BUSINESS BEDFORD ASSOCIATION

P.O. Box 293
8204 Secor Road
Lambertville, MI 48144
(734) 850-2200
(734) 850-2201 Fax
info@bba.org
www.bba.org

Bits & Pieces
• AROUND OUR TOWNSHIP •
DECEMBER 2017

Please join us for BBA's Annual

Family Christmas Gathering

Thursday, December 14th

Mix & Mingle and Crafts for Kids begin at 6:00 PM
Holiday Buffet & Dessert Served at 6:30 PM

at

SCHOOLHOUSE LUNCHROOM

Olde Schoolhouse Commons
8336 Monroe Road • Lambertville

Cost for Adults is $15 and Kids 10 & under are FREE!

Santa is planning to drop by with gifts for the children!
(10 & under)

Please let him know how many children you will be bringing, specify boy(s) or girl(s) and their ages.

Call the BBA Office at 734-850-2200
or email info@bba.org
to reserve a place for you and your family!

BEDFORD BUSINESS ASSOCIATION

2017-2018 Membership List *(Paid as of 11/31/17)*

Above & Beyond Service & Repair
Advanced Accounting
Tax & Financial Services, LLC
Advanced Eye Care, Inc.
Advantage Chiropractic
Affordable Construction Company
AJ's Doolittles
Alexis Sewer Cleaning
All American Karate
Ally-N-Cals Pet Salon
American Foundation for
Suicide Prevention
Andrew Gill Insurance Associates
(AGIA)
ARCA – Toledo Speedway
Judge Frank Arnold
Arnold's Home Improvement
Around Your House, LLC
Aspen Grove Assisted Living
ASSE International Student Exchange
Assembly of Christians
Athletico Physical Therapy
Backyard Renovations
Bankowski Builders
Barron Insurance
& Financial Services Agency
Barry Bagels Lambertville
Bedford Branch Library
Bedford Child Development Center
Bedford Community Foundation
Bedford Dial-A-Ride
Bedford Dental Group
Bedford Fence Company
Bedford Goodfellows Club
Bedford High School Alumni Assoc.
Bedford Hills Golf Club, Inc.
Bedford Homes Real Estate
Bedford Now
Bedford Press, Inc.
Bedford Public Schools
Bedford Public Schools
Community Education
Bedford Tent & Table
Bedford Township Hall
Bedford Township Lions Club
Bedford Veterinary Clinic, LLC
Bedford Wellness Pharmacy
Bedford's Best Baseball –
3B Baseball
Brad's Septic & Sewer Service, LLC
Braunlich, Lievens & Braunlich, PLC
Bub's Lawn Service
Buckeye Broadband
Burger King
Carter Carpet & Vinyl, Inc.
Chart Advisors
Christ the King Lutheran Church
Christian Care Connection, LLC
Ciolino Fruit & Vegetable Market
Citizens Bank – Lambertville
Clean It Up! Property Services
Collins Accounting & Tax Service
Compelled Church
Crary Drug
Cribs to Crayons Daycare
Cruise Planners –
TC & Jamie Clements
DaCapo Coffee
Danberry Realtors
Darlene Stammer's Piano Studios
Davis Cleaning Services
Davis Tent & Table
Debra Reiner, DDS
Directions Credit Union
Doctor Computer
Doug's Repair, LLC
E.R. Zeiler Excavating, Inc.
Eaglestone Village
Education Plus Credit Union
Edward Jones – David Abalos
Edward Jones – Nicholas Abalos
Edward Jones – Troy Forgette
Engraved Image
Executive Title Agency
Family Chiropractic & Wellness Clinic
Family Medical Center
Farm Bureau Insurance –
Jessica Thompson Agency
Fifth Third Bank
Fischer Tool & Die Corporation
Flick's Package Liquor, Inc.
Foot & Ankle Specialists
Forest View Recreation Bar & Grill
Fox Meadow Farm, Inc.
Francis Auto Detailing
Francis Family YMCA
Francis Findings Estate Sales
G.B. Warnke & Associates, Inc.
Gerweck Real Estate
Giant Oak Golf Club
