



BEDFORD BUSINESS ASSOCIATION

2018-2019 MEMBERSHIP LIST



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
Andrew Gill Insurance Associates
(AGIA)
Anytime Fitness, LLC
ARCA – Toledo Speedway
Judge Frank Arnold
Around Your House, LLC
Ashley Smith State Farm
Aspen Grove Assisted Living
ASSE International Student Exchange
Assembly of Christians
Athletico Physical Therapy
Backyard Renovations
Bankowski Builders
Barbarian Cheese Steak Co.
Barron Insurance
& Financial Services Agency
Barry Bagels Lambertville
Bedford Branch Library
Bedford Child Development Center
Bedford Community Foundation
Bedford Consulting, PLLC
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 Senior Community Center
Bedford Tent & Table
Bedford Township Hall
Bedford Township Lions Club
Bedford Township Veterans
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
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
Duke Farm, LLC
E.R. Zeiler Excavating, Inc.
Education Plus Credit Union
Edward Jones – David Abalos
Edward Jones – Nicholas Abalos
Edward Jones – Troy Forgette
Engraved Image
Equis Financial
Equity Resources, Inc.
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
HIS Store Cigars & More
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.
It's a Lifestyle Nutrition
Jets Pizza
JHoward Electric, Inc.
Kara's Critter Care, LLC
KBC Construction, LLC
KL Katering, LLC
K of C Council 8902
Key Bank
Kimberly Dick – Key Realty
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.
Lennex Realty Company, LLC
Le-Vel Thrive/Bernia & Centers
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 County Republican Party
Monroe News
Moongate – Luxury Adult Living
Morrrows Elite Carpet Cleaning
MSN Healthcare
MTS Seating
New Life Chiropractic Center
NFA Finance, LLC
Nutri-Health
Nutrition Island – Independent
Herbalife Wellness Coach
Ohioans Home Healthcare, Inc.
OJ's Professional Painting
Olde Schoolhouse Commons, LLC
Paul Pirrone for Supervisor
Pavlika, Inc.
Paws & Claws Animal Hospital, PLLC
Pienta, PLC
Pinnacle Eye Group
Precious Hearing, Inc.
ProMedica Family Physicians –
Bedford Medical Arts
PTL, Inc.
Quality Systems Compliance
Quimby's Food & Spirits
Rawlings Heating & Cooling
Real Estate 4U
Real Estate Solutions of MI, LLC
Red Star Diner
Russell Cellular – Verizon
St. Luke's Lutheran Church
St. Paul's Evangelical Lutheran
Church
Schlegel Services
Shelton Park Church of God
Shinkle's Flower Shop & Greenhouse
Sidelines Italian Grille
Sidelines Sports Eatery & Pub
Space Matters Interior Design, LLC
State Farm – Thomas Donovan
Insurance Agency, LLC
State Farm Insurance – Neal Hopkins

State Representative Jason Sheppard
Stevens Disposal & Recycling Service
Subway – Lambertville
Summerlyn Builders, LLC
Sunrise Windows, LTD
Tanlines – Lambertville
Taulbee Electric, LLC
Team H2O Spray
Roof & Exterior Cleaning
Technically Wright
Temperance Animal Hospital
Temperance Body Shop
Temperance Fuel Stop, Inc. (Sunoco)
Terrarium Hair Spa
The Blade
The Mulch King, LLC
The Retreat, LLC
Thrive by Le-Vel/Storchine
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 Collision 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

ACR Business Systems, Inc.
Coldwell Banker
Costco Wholesale
Cross Heating & Cooling, INC
Go M.A.D. Fitness
Monroe Family YMCA
Office Image, Inc.
Salvation Army of Monroe County
Stanford-Allen Chevrolet Cadillac
Town Money Saver
Valpak NW Ohio

HONORARY MEMBERS

Norb Abel
Pearl Albert-Green †
Arlene Bates Toyne †
Laura Collins
Karen Daggett
Rollie Eisenmann †
Linda Flick
Beverly Hammerstrom
Ron Hurley
William Mannor
Meg Smith
Edwina Talley-Fritsch
Carl VanWert
Pat Vozobule †
Judge Michael A. Wiepert
Walt Wilburn

2019 BBA DIRECTORY ADVERTISING

RESERVE YOUR SPACE TODAY!

