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b.b.a@bex.net
www.bba.org

Bits & Pieces
• AROUND OUR TOWNSHIP •

OCTOBER 2011

PLAN ON ATTENDING BBAs ...

Oct DINNER MEETING

THURSDAY, OCTOBER 13th

at the

BEDFORD PUBLIC LIBRARY

8575 Jackman Rd. • Temperance

NETWORKING 6:00 p.m. DINNER 6:16 p.m.

Catered by: Marco's Pizza

Menu: Variety of Pizzas, Salad, Bread Sticks,
Dessert & Beverages **Cost:** \$8.00 per person

SPEAKER & MEETING 6:30 p.m.

Bedford Township Supervisor Walt Wilburn
will be speaking about the Bedford Township roads
& the upcoming road millage

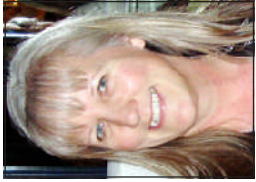
Lois White from the Bedford Branch Library
will share with us how the library can be

“Your Business Resource Center”

**If you would like to attend dinner, please
RSVP to (734) 850-2200 or b.b.a@bex.net**

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

President's Message



As we start another year with the BBA, I am hopeful that everyone enjoyed their summer! As I write this I remember my much younger days of returning to school and the first homework assignment was writing an essay about what you did over the summer. Anyone else remember this? Well, we all know that our businesses don't stop during the summer and as much as we would like to, we can't take the entire summer off and just "play."

Even though we don't have member meetings in the summer, the executive board still meets. This is, perhaps, the most important time for our organization. The executive board plans an all-day event (well, really this is an all-day meeting, but we call it an event to make it sound more exciting!) This is a day in which we review the prior year. We analyze all the things that worked well and not so well for our organization. We also plan and discuss ideas for the upcoming year. This is a brainstorming session and, let me tell you, this executive board has some amazing ideas!

Last year one of the biggest things that our organization did was fulfill a long-term goal of previous members with the purchase of our building! This is going to be a great tool for all of us to utilize in the future, not only for our organization and its members, but for the community as well. As soon as we complete the physical requirements that are necessary to bring the building up to commercial code, we can then focus on the benefits of this building for our members. There are so many possibilities that can be utilized with this new building!

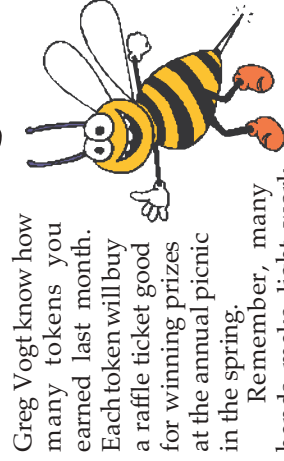
I want to thank all the executive board members that gave up an entire day this summer to spend it brainstorming for the upcoming year. This is an exciting time for our organization. Look for all the good things that will be happening this year and beyond with our organization!

*Buy Bedford Always,
Laura Collins*

Busy Bee program takes flight!

The Busy Bee Volunteer Token Program has taken flight once again at the Bedford Business Association. Members receive a token in exchange for every hour they serve on any of the organization's committees.

There are many different committees that need assistance, from helping at the Secor Road Cleanup to volunteering during the Golf Outing in the spring. Attending monthly dinner meetings earns a token and that's also the place to let Wendy DeBord or Dr.



Greg Vogt know how many tokens you earned last month. Each token will buy a raffle ticket good for winning prizes at the annual picnic in the spring.

Remember, many hands make light work and light work earns tokens – a winning combination for everyone!



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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: b.b.a@bex.net.

THIS IS YOUR NEWSLETTER!

Use it to its fullest potential!

Welcome Our Newest Members!

CBRE REICHLÉ KLEIN

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Lambertville, MI 48144

Jim Krieger

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jim@welikerealestate.com

www.CBRE.com / Jim Krieger

Sponsor: Karen Daggett



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Lambertville, MI 48144

James Otting, MD

jotting@cc4pm.com

Sponsor: Meg Smith



YOUR AD COULD BE HERE FOR ONLY \$20 PER ISSUE!

Attention BBA members: If you would like to place your business card ad in "Bits & Pieces" please email your information to ThePrintLady@aol.com or fax it to (734) 856-2925.

Still time to join BBA to get your new member listing in the BBA directory!

With an October 15 deadline for new Bedford Business Association (BBA) members to turn their business listing information into the BBA, it is important that they do this so they don't miss out on the opportunity to be included in the next BBA directory.

"Your business listing in the directory is free," BBA President, Laura Collins, reminded. "This is a great way to let the community know what your business has to offer."

Advertising spots are available in the directory as well. You can purchase an ad that ranges in size from one eighth of a page to a full page.

"This is a great way to advertise your business, either by joining our organization and obtaining the free listing that goes along with the membership, or by purchasing an ad and promoting your business all year to the local residents," Collins said.

"All the members of the BBA have their businesses located in the township or they directly service our local area."

Having a wide distribution, the BBA directory is a first point of reference for the Bedford resident when searching for goods or services. The directory is distributed to over 13,000 homes in the area as well as at the annual Trade Fair, the Food Drive and at other area functions throughout the year.

To have your listing included in the directory, you can contact George Thompson at b.b.a@bex.net; stop by the BBA office at 8204 Secor Rd. in Lambertville; or call the BBA office at (734) 850-2200.

With a BBA slogan of "Buy Bedford Always," Collins said, "Remember to buy local. We all understand the importance of buying local."

Membership applications can be picked up at the new BBA office, 8204 Secor Rd., in Lambertville, Monday through Friday, from 10 a.m. to 2 p.m. Applications can also be printed from the BBA website, www.BBA.org. For more information about joining BBA, contact Linda Flick, membership chairman, at (734) 854-2000.

