



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

## Bits & Pieces

• AROUND OUR TOWNSHIP •

SEPTEMBER 2010



It's time for...

# BBA's Opening Dinner Meeting!

## Thurs., Sept. 9th

at the

### **BEDFORD BRANCH LIBRARY**

8575 JACKMAN ROAD • TEMPERANCE

Networking 6:00-6:15 p.m.

Dinner starts promptly at 6:15 p.m.

Speaker will begin at 6:30 p.m.

*Dinner catered by:* **FLICK'S PACKAGE LIQUOR**  
*Menu:* Soup, Salad, Sandwich, Dessert & Beverage

*Cost:* \$8 per person

*Guest Speaker:* **PATRICK GIAMMARCO**

Owner of PWG Marketing & Authorized Duct Tape  
Marketing Coach will speak on "How to Build a  
Booming Business in the Post-Recession Economy"

*Please RSVP to the BBA office at (734) 850-2200*

## President's Message



As I start the second year of residing over this fantastic organization which is the BBA it is with great excitement and more ambition that followed us through last year.

The excitement was in the air on July 23, the day we held our retreat. Just ask Jan how excited she got! She almost fell out of her chair (well, just between you and me, she actually did fall out of her chair!) But Jan, your secret is safe with me and rest of the board!

The retreat was the perfect setting to brainstorm and set goals for the upcoming year. Committee responsibilities were assigned and some of the ideas and suggestions that your officers talked about at the retreat were at levels that exceeded our expectations.

One of our main goals this year is to procure an office building in Bedford Township to house our offices. We would like the building to be big enough to hold our dinner meetings once a month. We need space for all of our records, and a place to store things such as Trade Fair signs, Food Drive signs and our rolling marquee sign. As you can see, we do have a few requirements but we are fairly flexible in aspects of a purchase, if one was found one within our price range and we could make the other things work.

The Busy Bee volunteer program was a huge success. If you were not at the year-end picnic at the YMCA, you missed one of the best ones we have ever had. We had hundreds of prizes on the tables, including an exercise bike, gift certificates, baskets, etc. Wendy DeBord and Dr. Greg Vogt had only one day to gather all the prizes for the picnic the next day. Much to my surprise, when I walked in the Y that Friday night I was shocked by all the presents that were on the table to give away! It was amazing!

These are just a few of the things we talked about during the retreat. Keep your eyes open and your ears perked up, because we have other exciting things coming your way this year! I wish I had the time and the space to fill you in now.

As long as I have been on the board, the most recurring theme of the BBA members is: they always pull through, people will step up and do what needs to be done. It is very nice to see smiling faces that may not have the time to attend a dinner meeting but are there when asked to do something for an event or activity that we hold.

It is my honor to represent you as your BBA President again this year. I want to thank you, all of the members, for belonging to an organization that is dedicated to making the business environment the best that it can be! You are what makes this organization strong. That is why this organization has lasted as long as it has and it keeps getting stronger and stronger every year. Next, I want to thank the current board members. The excitement and dedication you have shown during the retreat will no doubt make this year very successful!

— Laura Collins

## Welcome Our Newest Members!

EYE CARE OPTICAL, LLC

7433 Jackman Road

Temperance, MI 48182

Karen Reiser

(734) 224-7116

sightwithstyle1@gmail.com

www.sightwithstyle.com

Sponsor: Meg Smith



TODD'S GUNS

8019 Summerfield Road

Lambertville, MI 48144

Todd Bruning

(734) 568-6030

tcbuning@earthlink.net

Sponsor: Karen Daggett



WOMEN OF BEDFORD UNITED

P.O. Box 102

Temperance, MI 48182

Meg Smith

(734) 856-5887 or (734) 847-1796

msmith@bedfordmi.org



BEDFORD URGENT CARE

7980 Lewis Avenue

Temperance, MI 48182

Arshad Husain, M.D.

(734) 224-7773

nwurgentcare@yahoo.com

www.nwurgentcare.com



## Grandma Science to appear on NBC 24

Grandma Science, a BBA member, will be doing a science experiment with Kelly Heidbrader on TV NBC 24 on Thursday, September 9, at 6:30 am. Kelly and Grandma will discover how strong egg shells actually are!

Visit [www.grandmascience.com](http://www.grandmascience.com) or [www.scienceprojectideasforkids.com](http://www.scienceprojectideasforkids.com).

### For Your Information:

BBA's new email address is **b.b.a@bex.net**



2339 W. Dean Rd.  
Temperance, MI

(734)

847-5859

Jeff Biggs  
Mike Haney

"NOTHING BUT WET!"

[www.kickinmulecarwash.com](http://www.kickinmulecarwash.com)

## YOUR AD COULD BE HERE FOR ONLY \$15 PER ISSUE!

Attention BBA members: If you would like to place your business card ad in "Bits & Pieces" please email your information to the BBA office or fax it to (734) 850-2201.

## About our dinner meeting speaker ...

Patrick Giammarco, the guest speaker for our September dinner meeting, is a marketing and digital technology coach and owner of PWG Marketing. As northwest Ohio's only authorized Duct Tape Marketing Coach, Patrick helps small businesses systematically develop touch points and processes that logically move prospects from awareness to raving fan by installing the Duct Tape Marketing system.

Patrick has 15 years of corporate marketing and branding experience with Libbey, Calphalon, Microsoft and The University of Toledo and is a founding member of Social Media Breakfast Toledo, a monthly event where people come together to eat, meet, share, and learn about social media.

In 2008, upon being selected as the area's only authorized Duct Tape Marketing Coach, Patrick started PWG Marketing. In June 2010, Patrick left the corporate world to pursue his passion: bringing focus, control, clarity and confidence to small business marketing.

As our September dinner meeting, Patrick will speak on the topic of "How to Build a Booming Business in the Post-Recession Economy."

As we emerge from recession, how

will marketing need to change to be effective in the new economy?

As we recover, the survivor in us adapts; becomes more resourceful; more responsible. Some businesses will continue with the status quo; others will flourish.