Cost of ads are as follows:

Small 1/8 page – \$190

Medium 1/4 page – \$240

Large 1/2 page – \$340

Full Page (black & white) – \$535

Full Page Inside Front & Back Cover (full color) – \$675

The Directory will be accessible from all electronic devices and printable off our BBA website, making it quicker and easier to locate your business.

Contact the BBA office for more exciting details at
(734) 850-2200 or email info@bba.org.

We will need a PDF or JPEG of your advertisement sent to info@bba.org

GREAT NEW OPPORTUNITY TO MARKET YOUR BUSINESS!

**Consider sponsoring a
BBA GENERAL MEETING LUNCH OR DINNER!**

**Contact Maria Esposito at the BBA Office,
(734) 850-2200, for details on how you can participate!**

2019 BBA Trade Fair

**TRADE FAIR
REGISTRATION
INFORMATION**
**will be emailed by early
November to all members.**
***Please watch your email for
this important information!***

EDWARD JONES: FINANCIAL FOCUS

When Should You See a Financial Professional?

It can be challenging to achieve your financial objectives. Fortunately, you don't have to go it alone – but when should you seek help?

Here are some of the key life events in which you might be able to benefit from the services of a financial professional:

First professional job – Eventually, you will land that first job, which will offer benefits and a 401(k) or similar employer-sponsored retirement plan. Since you may not have any experience with a 401(k), you may have several questions: How much should I contribute? What sorts of investments should I choose? When should I change my investment selections? A financial professional can help you review your plan and explain the aspects that may affect your investment choices.

Marriage – When you get married, you and your spouse may decide to merge your finances, including your investments. But if each of you brings similar investments to the table, you might create some redundancies. A financial professional can look at your respective portfolios and recommend ways to diversify. Generally, the more diversified you are, the greater your pro-

tection against market downturns that primarily hit one type of asset class. (However, while diversification can help reduce the impact of market volatility, it can't guarantee profits or protect against all losses.)

Children – Once you have children, you'll have new responsibilities – and you'll have some new financial issues that should be addressed. If something happened to you, could your children still have the same lifestyle and educational opportunities? Would they even be able to stay in the same home? To help ensure your children's security, you may need to add more life and disability insurance.

While life insurance could help pay for your children's education, you also should prepare for education costs as if you will be around. So you may want to consider an education savings investment such as a 529 plan. A financial professional can help you with your insurance and education-funding needs.

Retirement – Once you retire, you will face a variety of financial decisions, but here's one of the most important ones: How much money should you withdraw

each year from your retirement accounts? To choose an annual withdrawal rate that's appropriate for your needs, you should consider several factors: how much you have in your retirement accounts, how much Social Security you'll receive, what other sources of income (such as part-time work or consulting) you might have, your age at retirement, your spouse's projected retirement assets, your retirement lifestyle, and so on. It might not be easy for you to consider all these elements and then arrive at a suitable withdrawal rate, but a financial professional has the experience, training and technology to help determine a figure that could work for you.

These aren't all the life events that may lead you to contact a financial professional, but they should give you a pretty good idea of the type of assistance you could expect over time. So, consider reaching out for the help you need, when you need it. Doing so could help make your life easier as you move toward your financial goals.

