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Bits & Pieces

• AROUND OUR TOWNSHIP •

SEPTEMBER 2009



President's Message



There is a lot to be said for an organization that started 30 years ago and keeps growing and getting stronger with each passing year! It is amazing to learn that when the association started that one of the first goals of the board was to double membership. When they started the Trade Fair in 1986 they set a goal of 50 businesses, they were amazed when 100 businesses signed up to participate! Does anyone remember the telethon that was started to get the Bedford Community Foundation started? How about the county maps the organization passed out? And the tri-fold Monopoly board of Bedford businesses? Or how when Hurricane Andrew came in and everyone pitched in to help the people in need? Or the Pass Christian support that the BBA offered?

We have come a long way! The events may change and the things we do may be different from year to year, but the underlying purpose of this organization, upon speaking with the long-time members, has always been the same since the organization was started. It is explicitly stated in our mission statement: "The purpose of the Association shall be to bring together business and professional people who are interested in the promotion, improvement and advancement of the business climate of Bedford Township."

So, this year, the dedication will continue to be the same. At our annual retreat, the board members gave up a whole day to participate in setting goals for the upcoming year. The ideas expressed were amazing! A few board members have shared these ideas in their committee reports which are included in this newsletter.

Our major goal this year will be on helping all members connect with all Bedford residents, by promoting their businesses and focusing the residents on shopping the Bedford area businesses first. We need to promote Buy Bedford Al-

(Continued on inside)

You are
cordially
invited to attend

BBA's Opening Dinner Meeting for the 2009-2010 year!

Premiering

THURSDAY, SEPT. 10th

at

BEDFORD LIBRARY

8575 Jackman Road • Temperance

Networking – 6:15 p.m. Dinner – 6:30 p.m.

Speaker – 6:45 p.m. Meeting – 7:30 p.m.

Catered by: **BEAUDRIE'S CANDY CAFÉ**

Cost: \$8.00 per person

With a special appearance by:

JIM LANGE

Speaking on: "Why Leadership is so
Important in This Tough Economy"

(See more information on Jim's topic inside!)

*If you would like to attend dinner,
please RSVP to (734) 850-2200.*

*If you can't join us for dinner,
plan to attend the program & meeting afterwards.*

Come on ... it's the opening meeting! Bring a friend!

President's Message

(Continued from front)

ways! We need to promote our businesses to the local residents. I don't think the general public knows all that we do for the community and the local businesses. This year we are going to promote and market the BBA in numerous ways, such as broader distribution of the newsletter, more press releases promoting the events we are in charge of, etc. Also, we will have informative speakers at the dinner meetings; we will invite non-members to attend to see what our association is all about. We will continually inform the public of the things that we are doing. I believe the continual public spotlight will bring credibility to the association.

We need to all work together to promote the organization, thereby promoting all the business members. The support and assistance the BBA can give to area businesses can help to insure that they remain strong and competitive so residents will patronize local businesses instead of going out of the area.

There is a lot of history in this organization and we need to honor the past, and the things that have made this organization strong and along with that, we need to continually add to it. To make this organization stronger and better, always striving to attain a higher level, and, ultimately always leading us back to the mission statement!

- Laura Collins

Welcome Our Newest Member!

NOBLE EXTERIORS

9623 Secor Road
Temperance, MI 48182

Scott Noble
(734) 856-8125

www.ScottNobleExteriors.com
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Upcoming Dinner Meeting Speakers

SEPTEMBER 10, 2009

Why Leadership is so Important in This Tough Economy

Jim Lange, author of the award-winning book, *Bleedership, Biblical First-Aid for Leaders*, will be our speaker for our opening dinner meeting in September. In today's economy, we are all looking for ways to grow our businesses, or at least make them better. So that is what Jim will be speaking about. Jim is a firm believer that everything rises and falls on leadership. Leadership is what is going to get our businesses and organizations out of this "recession mindset."

Don't worry. Jim will not sugar coat anything and make it sound easy. It is not easy, but it's not complicated either. He will be sharing a few tangible things you can implement immediately which will make a positive impact on yourself, your business and your employees.

Jim Lange is a graduate of The University of Toledo, where he graduated with a BBA in computer systems. While at UT, he was a four-year member of the varsity basketball team.

He has been in business over 20 years and currently serves in several roles which include chapter president of Truth@work, a non-profit organization who provides a life and business changing experience delivered through a monthly roundtable. He is also president of Bleedership which is a business/ministry that helps doctors and business owners to consistently and effectively impact the spiritual health of their patients and employees.

We look forward to seeing you on September 10 at the Bedford Branch Library!

OCTOBER 8, 2009

Six Ways to Get Found More Easily Online

Patrick Giammarco, Certified Duct Tape Marketing Coach, will be our speaker for this dinner meeting. Patrick's focus for this evenings speech is on helping small businesses get found more easily online by utilizing inbound marketing and social media. His motto: "How

users engage with you through digital channels will ultimately define your brand. Try not to interrupt what people are interested in: be what people are interested in."

Like many small businesses today, they may be confused by all the options they have for marketing their businesses and, as a result, tend to market by "the seat of their pants." As you know, in this day and age, businesses can't afford to operate that way. Patrick's talk centers around building and simplifying the marketing process. He also talks about ways in which small businesses can get found online more easily by both prospective customers and search engines like Google, Microsoft's Bing, etc.

Patrick Giammarco is a marketing and digital technology coach and owner of PWG Marketing. Patrick has 15 years of corporate marketing and branding experience with such companies as Microsoft, Calphalon, Libbey Glass and The University of Toledo.

Patrick is a MBA graduate of The University of Toledo and received his B.S. in Marketing from Bowling Green State University. He is a founding member of Social Media Breakfast, Toledo, LLC.

Please join us on October 8 at the Bedford Senior Center for an informational speaker!

NOVEMBER 12, 2009

Social Media - How to Make it Work for You

Julie Cantu, 360 Graphics, LLC, entrepreneur & small biz marketing coach, will be speaking at our November dinner meeting on Facebook Fan Pages. This is a new topic for businesses at the present time. Everywhere you look, people and businesses alike are using social media. Julie will explain how to display your business using these pages. She will show us how to create a business page using social media and will discuss the advantages and disadvantages of using social media.

Join us on November 12 to learn more about this topic!

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BBA Roadside Clean-Up Coming Soon!

I hope that everyone had a great summer and is looking forward to another great year with the BBA. The BBA



will be doing the final road clean-up for this season on Friday, September 19 and any volunteers will be greatly appreciated. The BBA does three clean-ups per year in April, July and September and has been providing this great service to Bedford since 2006. The BBA Road Clean-Up is part of the Michigan Adopt-a-Highway program started in Michigan in 1990. This program has been active in Monroe County for 16 years now and helps keep our area beautiful to live and work in.