Goodwill Store
Graphic Signs
H&S Sports Plus
H.E.L.P. Printers, Inc.
HLS Orthodontics – Lambertville
Habitat for Humanity of Monroe
County/Habitat Restore
Heartland Rehabilitation Services
(HCR Manor)
Heidtman Steel
Hickory Ridge of Temperance
Holt Roofing Company, Inc.
Home Consulting Services
Hospice of Northwest Ohio
Howard's Meats
Hudson Studio
Hunters Run
Huntington Bank – Lambertville
Indian Creek Zoo
Informed Solutions Realty
Insideout Inspections Plus, LLC
Inverness Community
Iott Insurance Agency, Inc.
Jets Pizza
JHoward Electric, Inc.
JMJ Copywriting, LLC
Kara's Critter Care, LLC
KBC Construction, LLC
Key Bank
Kickin Mule Car Wash
Kroger
Kurt Kraftchick, LLC
Lake Erie Transportation (LET)
Lambertville "Do It Best" Hardware
Lambertville IOOF Lodge #467/
Eva Rebekah Lodge #299
Lambertville Mini-Storage
Lambertville Veterinary Clinic
LaScala IT Solutions, Inc.
Laurie L. Fulkerson, CPA
Lennex Realty Company, LLC
Lewis Avenue Auto Repair
Live with Grace
Pain Management & Massage
Luther Haus
Maple Grove Golf Course
Marco's Pizza – Lambertville
Mason Jar Tap & Grill
Masserant's Feed & Grain
Michael W. Pawlak Funeral Home
Miss Lori's Dance Express
Mominee Builders
Monroe Bank & Trust – Lambertville
Monroe Bank & Trust – Temperance
Monroe Community Mental Health
Authority
Monroe County Chamber of
Commerce
Monroe County Community College
– Whitman Center
Monroe County Community
Credit Union
Monroe County Democratic Party
Monroe County ISD
Monroe County Prosecutor
Monroe News
Moongate – Luxury Adult Living
Morrows Elite Carpet Cleaning
MSN Healthcare
MTS Seating
New Life Chiropractic Center
NFA Finance, LLC
Nutri-Health
Ohioans Home Healthcare, Inc.
OJ's Professional Painting
Olde Schoolhouse Commons, LLC
Pavlika, Inc.
Paws & Claws Animal Hospital, PLLC
Pienta, PLC
Pinnacle Eye Group
Precious Hearing, Inc.
ProMedica Physicians Group –
Family Medicine – Lambertville
PTL, Inc.
Quality Systems Compliance
Quimby's Food & Spirits
Rawlings Heating & Cooling
Real Estate 4U
Real Estate Solutions of MI, LLC
Red Star Diner
Reflection Medical, Inc.
RFS Charitable Foundation
St. Luke's Lutheran Church
St. Paul's Evangelical Lutheran
Church
Salvation Army of Monroe County
Shelton Park Church of God
Shinkle's Flower Shop & Greenhouse
Sidelines Italian Grille
Sidelines Sports Eatery & Pub
Space Matters Interior Design, LLC
Spring Arbor University –
Metro Toledo Center
State Farm Insurance – Neal Hopkins
State Representative Jason Sheppard
Stevens Disposal &
Recycling Service
Stock Sports, Inc.
Subway – Lambertville
Summerlyn Builders, LLC
Sunrise Windows, LTD
Tanlines – Lambertville
Taulbee Electric, LLC
Technically Wright
Temperance Animal Hospital
Temperance Body Shop
Temperance Fuel Stop, Inc. (Sunoco)
Terrarium Hair Spa
The Blade
Tim Hortons
Timber Valley Luxury Villas
T-J Roofing & Sheet Metal, LLC
Todd's Tree and Crane Service, LLC
Tomahawk Archers
Tony's Country Store
Townsend Carpeting
Tracy's LuLaRoe Boutique
United Way of Monroe County
Urbanski's Bedford Funeral Chapel
Vandergrift Company
Vibrant Life Senior Living
Walberg for Congress
Walgreens
Welles Bowen Gio Realty, Inc.
Whitney's Collison of Temperance
Wiens & Roth Real Estate
WMLZ-LP
Women of Bedford United
Yard Repair Man
Zaums & Bialecki, PLC
Dale W. Zorn, State Senator