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

BBA Calendar of Events for 2018-2019 Membership Year

October 11, 2018	October General Meeting Dinner Chili Cook-Off/Team Spirit Contest – Sponsored by The Mason Jar Tap & Grill Also, Shred Night sponsored by Goodwill Guest Speaker: State Rep. Jason Sheppard
November 1, 2018	Trade Fair Registration Packets will go out via email.
November 8, 2018	November General Meeting Lunch – Location TBD <i>Sponsor Needed</i>
November 22 & 23, 2018	BBA Office closed for Thanksgiving holiday
December 8, 2018	BBA Annual Food Drive at Krogers and FoodTown <i>Volunteers Needed</i>
December 13, 2018	December Christmas Luncheon – Location TBD <i>Sponsor Needed</i>
December 24-26, 2018	BBA Office Closed in for Christmas holiday
January 10, 2019	January General Meeting Lunch – Location TBD <i>Sponsor Needed</i>
February 7, 2019	February General Meeting Lunch – Location TBD <i>Sponsor Needed</i>
March 8, 2019	Trade Fair Set-up at Bedford High School <i>Volunteers needed – 11:30 am - ?</i>
March 9 & 10, 2019	BBA Annual Trade Fair at Bedford High School
April 11, 2019	April General Meeting Lunch – Location TBD <i>Sponsor Needed</i>
May 9, 2019	May General Meeting/Scholarship Awards Dinner – Location TBD <i>Sponsor Needed</i>
June 6, 2019	June General Meeting/Picnic – Location TBD



**A big
THANK YOU
to our
BBA Roadside
Clean-Up
Volunteers!**



Bedford Business Association Member Mixer Night

Thank you to all who attended the BBA Member Mixer Night on September 24. The mixer was a success and we hope to schedule more throughout the year.

Congratulations to Brandon Parron and Lucas Diver of Iott Insurance who were the winners of the game we played that night. They each received a \$10 gift certificate to any BBA member location of their choosing.

• Subway, Lambertville
Layne & Luann Fraley & Family

Knights of Columbus
Phil & Lois Wesley

Howards Meats – Jan Howard

Monroe County Chamber of
Commerce – Tyler Gedelian

Around Your House, LLC
Doug & Sandie Mominee

HLS Orthodontics, Lambertville
Wendy DeBord

BBA – Maria & Frank Esposito
We collected 27 bags of garbage along
Secor Rd. from Summerfield to State Line
Rd.

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.

Trunk or Treat



Bedford Library planning a “safe alternative” to trick or treating

The Bedford Branch Library is gearing up for our 2018 Halloween celebration! This year the Bedford Branch Library would like to invite your business to participate in a community holiday celebration. We are hosting a Halloween Trunk-or-Treat Party, a safe alternative to trick or treating, in the library parking lot. We are encouraging patrons and neighboring businesses to get into the spirit and pass out treats.

The idea behind “Trunk or Treating” is to decorate a car in the Halloween theme, get into costume, and distribute goodies. If you are interested but your business is unable to attend, you would be able to donate gift certificates, mer-

chandise, or other items, that could be passed out. If you prefer to do a cash donation, we will pool the money to buy treats and goodies.

This is an excellent opportunity for your organization or business to show off its creativity and community presence, advertise, and have some fun with the good people of Bedford Township.

This event will be held on **Tuesday, October 23rd** at 6 p.m. Set up begins at 5 p.m.

Please send a representative from your organization to the Bedford Branch for an application packet or call us at 734-846-6747 for details!

Growing market for internet of things poses security risk

More electronic devices will soon connect to the internet, providing more convenience and information, but this internet of things also brings new security risks, according to security provider Malwarebytes.

Privacy issues top the list of concerns. Devices that include always-on cameras and microphones are prime targets for hacking by criminals hoping to steal or just harass consumers.

Those with smart appliances essentially agree to data collection and sharing when they make their purchases. Some smart refrigerators, for instance, keep track of what kinds of food you buy and can be integrated into applications to purchase groceries online. Televisions can keep track of what you are watching, and AI-powered devices like Alexa and Google Home keep a record of your search history. Depending on the fine print, that data can then be used to send you targeted ads or be sold to big data analysis companies.

As connected devices become more mainstream, vulnerabilities can and will arise that allow hackers to take control. Cars with automatic driving capability, for instance, opens the door for tech-savvy criminals to take over and ransom the vehicle back to the owner or even cause a crash. Recently, it was discovered that baby monitors can allow hackers to watch or speak to sleeping children. A strong password for these seemingly innocuous items is essential.

Internet-enabled security cameras acted as a backdoor to attack service providers like Twitter, Netflix, and CNN.

Consumers must remember there is usually very little protection built into connected devices. Instead, device safety depends on the security of the home network, where strong passwords and security are essential.

Before you buy an internet connected device, make sure it doesn't have a generic username and password. These are usually posted somewhere on the dark web, just an invitation to a hacker.

