



Office:  
8100 Lewis Ave., Suite 5  
Temperance, MI 48182  
(734) 850-2200  
(734) 850-2201 Fax  
bedfordbusinessassociation@verizon.net  
www.bba.org

## Bits & Pieces

• AROUND OUR TOWNSHIP •

MARCH 2010



*Don't miss BBA's ...*

# MARCH

A cartoon illustration of a leprechaun in a green suit and hat, dancing and holding a small object. He is surrounded by yellow confetti.

## DINNER MEETING

### THURSDAY, MARCH 11th

#### BEDFORD BRANCH LIBRARY

8575 Jackman Road • Temperance

**6:00 p.m. – Networking      6:15 p.m. – Dinner**

*Catered by: FLICK'S PACKAGE LIQUOR*

Menu to be announced • *Cost: \$8.00 per person*

**6:30 p.m. – Speaker      7:00-7:15 p.m. – Meeting Starts**

*Guest Speaker: JASON MADASZ*

Branch Manager with United First Financial

*Topic: "Having a Debt Free Business"*

**~ NOMINATION OF OFFICERS FOR 2010-2011 ~**

*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!*



# Welcome Our Newest Members!

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## Givers & Winners of February's Dinner Meeting Door Prizes

Door prizes for the February dinner meeting were donated by:

Flick's Package Liquor  
Barron Insurance  
Kickin' Mule Car Wash  
Val Pak  
BBA

Winners of the door prizes were:

Jim Bub	Ben Osborne
Wendy DeBord	Paul Davis
Meg Smith	Chris Zak
Anthony Garland	Andrew Brown

Thanks to the givers and congratulations to the winners!

## 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.

***THIS IS YOUR NEWSLETTER!***  
Use it to its fullest potential!

# Let's All PITCH IN!



The next  
**Roadside Clean-Up**  
is set for  
**SAT., APRIL 17**

**If you would like to help,  
please contact the BBA  
office at (734) 850-2200.**

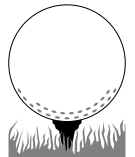
*A Little Bit  
About One of Our  
Newest Members*

### MORROW'S ELITE CARPET CLEANING

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Visit us at [www.Elite-carpetcleaning.com](http://www.Elite-carpetcleaning.com) or call (419) 343-5620.

The Golf Outing Committee is having a meeting on Tuesday, March 16, at 7:00 p.m., at the BBA office, 8100 Lewis Ave, Suite 5, Temperance. Anyone who would like to help out with this year's event is encouraged to attend.



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# BBA General Dinner Meeting Mini-Minutes

JANUARY 14, 2010

Call meeting to order at 7:05pm by President Laura Collins.

Pledge of Allegiance.

Thank the caterers and facility – Papios Pizza & Bedford Branch Library.

New Members introduced by membership chair, Linda Flick. Regular Members: Assembly of Christians, Pastor Greg Withgrow; and Smucci Pet Beds, Debi Kahn. Associate Member: Business Marketing Solutions, Christine Brubaker.

Member and Guest Introductions – Introduced business guests Connie's Celebrations and Russ Anderson. Welcome to our guests!

Minutes from last meeting (11/12) emailed to everyone. Motion by Meg Smith and 2nd by Karen Daggett to approve. Motion carried.

**Treasurer's Report:** Building Fund \$66,812.73, checking \$13,255.12, petty cash \$100, savings \$13,982.19, and savings \$3,562.14. Total balance \$97,712.19. Read by Tammy Lamb and asked to be placed on file.

**Unfinished Business:** None  
**Committee Reports:**

**Advisory** – Marty Monroe, not present.

**Audit** – Tammy Lamb, nothing to report.

**Budget** – Tammy Lamb, nothing to report.

**Casino Bus Trip** – Wendy DeBord mentioned the possibility of a 2nd trip in late March. Details will follow.

**Directory** – Jessica Thompson reported getting all directories to outlying areas. Drawing for January winner from directory completed. Winning number is 15056.