Either way, businesses should be prepared to deal with higher consumer expectations. Today, consumers are more concerned with value than ever. Businesses have to work hard to give consumers better reasons to buy their product or service. Consumers want quality again – with good service. A remarkable experience is the new marketing. Brands that understand and deliver this will survive. Brands that excel at it will grow.

It's not about deep pockets. It's about focus ... prioritizing ... balance.

Find that balance, find your market and thrive.

Attend BBA's September dinner meeting and join Patrick Giammarco as he presents the four marketing pillars that matter most in the post-recession economy.

For practical small business marketing information, check out: [www.pwgmarketing.com](http://www.pwgmarketing.com) or follow Patrick on Twitter @pwgiammarco.

## Don't Miss the Bus!



Nope, not the school bus – the Bedford Business Association's chartered bus heading to Greektown Casino on Thursday, September 23! The bus will leave the parking lot of Dr. Greg Vogt, Foot and Ankle Specialist, located on the corner of Secor and Summerfield, at 3:00 p.m. for Detroit and will return by 10:00 p.m. Let us know if it's more convenient to catch it at the Horizon Outlet Mall in Monroe and we'll pick you up there. The price is \$30 and you'll receive \$20 on your Greektown Card. There will even be chances to win prizes on the bus trip, too!

So why not celebrate the Fall Equinox and the falling of Autumn leaves this year by flirting a bit with Lady Luck? You can buy your tickets at BBA's September 9th dinner meeting or at the BBA office located at 8100 Lewis Ave.

Get your tickets now so you won't be "left" behind!

## Volunteer Help Needed at Salvation Army

Monroe County's Salvation Army's Bedford Township's Satellite Service Center is now accepting applications for volunteer help.

Stop by to fill out an application anyday, Monday through Friday, from 1 to 5 p.m., at 7200 Lewis Ave., Bedford Plaza, Temperance.

Their coat closet will open October 1 through March 31 for seasonal outerwear only. If any questions, please call: (734) 224-7991.

## Volunteers Needed for Roadside Clean-Up!

Anyone interested in helping with next month's roadside clean-up should contact the BBA office at (734) 850-2200. The group will meet at the Food Town parking lot, in Lambertville, at 7 a.m. on Saturday, Oct. 2nd. Donuts, bagels and coffee will be provided. Clean-up will begin at 7:30 a.m.

Brett Sickler, from Redline Trucking, LLC, is the chairman of the Roadside Clean-Up Committee this year. If you have any questions you can call him at (419) 277-4527. Remember ... the more people that can help with the clean up, the quicker we'll get it done!



(734) 854-4818 Mon.-Fri., 9 am-9 pm  
7473 Secor Road Sat., 8 am-6 pm  
Lambertville, MI 48144 Sun. 10 am-4 pm

AFFORDABLE PROFESSIONAL HAIRCARE. GUARANTEED.®

## LAURIE L. FULKERSON CERTIFIED PUBLIC ACCOUNTANT

BUSINESS & INDIVIDUAL  
ACCOUNTING & TAX SERVICES  
Over 25 Years Experience  
Licensed in Michigan & Ohio

**(734) 850-8500**

1633 Longfellow Drive Fax (734) 850-8501  
Temperance, MI Hours by Appt.



Enhanced Living  
Solutions

MEDICAL  
EQUIPMENT  
&  
SUPPLIES

O<sub>2</sub> – CPAP – BiPAP • Sales & Rentals  
8177 SECOR ROAD • LAMBERTVILLE  
734-568-6112 • [www.elshome.com](http://www.elshome.com)

# BBA Executive Board Meeting Mini-Minutes

MAY 27, 2010

**Present:** Laura Collins, Jan Howard, Karen Daggett, Linda Flick, Jerry Barron, Mike Bassinger, Dr. Greg Vogt, Wendy DeBord, Tammy Lamb, Meg Smith, Deb Brescol, Jessica Thompson, Erik Stein and Brett Sickler.

**Absent:** Pam Norton, Laurie Fulkerson and Marty Monroe.

Call the meeting to order at 7:30am by President Laura Collins.

Adopt agenda – Laura asked if any items to be added to our agenda. Jerry made motion and 2nd by Meg to approve the agenda. Motion carried

Consideration to approve minutes from last meeting 04/22/10 minutes emailed to everyone. Tammy Lamb made motion to approve, 2nd by Linda Flick. Motion carried

**Treasurer's Report:** Mike Bassinger reported total amount in savings and checking account is \$101,538.33. Asked that this be placed on file for audit

**Unfinished Business:** BBA sign – Meg Smith reported that sign was to be up in seven days.

## Committee Reports:

*Advisory* – Marty Monroe, not present

*Audit* – Tammy Lamb, nothing to report

*Budget* – Tammy Lamb reported that we are currently \$17,000 under budget with some bills still not in

*Busy Bee Program* – Wendy DeBord reported that they looking for prizes to be donated for members to bid on with their tokens at the summer picnic. Will send an email asking members for help.

*Casino Bus Trip* – Wendy DeBord reported that will discuss date at board member retreat in the summer.

*Directory* – Jessica Thompson reported that info will be mailed with membership dues.

*Donation Request* – Deb Brescol reported on Family Medical Center golf outing on 7/30/10. Looking for hole sponsor and CASA donation request back in March; was not known if brought up to board. This item to be discussed at June board meeting.

*Food Drive* – Jerry Barron had nothing to report.

*Golf Outing* – Mike Bassinger reported next meeting is tonight at BBA office, 7pm. Outing to be 6/4, 10am at Giant Oak. \$75 per person. Need volunteers, golfers, and sponsors. Golf outing is posted on website. Dinner only is \$25.

*Historical* – Karen Daggett nothing to present.

*Legislation* – Linda Flick discussed sign ordinance meeting with Dennis Jenkins. Looking for input from BBA members. Information about the ordinance on BBA website. All businesses need to review because it will affect your business.

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

*Membership* – Meg Smith & Linda Flick reported on new memberships to approve: She's A Trophy Charter Fishing, Dustin Swiderski and Hospice of Northwest Ohio

– Lambertville location. Linda made motion to approve, 2nd by Jerry. Motion carried. Motion made by Meg Smith and 2nd by Jan Howard to increase membership dues for 2010-2011 to \$125 and Associate membership to \$87.50. Motion carried.