The BBA Road Clean-Up takes place on September 19, at 7:30 a.m., at the Lambertville Foodtown parking lot. We meet at 7:00 a.m. for coffee, donuts and networking. The BBA covers Secor Road, between Summerfield Road and the Toledo border. All volunteers will have a sign advertising their business placed on Secor road during the clean-up to show the community how your business is helping to keep Bedford clean.

The more volunteers we have, the better. I hope to see lots of smiling faces there. Thanks to all the past and future volunteers and Buy Bedford Always!

- Dr. Gregory Vogt

Have you paid your BBA dues?

Your Regular Membership Dues of \$100 Were Due July 1, 2009

(For Membership Year 7/1/09 thru 6/30/10)

If your dues have not been paid, please make check payable to:

BEDFORD BUSINESS ASSOCIATION
and mail to: 8100 Lewis Ave., Suite 5,
Temperance, MI 48182

Questions? Call (734) 850-2200
or pay online at www.bba.org

BBA CALENDAR OF UPCOMING EVENTS

SEPTEMBER

Marketing Committee Meeting	Thursday, 3rd	1:15pm
Golf Outing Committee Meeting	Tuesday, 8th	11:30am
Dinner Meeting	Thursday, 10th	6:15pm
Downtown Temperance Day	Saturday, 12th	9am - 3pm
Membership Committee Meeting	Tuesday, 15th	7am
Facility/Building Committee Meeting	Wednesday, 16th	noon
Legislation Committee Meeting	Thursday, 17th	8am
Roadside Clean-Up	Saturday, 19th	7am
Board Meeting	Thursday, 24th	7am

OCTOBER

Marketing Committee Meeting	Thursday, 1st	1:15pm
Golf Outing Committee Meeting	Monday, 5th	11:30am
Dinner Meeting	Thursday, 8th	6:15pm
Food Drive Committee Meeting	Monday, 12th	7pm
Facility/Building Committee Meeting	Wednesday, 14th	noon
Legislation Committee Meeting	Thursday, 15th	8am
Membership Committee Meeting	Tuesday, 20th	7am
Board Meeting	Thursday, 22nd	7am

NOVEMBER

Golf Outing Committee Meeting	Monday, 2nd	11:30am
Casino Bus Trip to Greektown	Monday, 2nd	4pm
Marketing Committee Meeting	Thursday, 5th	1:15pm
Dinner Meeting	Thursday, 12th	6:15pm
Membership Committee Meeting	Tuesday, 17th	7am
Board Meeting	Thursday, 19th	7am

G.E.R.T. announces new "Feed our Community" program

God's Emergency Response Team (G.E.R.T.) Ministries announces a new program that they are preparing to start.

As the economy here in our area continues to decline, the rise for help escalates. "Feed our Community" will be designed to reach out to others in our communities. For us to "Feed our Community" we need the help and support from "our community." This program is a community effort to help others in these hard times. We are seeking an approved donated warehouse and an approved distribution site to host the new program, monetary donations and volunteers once the program is going. All donations are tax exempt. The details are in process. We are hoping that the word spreads and that there will be someone who can help.

For further info please call Margaret at (419) 389-3544. We can also be contacted via email at: compassion@gertministries.org. Our website is www.gertministries.org.

Salvation Army opens new office in Bedford

The Salvation Army of Monroe County is happy to announce its newest office. The Bedford office, located at 7200 Lewis Ave. (next to the Secretary of State offices), will be fully functioning beginning September 1. The office will provide emergency services such as, rent and utility assistance, prescription assistance, pantry assistance, as well as many other services.

The Salvation Army of Monroe County looks forward to working in the Bedford area and serving those in need.



(734) 854-4818

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Sat., 8 am-6 pm

Sun. 10 am-4 pm

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BBA Committee Chairs Explain Their Goals and Objectives for the Coming Year

At our retreat this year, the board set committees and chairs were appointed. We are all very excited to explain our goals and objectives that we hope to accomplish this year on our committees. We do need your help! We would appreciate it if you could volunteer to help with a committee of your choosing. Participation is the key to making this organization a great success. You can contact the committee chair, call the BBA office, or email us. We look forward to working with you. Please contact us with any ideas, comments, or suggestions that you could share with us to make this organization greater than it already is!

ADVISORY COMMITTEE

Marty Monroe, Chair

The Advisory Committee is a crucial part of the Bedford Business Association. This committee will meet periodically to gather and review the by-laws to ascertain if the by-laws meet the needs of the Association. This committee will also make sure the Association is functioning properly under the by-laws, make interpretations and propose amendments to the by-laws.

I welcome individuals to join this committee to discuss the goals and objectives of the association. Our first meeting is September 15, 2009 at 1:00 p.m. at the BBA office.

AUDIT & BUDGET COMMITTEE

Tammy Lamb, Chair

My committee consists of numbers.

For the Audit Committee I need to verify that the numbers match.

For the Budget I need to make sure that the numbers add up.

Sounds like FUN!!!

My goal is to complete the budget and audit by the end of September. I will also provide committee reports for each quarter.

I am very excited to be a part of the BBA and looking forward to working with other members on their committees.

BUSINESS DEVELOPMENT COMMITTEE

Eddie Talley, Chair

This newly created committee is being formed to help new businesses and established businesses find answers to common business questions. This committee will be geared towards helping

new businesses in need of advice or direction in getting their businesses off the ground. It will help existing businesses deal with any existing problems or questions that they may have, concerning anything to do with their business. Any business can call a committee member and be referred to or directed in the proper manner.

DIRECTORY COMMITTEE

Jessica Thompson, Chair

The directory committee is currently preparing the 2010 directory. All members are included in the alphabetical listings of the directory. Members also have the opportunity to advertise in the directory. A total of 15,000 copies will be distributed. It will be mailed to every home and business in Bedford. It will also be distributed to teachers at Bedford schools, handed out in local businesses, and given away at the Trade Fair.

This year the directory will include a BBA rewards card. Our members can offer discounts to the cardholders. Any member that participates in the reward card program will be posted on our website. The BBA rewards card program is another simple way to encourage the community to Buy Bedford Always!

FOOD DRIVE COMMITTEE

Jerry Barron, Chair

We will be holding our annual Food Drive on Saturday December 5, 2009. You will be able to donate food at the three local grocery stores, the Temperance Foodtown and the Lambertville Foodtown and Kroger. The community and businesses of Bedford Township have done such a wonderful job of supporting this event which helps the Bedford Goodfellows in their efforts to support area families with food during the Christmas holiday. We will again be asking member businesses for their support in collecting food at their businesses. Members and their families will be collecting donations from citizens at area Foodtown and Kroger stores. Volunteers are also needed to transport the collected food over to the Goodfellow distribution site.

