



P.O. Box 293  
8204 Secor Road  
Lambertville, MI 48144  
(734) 850-2200  
(734) 850-2201 Fax  
[b.b.a@bex.net](mailto:b.b.a@bex.net)  
[www.bba.org](http://www.bba.org)

## Bits & Pieces

• AROUND OUR TOWNSHIP •

JUNE 2011



*DON'T MISS BBA's 21st ANNUAL*

# Year-End Picnic

*in conjunction with the annual BBA*

## Golf Outing

**FRIDAY, JUNE 24th**  
**Bedford Hills Golf Pavillion**



Picnic activities begin @ 5 p.m.

- Putt Putt for kids • Driving range for adults
- 50/50 Raffle & Door Prizes

Food served in Pavillion around 6 p.m.

*(PICNIC STYLE)*

Awards for Golf Outing to follow

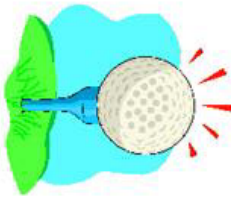
Adults: \$5 Kids: Free!

*Please RSVP to [b.b.a@bex.net](mailto:b.b.a@bex.net)  
or (734) 850-2200*

*Come join in as we celebrate  
another year of successful events!*



*Fun for the  
Whole Family!*



We want to have a Team!

\$65 Each Golfer  
(Includes golf, cart & dinner)

TEAM NAME

\_\_\_\_\_

GOLFERS

1. Team Captain \_\_\_\_\_

Address \_\_\_\_\_

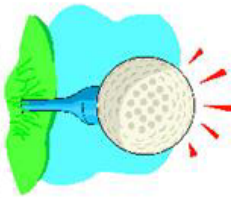
\_\_\_\_\_

Phone

1.	
2.	
3.	
4.	



DONT HAVE A COMPLETE FOURSOME?  
Call us and we will put one together for you!



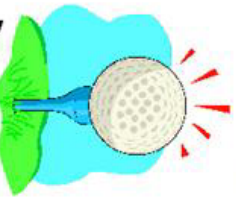
We want to Sponsor a Hole!

Get your business noticed on our die cut golf ball sign!  
No extra charge!

BUSINESS NAME

\$60 - BBA will make sign

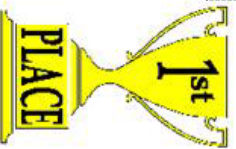
One Line Max • Sorry, no logo!



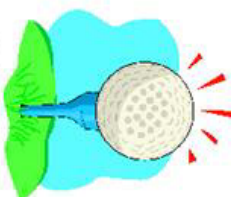
We want to Donate Items for the Raffle!

LIST OF ITEMS

1.	
2.	
3.	
4.	



Be the one to proudly display the BBA GOLF OUTTING 1st Place Traveling Trophy!



We want to Volunteer to Help!

Volunteers are needed for the 50/50 Raffle  
• Registration • Dinner Check-In  
• Hot Dog Cart • Door Prizes • and

VOLUNTEER NAMES

1. Name \_\_\_\_\_

Phone \_\_\_\_\_

2. Name \_\_\_\_\_

Phone \_\_\_\_\_

3. Name \_\_\_\_\_

Phone \_\_\_\_\_

Add Up Your Score!

GOLFERS @ \$65 Each \_\_\_\_\_

(Includes Golf & Dinner)

HOLE SPONSORSHIPS \_\_\_\_\_

@ \$60 Each

(Sign supplied by BBA)

CASH DONATION \_\_\_\_\_

(Thank you!)

TOTAL ENCLOSED \_\_\_\_\_

Make Checks Payable to:  
Bedford Business Association  
P.O. Box 293, 8204 Secor Road  
Lambertville, MI 48144

APPLICATIONS DUE BY JUNE 15th

For questions or additional information, call:  
BBA Office • 734-850-2200

## President's Message



As we finalize our fiscal year for the Bedford Business Association, it is with a celebration (the annual year-end picnic) that cumulates several things that have occurred this year. The executive board has had a lot of tough decisions to make this year. They have carried the vision of this organization through to the purchase of a permanent location for us. We all know how hard it is to have long-range plans come to fruition in our own lives, let alone an organization that is continually electing different members to the board every year. That says a lot about our organization. That says a lot about YOU, its members!