**Donations & Requests** – Deb Brescol had nothing to report per Tammy Lamb.

**Food Drive** – Jerry Barron reported on success of this year's Food Drive. Jerry thanked all businesses, community, and his committee for a job well done. Special thanks to Jeff Biggs for transporting all collected food on 12/5 to storage location at Bedford Chapel. We felt food donations were up from last year by 20%. Great job BBA and Bedford Township residents!

**Golf Outing** – Mike Bassinger, not present.

**Historical** – Karen Daggett had nothing to report.

**Legislative** – Linda Flick, had nothing to report.

**Marketing/Public Relations** – Pam Norton, not present. Tammy Lamb reported that they want to deliver directories to area businesses to be passed out to customers. Anyone wanting directories or stands to put them in please contact Pam.

**Membership** – Meg Smith/Linda Flick had nothing to report.

**Newsletter** – Karen Daggett mentioned articles are due the 15th of each month. Great opportunity for your business to let members know about what you do and what is going on in your business.

**Nominating** – Meg Smith is seeking members to run for 2010 Executive Board. Please let Meg know if you are interested.

**Physical/Human Resources** – Marty Monroe, not present.

**Program** – Jan Howard reported next dinner meeting to be 2/11/10 at the Bedford Library. Identity Theft to be the topic by speaker Ron Duschl.

**Roadside Clean Up** – Dr. Greg Vogt reported he is waiting on dates for this year's program and will report to membership when he receives.

**Scholarship** – Laurie Fulkerson, not present.

**Trade Fair** – Laura Collins reported next meeting to be 2/5, noon, at BBA office. Sign up for the 3/6 & 7 Trade Fair to be Saturday 1/23, 9-9:30am, for those businesses wanting to change their spot; 9:30 to 10:30am, for those that were not in the Trade Fair last year to sign up for a booth. Looking for help on 3/5 to set up.

**Website** – Wendy DeBord reported that website is getting closer to completion. She also reported on Busy Bee program. Make sure you to get your tokens from the

chairperson of the activity you volunteer for. These tokens will be turned in for prizes at this year's picnic.

**New Business:** Nothing reported.

**Members' Announcements:** Meg Smith reported that the next Relay for Life kick off meeting would be on 1/26, at the Bedford Library, at 7pm, for those interested. Meg also reported The Women of Bedford United will be having their High Tea function on 2/20. Cost is \$25 per ticket. Celebrity waiter's and fashion show. All proceeds go to the Relay for Life. See Meg for details.

Prizes passed out and donated by Kickin Mule Car Wash, Bedford Community Foundation, H&S Sporting Good, Yoga Works, BBA Bit's & Pieces, Bedford Senior Center and Moongate. Thanks to all of our sponsors!

Adjournment at 7:45pm

Respectfully submitted,  
Jerry Barron, Secretary

## Engraved Image Receives International Award!



Engraved Image is proud to announce that they have received an International Award for Best Plaques.

Engraved Image was honored at the 2010 International Awards and Recognition Show on February 26th in Las Vegas, Nevada. This award is the industries leading International award honoring excellence in quality and craftsmanship.

Matt & Pam Hart, owners of Engraved Image in Temperance, was nominated for the Best Plaques category and a sample of their work was submitted for judging. With entries from across the world, including many from the USA, Germany, India, and more, Engraved Image was awarded 2nd Place in the Best Plaques category.

While Engraved Image has earned many awards for their work and displays, this is the first International award for the company. Engraved Image has previously received recognition for

many displays and trade shows, as well as Chamber of Commerce Small Business Person of the Year. They also proudly boast of their showroom that has ranked in the top five by their suppliers.

"We are in the business that provides recognition for many achievements," said Mr. Hart, "but it was very nice to receive this award. Winning a 'Silver' from the ARA is a significant accomplishment for our company."

