-up?**

**A. YES! Absolutely!** Just stay after you get your booth torn down and pitch in where ever you can, or ask Jan Howard OR Brad LaVoy what needs to be done.

**Q. How high are the back-drops?**

**A. Back-drops are 8 foot high.**

**Q. What color is my back-drop going to be?**

**A. Tentatively, these are the colors that you can expect.** The GYM #2 will have BLUE for the booths on the outside perimeter and GOLD for the booths that are back-to-back in the center. The GYM #1 will have WHITE for the booths on the outside perimeter and RED for the booths that are back-to-back in the center. The HALLWAYS, booth numbers 101 through 115 will have BLUE back-drops, and booth numbers 116 through 132 will have GOLD back-drops. BBA reserves the rights to change back-drop colors without notice.

**Q. Does BBA provide the table cover for the table(s) in my booth?**

**A. NO.** We provide the back-drop, table and chairs. You provide the decorations, table cover, skirting, extension cords, etc. Here's a helpful hint. Metal shower hooks work great for hanging your sign in your booth.

**Q. When is Trade Fair set-up?**

**A. Friday, March 9, from 4:00-8:00 p.m. (No early birds please - EXCEPT FOR HELPERS)**

**Q. Can I set up early on Friday?**

**A. NO!** (Please refer to the part above about no early birds!) If you are using a car in your display or have a VERY LARGE display, contact the BBA office at (734) 850-2200 to make special arrangements.

**Q. What size is my table?**

**A. You have the option of a 6 or 8 foot table.** Please indicate which size you would like on your application form.

**Q. Can I take my booth down before 4:00 p.m. on Sunday?**

**A. NO! ABSOLUTELY NOT!** Your booth should remain intact for the entire duration of the Trade Fair. Early breakdown will cause additions fees for your next Trade Fair.

**Q. Does BBA provide electrical cords?**

**A. NO.** If you are using electricity, you are expected to provide your own 50-foot extension cords.

**Q. If I signed up for Banner Advertising do I have to hang my own banner?**

**A. NO.** The BBA will hang all banners and will determine final placement for all banners. EVERY effort will be made to ensure potentially competing banners will not be hung over businesses in common.

- PLEASE REMEMBER TO MAN YOUR BOOTHS AT ALL TIMES! -  
PLEASE DIRECT ANY ADDITIONAL QUESTIONS TO THE BBA OFFICE, (734) 850-2200.  
THANK YOU FOR YOUR COOPERATION!

# 2018 TRADE FAIR RULES

1. All exhibitors/workers (excluding food vendors) are requested to park away from the entrances.
2. All booths must be paid in full at sign-up. No refunds on booths.
3. Assigned space limited to the business registered for that space only – no others are allowed. Please keep display inside your tape marked space.
4. Booths are to be set up by 8:00pm Friday evening. All displays are to remain in place until 4:00pm on Sunday and to be manned at all times during the open hours of the fair. Please do not take your display down early. Early breakdown will cause additional fees for your next Trade Fair.
5. Exhibitor advertising is limited to registered booth space only – no others permitted.
6. The approximate booth size for the Gym #1 and the main hallway is 10 ft. wide by 6 ft. deep. The booth size in the Gym #2 is approximately 10 ft. wide by 8 ft. deep. If electrical service is required, please bring your own 50-foot extension cords.
7. Sides of booth display should be no taller than 4-1/2 ft. from the floor on the front half of the booth and the back wall of the booth should not exceed the height of the back drop (8 ft.), unless approved by the Trade Fair chairperson. No unfinished sides or backs.
8. Please take care to protect the floors from scratches and liquid damage, especially in the gym. Food is to remain in the cafeteria. Businesses are responsible for any damage to school property and will have to reimburse the school for repair of such damage.
9. All literature and signs advertising your business must show your Bedford address.
10. No Solicitation or advertising by any businesses allowed outside of booth area during the Trade Fair including BBA members.
11. No animals allowed, unless approved by the Trade Fair committee.
12. All booths will be judged on Saturday morning and ribbons will be awarded.
13. Mascots are allowed for Trade Fair participants only.
14. **Mascot General Rules:**
  - a. Mascots cannot stop for pictures directly on either side of any aisle as to block another booth.
  - b. Mascots should attempt to have pictures taken in areas where the aisles are wider.
  - c. All mascots must have a handler present with them to guide them through busy congested areas as to avoid bumping in to or stepping on small children.
  - d. Mascots shall make every attempt to stay away from directly competing businesses that are displaying at the trade fair. If seen or warned about this, the mascot will be banned from the balance of the trade fair without refund of mascot fee.
  - e. Mascots will be **PRE-APPROVED** and must have a picture of their costume presented 30 days prior to the trade fair opening day.
  - f. Mascot Trade Fair Fee **\$ 100 per mascot**

**If you have any questions, please call the BBA Office (734) 850-2200**



# Proposal to eliminate no-fault insurance system will provide significant savings to MI drivers



By State Rep. Jason Sheppard, R-Temperance

After a proposal to reform our state's auto insurance system failed last year, I immediately began working on another proposal. This proposal eliminates the no-fault system and moves Michigan to a full-tort system similar to other states such as Ohio. In early February, several of my colleagues joined me in sponsoring an eight-bill package that will bring significant relief to drivers paying the nation's most expensive insurance premiums.

Auto insurance rates are the number one issue I hear about – whether it is a phone call, an email, or a conversation in the grocery store; people want lower rates. It is obvious to drivers across the state facing severe financial stress that we've got to do something to fix this broken system and lower rates for all drivers.