Buy-sell agreement critical for small business owners

By Jerry Barron

Owner of Barron Ins. & Financial Services Agency

As a business owner, it is important to consider how your business will continue or how your interest in the business will be distributed in the event of your death. An easy way to gain peace of mind with this decision is through the development of a buy-sell agreement.

A buy-sell agreement is a legal contract that is developed with an attorney to outline what will happen in the event of the death of one of the owners or partners of a business. There are several ways buy-sell agreements can be arranged, but in all cases they require a source of funds to be used to replace the interest of the deceased owner or partner. Those funds are often provided by life insurance policies.

Here's how it works: Life insurance

policies are purchased on the lives of each of the partners or business owners. The business itself owns the policies, pays for the policies and is the beneficiary of the policies.

In the event one of the business owners or partners dies, the life insurance funds will pass directly to the business.

The buy-sell agreement outlines how the life insurance benefit will be used. For example, the funds may be used to pay the deceased partner's family for his or her share in the business, or they may be reinvested into the business.

As your agent, our role in the buy-sell agreement is to help you obtain the appropriate life insurance policy to meet your needs. Please call or email us today at (734) 847-3831 or jerryb@barronins.com to learn more.



Our new secretary!

After a few months of going through the numerous applications that we received for our secretary position and the countless interviews, (as we realize that this is an important position), I am happy to inform everyone that we have hired a new secretary.

It is my pleasure to introduce to you, our new secretary, **Katie Cousino!** She started a few weeks ago and she is learning the "committees." Her hours are 10 a.m. to 2 p.m., Monday through Friday. We will be formally introducing her to the general membership during our October dinner meeting.

Please feel free to pop in during her hours and introduce yourself and your business to her. We welcome her to our organization!

— Laura Collins, President

Senior Center looking for donations for "Aging in Place Day"

The Bedford Senior Activity Center will be holding their annual "Aging in Place Day" on Wednesday, October 12. They will also have a flu shot clinic. The Aging in Place day is held once a year as a service to the community.

The Senior Center is looking for donations of gift certificates for this event. Anyone interested in donating can contact Pamela Rybka at (734) 856-3330.



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United Way of Monroe County helps fight substance abuse in our communities

United Way of Monroe County is proud to serve as the host for the Monroe County Substance Abuse Coalition, as well as the fiduciary for the five-year federal Drug Free Communities grant of \$625,000 that funds it. The Coalition partners with over 75 agencies, organizations, and individuals to develop and implement strategies to prevent substance abuse among Monroe County Youth.

With the growing rate of prescription drug abuse threatening the health of our community, the Coalition has focused on educating residents on the importance of medication safety. We know that 70% of kids who abuse prescription drugs get them for free from friends or family – from our homes. Many of us have unused or expired prescriptions that are accessible to the children in our lives. The United Way joins the Coalition in encouraging individuals to clean out your medi-

cine cabinets and dispose of your prescriptions safely.

Bedford Senior Center is hosting a free and anonymous “Medication Take Back” event on Saturday, October 8, from 8 a.m. to noon. Prescription and over-the-counter medication collected that day will be destroyed on site by a waste management team.

As the third year of the grant comes to an end, the United Way celebrates the efforts of the Coalition and its volunteers for the overall reduction in alcohol, tobacco, and other drug use among our community kids. It’s just another way that the United Way is making a long-lasting impact in the quality of life for our residents.

For more information please contact Connie Carroll or April Demers at the United Way of Monroe County, (734) 242-1331 or www.monroeuw.org.

Diet vs. Exercise: which works the best?

This question has often been the source of controversy when trying to determine what type of program will maximize weight loss. As a long-time observer of people who exercise, I’ve noticed the same people exercising on a regular basis without any noticeable changes in their body. How could this be?

In fact, this is precisely what the research data supports. A meta-analysis of 493 weight-loss programs (from 1969-1994) demonstrates that those using exercise alone had an average weight loss of only 2.9 lbs. in an average of 16 weeks, while those using diet alone averaged 10.7 lbs. during the same time period. However, those using diet coupled with exercise maximized their weight loss with an average of 11.0 lbs. The critical difference was not only in the increase in weight loss in the diet and exercise group, but also in percent fat lost in the exercise and diet group (82%) vs the diet only group (73%). This means that the diet and exercise group holds much more lean body mass than the diet only group. Lastly, this analysis also demonstrated that during a one-year follow-up diet plus exercise tended to be the superior program with an increase in weight loss maintained.

Did you know that a single pound of body fat stores over 3,500 calories? It would take hours of exercise to burn off



one pound of fat. At a rate of approximately 240-280 calories expended during a 40 minute period of moderate intensity exercise, it would take 8-10 hours to burn a pound of fat. A person can easily take in this many calories during a 1-2 day splurge of eating high fat/sugar foods. The take home message is that eating brings in far more calories than a workout can burn. While many people do an extra workout in advance of special parties and large meals, the realization is that a brisk 30 minute walk burns approximately 200 calories. On the other hand, an extra serving of pie or cake may increase our intake by more than 300 calories.

If you or someone you know is battling with weight issues and would like some help, give us a call at (734) 856-6737 to learn more about our Therapeutic Weight Management Program.

My experience in business has shown me that people who are exceptionally good in business aren't so because of what they know but because of their insatiable need to know more.

— Michael Gerber

Potholes can be costly!

By Mary Ann McBee
State Farm® Agent

Winter brings a number of driving hazards, but one of the most hated is the pothole. An encounter with one can leave damages tires, wheels and suspension components in its wake.