*Newsletter* – Karen Daggett discussed newsletter is ready to go out.

*Nominating* – Meg Smith had nothing to report.

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

*Program* – Jan Howard reported that next meeting to be BBA picnic on 6/25, 6pm at YMCA. Members will have full access of facility. Flicks and Schoolhouse Lunchroom will provide beverages and food.

*Roadside Clean-Up* – Dr. Greg Vogt reported next clean up is 7/17.

*Scholarship* – Laurie Fulkerson had nothing to report.

*Trade Fair* – Laura Collins reported that they are still waiting on bills to be paid.

*Website* – Wendy DeBord reported that web is complete and working fine.

**New Business:** Welcomed new trustee Brett Sickler. Laura reported that they've looked at several buildings as possible locations for future BBA building and also stated the officer retreat will be 7/22 at a location to be determined. Asked board to let her know what committees you are interested in.

**Announcements:** Meg Smith announced that Laura Collins had received a Michigan Minute Man award for Monroe County and Karen Daggett received a Golden Heart Award for 2010.

**Adjournment:** Motion by Meg Smith. 2nd by Linda Flick at 8:25am. Motion carried.

Next Scheduled Board Meeting: Thursday, June 24th, 7:30am

Respectfully submitted,  
Jerry Barron, Secretary

JUNE 24, 2010

**Present:** Laura Collins, Jan Howard, Karen Daggett, Linda Flick, Jerry Barron, Dr. Greg Vogt, Wendy DeBord, Tammy Lamb, Meg Smith, Jessica Thompson, Len Jaffee and Brett Sickler.

**Absent:** Mike Bassinger, Deb Brescol, Pam Norton, Laurie Fulkerson, Marty Monroe, Erik Stein, and Gail Hurley.

Call the meeting to order by President Laura Collins at 7:31am.

Adopt agenda – Meg Smith motion to approve agenda, 2nd by Jessica Thompson. Motion carried.

Consideration to approve minutes from last meeting that was on May 27. Motion by Dr. Greg to approve minutes; seconded by Jessica Thompson. Motion carried.

**Treasurer's Report:** Mike Bassinger, not present. Laura reported balance of \$100,254.47 and asked report to be placed on file for audit.

**Unfinished Business:** Motion by Karen Daggett and 2nd by Jan Howard to move forward to: Complete documents required for loan for BBA to pursue our own build-

ing. Monroe Bank and Trust is requiring: 2 years most recent federal income tax returns including all pages for the business; minutes of the meeting authorizing signers, terms and conditions of the loan; the location of the property and square footage of any buildings. Bank also requires: Copy of purchase agreement; most recently paid property tax bill; and insurance on property listing MBT as Mortgagee (by closing date). Terms/Rates: 20% down if you occupy the building (up to 35% down if raw land); current market rate 5 years/20 years amortization; 1% fee; 3% prepayment penalty if financed with another lender; and closing costs. Motion carried by Executive Board.

## Committee Reports:

*Advisory* – Marty Monroe, not present.

*Audit* – Tammy Lamb, nothing to report.

*Budget* – Tammy Lamb, nothing to report.

*Busy Bee Program* – Wendy DeBord & Dr. Greg Vogt: Looking for door prizes for tomorrow nights BBA picnic. Members are going to turn in their tokens for prizes. Meg Smith made motion 2nd by Karen Daggett for BBA to donate \$300 to the program for Wendy and Greg to use towards prizes.

*Casino Bus Trip* – Wendy DeBord discussed having trip in September or October.

*Directory* – Jessica Thompson reported that bids for the Directory need to go out soon. Laura will appoint a committee director soon to head this up. 10% discount on ads paid and taken out before July 1.

*Donation Requests* – Deb Brescol not present but gave final summary report to board of her committee that is placed on file. Motion by Tammy Lamb and seconded by Jan Howard to take \$25 from Marketing budget to donate to CASA program. Motion carried. Motion by Jan Howard and seconded by Jessica Thompson to donate two \$50 BBA gift certificates to Family Medical Center Golf Outing on July 31. Motion carried.

*Food Drive* – Jerry Barron had nothing to report on.

*Golf Outing* – Mike Bassinger not present but gave report to Laura that the golf outing raised \$1,940 profit. Those that attended had a great time.

*Historical* – Karen Daggett had nothing to report.

*Legislation* – Linda Flick mentioned that there will be a meeting Monday night at the BBA office to discuss the upcoming sign ordinance issue.

*Marketing/Public Relations* – Pam Norton not present. Jerry reported that the BBA float in the parade was a huge success. Thanks so much to Brad LaVoy for pulling the float and to the many volunteers for helping to decorate and walk with our organization.

*Membership* – Meg Smith & Linda Flick: Motion made by Linda Flick and 2nd by Jerry Barron to accept the following members for Regular Membership: Women of

(Continued on next page)

## Executive Board Meeting Mini-Minutes

(Continued from previous page)

Bedford United and Todd's Guns. Motion carried.

*Newsletter* – Karen Daggett reported there will not be a newsletter during the summer.

*Nominating* – Meg Smith had nothing to report.

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

*Program* – Jan Howard reported on annual summer picnic to be June 25 at the YMCA. All members and families are invited to attend. Have 120 signed up so far. Beverages will be provided by Flick's and food provided by Schoolhouse Lunchroom.

*Roadside Clean-Up* – Dr. Greg Vogt looking for volunteers for the July 17 Road Clean-up. Please contact Greg if you can help.

*Scholarship* – Laurie Fulkerson, not present.

*Trade Fair* – Laura Collins reported that permits have been pulled for the next Trade Fair. Dates are March 12 and 13.

*Website* – Wendy DeBord reported that the web is doing well and is still working on a few things.