ASSOCIATE MEMBERS

Coldwell Banker
Costco Wholesale
Cross Heating & Cooling, INC
Go M.A.D. Fitness
Kingston of Sylvania
Office Image, Inc.
Stanford-Allen Chevrolet Cadillac
Town Money Saver
Valpak NW Ohio

HONORARY MEMBERS

Arlene Bates Toyne *(Deceased)*
Beverly Hammerstrom
Carl VanWert
Edwina Talley-Fritsch
Judge Michael A. Wiepert
Meg Smith
Norb Abel
Pat Vozobule *(Deceased)*
Pearl Albert-Green *(Deceased)*
Rollie Eisenmann
Ron Hurley
Walt Wilburn
William Mannor

BUSINESS BEDFORD ASSOCIATION

Annual

FOOD DRIVE

Saturday, December 9th

9 AM ~ 5 PM

NON-PERISHABLE FOOD ITEMS
will be collected at the following locations:

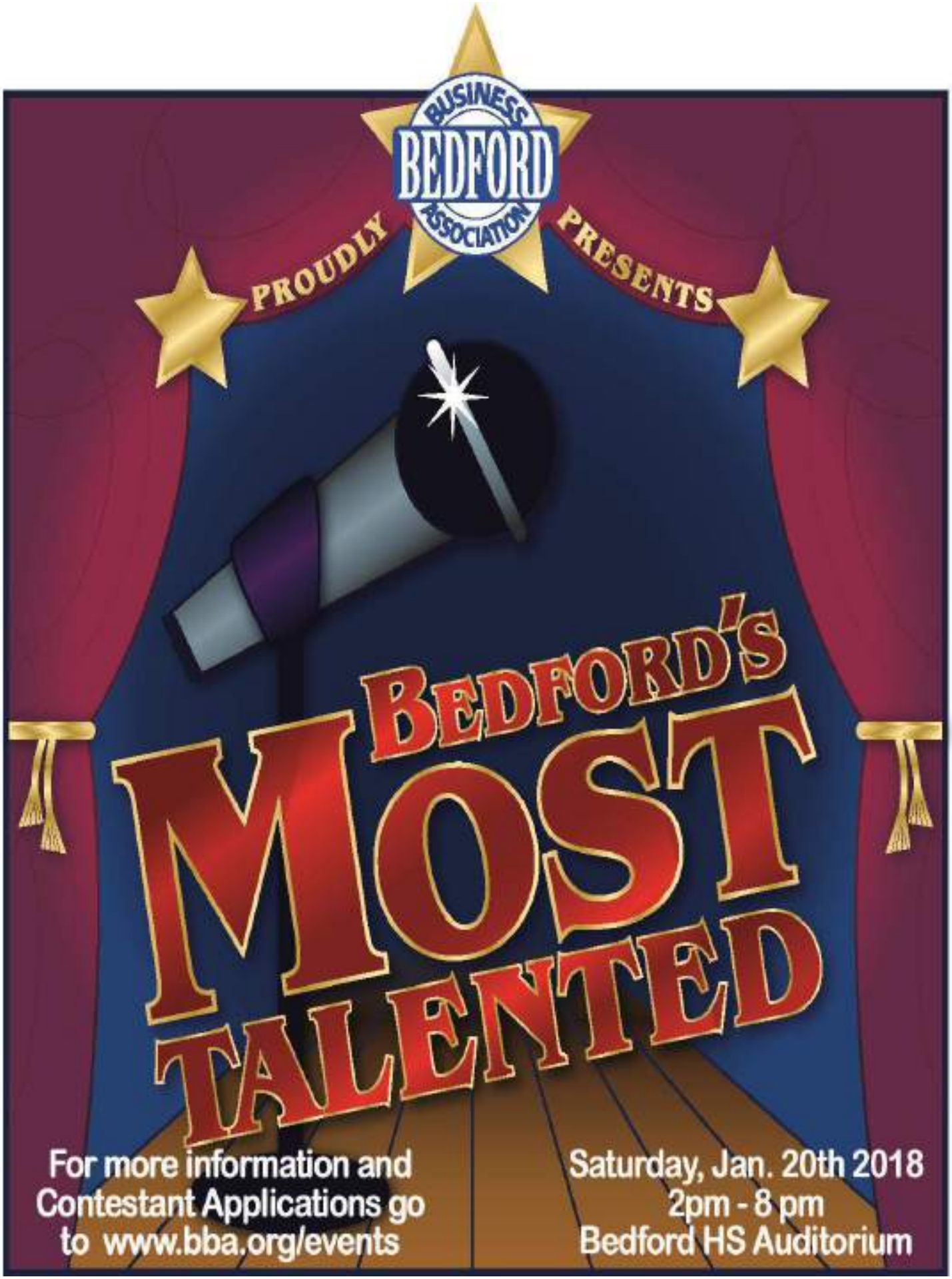
Kroger in Lambertville
Foodtown in Temperance

All items collected will stay in our local area!

You may also drop off your items at
the BBA Office or participating BBA businesses

8204 Secor Road • Lambertville, MI

ANY QUESTIONS OR NEED A FOOD PICK-UP
CALL: (734) 850-2200


BUSINESS
BEDFORD
ASSOCIATION
PROUDLY
PRESENTS
BEDFORD'S
MOST
TALENTED
For more information and
Contestant Applications go
to www.bba.org/events
Saturday, Jan. 20th 2018
2pm - 8 pm
Bedford HS Auditorium

2018 BEDFORD'S MOST TALENTED SHOW RULES & REGULATIONS

1. All entrants MUST BE A FULL-TIME RESIDENT of Bedford Township.
2. The Talent Show is open to amateurs only. Union musicians or those whose talent provides more than 50 percent of their income (if income exceeds $7,500) are not permitted to enter.
3. All acts compete in one division or competition.
4. Vocalists may use recorded accompaniment tracts with vocal background, but there shall be no lead vocal on the tract. For recorded accompaniment, a jump drive with only one tract is recommended. Acts should bring a second jump drive or CD as backup in case of malfunctions. Be sure your audio track is recorded in a standard mp3 format.
5. Entries will be accepted in the following categories: **vocal, dance, instrumental, comedy, magic, pantomime or scenes from a play or movie** (if conductive to the stage setting). Due to set-up time limitations (no longer than one minute), acts with more than three single instruments or acts that include full drum sets will only be allowed to compete when using the Talent Show approved and provided five piece drum set (Cymbals & Hi-Hat included).
6. Your entry is officially the first round of the Talent Show contest. All contestants must perform the same act or musical selection exactly during the contest and finals. This includes number of people in the act (All members of any ensemble or group must be from Bedford). Exceptions regarding people in act may be made on a case-by-case basis if change does not enhance a performance. Requests for exceptions must be made by the Talent Show Committee, as soon as possible, prior to Talent Show date. Contestants may perform only one number. Selection must be appropriate for family audience and may not include profanity or lewdness. Acts may not use fire, pyrotechnics, liquids, confetti, guns, sharp instruments such as knives or machetes, or any other substance or object that may prove hazardous or inappropriate. No animals may participate in any performance.
7. The performance may not exceed three point five minutes in length, with one minute allowed for set-up, if any. Contestants exceeding the time limit will be disqualified.
8. After receiving all the entries, the committee will approve applicants. If you are selected to compete you will receive an email confirmation (with a notation to confirm receipt of the email. **IF THE EMAIL IS NOT CONFIRMED WITHIN 5 BUSINESS DAYS**, your entry will be cancelled, your slot filled, and no refund will be issued.). Time slot for performances will be advised within two weeks of the contest. Dress or outfits during the performance must also comply with being appropriate with a family audience. Any outfit not deemed to comply will subject the contestant to being removed from the competition without reimbursement.
9. **Finals**: The final round will take place at the Bedford Trade Fair on Sunday, March 11th with the time to be announced. Twelve finalists will perform live for the judges and from those twelve the winner will be selected. There will be a winner, 1st, 2nd and 3rd place runner up.