Potholes can occur in any region or climate, but at this time of year, they're especially prominent in areas known for ice, snow and below-freezing temperatures. The freezing and thawing cycles allow moisture to seep into the road surface which causes the road to crumble.

There's not much that can be done to prevent the deterioration of the driving surface, but there are some things you can do to protect yourself:

Try to limit your travel to roads you know very well. That knowledge could keep you from hitting a pothole and seriously damaging your car.

When driving at night, try to drive on well-lit roads so you can see the road surface.

Slow down and give yourself a chance to see the pothole and avoid it.

If you hit a pothole, carefully inspect your tires and wheels for possible damage. Note how your car handles in the aftermath. If it pulls to one side or if you feel a wobble in the steering, you may need to have your car checked by a mechanic.

If you must hit a pothole, do your braking before impact. There's less damage when a tire is rolling than when it is skidding over a hole during braking.

While damage caused to a car by a pothole may be covered under the collision portion of your auto policy, there are some things to remember. If the damage is to the tire only, it might not be covered. Damage to the vehicle is subject to the collision deductible. For more safe driving tips, visit statefarm.com.

Early risers are happier and more productive. They stay in better shape, earn more money, and report that they are more satisfied with their lives. Get up early and seize the day!

— Michael Masterson

BBA general dinner meeting mini-minutes

MAY 12, 2011

Meeting called to order at 7:20 p.m. Pledged allegiance to the flag. Thanked Quimby's for dinner and the Bedford Library.

Presented BBA Scholarships to Jenna Vandeputte, Brittany Miller, Jesse Chen and Katherine Lorenz.

Introduced new members: Tom Allen of Stanford, Allen Chevrolet Cadillac; Jeff Garvey of Jeff's Kitchen and Refacing.

Members and guests introductions. Tammy Lamb moved that the minutes from 4-14-11 be approved; Meg Smith supported and motion carried.

Treasurer's Report stated that total assets were: \$66,134.22. Laura Collins asked that it be placed on file for audit.

Committee Reports:

Adopt a Road – Brett Sickler wasn't present but cleanup was completed on Secor Road as scheduled in April

Advisory – Marty Monroe not present
Audit – Tammy Lamb reported the audit has been completed

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 – Erik Stein wasn't present but Laura reported that everything is scheduled for June 24, 2011 at Bedford Hills Golf Club

Historical – Karen Daggett had nothing to report

Scholarship – Wendy DeBord did presentation

Legislative – Linda Flick had nothing to report

Marketing/Public Relations – Len Jafee was not present

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

Directory – Laura Collins reported copies are available at the 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 – Installation of officers for 2011-2012 was held: Laura Collins, President; Jan Howard, 1st Vice-President; Karen Daggett, 2nd Vice-President; Linda

Flick, 3rd Vice-President; Erik Stein, Treasurer; Wendy DeBord, Secretary; and Trustees: Meg Smith, Dr. Greg Vogt, Lori Tofani, Brian Foster, Len Jafee, George Thompson and Brett Sickler

Physical/Human Resource – Thanked Jeff of Jeff's Kitchen and Refacing for his generous contribution of time and materials to redo kitchen counters and cupboards at new BBA office. Jim Bub of Bub's Lawn Care cleared BBA front yard of scrub trees and shrubbery to open up the yard. The BBA Building Sub Committee meets every two weeks on Monday mornings at 7 a.m. with the next meeting being 5-16-11.

Program – Jan Howard reported the June 24th meeting would be a combination of our golf outing and also our annual picnic.

Jack of Spades – Meg Smith reported that tickets are available at the BBA office from 10 a.m. to 2 p.m. and Quimby's from 5-9 p.m. and we now just need members to buy tickets.

Trade Fair – Laura Collins announced that it will be held on March 17-18, 2012 (one week later than usual) because of a conflict in Bedford High School's schedule.

Members' Announcements:

Mary mentioned the Salvation Army's annual dinner and auction on May 20 at LaRoy's Hall. Tickets are \$20 for dinner and auction or \$5 for just the auction. Dinner is at 6 p.m. and the auction starts at 7:45 p.m.

Meg Smith reported that the Michigan Week Minuteman Award breakfast will be May 26 at LaRoy's at 8 a.m.

Shannon Sanford asked for volunteers to form a vintage baseball team for a game during the 175th Anniversary of the Bedford Township celebration.

Walt Wilburn announced a disaster in the supervisor's office this week because Meg Smith misplaced her planner.

Donations for the door prize drawings were: Jeff Bigg's Kicking Mule Car Wash gift certificates; Tom Allen Chevrolet/Cadillac, coffee mugs; Lambertville Orthodontics, bag; Senior Center, knife/cookbook and Tai Chi for Seniors. The lucky winners were: Dr. Greg Vogt, George Thompson, Michelle Rice, Brian Foster, Dr. Jennifer Ludwig, Sandy Kosmyna, Tom Hurley, Paul Livermois, Shannon Sanford, Chris Zach, Mary Glover-Booher and Dave Abalos.

JOIN THE CLIQUE!

Share your favorite computer /
phone tidbits with your
BBA members and friends!

What are your favorite or most helpful
websites and phone apps?

Send your helpful suggestions to:
ThePrintLady@gmail.com

We will be sharing them in the next issue of Bits & Pieces!



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BBA Executive

JUNE 23, 2011

Present: Laura Collins, Dr. Greg Vogt, Linda Flick, Meg Smith, Len Jaffe, Wendy DeBord, Karen Dagggett, George Thompson, Jan Howard

Meeting called to order at 7:45 a.m.

Additions to Agenda: Need to elect two board of trustee positions since Meg Smith will be moving into the Past President spot since Marty Monroe submitted a letter of resignation. Motion to approve agenda made by Karen Dagggett; seconded by Dr. Greg Vogt. Motion carried.