Pinnacle Eye Group Trunk Show, Oct. 25

If you need a new pair of eyeglasses, now is a great time! Pinnacle Eye Group, located at 3309 Quail Hollow Dr., Suite E, in Lambertville, will be holding their annual Trunk Show for one day only on Thursday, October 25 from 1 to 7 p.m.

Stop in at Pinnacle Eye Group during the Trunk Show to pick out your frames. Savings of 30 to 100 percent will be offered on exclusive frames by Tom Ford, Dana Buchman, Lilly Pulitzer, Vera Wang, Kensie, Jhane Barnes and Penguin.

This year's Trunk Show will have a pirate-inspired theme with food and fun in addition to the huge savings.

If it's time to have your eyes tested, you can make an appointment for an eye exam. Pinnacle Eye Group has four Doctors of Optometry on staff: Robert Layman, James Hardie, Holly Hardie and Ashley O'Dwyer.

To make an appointment for an eye exam or for questions regarding the Trunk Show, call Pinnacle Eye Group at (734) 854-3937.

Some brick-and-mortar stores thrive

In small towns and cities all over America, malls are closing, shopping centers are vacant, and the cause is e-commerce.

But physical stores still have power and some sectors are showing resilience, according to Forbes.

Nine companies on the list of Top 10 U.S. retailers is made up entirely of players that rely on foot traffic: Wal-Mart, Kroger, Costco, Home Depot, CVS, Walgreens, Target, Lowe's, and Albertson's.

The principal markets for these retailers are groceries, clothing, and home improvement supplies – all more desirable when purchased in person. Consumers still want to examine fresh produce. They would rather try on new clothes before they buy. Home improvement products such as lumber and tools are still get-it-now items.

In addition, according to a study by the CBRE Group, 70 percent of Millennials – the largest, most connected consumer base – still prefer to shop in stores.

Amazon, the big destroyer of retail, must know that too. Their recent purchase of Whole Foods for \$15 billion is a dramatic example of their play in the brick-and-mortar space.

LEARN THE FACTS BEFORE YOU **VOTE** ON THE BEDFORD TOWNSHIP LIBRARY MILLAGE ON **NOVEMBER 6th**



Bedford Township owns our library building, and must maintain it.

Monroe County Library System provides only services, equipment and materials and employees.

The proposed millage of .25 (1/4 of a mil) will run for five years and will provide funding for the operation and maintenance of the township's library building. Our last millage was in 2002 and expired in 2012. Funds generated lasted an additional 6 years, until 2018, through judicious planning and careful spending by the Township's Library Advisory Board .

What will it cost the homeowner ANNUALLY?

The Township's General Fund is responsible for the operation and maintenance of the library building. Providing funds earmarked for the library will free up other township monies for road improvement and other township services.

Market Value	Taxable Value	ANNUAL tax collected
\$250,000.00	\$125,000.00	\$31.25
\$200,000.00	\$100,000.00	\$25.00
\$100,000.00	\$50,000.00	\$12.50

What will the money be spent on?

Safety

- ◆ Repair broken sidewalk
- ◆ Replace worn and stained carpeting
- ◆ Repair or replace broken floor tiles
- ◆ Remove trees impacting roof and HVAC equipment

Economy

- ◆ Install Controls System on HVAC and lighting to reduce use and provide more comfort
- ◆ Convert pendant lighting to LED
- ◆ Seal and restripe parking lot to preserve surface

Patron Usability

- ◆ Redesign service desks to improve staff-patron access
- ◆ Redesign public computer area
- ◆ Add lockers to secure patron belongings
- ◆ Create additional quiet study or collaborative work spaces

Appearance

- ◆ Paint interior of building
- ◆ Replace current overgrown and dying landscaping with natives to reduce or eliminate need for watering
- ◆ Re-upholster or replace worn furnishings

PLEASE JOIN US FOR

Advanced Eye Care

ANNUAL TRUNK SHOW SAVINGS EVENT

FRAMES UP TO
70% OFF

LENS
PACKAGES

DRINKS &
APPETIZERS



MARCHON
9-12

KENMARK
1-5

APPOINTMENTS
AVAILABLE

OCTOBER 19, 2018

ADVANCED EYE CARE

7470 SECOR RD

LAMBERTVILLE, MI 48131

OPEN 9 AM - 5:00 PM CLOSING 12-1 FOR LUNCH



CALL AHEAD!!!
734-847-6111

LET US CATER YOUR NEXT EVENT!!