Our committee will be holding its first meeting on Monday, October 12, at 7 p.m. at the BBA office. Please join us. Everyone is welcome to attend and share their thoughts and ideas to make this event the most successful ever!

LEGISLATIVE COMMITTEE

Linda Flick, Chair

The Legislative Committee will keep all members informed on all legislative matters affecting the operation of member business, inform the members as to the legislative work of the township, county, state, and federal government, and any other organized or unorganized groups that affect our area and/or business. In addition, the committee will inform the members as to the activities and rulings of bodies established by local, state, or federal government affecting business and commerce.

The committee wants to get BBA members to become involved, and supply the committee with the information they have that could be useful to our BBA membership. Our goals will be to report the information in the *Bits & Pieces*, and also to meet and communicate with sources that specialize on subjects that concern the majority of our members, and possibly get them to speak at our dinner meetings. Another goal is to implement dialogue with our elected officials.

We will holding our meetings the 3rd Thursday of every month at the BBA office. Everyone is welcome to attend anytime.

MARKETING COMMITTEE

Pam Norton, Chair

At the BBA annual retreat there were several ideas discussed to promote and market our business members. We need your input, YES, NO, or MAYBE SO. The following were some possibilities:

- Distribute the BBA Directories to local as well as outlying businesses. Example - Have a stack at the Township Hall, when there are five left, there will be a form to fax to the BBA office to have more directories delivered.

- Entertainment type booklet idea.
- Add a number to each directory, and have a monthly raffle.

- Need to promote our website.
- Have a gift card / loyalty program to redeem discounts. People can check out our website or call business for what discounts being offered. Businesses such as insurance companies could offer a drawing if unable to offer discounts.

- Anything that is advertising the BBA should have the logo and website address.

- Look into cost of a billboard advertisement.

(Continued on next page)

MARKETING COMMITTEE

(Continued)

We need your help to volunteer to help us on this committee. We will meet the first Thursday of every month, 1:15-2:15 p.m., at the BBA Office. Our first meeting will be Thursday, September 3. Please contact Pam Norton at H & S Sports Plus Custom Embroidery, (734) 847-3881, if you have any questions.

MEMBERSHIP COMMITTEE

Linda Flick & Meg Smith, Co-Chairs

This committee shall receive and investigate all applications for membership and make recommendations for approval or rejection to the officers and executive board. Also, this committee will conduct introduction of new members, welcome them at meetings, introduce them to current members and follow up on future attendance. Updating membership applications, making membership packets and distributing plaques to members is another responsibility that this committee is undertaking. We also would like to implement ideas to reach out to past members and get new members off to a confident start with our organization. We need to inform non-members of the benefits of the BBA, i.e., what we are all about, the benefits, and the many opportunities our organization can offer.

Our main goal will be to mentor new members. We want to increase membership and inform the executive board of all members' expectations. We will be holding our meetings the 3rd Tuesday of every month, at 7 a.m., at the BBA office. Feel free to join us anytime. We look forward to seeing everyone who is a member!

NEWSLETTER COMMITTEE

Karen Daggett, Chair

This committee will maintain the format of the *Bits & Pieces* Newsletter. They will also solicit Board input, incorporate minutes, get ads and submit list of advertisers to the Treasurer for billing. Please remember that this is "our" newsletter. You can submit an article, an event, a fundraiser or open house in this newsletter. What a great way to promote your business and let everyone know what special events and offers that your business highlights! Please submit any article by the 15th of the month for publication of the *Bits & Pieces* for the next month. Our goal this year will be to distribute the *Bits & Pieces* to the general public, by displaying the newsletter at various establishments in Bedford. This way, not only our members, but the general public as well, will be able to see what the businesses have to offer the community. What a great way to advertise your business!

SCHOLARSHIP COMMITTEE

Laurie Fulkerson, Chair

The BBA is excited to be able to again offer scholarships to 2010 high school graduates from the Bedford area. These funds are raised every May from the BBA golf outing. Applications will be available after the first of the year in the BBA office and in the Bedford High School office. The BBA desires to work with any local businesses in awarding special scholarships. Each year we have several Bedford businesses who offer additional scholarship monies to assist our local graduates.

If you would like to know more about the special scholarships or work on the scholarship committee, contact Laurie Fulkerson at (734) 850-8500.

WEBSITE COMMITTEE

Wendy DeBord, Chair

I was excited to be elected to serve on the BBA Board this year. I was even more excited to learn that I get to head up the committee responsible for maintaining the BBA website. I will be even *MORE* excited (and relieved) to have a few technical savvy./creative people offer to serve on this committee with me!

I met with John Miller who is currently in charge of ongoing changes with the BBA Website. We came up with a list of ideas to consider that would give our website a more visible presence and be much more user-friendly. I would love to share these ideas with my committee. I'm holding the first official meeting of the BBA Website Committee on September 2nd, at 1:00 p.m., at a soon-to-be announced location - just drop me an e-mail. I'm hoping we will be able to come up with enough money in our budget to redesign our website so it will really showcase all the diverse services and products offered by our members.

If you would like to help work on the newsletter, please call Karen at (734) 856-6680 or (419) 290-6846.

Horseshoe Teams Needed for Labor Day Weekend Tournaments

Teams are needed for the horseshoe tournaments which will be held at the Labor Day Weekend Festival at St. Joseph Catholic Church, located at 2214 Manhattan St., in Erie.

Saturday, Sept. 5: "Big Shooters" single tournament at 2 p.m., \$100 top prize, other prizes awarded for 2nd and 3rd place finishers, entry fee is \$15. "Draw for Partners" tournament at 4 p.m., prizes awarded for top three finishers, entry fee is \$7.

Sunday, Sept. 6: "Team Doubles" at 2 p.m. with winner and loser brackets, prizes awarded for top two finishers, entry fee is \$10. "Draw for Partners" tournament at 4 p.m., prizes awarded for top three finishers, entry fee is \$7.

For more information, call Doug Petee at (734) 847-7172.

Casino Bus Trip to Greektown

When: NOVEMBER 2, 2009

Time: 4:00 pm

Meet in the Kroger parking lot

For: BBA Fundraiser

We will be taking a casino bus trip to Greektown Casino on Monday, November 2. We will leave the Kroger parking lot at 4:00 pm, traveling to Greektown Casino and leaving the casino at 10:00 pm. The cost will be \$30, but Greektown will give you back \$20! Tickets are available at the BBA office. Join us for a great fund raising adventure!