Our annual year end picnic will be held this year on Friday, June 24, in conjunction with our annual golf outing. This picnic is a time for all of us to get together and celebrate our accomplishments of the year – and we have had a lot of those this year! It is a time to honor all those that have volunteered their time and energy to make all of our projects successful. It is amazing that so many members are so willing to donate their time for the good of our organization.

I want to thank all the executive board members this year: Jan, Karen, Linda, Meg, Brett, Erik, Len, Wendy, Tammy, Greg, Laurie, George and Gail, that have given so freely of their time. Whether it be to get up early once a month for our board meetings, or to attend all the special meetings that I called during the holidays last year in anticipation of the purchase of our office building. Whenever I called and asked they have always been there and they are always willing to help in any way that they can.

I also want to thank all the people and all the businesses that have donated their time, their energy, their space, their expertise, and/or their first-born sons/daughters to our organization throughout the years.

This is what is so important to this organization. This is why this organization has continued to grow even when the economy in Michigan has faltered over the past five years or so. It is not just one person, it is a combination of all of you that have given so much that have allowed this organization to continue to grow and grow. This vision has not stopped since I joined the organization a long time ago. Well, it has changed slightly, it has gotten bigger and stronger since then. Well, I think it has always been there, I just never looked before.

So sit back and take a look and in the upcoming year, please get involved. See you at the annual picnic on Friday, June 24!

Buy Bedford Always,  
Laura Collins

## Can You Spare a Prize for a Busy Bee?



The "Best Day Ever" will take place this year at Bedford Hills Golf Course on Thursday, June 24. First, the BBA Golf Tournament tees off at 1 p.m. and then around 6 p.m. the BBA Annual Picnic will take place. Besides good food and camaraderie, this is also the time for all our "Busy Bees" to cash in the tokens they've collected all year for raffle tickets!

We would love to have members donate a prize for another member to win. It can be something related to your business, a new item, or even an item you've had around your home that is useful, fun, or just way cool. We'll put all items on display and then members can drop a raffle ticket in the container next to the item they would love to take home.

This is a very fun event but it's **DOUBLE** the fun when we have lots of prizes to choose from! Your raffle item can be dropped off at the BBA office, Lambertville Orthodontics, or Dr. Greg Vogt's office. Call Wendy at (419) 349-7155 or e-mail her at [wendy@perfectbraces.com](mailto:wendy@perfectbraces.com) if you have any questions. Remember, the more prizes, the more winners – but more importantly – the more **FUN!**

## May's Door Prize Donors & Winners!

Thank you to the following businesses who donated door prizes for BBA's May dinner meeting:

**Bedford Senior Center**  
**Kickin Mule Car Wash**  
**Lambertville Orthodontics**  
**Stanford Allen Chevrolet Cadillac**

The winners of the door prizes were:

Dr. Greg Vogt	Ron Hurley
George Thompson	Paul Livernois
Michelle Rice	Shannon Sanford
Dona Folk	Chris Zak
Meg Smith	Mary Glover-Booher
Jennifer Ludwig	Dave Abalos
Sandy Kosmyna	

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*Bedford Township*

*Celebrating 175 Years!*

## **BBA'S NEW OFFICE**

### **GRAND OPENING/OPEN HOUSE**

**Wednesday, July 6 • 4-8 p.m.**

**Ribbon Cutting • 6 p.m.**

*With Past Presidents & Officials*

**8204 Secor Rd. • Corner of Secor & Dean  
Lambertville**

***OPEN TO THE PUBLIC MAKE PLANS NOW TO ATTEND!***

- Free Hot Dogs, Chips & Pop
- Apple Pie Baking Contest
- Tours of the New Office Building & Much More!
- Games for the Kids
- Cake Walk

***WE NEED VOLUNTEERS  
TO HELP WITH THIS EVENT!***

**Please contact George Thompson at**

**[thompsongeorge525@gmail.com](mailto:thompsongeorge525@gmail.com)**

## Secretary Position Available at BBA Office

It is with deepest regret that I need to inform everyone that our secretary, Wendie Miller, has taken a position with another company. We have been very fortunate to have had her keeping us all on track for the past five years. We will miss her organizational skills and her pleasant demeanor. Thanks Wendie for all your years of service to our organization, you will be missed by everyone!