Nominates from May meeting because there were not enough attendees to hold. (Did use the time to hold a meeting about plans for new office)

Treasurer's Report:

Balance of \$46,732.20 and asked this to be placed on record.

Unfinished Business:

Information Policy – Adopt a “Conflict of Interest” policy. Will address this at the July Board Retreat tentatively moved to 7-14-11.

By-Laws – Advisory Committee to review policies.

Committee Reports:

Adopt-a-Road – Brett Sickler was not here but cleanup is scheduled for 7-16-11. Discussed using the whole weekend for cleanup so more people would take part.

Advisory – Marty Monroe sent in a letter of resignation. Len Jaffe moved that we accept Marty's resignation and have Meg Smith serve as Past President. Karen Dagggett supported and motion carried.

Audit – Nothing to report

Budget – Wrap up to be presented at the Board Retreat

Busy Bee Program – Wendy DeBord and Dr. Greg Vogt are collecting gift items for Busy Bee raffle at the picnic

Directory – Laura Collins had nothing to report

Donation Requests – Nothing to report

Food Drive – Nothing to report

Golf Outing – Len Jaffe reported that 58 golfers had signed up

Historical – Nothing to report

Jack of Spades Fundraiser – Nothing to report

Legislation – Nothing to report

Marketing – Len Jaffe will hold meeting after Board Retreat.

Membership – Nonew applications. Len Jaffe suggested revamping letters and packets to prospective members and this will be discussed at the Board Retreat.

Newsletter – Nothing to report

Nominating – Meg Smith reported that two one-year positions are available that are Board appointed. Shannon Sanford of Northwest Ohio Hospice and Michelle Rice of Monroe Bank and Trust were mentioned as candidates. Dr. Greg Vogt moved that we ask Shannon and Michelle to serve as Trustees. George Thompson supported and motion was carried.

Board meeting mini-minutes

Physical/Human Resources – Plans from the building and the new sign will be discussed further at the Board Retreat.

Program – Jan Howard said next meeting will be the Golf Outing and Picnic on 6-24-11.

Scholarship – Nothing to report

Trade Fair – Nothing to report

Website – Nothing to report

Announcements:

Bedford Township will be holding its 175th celebration from 7-5-11 to 7-9-11. We will hold our Open House on Wednesday, July 6. Passing out a volunteer list and Jan Howard will secure a Food Permit for us. We'll serve either hot dogs or pizza and popcorn.

Adjournment:

Meeting adjourned at 9:03 a.m.

JULY 28, 2011

Present: Laura Collins, Karen Dagggett, Meg Smith, Erik Stein, Brian Foster, Michelle Rice, Wendy DeBord, Len Jaffe, George Thompson, Linda Flick, Shannon Sanford

Meeting called to order at 7:45 a.m. Meg Smith moved to adopt agenda and Karen Dagggett supported.

Linda Flick moved that minutes from last meeting on June 23, 2011 be approved and Meg Smith supported.

Erik Stein went over highlights on the Treasurer's Report and asked that it be placed on file for audit.

Unfinished Business:

Information Policy – to be discussed at Retreat

Discussed by law in regards to membership of internet based businesses and will change by laws to require two signatures on withdrawals over \$1,000

Committee Reports:

Adopt-a-Road – Brett Sickler not here but Summer Cleanup was held 7-16-11 with five volunteers and took 1-1/2 hours.

Audit – nothing to report

Budget – Laura Collins – to be presented during Retreat

Busy Bee Program – Wendy DeBord & Dr. Greg Vogt – Didn't think picnic combined with Golf Outing worked very well since we had more golfers present than members. On the whole, program seems to be accepted well.

Directory – Laura Collins – bids will go out

Donation Requests – No report

Food Drive – Dr. Greg Vogt – not present

Golf Outing – Erik Stein – Good participation with new member and golf hole sponsor Stanford-Allen putting up a car for a hole in one and the brats vs. steak seemed to work well

Historical – Karen Dagggett – nothing to report

Jack of Spades Fundraiser – Meg Smith – Jackpot is building very slowly and is at

\$500. Board members are asked to take 20 to 25 tickets and sell them

Legislation – Linda Flick – nothing to report

Marketing/Public Relations – Len Jaffe – nothing to report

Membership – Meg Smith & Linda Flick – Laura Park from Cloud 9 asked for information about joining

Newsletter – Karen Dagggett – Receives much better response when group e-mail was sent to all members and not just board members

Nominating – Meg Smith – to be discussed at Retreat

Physical/Human Resources – Laura Collins – 4' by 8' sign approved and requesting wavier from Planning Commission since it fits requirements of Lambertville Overlay district.

George Thompson was congratulated for orchestrating a very successful Open House event.

Program – Jan Howard – not present

Scholarship – Wendy DeBord – nothing to report

Trade Fair – Laura Collins – Will be held March 17 and 18 next year

Website – Karen Dagggett – Still in the works

New Business:

Open Trustee Position – Requirements are they need to have been a member for one year and a regular attendee of monthly dinner meetings. If someone thinks of a candidate they are to let Meg know and we'll vote next meeting.

Announcements:

Welcomed new Board Trustees Brian Foster, Michelle Rice, and Shannon Sanford.

Received a letter from The Bedford Community Foundation stating they awarded Nathan Piechorowski the BBA scholarship for \$600 for 2011.

Katherine Lorenz sent the BBA a thank you for the \$500 scholarship she received from the BBA.

Brittany Miller sent a thank you for the \$500 scholarship she received from the BBA.

Jenna Vandeputte sent a thank you for the \$500 scholarship she received from the BBA.