2018 BEDFORD'S MOST TALENTED SHOW RULES & REGULATIONS

10. Each contestant must be available to perform in each round. Should an act fail to perform in either the competition or final round, that act forfeits the right to advance or win. Substitutions will not be allowed. The vacated time slot will be assigned to the first available talent on the alternate list as established by the Talent Show Committee.
11. The Talent Show Committee shall have sole authority in selecting acts in the competition, scheduling of those selected and control over stage sets, sound, lights, power and overall (master) volume.
12. **Complete entry forms must be in the Bedford Business Association office on or before 5:00 pm on January 5, 2018.**
13. A contestant may only submit one application and can only appear in one act.
14. Once a contestant has ***won*** the 2018 Bedford's Most Talented competition, he/she/they will not be eligible to compete for the next year.
15. All act equipment is the sole responsibility of the act. The Talent Show Committee assumes no liability for said equipment or responsibility for procurement if same.
    Note: There is a portable keyboard and a drum set available.
16. The house sound system will be provided by the Bedford High School and will be scaled to the venue used and reasonable requirements of the contestants. The Talent Show Stage Manager will have absolute control over the sound system.
17. No modification to stage acts, equipment or sound is to be made by any attraction without the approval of the Talent Show Stage Manager and coordinator.
18. The Talent Show Committee assumes no responsibility for any expense, meals, transportation or rooms of any contestant.
19. Private Dressing rooms will not be available. However, a designated room for male and female performers will be designated and all performers should arrive at the venue ready to perform. The Bedford Business Association will not be responsible for lost or stolen articles or valuables left on the Bedford High School property.
20. Each contestant on stage will receive one admission the day of their performance.
21. The Bedford's Most Talented Show may be video taped. Please see the Photo & Video Release Form for details.
22. All judges' decisions are final and scores will not be released to contestants or the public.
23. Sponsors and/or contestants have a one-time entry fee of $25 per performer / group / ensemble. There are three ways to enter this competition:
    a. Contestants may be sponsored by a participating Bedford Business Association member business for $ 25. In the program, the contestant will be listed as sponsored by the business.
    b. Contestants can contact the BBA offices to attempt to be linked with a sponsor business. A program listing of that sponsor business will also appear.
    c. Contestants can opt to pay the $ 25 entry fee per act (not per person) and will have no sponsor listed in the program.

    Non-BBA member businesses may **NOT** sponsor a contestant.

2018 BEDFORD'S MOST TALENTED SHOW RULES & REGULATIONS

Please read the entire packet before completing the attached Entry Form, Biography for each performer and Stage Layout. Please *print clearly or type* all information required. Use additional pages if necessary.

Application is hereby made for entry in the 2018 Bedford's Most Talented contest. In consideration of the acceptance of the application, the entry agrees to indemnify, hold harmless and defend against any actions the Bedford Business Association and the Bedford High School and their employees from and against all liabilities whatsoever arising out of its participation in said event.

Submission of entry form does not ensure acceptance. The Bedford's Most Talented Committee approval is required.

*A completed Entry Form must include **(1)** Description of the act, **(2)** Photograph of contestant(s), **(3)** A biography for each performer/act with background information, names of all the contestants, and other information that could be used in introducing your act, **(4)** Completed Stage Plot showing stage requests. Include all technical requirements and whether your act will use a jump drive or CD. **(5)** Jump Drive OR CD with performance music. **NOTE: ALL JUMP DRIVES AND CD DELIVERED TO THE TECHNICAL TEAM MUST ONLY HAVE THE PERFORMANCE TRACK ON THEM. NO EXCEPTIONS**

Entrant agrees to comply with the rules and regulations of the Bedford's Most Talented Show as prescribed and listed in this form, or additional rules that are deemed necessary for the safe conduct of the talent contest and related activities. Failure to comply may cause denial of entry on the day of competition or jeopardize future participation.

All finalists will be notified by email within **5 days** following application closing date, of **January 5, 2018.** The competition will take place on Saturday, January 20th, 2018 from 2pm to 830 pm. The *Finals* will take place **Sunday, March 11th** at the Bedford Business Association Trade Fair.