Even though Wendie's last day with us was May 31, she has volunteered to stay on and work a few hours a week until we can find a replacement. If anyone knows of a person who could fill this position, please ask them to send their resume to P. O. Box 293, Lambertville, MI 48144 by June 30.

The person that we are seeking for this position should have the following skills:

- Courteous telephone skills – represents BBA to the public
- Attention to detail and accuracy
- Ability to communicate – interpersonal skills
- Aptitude for organizing tasks, managing time and prioritizing projects
- Computer experience (Microsoft Word, Excel and Quickbooks)
- Confidentiality
- Ability to work alone in a small office as well as a member of the "team"

## Vintage Baseball Players Wanted!

This year Bedford Township will be celebrating its 175th anniversary and Vintage Baseball will be a part of the celebration.

Eighteen baseball players are needed to play with both men and women welcome to register to play. The game will be held on Thursday, July 7 at the Bedford Township Hall, located at 8100 Jackman Rd., in Temperance.

Practice and a review of the rules will be at 6 p.m. followed by the game at 6:30 p.m.

To register, contact Shannon Sanford

## GRAND OPENING/OPEN HOUSE Wednesday, July 6 • 4-8 p.m. Ribbon Cutting • 6 p.m.

We will be holding a grand opening for BBA's new office building located at 8204 Secor Rd., in Lambertville, on Wednesday, July 6, from 4 to 8 p.m. This open house, which

will be open to all BBA members and the public, will be in conjunction with Bedford Township's celebration of its 175th anniversary! We are hoping that all the past presidents of our organization, past members, state officials and all current members will attend this special event.

We will be serving hot dogs, chips and pop throughout the day. There will also be games for the kids, perhaps a dunk tank (we will need volunteers to sit in this), popcorn, an apple pie baking contest, a cake walk, tours through the new office building, and numerous other activities.

Our grand opening ribbon cutting ceremony will be held at 6 p.m. We are inviting everyone to attend, along with their families and friends.

We are in need of volunteers for this day. If you have some time and would like to help, please contact George Thompson, chairperson of this event, at [thompsongeorge525@gmail.com](mailto:thompsongeorge525@gmail.com) or call the BBA office at (734) 850-2200.

Hope to see all of you there!

at (419) 345-3505.



## Looking for Speakers

As we take a break from dinner meeting during the summer, we will need to plan our speakers for next year's meetings. We try to get interesting speakers that are not only educational for our businesses but we also need speakers that would be informative about anything that is going on in the community or the surrounding areas.

If you have a topic you want to see highlighted, please email us your thoughts and ideas. If you know anyone who would be interested in speaking at one of our meetings, please contact us! You can mail, call, or email us your suggestions. We look forward to hearing

from you!

## Spring Arbor to Host Open House and Student/Alumni Appreciation Day

The Faculty and Staff of Spring Arbor University – Metro Toledo would like to invite you and your family to an Open House on Saturday, July 23, from 11 a.m.-2 p.m. Please come and enjoy a family-friendly event to celebrate current students and alumni and learn more about fast-track associate, bachelor, and master degree programs.

There will be plenty of food, raffles, and fun – including a moonwalk for the kids! Spring Arbor University–Metro Toledo is located at 7495 Secor Rd. in Lambertville.

For more information, please call (734) 854-6100 or visit the website at



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Lambertville, Michigan 48144

(734) 856-4586





# Introducing our 2011 scholarship winners!

The Bedford Business Association recently awarded four scholarships at their May dinner meeting. Recipients are all residents of Bedford Township graduating this year with a minimum GPA of 2.5 with plans to attend college in the fall or continue their pursuit of higher education. All scholarship applications had names and addresses removed so selection could be based solely on the information submitted detailing their course of studies, extracurricular activities, work and volunteer experience, and their personal essay.

Receiving a \$500 scholarship, Katherine Lorenz of Temperance is currently a junior at Central Michigan University with a GPA of 3.55. She is majoring in Criminal Justice with minors in Psychology and Substance Abuse Education and Prevention. She also received a \$2,000 scholarship per school year for four years from the CMV Board of Trustees Academic Honors Award.