AUGUST 25, 2011

Present: Laura Collins, Karen Dagggett, Meg Smith, Jan Howard, Erik Stein, Brian Foster, Brett Sickler, Wendy DeBord, Len Jaffe, Linda Flick, Dr. Greg Vogt

Meeting called to order at 7:40 a.m.

Karen Dagggett moved to adopt agenda and Linda Flick supported.

Tabled adoption of Minutes from 7/28/11.

Erik Stein went over highlights on the Balance Sheet and asked that it be placed on record.

Unfinished Business:

Information Policy – Advisory and Erik Stein working on it.

(Continued on next page)

BBA Executive Board meeting mini-minutes

(Continued)

Requirements for membership of internet based businesses are still being discussed and requiring two signatures on withdrawals over \$1,000.

Committee Reports:

AdvisoryMeg Smith, chair

Laura Collins, co-chair

Legislative Linda Flick, chair

Erik Stein, co-chair

Historical Karen Daggett, chair

George Thompson, co-chair

Audit/Budget Erik Stein, chair

Michelle Rice, co-chair

(Budget to be worked on first part of

September for finalization 10-1-11)

Community Action ... Len Jaffe, chair

Dr. Greg Vogt, co-chair

Donations Shannon Sanford, chair

Len Jaffe, co-chair

Golf Outing Erik Stein, chair

Shannon Sanford, co-chair

Road Cleanup Brett Sicker, chair

Dr. Greg Vogt, co-chair

Scholarship Wendy DeBord, chair

Michelle Rice, co-chair

(Discussed seguing into a Mentoring Pro-

gram with area businesses and Bedford Twp.

schools after 2012 Scholarships are awarded)

Food Drive Dr. Greg Vogt, chair

Brett Sickler, co-chair

Busy Bee Wendy DeBord, chair

Dr. Greg Vogt, co-chair

Marketing Brian Foster, chair

Len Jaff, co-chair

(Meetings will be held on the third

Monday of the month at noon)

Newsletter Karen Daggett, chair

Laura Collins, co-chair

(Articles need to be in by the 15th. Also

need a short paragraph from each committee

chair every month.)

Directory George Thompson, chair

Laura Collins, co-chair

(Started the process of getting bids)

Website Shannon Sanford, chair

Karen Daggett, co-chair

Membership Linda Flick, chair

Len Jaffe, co-chair

(Received list of inactive members that

Board members need to approach)

Nominating Linda Flick, chair

Len Jaffe, co-chair

Physical/

Human Resource Meg Smith, chair

Laura Collins, co-chair

Operations Laura Collins, chair

Meg Smith, co-chair

(Len asked for bids on paper before appro-

aching renovations. Meg Smith moved to have bids

in writing and Len Jaffe supported the motion.)

Program Jan Howard, chair

Wendy DeBord, co-chair

(William Nicholas, Prosecutor is slated to

talk about business protection sometime this

year. Discussed tailgate party at office possibly

in November because of Michigan/Ohio game

and maybe doing a table top presentation for

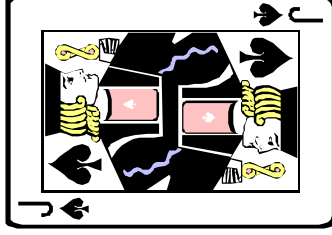
December.)

It's not too late to be a winner in the "Jack of Spades" 7/30 raffle!

After nearly a year of weekly drawings, the Family Medical Center's and BBA's "Jack of Spades" 70/30 raffle is scheduled to end on November 21. With eight weeks remaining, there are still plenty of chances for you to be either a weekly winner or maybe even the big prizewinner.

The jackpot is currently over \$1,200. The person with the winning number will receive \$50 in the weekly drawing that is held on Monday nights at 9 p.m. at Quimby's Food & Spirits, located at 3536 Sterms Rd. (in the Kroger Plaza) in Lambertville. If the person with the winning number also has the Jack of Spades, they will be the big prizewinner, receiving 70 per cent of the jackpot.

The remaining 30 per cent of the jackpot will be split evenly between the volunteers who have been putting in lots of hours selling the raffle tickets to help make the "Jack of Spades" 70/30 raffle a big success. If you would like to volunteer to sell tickets or for more information, call Karen Daggett at (419) 290-6846.



Raffle tickets are priced at just \$1 each and can be purchased at Quimby's from 5 to 9 p.m. Monday through Saturday or at the new BBA office, located at 8204 Secor Rd. (corner of Secor and Dean) from 10 a.m. to 2 p.m. Monday through Friday. Plan on getting in on a chance to win a cash prize. It only takes one ticket to win!

Volunteers have been putting in lots of hours selling the raffle tickets to help make the "Jack of Spades" 70/30 raffle a big success. If you would like to volunteer to sell tickets or for more information, call Karen Daggett at (419) 290-6846.

VOLUNTEERS NEEDED!
to sell tickets for Jack of Spades
5-9 p.m. • Mon.-Sat. at Quimby's

**If you have some time to spare,
we could use some help filling in when
someone cancels their scheduled slot.**

Your support would be greatly appreciated!
Call Karen, (419) 290-6846

Promote your business!

**November dinner
meeting to feature
tabletop presentations**

Get ready to show your true colors in November when the BBA dinner meeting will be held at the BBA office on the corner of Dean and Secor! Sport your favorite football team colors because we'll have members voting for the most fanatic fan.

The November 10th meeting will also feature tabletop presentations by members. Anyone interested in displaying and speaking for five to ten minutes about what their business has to offer can do so for \$25 (two dinners are included).

For more information, call the BBA office at (734) 850-2200.

Trade Fair Laura Collins, chair
Jan Howard / Karen Daggett
(Trade Fair will be held on March 17 and 18, 2012.)