WE DELIVER TO YOUR BUSINESS!

(MINIMUM \$18 FOOD ORDER/ \$3.95 DELIVERY CHARGE)
LUNCH DELIVERY SERVICE FROM 11:00AM-3:00PM ONLY!

ORIGINAL!



Barbarian
Cheese Steak Co.

WE DELIVER!!

(FROM 11:00AM-3:00PM ONLY)

SEE FULL MENU ON OUR WEBSITE BELOW

BARBARIANSUBS.COM

27th Annual

Bedford Business Association **GOLF OUTING**

THANK YOU
to All of Our Wonderful Sponsors!

Presenting Sponsors

Urbanski's
Bedford Funeral Chapel *and*
Continuing a 95 year family tradition

Howard's
• MEATS •
BAKERY & DELI
FRESH Beef, Pork, Chicken,
Veal & Lamb to order!

Hole in One Sponsor – Iott Insurance

Steak Dinner Sponsor – Barron Insurance & Financial Services

Longest Putt Sponsor – Athlectico Physical Therapy

Men's Longest Drive Sponsor – Pinnacle Eye Group

Women's Longest Drive Sponsor – HLS Orthodontics - Lambertville

Closest to the Pin Sponsor – The Mason Jar Tap & Grill

Dessert Sponsor – State Representative Jason Sheppard

Pizza at the Turn Sponsor – Marco's Pizza – Lambertville

Beverage Cart Sponsor – Cruise Planners – TC & Jamie Clements

Volunteer Cart Sponsor – DaCapo Coffee &

Mark Ellsworth for County Commissioner



Hole Sponsors

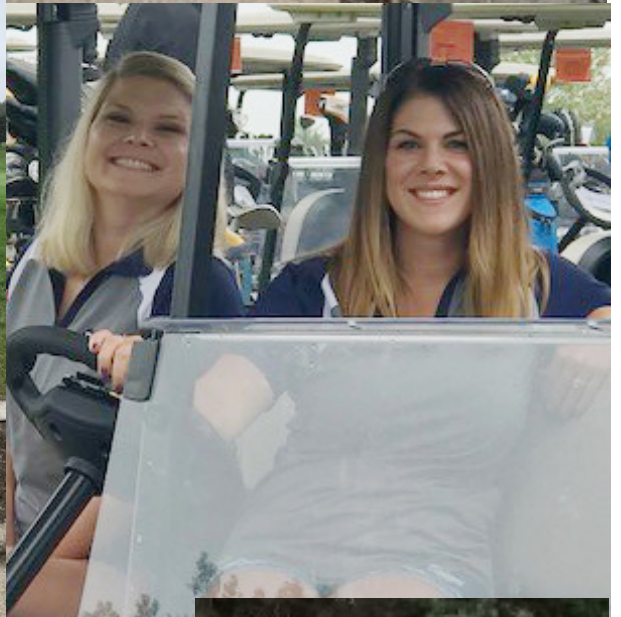
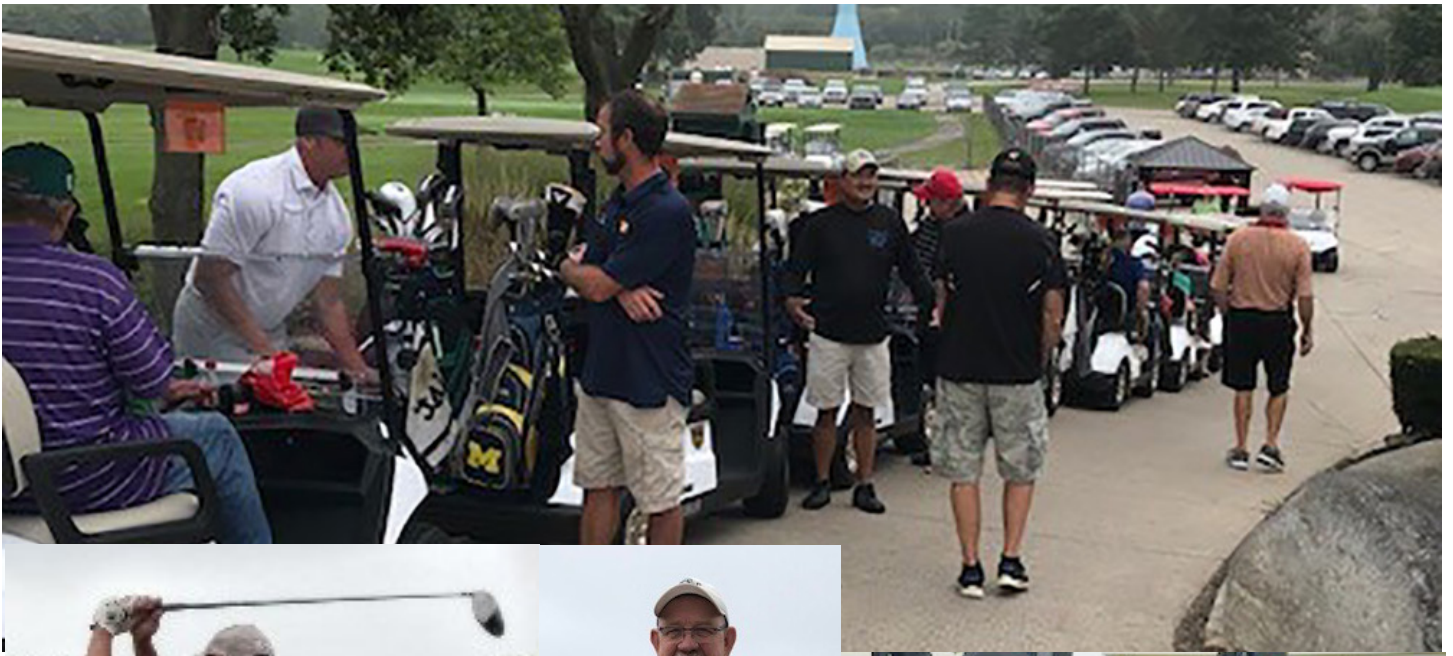
AGIA
Cruise Planners – TC & Jamie Clements
Directions Credit Union
Equity Resources
Family Medical Center
Go M.A.D. Fitness
Heidtman Steel
H.E.L.P. Printers