Engraved Image is passionate about superior quality and customer service. Whether you need one plaque or many, help them share their passion to provide meaningful recognition to a deserving person with an engraved award from Engraved Image.

For more information about Engraved Image, visit them at 6806 Lewis Ave, in Temperance MI or on the web at [www.engravedimage.com](http://www.engravedimage.com).

# 2010 BEDFORD BUSINESS ASSOCIATION TRADE FAIR QUESTIONNAIRE

If you participated in this year's Trade Fair, we would appreciate you taking a few moments of your time to fill out this questionnaire and share your thoughts and comments. Please fax this completed questionnaire to the BBA office at (734) 850-2201 or mail it to: BBA, 8100 Lewis Avenue, Suite 5, Temperance, MI 48182. This information is very helpful with the Trade Fair Committee's overall evaluation of the Trade Fair and will help us when making decisions for future Trade Fairs. Thank you!

(Please answer with #1 the lowest score and #5 the highest score.)

Name/Business (Optional) \_\_\_\_\_

1. How satisfied were you with the way the Trade Fair was run in general?

1 2 3 4 5

Comments: \_\_\_\_\_

2. Were you happy with the sign-up procedure?

1 2 3 4 5

Comments: \_\_\_\_\_

3. Are you happy with your booth space and/or location?

1 2 3 4 5

Comments: \_\_\_\_\_

4. How has the Trade Fair helped your business?

Comments: \_\_\_\_\_

5. What did you enjoy the most about this year's Trade Fair?

Comments: \_\_\_\_\_

6. What changes would you like to see implemented to improve future Trade Fairs?

Comments: \_\_\_\_\_

7. How likely are you to participate or attend next year?

1 2 3 4 5

Comments: \_\_\_\_\_

8. What are your thoughts regarding the BBA Booth?

1 2 3 4 5

Comments: \_\_\_\_\_

9. Were you able to enjoy parts of the entertainment? Yes No

Comments: \_\_\_\_\_

10. Would you be interested in helping out at next year's Trade Fair? Yes No

Name: \_\_\_\_\_ Phone/e-mail \_\_\_\_\_

11. Additional Trade Fair comments: \_\_\_\_\_

12. Additional suggestions or comments about BBA in general that you would like to share:

\_\_\_\_\_  
\_\_\_\_\_

# BBA Executive Board Meeting Mini-Minutes

JANUARY 21, 2010

**Present:** Laura Collins, Jan Howard, Karen Daggett, Linda Flick, Jerry Barron, Mike Bassinger, Wendy DeBord, Tammy Lamb, Meg Smith, Pam Norton, Jessica Thompson, Laurie Fulkerson, Marty Monroe and Erik Stein

**Absent:** Dr. Greg Vogt and Deb Brescol

Call the meeting to order at 7:02am by President Laura Collins.

**Adopt Agenda:** Laura asked if any items needed to be added to our agenda: Mike would like to discuss our insurance coverage; Tammy would like to recommend time change of Executive Board meeting. Karen made motion and 2nd by Laurie to approve the agenda. Motion carried.

**Consideration to approve minutes from last meeting:** 12/17/09 minutes emailed to everyone. Meg made motion to approve; 2nd by Tammy. Motion carried.

**Treasurer's Report:** Mike Bassinger reported total amount in savings and checking account is \$95,051.68. Asked that this be placed on file for audit.

**Unfinished Business:** BBA sign Meg Smith reported that sign is going back in; 990 Form – Laurie Fulkerson reported this form needs to be filed by 2/15. Please let Laura know if we feel any of these requirements apply to us so Laurie can check box on form yes. Laurie recommends that our board adopt policies to help answer yes to IRS on several questions they ask if we have; Mobile sign – Jerry reported that Brad LaVoy wants to repair our mobile sign. Feels repairs should be around \$200.