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♥ **The Heartbeat of the Community** ♥

BBA Executive Board Meeting Mini-Minutes

MAY 21, 2009

Present: Marty Monroe, Jan Howard, Karen Daggett, Laura Collins, Kelly Stewart, Jerry Barron, Mike Bassinger, Brian Foster, Len Jaffee, Deb Brescol, Pam Norton, Jessica Thompson, Laurie Fulkerson, Meg Smith and Linda Flick.

Absent: Dr. Greg Vogt and Bill Urbanski.

Call the meeting to order 7:04am by President Marty Monroe.

Additions to the agenda: none.

Minutes from last meeting emailed to everyone. Motion to accept Jan Howard, 2nd Karen Daggett, motion carried.

Treasurer's Report: Laura Collins reported that she cleaned up a lot of the balances. Total amount in our accounts amounts to \$97,093.97.

Unfinished Business: *Conflict of interest* - Laura Collins reported on attending conference at Twp. Hall and IRS has not made this a requirement yet and ok to check no at this time.

Credit card payments - No longer on Google. We will be paying a monthly fee of \$20 and 2.5% interest.

Procedure for bids - Looking to get something on our website for items over \$500 being up for bid by our members. Jan said loyalty for long-time members providing services to our organization should be taken into account during this process.

New Business: Len Jaffee mentioned nothing for members at the dinner meeting to read regarding the by-law changes. It was mentioned that these by-law changes had been announced at the previous dinner meeting and were mailed out to each member via our BBA newsletter.

Committee Reports:

Advisory - Jerry Barron thanked Jan Howard for leading the vote of the by-law changes at the May dinner meeting.

Audit - Laurie Fulkerson had nothing to report.

Budget - Laura Collins reported we are \$18,000 under budget and asked each committee to look over each of their committees to see how their numbers look. We still have Trade Fair bills outstanding which will cause this over balance to be reduced.

Casino Night - Jerry Barron reported on Chris Welch approaching him regarding a Texas Hold'em being conducted at Side Lines and offering our organization an opportunity to participate.

Donation Requests - Jessica Thompson reported on Bedford High asking for donation for their senior send off. We will donate \$25 for this event.

Golf Outing - Len Jaffee reported on next week's outing. Still looking for more golfers, hole sponsors and volunteers.

Historical - Karen Daggett had nothing to report.

Road Clean-up - Dr. Greg Vogt not present. Next outing is 7/18 and 9/19.

Scholarship - Jessica Thompson reported on great success in awarding the scholarship winners at the May 14th dinner meeting.

Lunch and Learn - Laura Collins reported this event has been cancelled.

Marketing/Public Relations - Brian

Foster reported on June 20 Summerfest parade. Meet at 5/3rd bank at 9:15am to decorate float.

Directory - Laura Collins reported on offering 10% discount for ads paid by July 1st.

Newsletter - Karen Daggett had nothing to report.

Website - Deb Brescol postponing next meeting for now.

Membership - Kelly Stewart

Nominating - Dr. Greg Vogt

Physical/Human Resources - Bill Urbanski

Program - Jan Howard reported on next dinner meeting being our summer picnic on June 11 at the YMCA. We are able to use their inside facility. Looking to invite volunteers that helped our organization throughout the year. Jan needs four volunteers to help her.

Trade Fair - Jan Howard reported on getting remaining bills taken care of.

Announcements: Next board meeting is June 25 at 7am

Board Retreat - Laura reported on July 23 being our board retreat at the Twp. Hall. More details to follow. To go from 8am to 4pm.

Adjournment: Motion made by Jerry Barron and 2nd by Jan Howard to adjourn. Meeting adjourned at 7:50am.

JUNE 25, 2009

Call the meeting to order - by President Marty Monroe at 7am.

Additions to the agenda - Jerry had info from Tom Glanville to discuss with the board.

Minutes from last meeting - emailed to everyone. Karen made motion to approve and 2nd by Jessica. Motion carried.

Treasurer's Report: Laura provided copies for board review. Total in our checking/savings/building fund is \$89,406.04. Laura also provided a Profit & Loss report from July 2008 through May 2009 for board review. Copies on file.

Unfinished Business: *Audit report* - Laurie Fulkerson not present.

• *Conflict of interest* - Laurie was to get with Jerry and the Advisory committee to discuss the idea of updating our by-laws. No meeting has taken place to date.

• *BBA building* - Mike Bassinger reported on.

• *BBA sign in Lambertville* - placement and business names on sign. Meg Smith reported that Walgreen's does not seem to have an interest. Other businesses along Secor will be contacted for the possibility to put our sign on.

New Business:

• *Storage unit for fixed assets*

• *Bids for Directors & Officers insurance* - policy was awarded to Barron Insurance and Financial Services.

• *Open trustee position* - Discussion ensued regarding our newly elected trustee, Karen Hopkinson, needing to resign due to a new job position. Several names were nominated from the board. After board vote, Tammy Lamb was elected to fill this trustee position.

• *Year in review* - All committee chairpersons reflected on successes and failures over past 12 months and were asked to be prepared for the upcoming board retreat.

Committee Reports:

Advisory - Jerry Barron nothing to report

Audit - Laura Fulkerson not present

Budget - Laura Collins passed out budgets to each committee chair to review and report at next months retreat.

Casino Night - Jerry Barron had nothing to report

Donation Requests - Jessica Thompson had nothing to report

Golf Outing - Len Jaffee reported that the golf outing was a great success. Profit made was \$2,420. Had 69 golfers and 40 hole sponsors.

Historical - Karen Daggett asked for committees to get her photos of their functions for the newsletter.

Road Clean-Up - Dr. Greg Vogt. 2009 Clean-ups - Saturday(s) July 18 & Sept 19 - reported that these go much faster with more volunteers.

Scholarship - Jessica Thompson had nothing to report

Lunch & Learn - Laura Collins stated this program has been cancelled

Marketing/Public Relations - Brian Foster reported on the wonderful turnout for the BBA float in the Summerfest parade

Directory - Laura Collins reported that ads are coming in for this year's Directory.

Newsletter - Karen Daggett reported that more businesses are putting articles in the newsletter

Website - Deb Brescol reported that domain name is due for three years @ \$70. Bill Urbanski thought we had already purchased our domain name. Deb is to check into.

Membership - Kelly Stewart reported on the following new member applications:

- Bedford Goodfellows Club
- Cornerstone Home Builders Inc. - Tim Csurgo & Tim Szozda
- Zaums & Bialecki, PLC - Korleen Bialecki & Peter Zaums

Kelly made the motion, 2nd by Karen to approve. Motion carried.

Kelly also reported that we ended up with 305 members.

Nominating - Dr. Greg Vogt, nothing to report

Physical/Human Resources - Bill Urbanski, nothing to report

Program - Jan Howard reported on having an \$1,800 loss in her program but felt members really liked the \$5 price for dinner and the great speakers we had.