Hickory Ridge – Temperance
H&S Sports Plus
Informed Solutions
Jets Pizza
Lambertville “Do it Best” Hardware
Lambertville Mini Storage
Monroe Bank & Trust
Monroe County Chamber of Commerce
Monroe County Prosecutor William Nichols
Paul Pirrone for Supervisor
State Farm – Tom Donovan, Agency
State Farm – Neal Hopkins, Agency
State Farm – Ashley Smith, Agency
Terrarium Hair Spa
Townsend Carpeting
Town Money Saver
Val Pak

Volunteers

Mark Johnson – TJ Roofing
Michelle Rice – MB&T
Joan Branham – MB&T
Mandy Wilkins – MB&T
Gretchen Rea – MB&T
Denise Lubinski – Directions Credit Union
Serena Vanhooose – Directions Credit Union
Laurie Rost – Go M.A.D. Fitness
Wendy DeBord – HLS Orthodontics – Lambertville
Pete Ialacci – Marco’s Pizza – Lambertville

Event Co-Chaired by

Amanda Barron-Mills of Barron Insurance & Financial Services
and
Eric Urbanski of Urbanski’s Bedford Funeral Chapel











Annual



FOOD DRIVE

Saturday, December 8th
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

Where in the world is TC Clements?



By TC Clements
Cruise Planners – TC &
Jamie Clements

As a travel agent I sit at a computer much of the week sorting out details for clients seeking many aspects of travel to include in their trips. Airfare, cruise fares, taxes, resort fees, and car rental fees are just a few of things that can change on a daily ... even hourly basis!