**New Business:** nothing to report.

**Announcements:** Meg discussed a trip to Greek Town in August to benefit the American Cancer Society.

**Adjournment:** Motion to adjourn by Karen Daggett; seconded by Linda Flick at 8:24am. Motion carried.

Next Scheduled Board Meeting: Retreat on Thursday, July 22, 7:30am to 3:00pm

Respectfully submitted,  
Jerry Barron, Secretary

JULY 22, 2010

**Present:** Laura Collins, Tammy Lamb, Karen Daggett, Meg Smith, Linda Flick, Gail Hurley, Erik Stein, Dr. Greg Vogt, Brett Sickler, Len Jaffe, Marty Monroe, Laurie Fulkerson, Jan Howard and Wendy DeBord.

**Excused:** Mike Bassinger

Meeting was called to order by President Laura Collins at 7:30 AM and a motion was made by Gail Hurley and supported by Laurie Fulkerson to adopt the agenda as presented. Motion carried.

Minutes from June 24 were considered for approval. A motion was made by Dr. Greg Vogt and supported by Linda Flick. Motion carried.

**Treasurer's Report** and hand-outs were presented for review by Laurie Fulkerson and placed on file for audit. A balance of \$82,964.47 in the checking/savings accounts.

**Unfinished Business** pertaining to the purchase of a permanent facility for BBA relates that the MBT Loan Officer reported MBT is currently in receivership but is still able to loan some money.

**Committee Reports:**

*Advisory:* Marty Monroe - None

*Audit:* Tammy Lamb - None

*Budget:* Tammy Lamb - None

*Busy Bee Program:* Wendy DeBord & Dr. Greg Vogt – Everything went well at the BBA picnic with the Busy Bee program.

*Casino Bus Trip:* Wendy DeBord – Greentown Casino on September 23, 2010 with a \$20 Bonus Play. Departure parking lot not determined yet.

*Directory:* Chairperson not designated yet.

*Donation Requests:* None

*Food Drive:* Dr. Greg Vogt is chairperson.

*Golf Outing:* Mike Bassinger – Excused

*Historical:* Karen Daggett – Need people

to take pictures when “out-and-about” in the community and email them to her at: theprintlady@aol.com.

*Legislation:* Linda Flick – Dennis Jenkins is in the process of revising the 22-page Bedford Township Sign Ordinance.

*Marketing/Public Relations:* Chairperson not designated yet.

*Membership:* Meg Smith & Linda Flick – New member: Eye Care Optical.

*Newsletter:* Karen Daggett – Needs articles/news items for September *Bits & Pieces*. Deadline is August 19th.

*Nominating:* Meg Smith – None

*Physical/Human Resources:* Marty Monroe – None

*Program:* Jan Howard – Great picnic! Will have more information later in June and would like to focus some of the programs/speakers on new laws regarding employers and employees.

*Road Clean-Up:* Dr. Greg Vogt – Nine volunteers helped last Saturday.

*Scholarship:* Laurie Fulkerson – None

*Trade Fair:* Laura Collins - None

*Website:* Wendy DeBord – All set but still wants to work on having page centered.

**New Business:** None

**Announcements:** None

**Adjournment:** A motion was made by Karen Daggett and supported by Meg Smith to adjourn. Motion carried and meeting was adjourned at 8:00 AM.

Respectfully submitted,  
Gail Hauser-Hurley, Secretary

## Life Insurance for \$1 a Day!

Have you ever considered what you can buy for \$1 these days? A fast-food hamburger, a super-size soft drink or a cup of coffee is about it. What if you could purchase peace of mind for the same price?

The purchase of a life insurance policy might be one of the most important gifts you'll ever give. In the event of a death, life insurance can help provide financial security to your family members and allow them to maintain a comfortable lifestyle.

Life insurance can ensure your children receive the education they deserve and provide financial stability for your spouse. This valuable peace of mind is so easy to achieve through an Auto-Owners life insurance policy.

Auto-Owners Insurance has an array of products offering options to meet all manner of life insurance needs. Surprisingly, this high-quality coverage is quite affordable; often the price is as little as \$1 per day. That beats a cup of coffee any day, doesn't it?

Please contact Barron Insurance & Financial Services Agency at (734) 847-3831 today to learn how easy and affordable it is to purchase life insurance. There is a plan that is right for you and your family's needs.

## Mark Allan Becomes a Certified Hunter Douglas Professional Installer

Hunter Douglas Window Fashions – the nation's leading window covering manufacturer – understands that a custom window covering is only as good as its installation. With that in mind, the company has made a significant effort to provide ongoing installer training programs to properly educate professional installers on the most effective and up-to-date methods of installing its innovative products, including new Alouette™ Light Louvers, Luminette® Privacy Sheers, Silhouette® window shadings and Duette® honeycomb shades.

Mark recently attended the company's Certified Professional Installer Training Program<sup>SM</sup> and is now a Certified Hunter Douglas Professional Installer.

Mark took part in a three-day intensive workshop, the only one of its kind in the industry, giving installers the tools they need to install window cover-

ings more efficiently and meet many of the challenges encountered at the window.

“Attending the Hunter Douglas Professional Installer Program allowed me to work in a hands-on environment and meet with product experts who answered my questions and addressed challenges,” said Mark. “I was also able to network with other installers to share tips and techniques.”

“Our certified installers are the best in the industry,” said Andy Irwin, Hunter Douglas Manager of Installer Training. “They are exceptionally well-trained and are committed to providing consumers with the highest quality measuring and installation services.”

Assured Services is located at 1919 Center Dr., in Temperance. Call (734) 343-1512, e-mail mark@assuredservices.com or visit www.assuredservices.com.



8100 Lewis Ave., Suite 5  
Temperance, MI 48182  
(734) 850-2201 Fax  
(734) 850-2200

E-mail: b.b.a@bex.net  
www.bba.org

"BUY BEDFORD ALWAYS"

## Bits & Pieces Advertising/Inserts Order Form

If you are interested in running a business card ad in *Bits & Pieces*, please fill out this form and check the issues you would like to run in. The cost of an ad is \$15.00 per issue. 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 or fax changes to (734) 850-2201. Please mail your business card/copy and this form to:

**Bedford Business Association  
8100 Lewis Ave., Suite 5  
Temperance, MI 48182**

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

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 \$15.00 ads placed by BBA's members. Also, if you would like to have us insert a furnished flyer for your business, the cost is \$45.00 a month, and is received by all the BBA members. The newsletter and inserts are also available for viewing on the BBA website.