In addition to working as a central caller for Alumni Relations for the Central Michigan University, Lorenz volunteered as a team co-captain for the Relay for Life and also as a Volunteer Probation Officer for Juvenile Justice in Isabella County.

Her extracurricular activities include being an executive board member of Golden Key International Honor Society and a research assistant for CMV Criminal Justice/Sociology Department.

The three years spent at Central Michigan University has broadened her horizons enough to see that the Bedford community wasn't stifling as she once

thought, but nurturing. Lorenz intends to apply for a graduate program next year.

Jenna Vandeputte of Temperance also received a \$500 scholarship as she pursues her dream of combining her love of science with her love of healthy eating in an effort to help people lead healthier lives. She is involved with DECA and served as the president this year, Relay for Life, and as a student athletic trainer while carrying a GPA of 3.7 at Bedford High School.

Vandeputte plans on attending Michigan State University in the fall with a major in Nutritional Science. Her long term goal is to help people learn how to make healthy food choices and is especially passionate about fighting the obesity epidemic in children.

Brittany Miller, also of Temperance, and a Bedford High School senior with a 3.4 PA received a \$500 scholarship. She is a member of the National Honor Society, Student Council president, a member of the Principal Advisory Committee and also Link Crew.

Serving as a student representative on the YMCA Board, the Bedford Board of Education, and also being awarded a Certificate of Excellence for Project Outreach Student Leadership has given her a firm foundation for pursuing her major in political science next year at Central Michigan University.

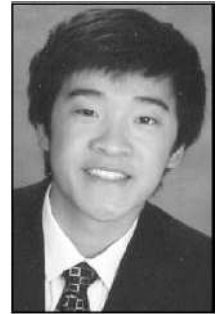
Miller excels at juggling homework from both Bedford High School and Monroe Community College, working for the Stretten family, tutoring, and making time for all her other school activities. She is planning on attending Central Michigan University to major in Political Science.

Jesse Chen, from Lambertville is a member of the National Honor Society, the Business Professionals of America and serves on the Principal Advisory Committee, the Substance Abuse Awareness Committee, the Literary Guild, and the newspaper staff. He maintains a GPA of 3.842 while also tutoring students during his years at Bedford High School in Physics, Health, Algebra 1 and Geometry.

He participated in many volunteer events his senior year ranging from bake sales to book fairs. He also participated in the Bedford Trade Fair by helping out with the Veteran Recognition booth the last two years.

Chen will attend the University of Michigan and major in Cell and Molecular Biology. Receiving the \$500 scholarship will help facilitate his dream of one day becoming a physician who contributes to finding a cure for cancer.

The Bedford Township business community takes great pride in the talented and ambitious youth we honor each year and sponsor a golf outing in the late spring/early summer to support the Scholarship Fund. The 20th annual Golf Outing is being held this year on Friday, June 24 at Bedford Hills Golf Club to fund 2012 recipients.



## Congratulations to all the Graduates of 2011!



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## ***Congratulations to the Michigan Week Award Winners!***

Congratulations go out to several BBA members who were Michigan Week Award winners. Wendy DeBord from Lambertville Orthodontics and Dr. Greg Vogt from Foot & Ankle Specialists were both recipients of the Michigan Minute Award for their outstanding contributions to the community.

Dianna Caza, from Windhaven Eldercare Center, was the recipient of the Golden Heart Award. Citizens who receive this award not only go a greater distance to make life just a little easier, they tackle even bigger gaps in the system and try to fill those too.

Thomas Townsend, who will be a junior at Bedford High School, received the Youth Award. He is the son of Greg and Beth Townsend and the grandson of Tom and Flossie Townsend.

We would also like to congratulate Rebecca Regnier of Mule Muscle who received the Volunteer Leadership Award for all the work she did in getting everyone involved in voting for the new weight room at the Bedford High School.

The recipients were honored at an Awards Ceremony on May 26 at LaRoy's Hall.

Bedford residents receiving Michigan Week Awards are, L to R, front row: Lauren Geddis, Maddie Hews, Wendy DeBord, Nicole Pinage. Back row: Cynthia McIlwain (accepting for Dianna Caza), Greg Vogt, Thomas Townsend, Rebecca Regnier, Robin Holst and Roxann Satkowski.