Return completed **original** entry form in person to: 8204 Secor Road Lambertville, MI 48144. For further information, please call (734) 850-2200

Or mail to:

Bedford's Most Talented (BBA)
8204 Secor Road
Lambertville, MI 48144

ENTRY DEADLINE: ALL ENTRIES MUST BE IN BBA OFFICE BY:

5:00 P.M. January 5th, 2018

ENTRY FORM

2018 Bedford's Most Talented Competition
Sponsored by the Bedford Business Association
Entry Deadline: **5:00 p.m. 1/5/18**

NAME OF GROUP OR INDIVIDUAL PERFORMING: _____

NAME OF PERSON SUBMITTING APPLICATION: _____

ADDRESS: _____

Zip Code:_____ Email:_____

CONTACT PERSON:_____Contact Phone # _____

NUMBER OF PEOPLE IN ACT:____ LIST ALL GROUP MEMBERS BELOW (use back if necessary)

NAME	AGE	ADDRESS	PHONE #

AMATEUR STATUS: ____ I certify that no person above belongs to a musicians' union nor does any person's talent provide more than 50 percent of his/her income (if income exceeds $7,500). I/We understand I/We may be required to submit tax information.

TALENT CATEGORY: __ Vocal __ Dance __Instrumental __ Comedy __ Magic __ Other __ Band (6 Instr. Max)

NAME OF PIECE TO BE PERFORMED: _____

NAME OF ORIGINAL ARTIST: _____

TYPE OF ACCOMPANIMENT: __ CD __ Electronic Piano __ Other

EQUIPMENT NEEDED: __Wireless handheld mic (3 available) __ Electric Piano __ CD Player ____ Mic Stand

I/We wish to enter the Bedford's Most Talented and agree to abide by the rules. I certify that all information provided above is true and accurate.

SIGNATURE: _____(Parent or guardian must sign for minor.) Date: _____

Biography

Please read the entire packet before completing this form. Please *print or type* all information required. EACH PERFORMER MUST FILL OUT THIS FORM (make copies if necessary).

1. Name of Group or individual performing _____
2. Name of person submitting application
3. BBA Sponsoring Business:_____
4. Sponsoring Business Contact:_____
5. Sponsoring Business Contact phone number:_____
6. Home Phone _____
   Mailing Address_____
   Work Phone _____
7. Contact person_____
8. Best time of day to be contacted_____Number in act _____
9. Describe your act

_____

_____

_____

_____

_____

_____

_____

_____

_____

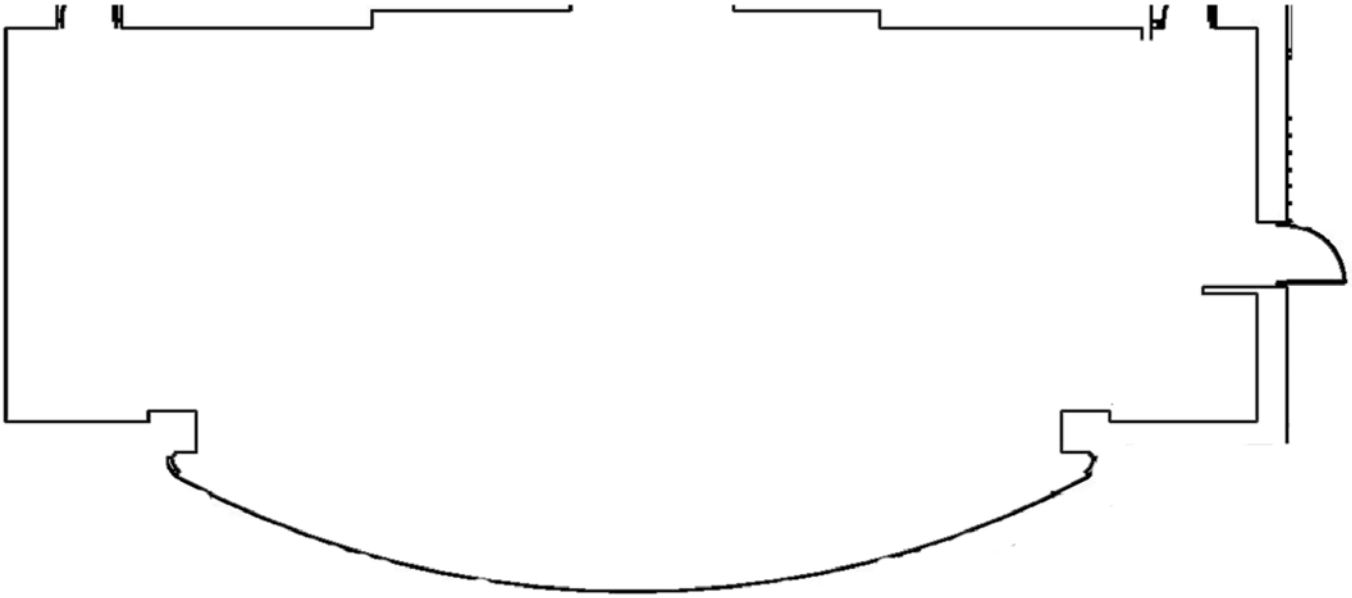
Stage Diagram (Setup Request)

Every attempt will be made to set the stage for your performance. Location of your performance on the stage can be selected. Backdrop, lighting, and/or special affects cannot be.