Company Name \_\_\_\_\_

Contact Person \_\_\_\_\_

Business Phone \_\_\_\_\_ Fax \_\_\_\_\_

Email Address \_\_\_\_\_

# BBA Retreat Meeting Minutes

JULY 22, 2010

**Present:** Laura Collins, Tammy Lamb, Karen Daggett, Meg Smith, Linda Flick, Gail Hurley, Erik Stein, Dr. Greg Vogt, Brett Sickler, Len Jaffe, Marty Monroe, Laurie Fulkerson, Jan Howard and Wendy DeBord.

**Excused:** Mike Bassinger

The meeting was called to order by President, Laura Collins, at 8:14 AM after all were welcomed.

President Laura Collins stated that the purpose of this Retreat was for the executive BBA board members and chairpersons to set goals and objectives for the upcoming year. Members reviewed Mission Statement (per the By-Laws), the budget from the prior year and the duties of the BBA office secretary. Members need to contact the BBA president with all issues first per chain-of-command. President will then relay to administrative assistant/secretary as deemed necessary.

Committees were reviewed with chairpersons and various other executive board members being assigned to each. Discussion of new thoughts and ideas as well as the setting of calendar dates and times for committee meetings took place.

**Program Chairperson** (1<sup>st</sup> Vice President per by-laws)/Jan Howard: Co-Chairperson/Vacant

Several topics for speakers and other locations were discussed. Dates and times were set for dinner meetings.

**Advisory Chairperson** (Past President per by-laws)/Marty Monroe: Co-Chairperson/Erik Stein

Establishing permanent quarterly meetings were discussed.

**Membership** – Chairperson/Linda Flick: Co-Chairs/Meg Smith, Gail Hurley and Linda Flick

Meeting dates were set and updating the membership form was discussed. Members were asked to stop by the office if they could help deliver plaques to BBA businesses. Stickers (years) for the plaques were mailed in October. Membership applications will be emailed to executive board members for review before approval. Other thoughts and ideas included: 1) Establishing an "Invitation" sub-committee under Membership with the purpose of sending an application and a Directory along with a "BBA Welcome" letter to new businesses in Bedford, follow-up with a phone call and/or a "face-to-face" visit and ask if they would be interested in presenting as a quest speaker for a dinner meeting, 2) Offer a "Member's Only" drop-box on the website for saving data, 3) Set up a booth at the Trade Fair separate from the regular BBA booth for "recruitment purposes only."

**Legislation** – Chairperson (3<sup>rd</sup> Vice President per by-laws)/Linda Flick: Co-Chair/Erik Stein

Discussed several forums to allow political candidates to convey their views of

the impact that new federal and state laws will have on the small business employers and employees in Michigan at the October dinner meeting. Are currently reviewing the 22-page Bedford Township Sign Ordinance with Dennis Jenkins for revision. Will request the Economic Development Corporation (EDC) and Downtown Development Authority (DDA) provide minutes to the BBA.

**Budget** – Chairperson/Laurie Fulkerson: Co-Chair/Marty Monroe

Quarterly budget reports and updates will be maintained and the new budget will be completed by September 30. Individual committees need to keep track of their budgets regarding actual income and expenses. All changes in committee budgets need to be brought to the executive board for review and approval as all monies are confined.

**Audit** – Chairperson/Tammy Lamb: Co-Chair/Vacant

Audit must be approved within 30 days of fiscal year end (July 30) per by-laws.

**Physical/Human Resources** – Chairperson (Past President per by-laws)/Marty Monroe: Co-Chairs/Laura Collins, Gail Hurley, Meg Smith, and Jan Howard

Set meeting dates and times starting in August. Looking into potential sites for a permanent BBA office and talking with bank for financing loan. Discussed the possibility of a change in our status, setting up a "Business Plan" and offering "incubation," rental and/or virtual office space to beginning or smaller-staffed businesses.

**Donations** – Chairperson/Tammy Lamb: Co-Chairperson/Vacant

Provide BBA "Gift" baskets containing a BBA gift certificate, Directory and items which promote BBA only. Set up guidelines/criteria for approving or denying a request so a letter can be sent to those donation requests which are denied explaining why.

**Food Drive** – Chairperson/Dr. Greg Vogt: Co-Chairperson/Brett Sickler

Meetings will be held in October 11 and November 15. Drive will be held from 9:00 AM-5:00 PM on December 11. A heated garage is needed for storage of items. Cash donations are used to purchase perishable food.

**Marketing** – Chairperson/Len Jaffee: Co-Chairperson/Vacant

Meeting dates were set. BBA will contact TAC, PRIDE and Samaria to seek help in making Christmas decorations consistent throughout all three business districts of Bedford. Suggested the "Busy Bee" program should be a permanent standing committee to promote volunteerism within BBA and its members. Other thoughts and ideas included: 1) Establishing a "Marketing Day" on September 11 each year, 2) Expend money to buy BBA Discount Cards for selling as a fundraiser, 3) Set aside a week every year for a "Hometown" or "Buy Bedford Always" promotion geared towards Bedford residents who work outside of Bedford, 4) Promote a BBA "Special Dis-

counts" week once a year with BBA discount/coupons which can be downloaded from the website from participating BBA business members, 5) Have a "Silver Sweepstakes" drawing (name, address, phone number, email address) at participating BBA businesses, 6) Set up a "BBA Recruitment" only booth separate from regular BBA booth.

**Scholarship** – Chairperson/Wendy DeBord: Co-Chairperson/Vacant

Set meeting dates and times January, March, April and May. Other thoughts and ideas include: 1) A BBA Scholarship fund already exists under the Bedford Community Foundation, 2) Golf Outing is usually a "break-even" event, 3) Designate one Scholarship for a "MCCC" candidate, 4) Mentor High School students interested in business, 5) Casino trip funds will be placed in Scholarship fund now that five-year obligation to YMCA is completed, 6) Request each Scholarship recipient return to one BBA meeting, 7) Erik Stein will explore 501C3 status by October to allow BBA to offer On-Line donations to its Scholarship fund with Pay Pal.