All committee chairs are asked to submit a piece monthly in the newsletter and also have committee member present a short report to give at our monthly dinner meetings

New Business:

Need to replace Lori Tofani as a Board Member. Submit names to Linda Flick.

Decided to join Monroe Chamber of Commerce to keep lines of communication open. Erik Stein moved to join and Karen Daggett supported. Will try to have a Board member attend their monthly meetings and also check out the price of being in their Expo.

Meg Smith moved to adjourn and Erik Stein supported. Meeting adjourned at 8:30 a.m.

GET INVOLVED!

Sign up for a BBA Committee

Below is a list of our 2011-2012 committee chairpersons, co-chairpersons and volunteers. Please check over this list and sign up for whatever committee(s) you would like to work on. You may sign up at the October 13th dinner meeting or by contacting the BBA office at (734) 850-2200. Sign up, lend a hand, and get involved!



| <u>Committee</u> | <u>Chairperson</u> | <u>Co-Chair(s)</u> |
|-------------------------------|--|---|
| Advisory | Meg Smith | Laura Collins |
| Audit | Erik Stein | Michelle Rice |
| Budget | Laura Collins | |
| Donations/Requests | Shannon Sanford | Len Jaffe |
| Golf Outing | Erik Stein | Shannon Sanford |
| Historical | Karen Daggett | George Thompson |
| Road Clean-up | Brett Sickler | Dr. Greg Vogt |
| Scholarship | Wendy DeBord | Michelle Rice |
| Marketing | Brian Foster | Len Jaffe |
| | <i>Volunteers:</i> Michelle Joworski, Wendy DeBord, Alice Roop, Tom Allen, Jessica Pienta, Shannon Sanfeid, Karen Daggett, Laura Collins, Jessica Thompson | |
| Directory | George Thompson | Laura Collins |
| | <i>Volunteers:</i> Alice Roop, Jim Krieger, Karen Daggett | |
| Newsletter | Karen Daggett | Laura Collins |
| Website | Shannon Sanford | Karen Daggett |
| | <i>Volunteers:</i> Laura Collins | |
| Membership | Linda Flick | Len Jaffe |
| Nominating | Linda Flick | Len Jaffee |
| Physical/Human Resource | Meg Smith | Laura Collins, Jan Howard, Karen Daggett |
| Program | Jan Howard | Wendy DeBord |
| Trade Fair | Laura Collins | Jan Howard, Karen Daggett |
| Food Drive | Dr. Greg Vogt | Brett Sickler |
| Legislative | Linda Flick | Erik Stein |
| Operations | Laura Collins | Meg Smith |
| Busy Bee | _____ | Wendy DeBord, Dr. Greg Vogt |



BBA CALENDAR OF UPCOMING EVENTS

| | | |
|--|---------|--|
| OCTOBER | | |
| 13 – Dinner Meeting | 6:00 PM | |
| 27 – Board Meeting, BBA Office | 7:30 AM | |
| NOVEMBER | | |
| 10 – Dinner Meeting | 6:00 PM | |
| 17 – Board Meeting, BBA Office | 7:30 AM | |
| DECEMBER | | |
| 8 – Dinner Meeting | 6:00 PM | |
| 11 – Food Drive | | |
| 22 – Board Meeting, BBA Office | 7:30 AM | |
| JANUARY | | |
| 12 – Dinner Meeting | 6:00 PM | |
| 19 – Board Meeting, BBA Office | 7:30 AM | |
| 21 – Trade Fair Open Sign-up, BBA Office | | |
| FEBRUARY | | |
| 9 – Dinner Meeting | 6:00 PM | |
| 23 – Board Meeting, BBA Office | 7:30 AM | |
| MARCH | | |
| 8 – Dinner Meeting | 6:00 PM | |
| Nomination of Officers | | |
| 17 & 18 – Trade Fair, Bedford High School | | |
| 22 – Board Meeting, BBA Office | 7:30 AM | |
| APRIL | | |
| 12 – Dinner Meeting | 6:00 PM | |
| Election of Officers | | |
| 26 – Board Meeting, BBA Office | 7:30 AM | |
| MAY | | |
| 10 – Dinner Meeting | 6:00 PM | |
| Installation of Officers | | |
| 23 – Golf Outing (<i>Tentative Date</i>) | | |
| 24 – Board Meeting, BBA Office | 7:30 AM | |
| JUNE | | |
| 14 – Board Meeting, BBA Office | 7:30 AM | |
| 28 – Annual Picnic | | |

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BBA COMMITTEE REPORTS

ADVISORY COMMITTEE

The beginning of our fiscal year is the time we all sit down and line out the projects for the year. This year the Advisory Committee will be completing the guide lines for "Web" based businesses, working on a Policies and Procedures manual, as well as other questions that need to be sorted out during the year. Meeting dates will be scheduled by the October Board Meeting.

– *Meg Smith, Chair*

TRADE FAIR COMMITTEE

The Trade Fair will be held next year on Saturday, March 17 and Sunday, March 18. This is St. Patrick's Day weekend, so we are going to try and incorporate a theme based on this. Please look forward to our announcement of that. There may be a contest for the booth that incorporates this into their display during Trade Fair. This is one of the biggest events that we hold each year. Over 15,000 people attend this free event during that weekend!! This is a great way for all the local businesses to let the community know what they have to offer!! If you would like to join this committee, please contact Laura Collins, Chair at 734-850-2200 or b.b.a@bex.net.

– *Laura Collins, Chair*

MARKETING COMMITTEE

A quick Update from the Marketing Committee. We meet the 3rd Monday of the month at noon at the BBA Office. We have had a couple meetings so far this year and a couple projects are in the works. First, the BBA is looking at selling "BBA" polo shirts that can also have your business name on them. We are also looking at having a new up-to-date BBA brochure made. Even if you can only make one meeting, we would value to hear your ideas and input. Hope to see you at the next meeting!