Trade Fair - Jan Howard / Karen Daggett reported a profit from this year's Trade Fair

Announcements:

• Next Board Meeting on Thursday, July 23, 8:00am - Board Retreat immediately following. Board Meeting & Retreat are at Lost Peninsula Marina.

• Kind words about Ted Shinkle who passed away recently were shared amongst members.

Adjourn Meeting: Motion made by Jerry and 2nd by Karen. Meeting adjourned at 8:30am.

EDWARD JONES: FINANCIAL FOCUS

Keep Your Money Working Hard for You

Labor Day is upon us. We honor the contributions of working men and women – in other words, people just like you. Of course, it doesn't have to be Labor Day for you to be aware that you work hard for your money – and you'd like to know that your money is working just as hard for you.

How can you keep your money employed? Consider these suggestions:

- Keep your money working for the future. The financial markets have been through some difficult times over the past two years. As a result, many people pulled money from their investments and stuck it in savings accounts – some of which paid around one percent interest – or Treasury securities – which may have paid even less. While the need to feel “secure” is understandable, it can also be detrimental to long-term financial goals, such as a comfortable retirement. To help achieve these goals, try to own an array of quality investments that are appropriate for your specific objectives, risk tolerance and time horizon.

- Don't interrupt your money while it's working. You want your investments working to help you achieve your long-term goals. But this work can be interrupted by short-term needs, such as expensive car repairs, large doctor's bills or costly new appliances. To avoid dipping into your investments – and thereby reducing their growth potential – to pay for these needs, you'll want to establish an emergency fund containing six to 12 months' worth of living expenses, kept in a liquid account. Also, if you know you're going to need a large amount of money within the next few years – perhaps for college tuition, a wedding or a long vacation – you may

want to remove some of your investments from the ups-and-downs of the financial markets and place the money in vehicles that can protect your principal.

- Have your money work for you – not your creditors. Too much debt – specifically, too much of the wrong types of debt – is both a cause and a consequence of the economic malaise we've experienced. Try to reduce or consolidate your debts. For example, despite all the talk about a “credit freeze,” many reputable lenders are eager to help qualified borrowers refinance their mortgages. And since mortgage rates are still low, a refinance could free up hundreds of dollars per month for you – money that you could put to work investing for your long-term goals.

- Make it easier for your money to work harder. By making these moves, you can help your money work harder for you. For starters, defer enough of your salary into your 401(k) or other employer-sponsored retirement plan to earn the employer's match, if one is offered. Here's another step to consider: Reinvest any dividends you may receive from your investments back into those investments. You probably won't miss the money because you never actually had it in your pocket, and by automatically reinvesting dividends, you'll increase the number of shares you own.

Labor Day can be an enjoyable respite for you – but try not to let your money take a day off.

For more information, contact David Abalos, your Edward Jones financial advisor located at 3508 W. Sterns Road, in Lambertville or call (734) 854-5623.

Bedford Community Foundation Gives Thanks!

The good news is that the past year the Bedford Community has generously supported the Bedford Community Foundation with donations. In this fiscal year, the foundation awarded 62 grants totaling \$37,424.37. Of that total \$13,500 were scholarships, \$12,096.29 medical aid and research, \$6,960.47 community cultural development and \$4,867.61 in youth leadership development.

The Foundation has five new funds: Bedford Environment Project Fund, Dr. Robert & Barbara Layman Scholarship Fund and Dr. Herbert S. Moyer Scholarship Fund, Sumner and Ruth Jones Scholarship Fund and Lulu Pickard Whiting Scholarship Fund. The Bedford Community Foundation board would like to say thank you to our donors and the community for making this possible.

“Think of giving not only as a duty but as a privilege” – John D. Rockefeller

It is during these challenging times that you as members of our community are needed more than ever to provide hope and opportunities for others.

On behalf of the Bedford Community Foundation, the Bedford community will continue to receive our support.

Promote Yourself!

This newsletter is the perfect way to promote you and your business! Please feel free to submit a column or information about your business, yourself, or an upcoming event ... and best of all, it's **FREE!**

To submit information for publication in *Bits & Pieces*, please email to: bedfordbusinessassociation@verizon.net.

Eight Things to Know If You Receive an IRS Notice

Every year, the IRS sends millions of letters and notices to taxpayers. Many taxpayers will receive this correspondence during the late summer and fall. Here are eight things every taxpayer should know about IRS notices – just in case one shows up in your mailbox.

1. Don't panic. Many of these letters can be dealt with simply and painlessly.

2. There are number of reasons the IRS sends notices to taxpayers. The notice may request payment of taxes, notify you of a change to your account or request additional information. The notice you receive normally covers a very specific issue about your account or tax return.

3. Each letter and notice offers specific instructions on what you are asked to do to satisfy the inquiry.

4. If you receive a correction notice, you should review the correspondence and compare it with the information on your return.

5. If you agree with the correction to your account, usually no reply is necessary unless a payment is due.

6. If you do not agree with the correction the IRS made, it is important that you respond as requested. Write to explain why you disagree. Include any documents and information you wish the IRS to consider, along with the bottom tear-off portion of the notice. Mail the information to the IRS address shown in the upper left-hand corner of the notice. Allow at least 30 days for a response.

7. Most correspondence can be

handled without calling or visiting an IRS office. However, if you have questions, call the telephone number in the upper right-hand corner of the notice. Have a copy of your tax return and the correspondence available when you call to help us respond to your inquiry.

8. It's important that you keep copies of any correspondence with your records.

For more information about IRS notices and bills, see Publication 594, The IRS Collection Process. Information about penalties and interest charges is available in Publication 17, Your Federal Income Tax for Individuals. Both publications are available at IRS.gov or by calling 800-TAX-FORM (800-829-3676).

BBA Executive Board Retreat Mini-Minutes

JULY 23, 2009

Welcome – President Laura Collins welcomed the board at 8:15am. We went around the room and introduced ourselves.

Discussed Purpose of the BBA which is to bring together business and professional people who are interested in the promotion, improvement and advancement of the business climate of Bedford Township.

Budget from Prior Year – Full budget from last year was reviewed. Laura stated \$4,000 over budget was put in building fund. Discussion on what to do with this money ensued: Marketing, reduce trade fair booth cost, not charge for dinners, and get more dynamic speakers. It was decided to leave in building fund.

Discussion on:

- We need to utilize website more to promote all of our businesses.

- Correction to contact list was done

- Discussed Committees – Advisory was changed from Jessica Thompson to Past President Marty Monroe per new by-law changes.

- Business Development – newly created committee formed to help new businesses or even long time business owners find answers to common business questions.

- Budget's for committees need to be in to Tammy Lamb by 9/1 for review. Budgets for each committee were attached for review by committee chair.