**Nominating** – Chairperson/Meg Smith: Co-Chairperson/Vacant

We currently have a full slate of officers.

**Newsletter** – Chairperson/Karen Daggett: Co-Chairperson/Vacant

Need chairpersons and BBA members to take pictures at BBA events. Asking that pictures be emailed to her at: theprintlady@aol.com. Will review cost of physically mailing the newsletter versus physically mailing a post card as a reminder for dinner meetings as most BBA members receive their newsletter by email.

**Directory** – Chairperson/Laura Collins: Co-Chairpersons/Tammy Lamb, Karen Daggett and Meg Smith

The reward cards did not work as no one claimed the \$100 drawing. It was suggested that we could save on the cards by drawings names instead of numbers or that we could have a page in the directory listing participating BBA businesses and their discounts (still one liners).

**Golf Outing** – Chairperson/Erik Stein: Co-Chairperson/Len Jaffee

Keep event on a Friday. Possibly combine it on the same day as the BBA picnic. Contact Bedford-sited golf courses and request bids since purchases over \$500 require bids.

Other thoughts and ideas for fundraisers to add to the Scholarship funds would be to do Bingo, Texas Hold-Em, Casino Trip, teaming up with other Social Organizations, etc.

**Adopt-A-Road/Road Clean-Up** – Chairperson/Brett Sickler: Co-Chairperson/Dr. Greg Vogt

Scheduled three times per year and Saturday mornings seem to be the best day to do it. The third Clean-Up for 2010 is scheduled for October 2. Need create a budget for this as Dr. Greg always donated donuts; need to buy additional "grabbers"

(Continued on next page)

## BBA CALENDAR OF UPCOMING EVENTS

### SEPTEMBER

9 – Dinner Meeting ..... 6:00 PM  
 23 – Board Meeting ..... 7:30 AM  
 23 – Casino Bus Trip ..... 3:00 PM

### OCTOBER

2 – Roadside Clean-Up ..... 7:00 AM  
 Lambertville Foodtown Parking Lot  
 14 – Dinner Meeting ..... 6:00 PM  
 28 – Board Meeting ..... 7:30 AM

### NOVEMBER

11 – Dinner Meeting ..... 6:00 PM  
 18 – Board Meeting ..... 7:30 AM

### DECEMBER

9 – Dinner Meeting ..... 6:00 PM  
 11 – Food Drive .....  
 16 – Board Meeting ..... 7:30 AM

### JANUARY 2011

13 – Dinner Meeting ..... 6:00 PM  
 20 – Board Meeting ..... 7:30 AM  
 22 – Trade Fair Sign-up, BBA Office

### FEBRUARY

10 – Dinner Meeting ..... 6:00 PM  
 24 – Board Meeting ..... 7:30 AM

### MARCH

3 – Dinner Meeting ..... 6:00 PM  
 Nomination of Officers  
 12 & 13 – Trade Fair, Bedford HS  
 24 – Board Meeting ..... 7:30AM

### APRIL

14 – Dinner Meeting ..... 6:00 PM  
 Election of Officers  
 21 – Board Meeting ..... 7:30 AM

### MAY

12 – Dinner Meeting ..... 6:00 PM  
 Installation of Officers  
 26 – Board Meeting ..... 7:30 AM

### JUNE

23 – Board Meeting ..... 7:30 AM  
 24 – Annual Picnic

## BBA Retreat Meeting Minutes

*(Continued from previous page)*

and we use the vests from the Trade Fair.

**Website** – Chairperson/Gail Hurley:  
 Co-Chairperson/Vacant

The new site is up and running and the credit card payments are working out well and being utilized increasingly. Would like to get the page centered more and offer file-sharing for BBA members only with our "Drop Box." Discussed ideas to help direct people to our website. Even though bba.org is one of the shortest website addresses, it is still not the first to pop up in searches so we need "key" words to enter into our information so BBA comes up either first, or closer, to the top when people are searching for the services which our members offer. We are a member of Facebook and have over 400 members with 100-150 views per week.

**Historical** – Chairperson/Karen Daggett:  
 Co-Chairperson/Vacant

## Donations Needed for Care Packages for Local Veterans

Windhaven Eldercare Center and the veterans residing there have adopted two local veterans, Spc. Cody J. Kleiber and Sgt. Jeffrey L. Williams, and along with their units, will be receiving "care packages" on a regular basis.

There are many much needed and appreciated items that these soldiers cannot obtain in some of these remote locations. Requested items are Pop Tarts, energy bars, cough drops, hard candies/gum, bar soap/body wash, sunscreen, eye drops, foot powder, nail clippers, home town papers, magazines (do not have to be current), CDs and DVDs.

Veterans from WWII and the Korean Conflict are writing weekly letters to these veterans. There is tremendous emotion and pride expressed in these heart-felt letters. Some of these letters are dictated to volunteers and Windhaven staff.

Windhaven Eldercare has been awarded with being a "Veterans First" community. The "Honor and Pride" program is another benefit offered at Windhaven Eldercare along with all-inclusive pricing. This is an additional discount offered to the veterans, Windhaven's way of saying thank you to those who have served our country and preserved our freedoms. Cynthia McIlvain, marketing manager, states it is an honor to provide care for these heroes. For further information regarding a list of items for donation or information about Windhaven Eldercare, contact Cynthia at (419) 720-0096 or (734) 847-4096.

Chairpersons and members are needed to take pictures at functions (Golf Outing, Picnic, Food Drive, etc.) and give to Karen Daggett along with written information regarding each function and photo.

**Trade Fair** – Chairperson/Laura Collins:  
 Co-Chairpersons/Jan Howard & Karen Daggett  
 Scheduled for March 12 and 13, 2011. Need security to stay for both days until tear-down/clean-up is finished and use the school's P.A. system for announcements. Set up a separate booth dedicated to assertive recruitment of new BBA members only. Promote a week of BBA discounts from participating BBA business members.