**ATTENTION  
BBA Board Members!**

**BOARD  
MEETING/  
RETREAT**

*Planning Session for Next  
Year's Goals & Activities*

**THURS., JULY 28th**

**7:30 a.m. - 3 p.m.**

**BBA OFFICE**

**8204 Secor Rd., Lambertville**

**Breakfast & Lunch Provided**

*If any BBA members have any  
suggestions or concerns that you  
would like discussed at the retreat,  
email them to Laura Collins at*

[laura@collinsaccountingandtax.com](mailto:laura@collinsaccountingandtax.com)



## **Hurry! Time is Running Out to Register for the BBA Golf Outing!**

*JOIN THE FUN AT THE 20th ANNUAL*

**Bedford Business Association Golf Outing**

**FRIDAY, JUNE 24th, 2011**

BEDFORD HILLS GOLF CLUB • 6400 Jackman Rd. • Temperance, MI

Check-in time is 12 noon / Shotgun Start is at 1 p.m.

4-Person Scrambles

\$65 per person (includes golf, cart, lunch at turn & dinner)

Hole-in-One prize on one of the holes is a 2011 Camaro Coupe SS!

Special Prizes for Hole-in-One on Par 3 Holes;

Longest Drive & Closest to Pin (Prizes awarded after dinner)

Door Prizes!

Please feel free to donate items for door prizes & drawings,  
sponsor a hole or volunteer to help out at the outing.

For more information call Erik Stein, (734) 847-9660

or the BBA office, (734) 850-2200

*Proceeds benefit the BBA Scholarship Fund*



# St. Joseph Student Finishes Ninth in State Competition

St. Joseph Catholic School student Bailee Burgard earned ninth place in the State of Michigan's National Geographic Competition held on April 1 at Western Michigan University. This is the sixth year that the school has had a student qualify for the state competition.

The competition begins with an annual Geography Bee held at St. Joseph School for students in grades 5 through 8. Social studies teacher Christie Knapp prepares students throughout the school year with repeated exposure to maps, atlases, and pictures which give the students a visual representation of the world around them. Knapp teaches the students how to use the National Geographic Society website to play geography games, as well as other sites that expand their geographic knowledge. Students are given packets of information which assists them in preparing for the school bee months in advance. During preliminary rounds of the school bee, students who finish in the

top ten, along with other students that choose to do so, take geography classes during their lunch and recess. These classes focus on historical and present geography, landforms, waterways, economical geography, political geography, and many other aspects of geography.

After winning the school level of the competition, Bailee took a geography test created by the National Geographic Society to see if she could qualify to compete at the state level. The students that make it to the state level (the top 100 in their state) represent the top <1% of all the students that begin the competition at the school level. Bailee received the news that she had qualified to compete in the state competition. At the state competition, Bailee was one of 108 participants from over 700 schools.

After the first round of questions, Bailee had advanced to the top ten with a perfect score. Bailee was one of only six students to make it through the nine

preliminary rounds of the competitions without missing any answers. This automatically advanced her to the top ten competition.

Bailee placed ninth in the state competition. This is her first year to win the school level of the competition. She is currently a sixth grader and is eligible to compete in the school level of the competition two more years.

St. Joseph Catholic School is now accepting fall registrations for students in Preschool through Grade 8 and is located at 2238 Manhattan St., Erie, MI 48133.

For more information, call (734) 848-6985 or visit [www.StJosephErie.com](http://www.StJosephErie.com).

## *BCF provides funds to Bedford Heart Heroes to purchase additional AED*

Bedford Heart Heroes have one additional automated external defibrillator (AED) to place in the community thanks to the Bedford Community Foundation (BCF). With the \$1,500 in community funds from the Foundation, Bedford Heart Heroes is closer to their goal to raise \$20,000 to purchase, place and maintain 10 AEDs in Bedford Township.

The goal was set after an AED saved the life of a Bedford High School football player in July 2010. Early access to CPR and AED use within the first three to five minutes of a sudden cardiac arrest incident can increase the survival rate by as much as 50%, according to the American Heart Association.

In addition to raising funds to purchase AEDs, Bedford Heart Heroes want to make sure all coaches are certified in CPR and AED use. So far, 37 coaches and athletic personnel from the Bedford area have been trained in CPR and AED use.