In the space below, make an "**X**" where you would like a microphone stand to be placed.
If you require multiple microphones (up to three) please make the appropriate number of "**X**'s"

Please also mark other items you will require for the performance as listed below:

"**C**" = Chair
"**M**" = Music Stand
"**S**" = Stool
"**D**" = Drum Set



Please provide any additional details or instructions here:

Bedford's Most Talented Authorization for
Use or Disclosure of Photographic and/or Video Images

Authorization: I authorize the use and disclosure of my name, photographic/video images, and/or testimonial for marketing purposes by the BBA (Bedford Business Association) in conjunction with *Bedford's Most Talented.*

Purpose: The photographic/video images, and/or testimonial will be used for Social Media and/or Advertising *Bedford's' Most Talented*.

Revocability: I understand that I may revoke this authorization at any time, but such revocation must be in writing and received by the BBA (Bedford Business Association) via registered mail. Revocation affects disclosure moving forward and is not retroactive.

Name: _____
Date: _____
Signature: _____

If a minor,
Parent/Legal Guardian: _____
Date: _____
Signature: _____

BBA SPOTLIGHT ON ...

64 years and still going strong!

Flick's success credited to their devoted customers

Robert and Vera Flick were in their 20's when they moved from Ypsilanti, MI to Lambertville to become business owners. Flick's was a convenience store of it's time. The Flick family made their home in the back of the store for eight years and all of the children for four generations have worked at Flick's.

Always aware of customers' needs and purchasing trends, Robert wanted to serve his customers with a larger store. In 1979 the Flick's location was moved to 3320 Sterns Rd. Robert had the foresight to see Secor Rd. as a main traffic pattern. The store evolved over the years from grocery to liquor, beer and wine as the main focus.

Linda said, "The customers are what drive me, and the goal for the store is to keep individuality in the age of chains and franchises. Our prices are very competitive!"

Flick's is available to assist with the beverage end of wedding and party planning. Striving to keep in budget, customers are pleasantly surprised!

Gift baskets, ready to go or personalized, are great quality for the money. One of our gift certificates can always be added. Liquor gift sets are always available with no additional charge for the set.

Proud to be a Michigan business, Flick's supports and has a large inventory of liquor, beer and wine made in Michigan. The store has a premier selection of single malt scotch, single batched bourbon and tequila. Many are hand-selected or hand-blended.

Flick's is open 364 days a year, closed only on Christmas. Store hours are Monday-Thursday, 9 a.m.-10 p.m.; Friday and Saturday, 9 a.m.-11 p.m. and Sunday, 10-7 p.m.

Like us on Facebook. We truly look forward to serving you!

ATTENTION BBA MEMBERS!

Looking to promote your business? How about a FREE way to promote it?

Well then, just write up something about your business and submit it for our newsletter! You can write a spotlight of your business (include pictures) or if you have something special, like an open house or an event that pertains to your company, send it in. Let other members know what you have to offer. We are always looking for useful information about our members and the services they provide. Remember, Bits & Pieces not only goes to all our members but is also on our website where anyone can review it for years to come. What a great way to promote your business for FREE!

And don't forget that you can put your business card for $20 or flyers for just $45. All you need to do is send us a pdf, and we will include it in the BBA newsletter. We can set your business card ad if you give us the copy.

If you and your committee are working on something, take a picture, send it in and let the other members know what you are working on.

Take a little bit of time and write something up today. The deadline is the 15th of every month. Send your information and pictures to: info@bba.org. If you have any questions, please call Maria at (734) 850-2200.

Where in the world is TC Clements?

By TC Clements
Cruise Planners –
TC & Jamie Clements

Hoping you like the title as I am going to try and make this a regular article for BBA members. As I write this article I am unimpressively sitting at my desk in Temperance! LOL! But this month, I want to use this article as a way to both educate and entice you to the world of travel.

So first things first … Why use a travel agent? If you want the best vacation that should really read, why use an *EXPERIENCED* travel agent? The answer to that question is pretty simple: Because without an experienced travel agent you must spend a tremendous amount of time researching and learning in order to ensure that the "deal" you found on line is really a deal at all! Not to mention … what if you get it wrong?

I often recount a story to new clients about a young couple that wanted us to book their honeymoon. My first conversation with the bride-to-be, who's mother was a long-time client, was, "TC, now I know you like to get to know your clients, know what they like and don't like in order to make sure the vacation fits their personality, but we already have a place picked out." I said, "Great, we can book it for you!" She then said, "We found this deal on line for a place called Temptations in Cancun." I paused for a second not knowing what to say and said, "Okay, great. May I speak with Tom?" (her fiancé whose name is changed to protect the innocent). Tom got on the line and I said, "Tom this is TC. Are you familiar with the resort that your bride wants me to book?" Tom said no and asked why. That is when I asked if he knew that it was for a "clothing optional" resort that largely catered to free-spirited couples. I explained to Tom that I was more than happy to book the trip but wanted to be

sure it was really what they wanted. Tom was silent for a few seconds and said, "Um … hold on one second." Within a couple of minutes Tom's bride returned to the phone and said, "TC … maybe you should get to know us so you can help us with what we really want!"