– *Brian Foster, Chair*

NEWSLETTER COMMITTEE

Deadline for your BBA newsletter is the 15th of the month. Just send me what you would like printed. Also, if you would like to schedule an ad, all we need is your business card or what ever copy you would like to run. Deadline is also the 15th of the month. Remember, this is YOUR newsletter. Feel free to send in pictures and information about your business!

If you have any questions or would like to volunteer to help on the newsletter, please call me at (419) 290-6846.

– *Karen Daggett, Chair*

MEMBERSHIP COMMITTEE

There is *so much value* to being a member of the BBA! The following are some of the benefits you receive by being a member of the BBA:

Free directory listing in the BBA annual directory

Free business listing on the BBA website

Free link to your website through our website

Free directory coupon on the BBA website

Eligible to participate in the Trade Fair at the reduced membership rate

Business listing in the Trade Fair booklet

Business listing on the Trade Fair placemats

Business listing in the annual Christmas ad in local newspapers

Plaques with business name

Receive monthly newsletters

Networking at monthly meetings

Informational speakers at the monthly meetings

Centralized business office with staff

Positive public relations through community involvement

Opportunity to be submit articles and business announcements in the monthly newsletter

– *Linda Flick, Chair*

PHYSICAL/HUMAN RESOURCE (OPERATIONS) COMMITTEE

Interviews were conducted and the position of secretary has been filled. We have been very fortunate to have received many applications and should be able to make a selection soon. (Not easy)

Our new-to-us building has undergone a landscape cleaning and the yard is looking great. Inside work (hand-i-capped) bathroom will soon be in place and our new sign hopefully will be in place in October. The concrete was poured for our hand-i-cap ramp and the landscaping will be done soon. The planning commission has granted us a waiver for our reader board sign and that should be put up in the next month or so. How wonderful it is to be working on our own place!!

The Committee will provide up-dates as we go along.

– *Meg Smith, Chair*

WEBSITE COMMITTEE

This year the BBA will complete the new website including local products, services, and events. This will make it easier for our community to "Buy Bedford Always."

– *Shannon Sanford, Chair*

SCHOLARSHIP COMMITTEE

September always heralds a new school year, even for those of us who are no longer packing lunches in the morning or emptying book bags in the evening. September also is the start of the BBA's "school year" as we start our monthly dinner meetings and get rolling with our different committees. I am again heading up our Scholarship Committee and will set up a time line in January. At that time I will ask for members to serve on the committee to help review all the applications. The annual Golf Outing proved again to be a success and funds will be allotted from the proceeds for scholarships to be awarded in May of 2012. In 2012, the BBA Board also intends to explore implementing a Mentoring Program between Bedford Township students and Bedford businesses. Scholarships and mentoring programs definitely are at the "top of the class" for my 2011-2012 BBA "school year!"

– *Wendy DeBord, Chair*

FOOD DRIVE COMMITTEE

The annual BBA Food Drive is approaching fast. The first food drive committee meeting will be on Monday, October 10, at 12 noon, at the BBA office. Pizza will be provided.

Let's make this the most successful food drive in BBA history!

– *Dr. Greg Vogt, Chair*

DIRECTORY COMMITTEE

We are in the process of preparing the annual BBA Directory for this year. This is a great way for you to promote your business! As a member you get a **FREE** business listing, which includes your phone numbers, email address, website address and a description of your business. This directory is distributed to over 13,000 homes in our area as well as distributed at the Food Drive, Trade Fair and at other functions during the year.

Advertising spots are still available. For a small fee, you can purchase an ad in the directory. This is a great way to let the local residents know what your business has to offer! The deadline for advertising is October 15.

Please contact George Thompson, chair, at b.b.a@bex.net or call the BBA office at (734) 850-2200 to have an ad placed in this great advertising tool!

Remember to always buy local! What better way to promote the community to buy local than through our directory!

– *George Thompson, Chair*

EDWARD JONES: FINANCIAL FOCUS

Registering Securities in Firm Name Can be a Bargain

In this day and age of \$150 designer purses, \$50,000 cars and \$1 million homes, bargains can be difficult to find. One bargain that's no secret, however, is registering securities in firm name.

When you register securities in firm name, a bank or brokerage firm takes physical possession of and manages the day-to-day responsibilities associated with your securities. Even though you no longer physically hold your stock or bond certificates, you retain control of the securities and can do with them as you wish.

Registering securities in firm name is truly a bargain when you consider this service typically costs little or nothing and could offer many advantages.

When securities are registered in firm name, the bank or brokerage firm that takes possession of your certificates:

- Collects all interest and dividends from the securities for you;

- Provides regular updates on the status of your securities;

- Notifies you whenever your bonds are called or mature; and

- Furnishes one simple annual tax-reporting form.

All of these are attractive services; however, the biggest advantage of registering securities in firm name is the safety this service provides. When your securities are registered in firm name, you no longer have to worry about them being lost, stolen or accidentally destroyed.

Consider, for example, this true story of a Washington investor. This self-made millionaire invested regularly in bonds. Although he registered some of his bonds in firm name, he didn't trust his investment firm's computer system with all his bonds.

Unfortunately, this proved to be a costly mistake. When a group of children started a fire while playing with matches, the local fire department couldn't control the inferno. When the last ember had died, an entire apartment complex and 32 homes, including the home of the bond investor, were completely destroyed, even though the fire department was located just two blocks away.

Fortunately, no one was injured in the fire, but the bond investor lost \$1.2 million worth of securities in the blaze. Of course, the bonds could be replaced, but the cost of doing so was about \$24,000. That's an expensive lesson.