You can become a Bedford Heart Hero and give Bedford Township residents the power to save lives with AEDs by making a tax-deductible donation to the Bedford Community Foundation (write "AED" on your check), P.O. Box 54, Lambertville, MI 48144.

For more information on the group, contact Roxann Satkowski, district nurse at Bedford Public Schools, at (734) 850-6288, or email her at [roxann.satkowski@bedford.k12.mi.us](mailto:roxann.satkowski@bedford.k12.mi.us).

## Sheroian Associates Chronicles Dane's Log Cabin Adventure *Unusual story identified as unique marketing opportunity for WoodHaven Log & Lumber*

Sheroian Associates, an integrated marketing communications firm, has been working on brand strategy and marketing for northern Michigan-based WoodHaven Log & Lumber for seven years. But when client Rick Bills casually mentioned an out-of-the-ordinary customer, Sheroian saw an opportunity to share the WoodHaven story—not through typical avenues using photography of beautiful log homes and poetic waxing about rustic timbers – but through humor and the viral potential of the internet.

WoodHaven Log & Lumber produces and markets log siding for residential and commercial applications. Sheroian Associates developed the company's visual identity, Web site and other marketing tools capitalizing on the company's reputation for quality and integrity, coining the theme, "True to the Grain," which is used throughout WoodHaven's marketing elements.

"The idea for a viral video came out of a conversation with Rick," said account supervisor Gary Lyp, a partner at Sheroian. "He told us about a customer who found WoodHaven on the internet and came all the way from Denmark to inspect and purchase the products. We thought that was a story worth sharing."

So Sheroian's creative team went into action and crafted a humorous narrative retelling the story through animation.

The result is "Log Siding: A Log Home Among Castles" – a 2-1/2 minute animated video created specifically for YouTube. The video is peppered with comedic moments but still conveys a few key marketing messages. [http://www.youtube.com/watch?v=2lmTdvvB\\_0o](http://www.youtube.com/watch?v=2lmTdvvB_0o)

"This fits right into WoodHaven's brand strategy," says Lyp. "Choosing log siding for a home is a very personal process. WoodHaven is a friendly, folksy company and they build strong personal relationships with their customers: enough to cross an ocean for just the right products."

Sheroian Associates Inc. is a full-service integrated marketing communications firm. Founded in 1990, the agency serves a growing list of business-to-business, business-to-consumer and non-profit clients throughout the Midwest. The firm specializes in marketing and public relations thru strategic implementation of traditional, new and social media.

# BBA General Dinner Meeting Mini-Minutes

APRIL 14, 2011

Meeting called to order at 7:15 p.m. Pledged allegiance to the flag. Thanked Howard's Meats for dinner and the Bedford Library for the accommodations.

Meg Smith and Tammy Lamb went over some of the plans that were being made for Bedford's 175th anniversary celebration the week of July 5-9. Events include a bed race, garden tours, driving historical house tours, culminating in a fireworks celebration Saturday night.

Introduced new members: Guest – Vince DiPonti, Temperance Action Committee.

Members and guests introduced themselves.

## Give Your Grandchildren the Gift of Life

By Mary Ann McBee  
State Farm® Agent

When you are trying to choose just the right gift for your grandchildren, you can have a tough time sifting through the newest trends and fads. Last week it was this pop star, next week it may be a new cartoon character. On top of that, you don't want to get something that won't last 10 minutes out of the package. One gift that will last for many years is a life insurance policy. There are many reasons why it can be an excellent gift for your grandchild.

- **Affordability** – The younger the child's age, the lower the premiums.
- **Protection** – Illness or injury may affect a child's ability to purchase life insurance coverage later in life. Coverage purchased now will continue to provide protection, even if a child's health changes, provided premiums are paid as required by the policy.

- **Financial Security** – Life insurance can be the foundation for a strong financial plan. The child may be able to borrow against the accumulated cash value (with interest charged) to pay for future expenses. While loans decrease death benefits and cash surrender values, the proceeds can be used for important expenses such as a college education or the purchase of a home.