So many times, when people research a trip they go to a website, enter in their dates and then sort by cost. We are hard-wired to search by price and almost do it instinctively. However, while you can find a low price on a cruise, all inclusive, flight, etc., what makes you sure you are a fit for the vacation? How do you know what the demographics of the cruise or resort are? Will you have the time of your life at the destination you have picked? What if you found a great deal on a cruise and you find you are now stuck for a week with people that are total opposites of you? My point is that we all work very hard to have money available for a vacation. Why would you then risk the quality of that vacation over a small amount of money instead of having a complete vacation built around *YOU* and *YOUR* likes, *YOUR* desires, etc.

An experienced agent, a well-traveled agent, can listen to you and match you to opportunities available when you want to travel. An experienced agent has been to a number of resorts, cruises, etc. and has the current knowledge to ensure that every aspect of your trip meets your desires. An experienced agent can help you maximize your budget by walking you through options you do not need and saving that money for options you would enjoy more.

Next time you start to plan a vacation think to yourself, "What do I really know about this cruise, all inclusive, etc." Ask yourself, "Do I have the experience and the knowledge to best ensure the time of my life or am I risking a lot by not contacting someone who is experienced?"

Remember, the internet is for looking … travel agents are for booking!

BUSINESS BEDFORD ASSOCIATION

2018
TRADE FAIR
Sat. & Sun., March 10 & 11
Mark Your Calendars!

EDWARD JONES: FINANCIAL FOCUS

Can You Afford to Retire Early?

Some people dream of retiring early. Are you one of them? If so, you'll need to plan ahead – because a successful early retirement can't be achieved through last-minute moves.

So, if you're determined to retire early, consider taking the following steps:

Pick a date. Early retirement means different things to different people. But it's important to pick an exact age, whether it is 60, 62, 64, or whatever, so you can build an appropriate retirement income strategy.

Think about your retirement lifestyle. You may know that you want to retire early – but have you thought about what you want to do with your newfound time? Will you simply stay close to home and pursue your hobbies? Do you dream of spending two months each winter on a tropical island? Or are you thinking of opening your own small business or doing some consulting? Different retirement lifestyles can have vastly different price tags. Once you've envisioned your future, you can develop a saving and investment plan to help you get there.

Boost contributions to your retirement plans. If you want to retire early, you may well need to accelerate your contributions to your retirement accounts, such as your IRA and your 401(k) or other employer-sponsored plan. You may need to cut back in other areas of your life to maximize the amounts you put into your retirement plans, but this sacrifice may be worth it to you.

Invest for growth. Your investment strategy essentially should be based on three key factors: your goals, risk tolerance and time horizon. When you change any one of these variables, it will affect the others. So, if you shorten your time horizon by retiring early, you may well need to reconsider your risk tolerance. Specifically, you may need to accept a somewhat higher level of investment risk so you can invest for greater growth potential.

Keep a lid on your debt load. It's easier said than done, but try to manage your debt load as tightly as possible. The lower your monthly debt payments, the more you can contribute to your retirement plans.

Life is unpredictable. Even if you take all the steps described above, you may still fall short of your goal of retiring early. While this may be somewhat disappointing, you might find that adding just a few more years of work can be beneficial to building resources for your chosen retirement lifestyle. For one thing, you can continue contributing to your IRA and your 401(k) or similar employer-sponsored plan.

Plus, if you're still working, you may be able to afford delaying your Social Security payments until you're closer to your "normal" retirement age, which, as defined by the Social Security Administration, likely will be 66 or 67. The longer you put off taking these benefits, the bigger your monthly checks, although they will max out once you reach 70.

And even if you are not able to retire early, some of the moves you took to reach that goal – such as contributing as much as you could afford to your IRA and 401(k), controlling your debts, and so on – may pay off for you during your retirement – whenever it begins.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

Exchange students available now for 2018-19 school year

At some point, you may have considered taking an exchange student into your family.

ASSE Student Exchange has students available now for the 2018-2019 school year. There is an ever-changing list as we place students as soon as possible so they can get to know their host families.

Over the next few months I will share facts you might not know about hosting an exchange student. Here are three:

- Students have their own medical insurance.
- Students have their own spending money.
- Students can share a bedroom with a family member of the same sex.

For more information, please contact Teresa Arnold, ASSE International Student Exchange Area Representative, at (734) 854-1848.

Edward Jones to Host Holiday Open House

Nicholas Abalos, a local financial advisor for the financial services firm Edward Jones, invites local business owners to attend a holiday open house from 3 to 6 p.m. on Friday, December 8, at 1608 Smith Rd., Temperance.

"We are happy to be part of the Bedford community and would like to express our appreciation for the confidence and support we receive year-round," Abalos said.

Hors d'oeuvres will be served.

Nicholas Abalos may be reached at (734) 847-1069.

WELCOME OUR NEWEST MEMBER!

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(734) 854-4275
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Advantage Chiropractic collecting toys

Advantage Chiropractic will be collecting toys for the Bedford Goodfellows Toy Drive through December 15th.

Please stop in the office located at 6601 Lewis Ave., Temperance to make your donation(s). If you have any questions, please call (734) 847-7640.

PLEASE JOIN US

on Thursday, December 7th from 5:30 -7pm
for a holiday evening celebration
with dessert, cookie painting & coffee

Bring in mittens, a scarf or hat
for donation to our local Bedford School children
and be entered into a raffle for a special gift!