House Bills 5517-5523 still mandate that all Michigan drivers have insurance, but the legislation provides more choice and flexibility by eliminating the mandate to buy unlimited medical coverage. Accident victims will have the ability to sue at-fault drivers for economic damages and non-economic damages such as pain and suffering.

Many question whether this is the right thing to do in Michigan. To that, I reply that there are 38 other states that operate WITHOUT a no-fault system. Colorado abandoned its no-fault system in 2003. According to one study, the average car insurance premium in that state decreased 35 percent since moving to a tort auto insurance system. Michigan drivers could see greater savings by parting ways with its no-fault system, which is the only one in the nation mandating unlimited medical coverage. Florida, one of the 12 states operating with a no-fault system, is also debating repeal.

Repealing Michigan's no-fault system and replacing it with a tort system will also draw more insurance companies to the state, which will, in turn, create more competition to even further drive down insurance rates.

Decreasing auto insurance rates will have an impact on local businesses too. More money in the pockets of our residents means more flexibility to purchase goods and services from our neighborhood shops.

While the debate over our auto insurance rates has gone on for years and many proposals have failed to advance, it does not mean that we should stop working to provide a better system. One thing is clear: our current system is broken and I will continue my fight to fix it.

## ***Free Enhance Fitness class offered to area seniors***

The Monroe Family YMCA is continuing their partnership with the Bedford Senior Center to offer a free 17-week Enhance Fitness class to all seniors in the community. Enhance Fitness is geared towards older adults of all fitness levels. There is a focus on flexibility, balance, strength, and movement.

The classes take place at the Bedford Senior Citizens Center located at 1653 Samaria Rd. in Temperance. The 17-week class started Wednesday, January 17 and meets Monday, Wednes-

day, and Friday from 8:15-9:15 am. You do not need to be a member of the Bedford Senior Center or the YMCA to participate in this free program.

This class is funded by the Senior Millage through the Monroe County Commission on Aging and supported by our generous sponsors: Vibrant Life Senior Living, Collins Accounting and Tax Service, Hickory Ridge of Temperance, and Ohioans Home HealthCare.

Please call Suzy Hurley at (734) 241-2606, ext. 223 with any questions or for more information.

# BBA seeking scholarship applicants

In an effort to encourage the pursuit of higher education, the Bedford Business Association annually awards scholarships to individuals residing in Bedford Township, who are seeking higher education and meet BBA scholarship qualification guidelines.

The BBA will be awarding four \$500 scholarships this spring. To qualify for one of these scholarships you must be planning on pursuing a higher education in the form of a certificate, 2-year degree or 4-year degree program. A high school diploma/GED must be received by June 2018. A minimum 3.0 GPA is also required. Home schooled, private and parochial students are eligible to apply for a scholarship.

Those wishing to be considered for a scholarship are required to fill out a BBA application form that can be found on the BBA website. A high school/GED or college transcript that includes current courses is also required. Additionally, the applicant will need to write an essay that is 300 words or less in length and describes their career objectives, their financial need and why they are deserving of a scholarship. Lastly, a letter of recommendation from someone such as a teacher, counselor, advisor or coach, etc. is to be included.

The completed application form and additional requirements are due by Monday, April 9. They can be dropped off at the BBA office, located at 8204 Secor Rd. in Lambertville. If the office is closed they can be left in the drop box. Mailed applications, to be received by April 9, can be sent to: Bedford Business Association, 8204 Secor Rd., P.O. Box 293, Lambertville, MI 48144. They can also be dropped off at the High School Guidance Office, located at 8285 Jackman Rd. in Temperance.

The BBA Scholarship Committee will decide on the 2018 recipients by Friday, April 27. Scholarship winners will be notified by phone. They will be recognized at the Thursday, May 10 BBA Dinner Meeting. Scholarships will be awarded at the Bedford Senior Awards Night held in May.

# How to cope with small business burn out

Entrepreneurs often have no problem jumping head first into their business, working long hours, and keeping things running through sheer force of will. Unfortunately, even small business owners with the highest levels of willpower and determination will reach a point at which they feel stuck or burnt out. Instead of letting these circumstances keep them down, Forbes magazine suggests using a few specific strategies to help get through the rut.

In the beginning, merely acknowledging the feeling of being stuck is critical to moving forward with solutions. It can be tempting for owners with incredible perseverance to want to hunker down and keep fighting rather than look under the hood to see what's causing the problem. They should, in fact, be asking themselves a lot of questions about how they got into the current state of affairs.

Fear is an emotion often tied to entrepreneurs because they are usually

creating their own story as they go and the need to get everything right all the time can be overwhelming. In these cases, admitting that failure is not only okay, but also a necessary part of many businesses' success can be a powerful release.

Once the stuck feeling has been acknowledged and probed for answers, it is often a good idea to take a break and attempt to find a new perspective. Exercise can help clear the mind and let the brain wander a little. This is productive for coming up with solutions to problems in the background while helping to re-charge the physical body at the same time.

While each piece of advice up until this point is something that a business owner can do on their own, it is essential for them to remember that they don't have to do everything alone. Reaching out to a business coach, mentor, peer, or even just a friend can lend a great feeling of support during a stressful period.

## Hole Sponsors Needed for the BBA Golf Outing!

**Hole sponsors are needed for the 27th Annual Golf Outing on September 14th.**

**Hole sponsors are \$50 each. Signs with your company name will be displayed throughout the course.**

**All sponsors are encouraged to supply 50-75 promotional items to be included in gift bags provided to golfers.**

**To sponsor, register to golf, or for more information, contact the BBA office at 734-850-2200.**



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