Giving the gift of life insurance to your grandchild can be one of the most significant things you do during your lifetime. He or she may not understand at the time how important the gift is, but should grow to appreciate it in the future. Take the guesswork out of your gift shopping. Life insurance is a gift that will last a lifetime.

Tammy Lamb moved that the minutes

from 2/10/11 and 3/3/11 be approved, Flossie Townsend supported and motion carried.

### Committee Reports:

*Advisory* – Marty Monroe not present

*Audit* – Tammy Lamb had nothing to report

*Budget* – Laura Collins had nothing to report

*Donations & Requests* – Tammy Lamb had nothing to report

*Food Drive* – Dr. Greg Vogt had nothing to report

*Golf Outing* – Jan Howard reported that the golf outing and picnic will be combined this year. The "Greatest Day Ever" will be on June 24, 2011 at Bedford Hills.

*Historical* – Karen Daggett had nothing to report

*Scholarship* – Wendy DeBord reported that the winners of the four BBA Scholarships being offered at \$500 each had been selected

*Legislative* – Linda Flick had nothing to report

*Marketing/Public Relations* – Len Jaffee was not present

*Newsletter* – Karen Daggett reported the Bits & Pieces newsletter would need any additions by the 15th of the month

*Directory* – Laura Collins reported copies are available at the BBA office

*Website* – Karen Daggett reported that the website is in the process of being revamped

*Membership* – Meg Smith/Linda Flick will introduce new members next month

*Nominating* – Meg Smith introduced officers and trustees of the Board of Trustees for 2011/12:

Laura Collins – President

Jan Howard – 1st Vice-President

Karen Daggett – 2nd Vice-President

Linda Flick – 3rd Vice-President

Erik Stein – Treasurer

Wendy DeBord – Secretary

Trustees – Meg Smith, Dr. Greg Vogt, Lori Tofani, Brian Foster, Len Jaffee, George Thompson, Brett Sickler.

Will need to fill Erik Stein's vacancy since he moved up to treasurer.

*Physical/Human Resource* – Moved into the new building with the help of Brett Sickler with his truck and time, Linda Flick with her truck and time, Karen Daggett and her car and time, Len & Kathy Jaffee, Kurt Kraftchick and his truck, and Laura Collins.

*Program* – Jan Howard reported that the May 12th meeting will feature speaker Michael Temple on Internet Based Business Promotion and the awarding of the BBA Scholarships. It will be held at the library with the caterer to be announced.

*Jack of Spades* – Meg Smith reported that an 82 year old man won \$6,005 when his envelope was picked. Started all over again with Gail Hurley taking over scheduling from Meg Smith. Hours will be changed from 5 to 9 at Quimby's other than Monday

(the big day) when it will remain 12 to 9. On Monday through Friday tickets will be available in the BBA office from 10 to 2.

*Trade Fair* – Laura Collins said it went very well and she's open to any suggestions. Will start planning in September for 2012.

**Members' Announcements:** Linda Flick announced it was Michigan Wine Month in April with Flick's featuring Pentamere at a wine tasting at Maple Grove on 4 / 29 / 11. Reservations are needed and they are \$20 for one or \$30 for a couple.

Meg Smith reported that the Bedford Community Foundation Ladies Breakfast Club was having a Ladies Night Out at Leroy's at 6:30 p.m. featuring dinner and a 50/50 raffle with proceeds being donated to the environmental fund.

Norb Abel said the Schoolhouse Lunchroom has two more Friday Fish Fries and that the Easter Bunny would be making an appearance on Saturday from 10-3.

Winners for the door prize drawings were: Kicking Mule Car Washes from Jeff Biggs (Brian Foster, Norm Abel, Barb Francis and Wendy DeBord), BBA bags from Pam Norton's, H & S Sports (Tammy Lamb and Alan Benjamin), Sinful Pretzels from Linda Flick's, Flick's Package Liquor (Jean Ketteler), mugw /flowers from Barb Francis of Francis Estate Findings (Patrice Rentsch), bag from Wendy DeBord, Lambertville Orthodontics (Jeff Garverick)

Respectfully submitted,  
Wendy DeBord, BBA Secretary

## Summertime Festivities at the Bedford Sr. Center

Special fun events for the entire family are scheduled for July and August at the Bedford Senior Center, located at 1653 Samaria Rd.