**Operations** – Chairperson/Laurie Fulker-son:  
 Co-Chairperson/Laura Collins

Will possibly change office Internet service to Buckeye Cable System but leave the phone system with Frontier as Verizon has been bought-out by Frontier now.

**Busy Bee** – Chairperson/Wendy DeBord:  
 Co-Chairperson/Dr.-Greg Vogt

Busy Bee raffle worked well at picnic. Looking into having the "stars" chart put



## Gail Hurley Retires

Gail Hurley recently celebrated her retirement from Bedford Public Schools. Many of her friends, co-workers, and volunteers came to her retirement party to wish her well. She had worked in the school system as a paraprofessional and then as the Monroe Volunteer Coordinator for RSVP for seven years.

It will be difficult for Gail to slow down. She is still a BBA board member, an officer for Women of Bedford, a member of CERTS, and a very familiar face at all Bedford Charity Cruise Nights along with her husband Ron, the 50/50 king.

Now that Gail is retired she will most likely join her volunteer friends and keep spending time helping the causes she is interested in promoting.

Gail and Ron are owners of The Razor's Edge Barber Shop, in Temperance.

Congratulations Gail!

on the website. Make it a standing committee dedicated to promoting volunteerism with BBA members within the BBA organization only.

**Review with Past President/s** – Several past presidents were in attendance and communicated throughout the day with group.

Adjourned at 2:00 PM

Respectfully Submitted,  
 Gail Hauser-Hurley, Secretary

# EDWARD JONES: FINANCIAL FOCUS

## Be Prepared for Return of Estate Tax

There's never really a bad time to do estate planning. But in the months ahead, you may have an extra incentive to look at your estate plans. Why? Because changes are coming to estate tax laws—so you'll want to be ready.

Change is nothing new in the world of estate taxes, which have been in a state of flux for years. As the law now stands, there is no federal estate tax in 2010. Then, in 2011, the estate tax is scheduled to return, with an exemption amount of \$1 million and a top rate of 55 percent. Yet, these figures are highly likely to change; ultimately, we may see a return to what existed in 2009: a \$3.5 million or \$5 million exemption and a top rate of 45 percent.

Of course, your susceptibility to the estate tax will depend on the size of your estate. But no matter what your level of assets, you'll want to have your estate plans in order. First of all, you almost certainly need a will. You'll also need to make sure you've named the proper beneficiaries in all your legal documents.

Now, let's return to the estate tax issue. Specifically, how can you help reduce any potential estate tax burden your heirs may face? Here are some ideas to consider:

- **Take Advantage of Your Exemptions.** You and your spouse each receive an exemption from the federal estate tax. As mentioned above, this exemption could be anywhere from \$1 million to \$5 million, starting in 2011. To maximize these exemptions, you may want to create a credit shelter trust. In a nutshell, here's how it works: When you die, you fund a credit shelter trust with assets equal in value to your available exemp-

tion; if you have other assets, you can leave them to your spouse, free of estate taxes. Your surviving spouse can draw income from the trust's assets while he or she is alive. Upon his or her death, the trust disperses the assets to your children or other beneficiaries, taking advantage of your original estate tax exemption. Your spouse's estate will also disperse assets to beneficiaries, using his or her exemption to reduce or avoid estate taxes.

- **Use Life Insurance.** If you owned a \$1 million dollar life insurance policy, and it was subject to an estate tax rate of 55 percent, your beneficiaries would receive a death benefit of just \$450,000. But if you established an irrevocable life insurance trust (ILIT) with a new insurance policy, the trust would own the policy and distribute the proceeds to the beneficiaries you've chosen. By using an ILIT, you'd keep the life insurance out of your taxable estate.

- **Give generously.** You can give up to \$13,000 per year to as many individuals as you like without incurring gift taxes. And the more you give, the lower your taxable estate. You can also reduce your estate by making gifts to charitable organizations.

Keep in mind that estate planning can be complex. You will need to work with your legal and tax advisors before establishing any type of trust or other estate-planning mechanism. And with the looming return of the estate tax, there's no time like the present to get started.

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

## Bedford Business Association EXECUTIVE BOARD

President .....	Laura Collins <i>Collins &amp; Associates Accounting &amp; Tax Service</i>
1st Vice President .....	Jan Howard <i>JHoward Electric</i>
2nd Vice President .....	Karen Daggett <i>Temperance Printing/Bedford Press</i>
3rd Vice President .....	Linda Flick <i>Flick's Package Liquor</i>
Secretary .....	Gail Hurley <i>The Razor's Edge</i>
Treasurer .....	Laurie Fulkerson <i>Laurie Fulkerson, CPA</i>
Trustee .....	Wendy DeBord <i>Lambertville Orthodontics</i>
Trustee .....	Len Jaffee <i>Budd Jewelers</i>
Trustee .....	Tammy Lamb <i>Bedford Community Foundation</i>
Trustee .....	Brett Sickler <i>Redline Trucking, LLC</i>
Trustee .....	Meg Smith <i>Bedford Township</i>
Trustee/Parliamentarian .....	Erik Stein <i>Erik Stein, Attorney at Law</i>
Trustee .....	Dr. Greg Vogt <i>Foot &amp; Ankle Specialists, PC</i>
Trustee .....	