## Committee Reports:

**Advisory** – Marty Monroe, nothing to report.

**Audit** – Tammy Lamb, nothing to report.

**Budget** – Tammy Lamb passed out items for review.

**Busy Bee Program** – Wendy DeBord reported that wooden tokens were passed out at recent dinner meeting.

**Casino Bus Trip** – Wendy DeBord reported that may look into another trip end of March.

**Directory** – Jessica Thompson had nothing to report.

**Donation Request** – Deb Brescol, not present.

**Food Drive** – Jerry Barron reported that we received thank you card from Goodfellows.

**Golf Outing** – Mike Bassinger had nothing to report.

**Historical** – Karen Daggett had nothing to report.

**Legislation** – Linda Flick had nothing to report.

**Marketing/Public Relations** – Pam Norton had nothing to report.

**Membership** – Meg Smith & Linda Flick reported on new memberships to approve. Bank of America, Anthony Garland; Christ the King Lutheran Church; Edward Jones Investments, Adam Lublin; Humane Society of Monroe County; Key Real Estate, Erika Fowler; Mercy Family Physicians, Dr. Shashi Chinta; Mercy Memorial Hospital Systems Sleep Disorders & Outreach Lab; Morrow Elite Carpet Cleaning, James Marrow; and St. Paul's Evangelical Lutheran Church. Linda made motion to approve, 2nd by Jerry. Motion amended to accept all except #7 upon clarification of name. Motion carried.

**Newsletter** – Karen Daggett had nothing to report.

**Nominating** – Meg Smith working on slate for election.

**Physical/Human Resources** – Marty Monroe had nothing to report.

**Program** – Jan Howard reported that 2/11 meeting to be at Bedford Library. Catered by AJ's Doolittle's. Speaker to discuss ID Theft.

**Road Clean-Up** – Dr. Greg Vogt reported on upcoming dates of 4/17, 7/17, and 10/2.

**Scholarship** – Laurie Fulkerson had nothing to report.

**Trade Fair** – Laura Collins reported that help is needed on 3/5 for set up. To meet at noon with lunch provided. 1/23 trade fair sign up, 9am to 10:30am. Next meeting to be 2/5 at BBA office.

**Website** – Wendy DeBord reported her next meeting is 1/27, at noon, BBA office.

**New Business:** Insurance policy concern – Mike Bassinger brought up possible gaps in coverage and felt policy needs to be looked at. Jerry to research Directors and Officers policy and get information to board for review. Recommendation to change time of Executive Board meeting to 7:30am by Tammy

Lamb, 2nd by Karen Daggett, motion carried.

**Announcements:** Meg Smith reported on Kathy Angerer working on Secretary of State issue of leaving Bedford Township.

**Adjournment:** Motion by Jerry and 2nd by Mike at 8:12 am to adjourn. Motion carried. Next scheduled board meeting: Thursday, Feb. 25, 7:30am

## BBA SPECIAL MEETING JANUARY 28, 2010

**Present:** Laura Collins, Jan Howard, Karen Daggett, Jerry Barron, Mike Bassinger, Dr. Greg Vogt, Wendy DeBord, Tammy Lamb, Meg Smith, Deb Brescol, Jessica Thompson, and Laurie Fulkerson

**Absent:** Linda Flick, Pam Norton, Marty Monroe and Erik Stein

Meeting called to order at 7:34am by President Laura Collins. Need to discuss important issues: insurance coverage; Trade Fair sign up; food vendors in cafeteria; and new members to vote in for Trade Fair.

**Insurance Coverage** – Kurt Diver from Iott Insurance Agency invited to come to our meeting to discuss issues brought up at last week's Executive Board meeting. Kurt to have these issues looked into and will notify board that our concerns for gaps in coverage will be addressed and taken care of.

**Trade Fair Sign-Up** – Discussion and review of sign-up.

**Food Vendors in Cafeteria** – Discussion on food vendors.

**New memberships to approve** – ET's Bar & Pizza and VFW Post 9656. Motion made by Jerry Barron, 2nd by Jan Howard to approve these members. Motion carried.