Families, friends & community welcome!
Please call 734-856-4400
to RSVP with number of guests attending
Our residents & staff look forward
to a holiday evening spent with YOU!

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CALENDAR OF EVENTS

Mark your calendars for the 2017-2018 BBA Dinner Meetings scheduled for the following Thursdays:

December 14, 2017
January 11, 2018
February 8, 2018
March 1, 2018
April 12, 2018
May 10, 2018
June 14, 2018 ***(Year-End Picnic)***

Also, the **Trade Fair** is scheduled for Saturday and Sunday, March 10 & 11, 2018 and the **Golf Outing** is planned for Friday, September 14, 2018.

Am I covered for this?

By Jerry Barron
Owner, Barron Insurance

You are so excited to have been nominated to be on an awesome local non-profit association board that really makes a difference in your community! You accept and now you are ready to roll up your sleeves and get to work helping to make decisions that will make a positive impact in your community.

The following year during the election process of new officers and board members there are some mistakes made in the election process and fellow members are upset in how the election was handled and the validity of the election. It is decided to hold another election to fix the dispute and that only caused more problems as the originally elected board members refused to relinquish their posts to the newly elected board members. The association is suing the board members to determine which set of board members should be able to keep their posts.

The association has incurred $660,000 in defense costs and you and the other 11 board members are concerned if the association has coverage for this and if not will your home insurance liability or the Umbrella policy you took out cover your exposure for this? I will answer this question in a three-part series and dissect three possible areas of coverage that you need to make sure is in place if you take on a board member position. In part two of our message today we will examine the Umbrella insurance liability coverage.

Unfortunately, the $1,000,000 Umbrella liability policy is going to pretty much follow the same language as the Home insurance policy where we saw liability coverage is provided for "bodily injury" and "property damage." So, the example we used in part one where the volunteer suffered bodily injury the Umbrella would go over the Home insurance liability if that liability amount was exhausted. Because the lawsuit above is neither bodily injury or property damage the Umbrella policy will not be providing any coverage. You are so devastated! You really thought you did a great job discussing the higher liability coverage on your home policy and were so proud you took your agent's advice by taking out the Umbrella policy … after all other board members said that is what they did because they were advised by their agency. So, what went wrong here?

In next month's part three of three message we will discuss what policy is designed for scenarios described above that can happen when serving on a board that you most likely will not learn from online insurance companies or from most agencies and their staff that do not specialize in commercial insurance.

Bedford Adult Education … Bedford's Hidden Gem

Bedford Township's hidden gem is Bedford Adult Education, and it's more than what you might think!

Need your High School Equivalency (GED)? Want to improve your English as a Second Language skills?

What if you want a promotion or pay increase at work? Don't want to take a remedial course in college?

Bedford Adult Education can help! We offer Basic Adult Education classes for career/college preparation, High School Equivalency (GED) preparation, and English as a Second Language (ESL) classes for Michigan residents.

Classes are led by certified instructors with tutors available to assist as needed. Class size is small with a ratio of no more than 15 students to one teacher allowing for small group and one-on-one individualized instruction. Instruction is delivered in a variety of ways to meet all learning styles, with additional opportunities to learn from home, on your own time. Along with academic skills, students also learn important soft skills that will help them be more valuable employees. Teacher-led classes meet Monday through Thursday from 5:00- 8:00 p.m. right here in the heart of Bedford. Best of all, the classes are grant funded and ***FREE*** to eligible Michigan residents 18 years of age and older.

You might wonder why this is important to the Bedford community and the Bedford Business Association.

- A 2016 U.S. Bureau of Labor Statistics report shows that average earnings grow from $504 to $692 per week just by earning a high school equivalency (GED). Earning a college Bachelor's Degree increases average earnings to $1,156 per week. Education leads to self-sustaining employment with more disposable income.
- Adults with an education are able to fill previously unfilled skilled positions in the workforce.
- The National Dropout Prevention Center states that 82% of prisoners in the U.S. are high school dropouts. Those with a high school diploma or GED are more likely to live in a low crime rate neighborhood and less likely to have trouble with the law.
- 22% of young adults without a high school diploma live in poverty with no disposable income.
- According to The National Institute for Literacy, almost 50% of adults on welfare do not have a high school diploma or GED. In addition, over 65% of people on welfare who have a high school diploma or GED leave welfare and become self-sufficient within two years.
- Those with a high school diploma or GED can apply for federal assistance when applying for college or trade schools. Those without do not qualify for federal assistance.
- By 2020, labor economists predict that 65% of jobs will require some form of postsecondary education.

Educating the adults in the Bedford community can only produce positive results. The community, in general, will see fewer adults receiving public assistance and experience a drop in the area crime rate. Area businesses will be able to fill skilled positions while at the same time benefitting from customers with more disposable income. Education is a win-win for everyone!

For more information:
call (734) 850-6050,
stop by 1623 W. Sterns Road,
or visit us on the web at:
http://www.mulenation.us/ged.html

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PURPOSE

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

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To submit information for publication in *Bits & Pieces*, please email to: b.b.a@bex.net.

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