Some investors think it's safer to hold onto their stock and bond certificates. If you insist on holding your securities, remember to keep written records of all your certificates. Record the description, amount and certificate number of each security before placing it in a safe-deposit box. Then be sure to keep a close eye on the financial news to be on the lookout for bond calls, mergers, etc., in case you overlook an important piece of mail. And don't forget to notify each company of any change in your mailing address, even for a stock that does not pay dividends.

No one plans to lose a security, to have their property stolen or to lose their possessions in a natural or man-made disaster. Unfortunately, these are everyday occurrences. Why take a chance with your stock and bond certificates when registering securities in firm name is one of the best bargains available today?

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

Enclosed in this issue of Bits & Pieces, you will find a BBA Membership Application. Please pass this application on to someone you know who might be interested in joining our organization. Help spread the word about the benefits of being a Bedford Business Association member and help our organization grow!

Bedford Business Association EXECUTIVE BOARD

President Laura Collins
Collins & Associates Accounting & Tax Service

1st Vice President Jan Howard
JHoward Electric

2nd Vice President Karen Daggatt
Temperance Printing/Bedford Press

3rd Vice President Linda Flick
Flick's Package Liquor

Secretary Wendy DeBord
Lambertville Orthodontics

Treasurer/Parliamentarian Erik Stein
Erik Stein, Attorney at Law

Trustee Brian Foster
Fifth Third Bank

Trustee Len Jaffee
Budd Jewelers

Trustee Sandy Kosmyna
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Trustee Michelle Rice
Monroe Bank & Trust

Trustee Shannon Sanford
Hospice of NW Ohio & SE Michigan

Trustee Brett Sickler
Redline Trucking, LLC

Trustee George Thompson
Erie West Hospice

Trustee Dr. Greg Vogt
Foot & Ankle Specialists, PC

Past President (Appointed) Meg Smith
Bedford Township

Past Presidents

Marty Monroe, *Affordable Accounting*
Bill Urbanski, *Bedford Funeral Chapel*

Brian Huner, *Tom Huner Builder*
Brad LaVoy, *Brad's Driveway Sealing & Septic*

Walt Wilburn, *Wall's Heating & A/C Service*
Eddie Talley, *Krueger Harvey Insurance*

Karen Daggatt, *Temperance Printing*
Home of the Bedford Press

Wayne Pavlika, *Wayne Pavlika Builders*
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 Glorioso

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.

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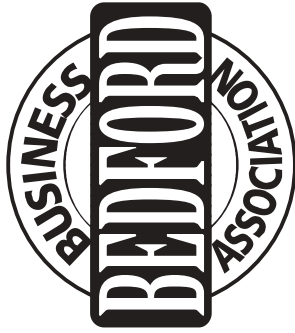
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(734) 850-2200
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www.bba.org

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Bits & Pieces Advertising/Inserts Order Form

If you are interested in running an ad in *Bits & Pieces*, please fill out this form and check the issues you would like to run in. Please mail your business card / copy and this form to the BBA office at the address above. All business ads that are currently running in *Bits & Pieces* will continue to run unless we hear otherwise. If you want a change in your ad, call Karen Daggett at (734) 856-6680, email theprintlady@aol.com or fax changes to (734) 856-2925.

The prices for advertising in the BBA newsletter "Bits & Pieces" are as follows:

Business card size (2-1 / 2 x 1-1 / 2) \$20 per issue
Double business card size (5 x 1-1 / 2 or 2-1 / 2 x 3) \$35 per issue
Large (size of four business cards - 5 x 3) \$70 per issue
1 / 2 page size (7-1 / 2 x 4-1 / 2) \$150 per issue
Full page insert..... \$60 per issue

(You provide the insert. We will need approximately 325-350 copies)

The newsletter goes to all BBA members every month from September-June. The deadline to submit information (articles and inserts) is the 15th of the month. For example if you wish to advertise in the January issue, the insert must be dropped off at the BBA office on or before December 15th. We invoice you for your ads on a quarterly basis and the billing dates are November, February and June.

Now is your chance! This is your opportunity to submit an article, promote an event, or tell us what's new with your business! Please submit your information to Karen Daggett, chair of the newsletter committee, at theprintlady@aol.com or to the BBA office at b.b.a@bex.net. Articles for the newsletter are free. These must be submitted by the 15th of each month to be included in the following month's issue of *Bits & Pieces*.

Please remember that this is YOUR newsletter! If you would like to help work on *Bits & Pieces*, write articles, or make phone calls, please call Karen Daggett at (419) 290-6846. Articles are welcome by all regular members and the best thing is - its FREE! The newsletter, along with all ads, is also included on our website! The newsletter is paid for by the ads placed by BBA's members. The newsletter is received by all the BBA members and is also available for viewing on the BBA website, (including all inserts, only when you provide us with a PDF file.)

If you have any questions, please feel free to contact the newsletter committee chair, Karen Daggett, or contact the BBA office.

YES, please run my business ad in the following issues:

- | | | |
|---|-----------------------------------|--|
| <input type="checkbox"/> SUMMER/SEPTEMBER | <input type="checkbox"/> JANUARY | <input type="checkbox"/> MAY |
| <input type="checkbox"/> OCTOBER | <input type="checkbox"/> FEBRUARY | <input type="checkbox"/> JUNE |
| <input type="checkbox"/> NOVEMBER | <input type="checkbox"/> MARCH | or |
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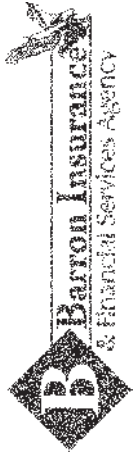
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