- Revised by-laws included for review.

- Calendar – looking for dates of all functions to be put on calendar by end of retreat. We will have one calendar for our BBA functions and one calendar for committee meetings.

- Parliamentary Procedure – needs to be carried to meetings by board members and should be reviewed by all to help our meetings run efficiently.

Review Committees:

Advisory: Marty Monroe, Chair – Discussed ideas.

Audit: Tammy Lamb, Chair – Completed by end of July per by-laws. Tammy will have done by executive board meeting in September. All info is kept at our BBA office. Recommended to our Advisory committee to amend having audit done at a different time other than 30 days after fiscal year. Audit information from Laurie Fulkerson was reviewed by all members. Suggestion made to perform actual audit every so many years by an outside firm.

Budget: Tammy Lamb, Chair – Laura has budget on disc and will get to Tammy. Good idea for committees to keep track of what they are spending. Each quarter Tammy will provide getting each committee a report. Any changes to your budget should be brought to board for review.

Donation/Requests: Deb Brescol, Chair – Committee does not really have meetings. They will have a list of normal annual requests. Any new requests should be brought to board for approval. OK to

set committee meeting to review requests prior to board meeting.

Golf Outing: Mike Bassinger, Chair – Discussion regarding when best time of year to have outing. Great move last year moving outing to end of May and on a Friday. Consider moving earlier in May or more mid June. Committee to discuss and bring to board.

Historical: Karen Daggett, Chair – Need to get pictures to Karen of your functions; would help Karen get them in newsletter. Get articles to her on a timelier manner. Send copy to Wendie. Karen would like help sorting past photos out. Will schedule meeting. Talked about getting plaque for deceased members and contest at dinner meeting for members to try to identify someone from years ago.

Road Clean-up: Dr. Greg Vogt, Chair – Had to cancel last clean-up in July, next one in September. Looking for more ideas to get more participation. Give ticket to volunteers so at end of year do a drawing for some type of prize. Greg to come up with some ideas to present to board. Wendy DeBord came up with a Bee idea and many ideas ensued.

Scholarship: Laurie Fulkerson, Chair – Won't be real busy until spring time. Need to ask our general membership if anyone wants to donate a scholarship. Carol Rauch should be recognized for her donations the past three years of donating her own scholarship.

Marketing: Pam Norton, Chair – Meetings to be 1st Thursday of month, 1:15pm to 2:15pm, at BBA office. Some ideas shared were:

- Card holder – Only had six areas for business cards. Better idea is to promote directory to promote everyone. Need better organization on passing out business cards at meetings.

- Set directories out at outlying area businesses.

- Entertainment type booklet idea discussed

- Numbering system on directory for monthly drawing

- Need to promote our website to direct people to look up all our businesses

- Idea to have a gift card format to use at businesses to redeem discounts. People can check out web site or call business for what discounts being offered. Businesses such as insurance could offer a drawing if unable to offer discounts

- Our business advertisements should have the BBA member logo and direct people to the web.

- Would be nice letting people know how many years they have been a member.

- Get a BBA pin when you would reach a certain year of membership

- A sign at different businesses or a major intersection.

- Ask different businesses with a marquee to advertise BBA website

- Look into a possible billboard

- Sept. 12 – Downtown Temperance Day

- Instead of regular business meeting have an outdoor hot dog picnic

- Picnic at Carr Park – roast past president

- Client appreciation hot dog day

- Possible Halloween theme
- Feather party before Thanksgiving – donated turkeys, evening of raffles, to raise items for charity.

- Business bingo idea to do at dinner meeting.

Directory: Jessica Thompson, Chair – Have \$8,000 in ads collected so far. Looking for ideas for front cover.

Newsletter: Karen Daggett, Chair – Need annual calendar put in newsletter ASAP. Need to be stricter with deadline which is 15th of each month. Should be mailed by 1st of month. Discussion to just email newsletter. Those that don't have computers can have mailed to themselves. Want to print up enough to mail to non-member businesses in hope they will want to join.

Website: Wendy DeBord, Chair – PayPal and Google up and running. Coupons were put on web. John Miller is webmaster, get your info to him to have coupon designed. Facebook page promoting our website was discussed and to be pursued by Wendy.

Membership: Linda Flick and Meg Smith, Co-Chairs – Membership application needs to be updated and simplified with new by-law specifications. Committee meetings will be 3rd Tuesday of each month at 7am. Incentive for getting new members to come for a few times before joining. List of businesses brought to board to see which ones OK to contact out of list of 750 names. Box of plaques at office needs to be passed out.

- Discussion ensued on how to get membership applications to board members for review to stop the extra time spent on approving new members. Committee needs to email all board members to review ahead of time.

- Talked about getting a scanner so all info can be emailed to members to be more efficient at our meeting.

Nominating: Meg Smith, Chair – Will be working on an officer slate starting in March. Will ask board first before going to membership on possible names, mass email, newsletter, and at board meetings.

Physical/Human Recourses: Marty Monroe, Chair – To take care of BBA office expenses and looking for possible new building locations.

Program: Jan Howard, Chair

- \$5 dinners went well. Looking into Library for dinner meetings throughout the year so members get used to same place.

- Table top went well at Mt. Carmel
- Make sure speaker has chance to talk without interruptions. Better to have speaker before business meeting

- Picnic inside YMCA did not work well due to poor sound

(Continued on next page)

BBA Executive Board Retreat Mini-Minutes

(Continued)

- Like to get back to Park and roasting past president

- Christmas party looking for possible Hawaii luau theme.

Trade Fair: Laura Collins, Chair – Trade Fair runs pretty smoothly. BBA booth seems to be in a congested area. Food booth for band will be moved this year, should help congestion. Need to do better job of letting people know rules for contest to get ribbons. Should be explained at booth sign up. Can we get Channel 11 morning show? Have more little kids on Sunday. Elvis does great job of bringing in people.

Food Drive: Jerry Barron, Chair – Looking for more help transporting food from stored location to Goodfellow collection area. Was advised to contact youth center in Monroe, Bedford High students, Boy Scouts, etc. Can we store in a trailer and just transport that to collection area?

Legislative: Linda Flick, Chair – To contact Randy Richardville office

Operations: Mike Bassinger, Chair
Business Development: Chair – Eddie Talley

Review with past Presidents:

- Mary Ann McBee – History of Telethons; was started by BBA to get the Bedford Foundation going. Dinner meetings were well attended and had wonderful speakers. Most meetings were at Senior Center with different caterers. County maps were put out and very popular. Jerry Wing started Trade Fair in 1986 with goal of 50 businesses, they had 100.