Past Presidents .....	
	Marty Monroe, <i>Affordable Accounting</i>
	Bill Urbanski, <i>Bedford Funeral Chapel</i>
	Brian Huner, <i>Tom Huner Builder</i>
	Brad LaVoy, <i>Brad's Driveway Sealing &amp; Septic</i>
	Walt Wilburn, <i>Walt's Heating &amp; A/C Service</i>
	Eddie Talley, <i>Krueger Harvey Insurance</i>
	Karen Daggett, <i>Temperance Printing</i>
	<i>Home of the Bedford Press</i>
	Wayne Pavlika, <i>Wayne Pavlika Builders</i>
	Norb Abel, <i>Olde Schoolhouse Commons</i>
	Linda Flick-Lazaris, <i>Flick's Package Liquor</i>
	Mary Ann McBee, <i>State Farm Insurance</i>
	Patricia Vozobule
	† Dick Oswald, <i>Lambertville True Value</i>
	Meg Smith, <i>Bedford Twp. Deputy Supervisor</i>
	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.*

Check out our website at: [www.bba.org](http://www.bba.org)

## 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](mailto:b.b.a@bex.net).

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

"A Name You Can Trust"  
**HOLT ROOFING CO.**

Family Owned and Operated Since 1947

COMMERCIAL & RESIDENTIAL

(419) 478-2900

[www.holtroofing.com](http://www.holtroofing.com)

Financing Available



**H & S SPORTS PLUS**  
*Custom Embroidery*

8952 Lewis Ave. • Temperance, MI  
734-847-3881 • Fax 734-847-8221

**BUSINESS & SCHOOL APPAREL & GIFTS  
CUSTOM EMBROIDERY • BANNERS**

— SCHOOL SPIRIT WEAR —

Varsity Coats • Gym Bags • Team Uniforms

Car Decals • Hats • Sweatshirts • T-Shirts

Pam Norton, Owner

**WILLIAM G. URBANSKI**  
Owner/Manager

**Bedford Funeral Chapel**

8300 Lewis Avenue

P.O. Box 343

Temperance, MI 48182

(734) 847-3841

"A Service & Price To Fit Every Need"



Sales • Service • Installation

# RW HEATING & AIR

"Your Comfort Professionals"

7215 Sulier Road  
Temperance, MI

Call Anytime  
(734) 847-0120



3 Beautiful  
Settings In  
Temperance!

- 24 HOUR RESIDENTIAL CARE
- ALZHEIMER/DEMENTIA UNIT
- RESPITE & ADULT DAY CARE

667 W. Sterns Rd. 7340/7342 Jackman Rd.  
(734) 847-3217 (734) 847-4096  
www.windhaveneldercare.com



MONROE COUNTY  
COMMUNITY  
CREDIT UNION

Contact Us:  
(734) 847-4400  
www.mccu.org  
Loan Hotline (877) 275-3128  
7408 Lewis Avenue  
(corner of Lewis & Sterns)

Hours:  
Mon -Wed 9 -4:30  
Thurs -Fri 9 -5:30  
Sat 9-1 (drive thru only)

**Personal, Professional, Preferred!**



Mon.-Fri., 8-5 & Sat., 8-3

## Hachman Farm Supply, Inc.

627 W. Temperance Rd. • Temperance, MI

- Hardware Store
- Fertilizers
- Petroleum Products
- Feeds
- Grass Seeds
- And Much More!

**BILL MANNOR**  
President

(734) 847-3235  
Fax (734) 847-4885

Established in 1947

JERRY BARRON



9041 LEWIS AVENUE  
TEMPERANCE, MI  
(734) 847-3831



Diane Johnson  
Mark Johnson

Established 1983

## T-J Roofing & Sheet Metal, LLC

(734) 847-0661  
(800) 230-7921  
150 Reed Drive  
Temperance, MI 48182 Fax (734) 847-1957

## G.B. Warnke & Associates, Inc.

Professional Land Surveyors • Michigan & Ohio  
Boundary Surveys • Topographic Surveys • Site Planning  
Subdivision & Condominium • Construction Staking

**Scott A. Warnke, P.S.**

727 W. Temperance Rd. (734) 847-7567  
Temperance, MI 48182 Fax (734) 847-1867

~ ESTABLISHED IN 1972 ~



www.edpluscu.com

Monroe Office  
15470 S. Telegraph  
P.O. Box 1928  
Monroe, MI 48161  
(734) 242-3765  
Fax: (734) 242-0624

Lambertville Office  
3558 Sterns  
Lambertville, MI 48144  
(734) 856-4029  
Fax: (734) 856-5014

## Edward Jones

MAKING SENSE OF INVESTING



**David M. Abalos**  
Financial Advisor - AAMS

3508 W. Sterns Rd.  
Lambertville, MI 48144  
Ofc. 734-854-5623 Fax 888-831-6349  
800-854-8871  
david.abalos@edwardjones.com  
www.edwardjones.com

Serving the people of Monroe County,  
providing leadership and resources to  
effectively evaluate and address  
human service needs.



United Way  
of Monroe County, Inc. Fax: (734) 242-3378

216 N. Monroe St.  
Monroe, MI 48162  
(734) 242-1331

## Monroe Bank & Trust

www.MBandT.com



Bedford ..... (734) 847-1114

Lambertville ..... (734) 856-1222

Temperance ..... (734) 847-3815

## IOTT

INSURANCE AGENCY INC.

(734) 854-4688

Bill Palmer



7455 SECOR RD. • LAMBERTVILLE, MICHIGAN 48144

SCOTT E. HUGHES, D.P.M.  
GREGORY P. VOGT, D.P.M.  
CHRISTINE I. TUMELE, D.P.M.



## FOOT & ANKLE SPECIALISTS, P.C.

(734) 241-0200  
1060 N. Monroe  
Monroe, MI 48162

(734) 856-8900  
8085 Secor Rd.  
Lambertville, MI 48144



## LAMBERTVILLE HARDWARE

8100 Secor Road  
Lambertville, MI 48144

lambertvillehardware@buckeye-express.com

Phone (734) 856-3703  
Fax: (734) 856-8309

Family Owned  
Since 1969

TOM TOWNSEND

## TOWNSEND CARPETING

CARPET • HARDWOOD • VINYL  
LAMINATE • CERAMIC

(734) 856-3926  
Fax (734) 854-7788  
1-800-430-9910

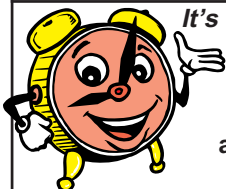
8159 Monroe Road  
Lambertville, MI 48144



8100 LEWIS AVE., SUITE 5  
TEMPERANCE, MI 48182  
BUY BEDFORD ALWAYS

Return Service Requested

PRSR STD  
US POSTAGE  
**PAID**  
Temperance, MI  
Permit No. 142



It's time for ...

## BBA's Opening Dinner Meeting

THURS., SEPT. 9th  
at the Bedford Library  
**DON'T MISS IT!**