There was a time when travel booking systems were less sophisticated. A published price would go out and until someone thought to change it, it would sit available until modified. Now a days, most travel sites operate in similar fashion to the stock market in that real time pricing is directly related to traffic and purchasing. That sounds complicated but here is a brief idea of how it works.

Let's look at a daily flight from Detroit to Orlando by an airline. Many years ago the price of \$285 per person would be published and it would just sit until modified. As modifications were done manually it could be days before pricing was adjusted. Now, that same flight is electronically monitored by the airline to see how many inquiries are being asked for an hour for a flight and what the conversion rate or "purchase rate" is. In short, airlines, hotels, cruise lines, etc. can monitor in real time the interest of their product and if it is selling behind, at, or ahead of the pace that they consider normal. When things are slow, they discount prices to get traffic going their way. When doing well, they keep on raising pricing.

Regardless, if you are not watching real time AND almost ALL THE TIME, it is likely you will miss out on the best deals. That is why it is best to have a professional monitoring your planning and booking for you. That way, when

prices fall your professional should be in a position to capture that savings for you. Additionally, a travel professional has historical information to indicate if you should expect prices to rise or fall. Our agency for instance can monitor all cruise line bookings and if a price decrease occurs, we are alerted to it for you. We then can take advantage of the discounted pricing for you. Without you lifting a finger, we are saving your money!

Lastly, when you combine elements of trip (ie – airfare, hotel, cruise, transfers, theme parks, etc.) there are multiple ways to combine the elements you need to achieve the best possible pricing. A fantastic travel advisor knows the best options available and has the knowledge to get your vacation done for less. NOW ... vacation planning is not ONLY successful when money is saved. Rather, seeing all the flights available or all the hotels available can make a huge difference. Online sites that rhyme with Trivisio, Expedite, Obtiz, etc. do not have everything available to you. Some flights, hotels, cruises, transfers, etc. are held back by the supplier and only available through agents and their own sites. Shopping on these sites are like shopping with one eye open. Are you clearly seeing all of your options?

Think of it this way, everyone has a camera on their phone but not everyone is a professional photographer. Having an eye for what is being photographed makes the difference. The same is true for travel. Understanding and seeing all the options, combined with experience, gives you an advantage over attempting to book travel on your own.

Now add on top of that knowledge, attention to detail and customer service and your travel planning and booking should feel like a luxurious experience just because you are being so well taken care of!

Bedford Business Association

EXECUTIVE BOARD

President.....	Mike Thorn <i>The Mason Jar Tap & Grill</i>
1st Vice President	Dr. James Hardie <i>Pinnacle Eye Group</i>
2nd Vice President.....	
3rd Vice President.....	
Secretary.....	Amanda Barron-Mills <i>Barron Insurance</i>
Treasurer.....	Eric Urbanski <i>Urbanski's Bedford Funeral Chapel</i>
Trustee	TC Clements <i>Cruise Planners – TC & Jamie Clements</i>
Trustee	Andrew Gill <i>Andrew Gill Insurance Associates (AGIA)</i>
Trustee	Sandie Greenwood-Mominee <i>Around Your House, LLC</i>
Trustee	Denise Lubinski <i>Directions Credit Union</i>
Trustee	Pam Norton <i>H & S Sports Plus</i>
Trustee	Michelle Rice <i>Monroe Bank & Trust</i>
Trustee	
Trustee	
Advisory Board.....	Wendy DeBord <i>Lambertville Orthodontics</i>
Advisory Board.....	Linda Flick <i>Flick's Package Liquor, Inc.</i>
Business Administrator.....	Maria Esposito
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PURPOSE

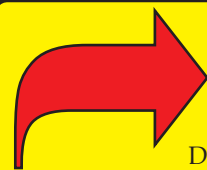
The purpose of this Association shall be to bring together business and professional people of good will, who are interested in the promotion, improvement and advancement of the business climate of Bedford Township.

VOLUNTEERS NEEDED!

We need volunteers to help on the following BBA committees:

- Trade Fair
- Golf Outing
- Grub Crawl
- Community Action
 - Adopt-A-Road
 - Scholarships
 - Food Drive

Please contact Maria at info@bba.org if you would like to help out!



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