- Meg Smith – had a tri-fold-like Monopoly board of Bedford businesses. Would meet at local banks. Suggested an Oktober-fest would be a great BBA function. BBA is known for helping the community out.

- Karen Daggett – made many great friendships and developed customers. If someone was in need people would respond. People could always count on us. Had a lot of fun times. Parade was much bigger than it is today.

- Linda Flick – Monroe Chamber would always ask how BBA was so successful in getting members involved. Non-selfish members doing whatever needed to be successful. Looked at the big picture. Hurricane Andrew came in and everyone pitched in to make successful. Members had total trust with each other.

- Marty Monroe – Wish she had more time to have carried out more of her ideas for marketing and getting more businesses to get involved to make the BBA better.

Plan one, two and three year goals – Decided to table until August board meeting

Set calendar – To have set by August board meeting but need to get to Wendie by 8/15

Discuss new budget – Will do at August board meeting

Respectfully submitted,
Jerry Barron, *Secretary*

How to Start a Healthy Walking Program

Submitted by Heartland Rehabilitation Services

As the school year is starting and everyone is settling back into a typical routine now is a good time to start a healthy exercise routine as well. During these economic times, walking is a great, free way to exercise. However, if you have never exercised before where do you start? What will you need? How do you get the most from your exercise? We at Heartland Rehabilitation want to help you and your family start a walking program. Below are a few tips that can get you headed in the right direction.

TIPS TO GET YOU STARTED

- Check with your physician before starting this or any other exercise program.

- Set your expectations reasonably – if you have been sedentary for a long period of time, you will want to start slow and go only a short distance to begin with.

- Find a good place to walk. You may be able to walk around your neighborhood but if not then you may want to look at possibly walking on a local school's track, walking through a park or walking at the mall.

- Pick an easy walk first – Make sure that no matter how far you get from your starting point that you are able to return there as well.

WHAT YOU WILL NEED BEFORE YOU START

- A water bottle – Drink water during walks whether you feel thirsty or not. This applies to both cold and warm weather walks.

- Good, comfortable walking shoes or sneakers and thick socks. You may get

blisters if you wear thin socks.

- A cell phone for emergencies.
- A whistle to call for immediate help if you run into trouble.
- A hat and sunblock.
- An mp3 or cd player so you can listen to music or books on tape while you are walking (just be sure to keep the volume low enough to hear what is going on around you)

HOW TO GET THE MAXIMUM BENEFIT FROM YOUR WALK

- Swing your arms as you walk.
- Walk with good posture. Stand completely straight, put your shoulders back, and take long strides.

- Do not carry weights as you walk. This extra weight can throw your gait out of balance.

- Work on slowly increasing your distance, speed and difficulty.

- Walk with a buddy if you can. This is good from a safety standpoint and is a lot more fun!

- Listen to your body. If you are out of breath, start to feel tired, or have pain while walking – stop and take a break. This is your body's way of telling you that you are overdoing it.

Heartland Rehabilitation has seven locations in the Bedford and Toledo areas with knowledgeable staff to assist with your physical and occupational therapy needs.

If you have questions about how physical and occupational therapy can benefit you please call Heartland Rehabilitation at Bedford, (734) 856-6737, Courtney Meyer at (419) 944-9414 or e-mail cmeyer@hcr-manorcare.com.

Windhaven announces stimulus package!

Windhaven Eldercare is proud to announce our stimulus package! We are guaranteeing no price increase until our resident's second anniversary. This offer is valid until December 31, 2009 for any new residents. This is a savings of approximately \$2,000 the second year of residency.

This program is only one of several unique to Windhaven. We also offer our Honor and Pride Program – Windhaven's way of saying thank you to those who served our country. The freedoms we often take for granted is a direct result of the sacrifices our service men and women made for each and every American. We are also proud to be a Veterans 1st community. Seventy percent of our residents receive this tax-free benefit every month. There is also a benefit for surviving spouses. This amounts to \$1,644 per month for veterans who served during war time. We work closely with

Beacon Associates to assure the paperwork required is submitted properly. There is no charge for this service.

Windhaven's staffing ratio far exceeds state requirements. The ratio in our dementia care unit is one to four. We have three separate buildings to service our residents' needs. All are single-level. We offer assisted living, dementia care and a third building that offers a higher level of care. Our prices are all-inclusive.

We are family-owned and operated. The sense of family prevails from the moment you walk through the doors. The meals are cooked from scratch and diabetic friendly. Dailey activities are provided and 24-hour supervision along with respite and day care is offered. The management team has over 60 years of combined service.

For more information or a tour, call Cynthia McIlvain at (734) 847-4096.

Employee vs. Independent Contractor – Ten Tips for Business Owners

If you are a small business owner, whether you hire people as independent contractors or as employees will impact how much taxes you pay and the amount of taxes you withhold from their paychecks. Additionally, it will affect how much additional cost your business must bear, what documents and information they must provide to you, and what tax documents you must give to them.

Here are the top ten things every business owner should know about hiring people as independent contractors versus hiring them as employees.

1. Three characteristics are used by the IRS to determine the relationship between businesses and workers: Behavioral Control, Financial Control, and the Type of Relationship.

2. Behavioral Control covers facts that show whether the business has a right to direct or control how the work is done through instructions, training or other means.

3. Financial Control covers facts that show whether the business has a right to direct or control the financial and business aspects of the worker's job.

Asleep at the wheel?

You say you don't drive for long hours at a time and you're rarely behind the wheel in the middle of the night. So falling sleep at the wheel can't happen to you. Wrong. If you think about it, you'll have to admit there have been times when you were drowsy while driving your car or truck. Though you didn't realize it at the time, your brain was shutting down. You were becoming as impaired as if you were drunk, say doctors at the University of Minnesota.

There are two sleepy periods in each 24 hours. The first is between midnight and 6 a.m. The second is from early to mid-afternoon. You might blame what you had for lunch for the sleepiness, but your biological clock is responsible.

Doctors at Washington State University's Sleep and Performance Research Center say these signs indicate that you are too tired to drive.

- Continually yawning.
- You are irritable and uncomfortable. Your mind wanders and you have disconnected thoughts.
- You can't remember driving the last few miles. Your driving becomes sloppy and you may hit rumble strips on the side of the road. Opening the windows, turning up the radio or stopping to stretch won't keep you awake.

The AAA Foundation for Traffic Safety recommends stopping for a caffeinated drink if you feel sleepy. Then, nap for 20 minutes while you wait for the caffeine to take effect.

4. The Type of Relationship factor relates to how the workers and the business owner perceive their relationship.

5. If you have the right to control or direct not only what is to be done, but also how it is to be done, then your workers are most likely employees.

6. If you can direct or control only the result of the work done – and not the means and methods of accomplishing the result – then your workers are probably independent contractors.