Jerry Barron, Secretary

## St. Joe's Fish Fry

St. Joseph Catholic School will hold their 9th Annual Lenten Fish Fry every Friday through April 2, from 4:30-7:30 p.m., at 2238 Manhattan St., in Erie.

Dinner includes all-you-can-eat perch and tilapia, with popcorn shrimp, potato, cole slaw, role, dessert and beverage. Meatless spaghetti will also be available. Prices are \$11 for adults; \$10 for seniors; \$6 for children 12 and under.

For more information, call (734) 848-6985.

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## Look for Ways to Cut Investment Taxes

Like millions of your fellow citizens, you may be filing your taxes this week. If you think that things might have turned out differently had you paid less in investment-related taxes, you might want to take steps soon to help ensure a different outcome in 2011.

Here are some "tax-smart" strategies to consider:

- **Invest in municipal bonds.** If you're in one of the upper income brackets, you might benefit from owning municipal bonds. The interest payments from "munis" are typically exempt from federal income taxes, and may also be exempt from state and local taxes, depending on where you live. (However, the interest from some types of munis may be subject to the alternative minimum tax, or AMT.)

- **"Max out" on your Roth IRA.** If you qualify for a Roth IRA, try to fully fund it every year. Your earnings grow tax-free, provided you've had your account at least five years and you don't take withdrawals until you're at least 59-1/2. And now, it's easier to convert a traditional IRA to a Roth IRA. Under previous rules, you could only convert if your modified adjusted gross income (MAGI) was \$100,000 or less. But starting this year, you can convert funds to a Roth IRA even if your MAGI is over \$100,000. And if you convert in 2010, you can report the taxable income from the conversion over a two-year period, in 2011 and 2012.

- **Distribute assets between taxable and retirement accounts.** You'll want to look at all your investments as a whole to determine if they're working together to help you achieve your goals. But in considering ways to control investment taxes, you may also find it useful to look at two separate categories: your tax-deferred retirement accounts, such as your traditional IRA and your 401(k), and your taxable accounts, which hold all the investments not in your retirement accounts. As a (very) general rule, you might want to put income-producing securities, such as taxable bonds, into your tax-deferred retirement accounts.

When you ultimately take out this money, presumably at retirement, your withdrawals will be taxed at your income tax rate, but by then, you may be in a lower tax bracket. Conversely, you may want to put growth-oriented securities, such as stocks, in your taxable account; as long as you hold these assets at least a year, you'll only have to pay the long-term capital gains rate, which is currently 15 percent if you're in one of the top three tax brackets. (This rate may soon rise, however.)

- **Sell your "losers" throughout the year.** If you own investments that have lost value and that you don't need to keep for other reasons (such as portfolio balance), consider selling them throughout the year. Your losses can offset any capital gains you might have achieved; if you don't have any gains, the losses can offset up to \$3,000 of your regular income. Plus, any losses that you don't use in a given year can be carried forward indefinitely for use against future capital gains.

Before embarking on any of these strategies, consult with your tax advisor. Every "tax-smart" move may not be appropriate for your individual situation. But if you're concerned about the impact of investment taxes, it can certainly pay to explore all your options.

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

## St. Joseph Catholic School Open House

St. Joseph Catholic School, located at 2238 Manhattan St., Erie, will hold an Open House & Registration on Friday, March 12, from 5-7 p.m.

Join them for a fun and informational evening! Tour classrooms, meet with faculty, and learn about their unique programs. Go on a Panther Prowl for a chance to win a \$100 tuition rebate!

Call (734) 848-6985 or visit their website at [www.stjosepherie.com](http://www.stjosepherie.com) for more information.

## Bedford Business Association EXECUTIVE BOARD

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	David Frechette, <i>Al Jordan</i>
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### 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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