On Tuesday, July 5, from 5 to 8 p.m., the Senior Center will be celebrating the 175th Anniversary of Bedford Township with a party complete with cake and ice cream. The Bedford Cloggers will be performing at 6:30 p.m.

Wednesday, August 17 will be meat-loaf dinner and game night at the Senior Center. Dinner will be served beginning at 5 p.m. with games from 6 to 9 p.m. There will be horseshoes outside, weather permitting, and cards or board games inside. Bring your grandkids for great food and a fun evening of games.

For more information, contact the Bedford Senior Center at (734) 856-3330.

# EDWARD JONES: FINANCIAL FOCUS

## Explore Different Options When Purchasing Bonds

As an investor, you may find that bonds can be a valuable part of your holdings. But there's more than one way to own bonds, so you'll want to be familiar with the various investment vehicles available – because the more you know, the better the choices you'll be able to make.

So, let's look at three popular ways of owning bonds:

- **Individual Bonds** – When you buy an individual bond, you will receive predictable interest payments. And when your bond matures, you'll get the original principal back, unless the issuer defaults, which is not common in cases of "investment grade" bonds. However, the value of your bond – the price you could get for it if you sold it on the open market before it matured – will fluctuate over time, primarily in response to interest rates. (When market rates go up, the value of your bond drops, and vice versa.) In general, you'll pay at least \$5,000 for an individual bond, though that amount may vary. Consequently, while this approach gives you more control, it can be more time consuming and require a larger investment in order to build a diverse fixed-income portfolio.

- **Bond Funds** – By investing in a bond-based mutual fund, which may own dozens of different types of bonds, you can efficiently increase your diversification, which is important, because diversification can help reduce credit risk (although it can't guarantee a profit or protect against a loss). A bond fund does not pay you a fixed rate of return; instead, you receive dividends, which will fluctuate based on the underlying bonds' interest rates and capital appreciation. In addition, bond funds don't have a maturity

date when principal is repaid. Keep in mind that when you purchase bond funds, you could be subject to capital gains taxes in two different ways: if you sell your fund shares for a profit or if the fund manager sells an underlying bond for more than it's worth. This increased capital gains liability is one reason that many people put bond funds in a tax-deferred vehicle, such as an IRA or a 401(k).

- **Bond UITs** – A unit investment trust (UIT), like a mutual fund, contains a variety of bonds, so you get the benefit of diversification. Unlike a mutual fund, however, a UIT is not actively managed and does not change its holdings. And since no manager is involved in making changes or trades, a UIT has low management fees. A UIT is typically established for 20 to 30 years, but, as an individual investor, you can sell your shares whenever you want, for whatever the market will bear.

Although UITs can be some of the most cost-efficient, low-risk options in the fixed-income arena, they are not without risk. Specifically, since a UIT's bonds provide fixed interest rates, there's always the possibility that the bonds will lose purchasing power to inflation over time.

When choosing how to own bonds, you'll need to evaluate many factors – and we've only looked at some of them. You may want to consult with a financial advisor to determine which methods of bond ownership are appropriate for your needs. By doing your homework, and getting the help you need, you can maximize the advantages of adding bonds to your investment mix.

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

## Invoices for Membership Dues Have Been Mailed

The invoices for your 2011-2012 membership dues have been mailed. All dues must be received by July 1st in order keep your membership current. If you have not received your invoice, please call the BBA office at (734) 850-2200. Remember that dues may be paid online at [www.bba.org](http://www.bba.org).

## Bedford Business Association EXECUTIVE BOARD

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2nd Vice President .....	Karen Daggett <i>Temperance Printing/Bedford Press</i>
3rd Vice President .....	Linda Flick <i>Flick's Package Liquor</i>
Secretary .....	Wendy DeBord <i>Lambertville Orthodontics</i>
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Trustee .....	Len Jaffee <i>Budd Jewelers</i>
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	Norb Abel, <i>Olde Schoolhouse Commons</i>
	Linda Flick-Lazaris, <i>Flick's Package Liquor</i>
	Mary Ann McBee, <i>State Farm Insurance</i>
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	, Dick Oswald, <i>Lambertville True Value</i>
	Meg Smith, <i>Bedford Twp. Deputy Supervisor</i>
	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](http://www.bba.org)

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