7. Employers who misclassify workers as independent contractors can end up with substantial tax bills. Additionally, they can face penalties for failing to pay employment taxes and for failing to file required tax forms.

8. Workers can avoid higher tax bills and lost benefits if they know their proper status.

Ten Tips for Taxpayers Making Charitable Donations

Every year, millions of taxpayers itemize their deductions on their federal tax return. One of the most common itemized deductions is a donation made to a charitable organization.

Here are the top ten things the IRS wants every taxpayer to know before deducting charitable donations.

1. Charitable contributions must be made to qualified organizations to be deductible. You can ask any organization whether it is a qualified organization and most will be able to tell you. You can also check IRS Publication 78, which lists most qualified organizations. IRS Publication 78 is available at IRS.gov.

2. Charitable contributions are deductible only if you itemize deductions using Form 1040, Schedule A.

3. You generally can deduct your cash contributions and the fair market value of most property you donate to a qualified organization. Special rules apply to several types of donated property, including clothing or household items, cars and boats.

4. If your contribution entitles you to receive merchandise, goods, or services in return – such as admission to a charity banquet or sporting event – you can deduct only the amount that exceeds the fair market value of the benefit received.

5. Be sure to keep good records of any contribution you make, regardless of the amount. For any contribution made in cash, you must maintain a record of the contribution such as a bank record – including a cancelled check or a bank or credit card statement – a written record from the charity containing the date and amount of the contribution and

9. Both employers and workers can ask the IRS to make a determination on whether a specific individual is an independent contractor or an employee by filing a Form SS-8 – Determination of Worker Status for Purposes of Federal Employment Taxes and Income Tax Withholding – with the IRS.

10. You can learn more about the critical determination of a worker's status as an Independent Contractor or Employee at IRS.gov by selecting the Small Business link. Additional resources include IRS Publication 15-A, Employer's Supplemental Tax Guide, Publication 1779, Independent Contractor or Employee, and Publication 1976, Do You Qualify for Relief under Section 530? These publications and Form SS-8 are available on the IRS Web site or by calling the IRS at 800-829-3676 (800-TAX-FORM).

the donor's name, or a payroll deduction record.

6. Only contributions actually made during the tax year are deductible. For example, if you pledged \$500 in September but paid the charity only \$200 by Dec. 31, your deduction would be \$200.

7. Include credit card charges and payments by check in the year they are given to the charity, even though you may not pay the credit card bill or have your bank account debited until the next year.

8. For any contribution of \$250 or more, you must have written acknowledgment from the organization to substantiate your donation. This written proof must include the amount of cash and a description of any property you contributed, and whether the organization provided any goods or services in exchange for the gift.

9. To deduct charitable contributions of items valued at \$500 or more you must complete a Form 8283, Noncash Charitable Contributions, and attach the form to your return.

10. An appraisal generally must be obtained if you claim a deduction for a contribution of noncash property worth more than \$5,000. In that case, you must also fill out Section B of Form 8283 and attach the form to your return.

For more information see IRS Publication 526, Charitable Contributions, and for information on determining value, refer to Publication 561, Determining the Value of Donated Property. These publications are available on the IRS Web site, IRS.gov or by calling 800-TAX-FORM (800-829-3676).

TAX TIPS

FROM COLLINS & ASSOCIATES ACCOUNTING & TAX SERVICE

SBA Offers Short-Term Assistance to Struggling Businesses

The U. S. Small Business Administration (SBA) announced a new loan program as part of the American Recovery & Reinvestment Act of 2009, America's Recovery Capital (ARC), is geared specifically toward small businesses in distress. This program was launched on June 15, 2009 and will continue for as long as funding is available or until September 30, 2010, whichever comes first.

These ARC loans are available to established, viable, for-profit small businesses that need short-term assistance to make principal and interest payments on existing qualifying debt. The loans are intended to help small business ride out the current uncertain economic times and return to profitability.

With no fees associated with them, the loans are interest-free to the borrower and 100 percent guaranteed by the SBA. The maximum amount of the loan is \$35,000 and will be disbursed within six

months after approval. Businesses can use the funds for payments of principal and interest for existing, qualifying small business debt, including mortgages, term and revolving lines of credit, capital leases, credit card obligations, and notes payable to vendors, suppliers, and utility companies.

Businesses will not have to make payments on the loan until one year after the final disbursement. The loan principal will be paid off over a five-year period. These loans are made by commercial lenders and not the SBA directly.

This program is designed to help viable small businesses continue to grow and thrive and maintain and/or create new jobs across the country.

For more information concerning additional details of the ARC loan please contact Laura Collins at (734) 854-2926, or visit our website at www.collinsaccountingandtax.com.

St. Joseph School Students Eligible for Toledo Catholic High School Athletics

Because of a change in Toledo Diocese athletic guidelines made several years ago, St. Joseph Catholic School students are eligible to play sports for all Toledo Catholic High Schools. The clarification by the Ohio High School Athletic Association to the Catholic Youth and School Services states that students who attend St. Joseph Catholic School consecutively from grade 4 through grade 8 are eligible for interscholastic athletic competition in any of the six high schools located within Metro-Toledo.

Athletic programs offered at St. Joseph School include soccer, basketball, baseball, softball, volleyball, cheerleading, and a running club. The 20-acre campus offers an extensive interior and

exterior sports complex. The indoor facilities include a regulation-size gym, locker rooms, new scoreboards, additional practice basketball nets, new volleyball apparatus, and access to the kitchen for concession stands. Outdoor facilities include tiled baseball, softball, and soccer fields, new scoreboards, dugouts, concession stand with electricity, and ample parking for visitors, sports teams, and tournaments.

St. Joseph School is excited about the ability to further support the spiritual, educational, and extracurricular needs of its students. The school is located at 2238 Manhattan St., in Erie. For more information, call the school at (734) 848-6985 or Google: St Joes Erie Michigan.

Bedford Business Association EXECUTIVE BOARD

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 Norb Abel, *Olde Schoolhouse Commons*
 Linda Flick-Lazaris, *Flick's Package Liquor*
 Mary Ann McBee, *State Farm Insurance*
 Patricia Vozobule
 † Dick Oswald, *Lambertville True Value*
 Meg Smith, *Bedford Twp. Deputy Supervisor*
 David Frechette, Al Jordan
 Hazel Koenig, Dr. Joseph Gloriosio

PURPOSE

The purpose of this Association shall be to bring together business and professional people of good will, who are interested in the promotion, improvement and advancement of the business climate of Bedford Township.

Check out our website at: www.bba.org

WILLIAM G. URBANSKI
 Owner/Manager

Bedford Funeral Chapel

8300 Lewis Avenue
 P.O. Box 343
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