



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 •
 JANUARY 2018



Mark your
 calendar!

NOTE:
 This month's lunch
 meeting replaces
 our dinner meeting!

lunch & learn

Thursday, January 11, 2018

11:45 AM - 1:00 PM

BEDFORD PUBLIC LIBRARY

8575 Jackman Rd. • Temperance

DaCAPO'S will be providing a box lunch
 of soup, salad, ½ sandwich, cookie,
 bottled water & coffee.

Cost: \$9 per person

Guest Speaker: DICK EPSTEIN,
 from the Better Business Bureau,
 will speak on the current business scams &
 how we can protect our businesses from them.

PLEASE NOTE: We are trying something new for the General Membership meeting for January. We thought a Lunch & Learn would be a nice change with January weather being so unpredictable. It will prevent members from having to come back out in the weather at night. Please come and bring a co-worker or an employee. The meeting is also open to non-members if they wish to join us.

**Please contact the BBA office at
 info@bba.org for reservations**



BEDFORD BUSINESS ASSOCIATION

2017-2018 Membership List *(Paid as of 12/31/17)*



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
 Cray Drug
 Cribs for 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
 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
 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 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

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

2018 BBA Trade Fair

NEW THIS YEAR!

Trade Fair Packets were emailed on January 2nd to all members. If you have questions or did not receive your packet by email, call the office at (734) 850-2200 or stop by and pick one up, Monday-Thursday, 9 a.m.-2 p.m.

EDWARD JONES: FINANCIAL FOCUS

Time for New Year's Financial Resolutions

We've reached the end of another year – which means it's just about time for some New Year's resolutions. Would you like to study a new language, take up a musical instrument or visit the gym more often? All these are worthy goals, of course, but why not also add some financial resolutions? Here are some ideas to think about:

- **Increase contributions to your employer-sponsored retirement plan.** For 2018, you can contribute up to \$18,500 (or \$24,500 if you're 50 or older) to your 401(k) or similar plan, such as a 403(b), for employees of public schools and some nonprofit groups, or a 457(b) plan, for employees of local governments. It's usually a good idea to contribute as much as you can afford to your employer's plan, as your contributions may lower your taxable income, while your earnings can grow tax-deferred. At a minimum, put in enough to earn your employer's matching contribution, if one is offered.

- **Try to "max out" on your IRA.** Even if you have a 401(k) or similar plan, you can probably still invest in an IRA. For 2018, you can contribute up to \$5,500

to a traditional or Roth IRA, or \$6,500 if you're 50 or older. (Income restrictions apply to Roth IRAs.) Contributions to a traditional IRA may be tax-deductible, depending on your income, and your earnings can grow tax-deferred. Roth IRA contributions are not deductible, but earnings can grow tax-free, provided you don't start taking withdrawals until you are 59-1/2 and you've had your account at least five years. You can put virtually any investment in an IRA, so it can expand your options beyond those offered in your 401(k) or similar plan.

- **Build an emergency fund.** Try to build an emergency fund containing three to six months' worth of living expenses, with the money held in a low-risk, liquid account. This fund can help you avoid dipping into your long-term investments to pay for unexpected costs, such as a new furnace or a major car repair.

- **Control your debts.** It's never easy, but do what you can to keep your debts under control. The less you have to spend on debt payments, the more you can invest for your future.

- **Don't overreact to changes in the financial markets.** We've had a long run

of rising stock prices – but it won't last forever. If we experience a sharp market downturn in 2018, don't overreact by taking a "time out" from investing. Market drops are a normal feature of the investment landscape, and you may ultimately gain an advantage by buying new shares when their prices are down.

- **Review your goals and risk tolerance.** At least once in 2018, take some time to review your short- and long-term financial goals and try to determine, possibly with the help of a financial professional, if your investment portfolio is still appropriate for these goals. At the same time, you'll want to re-evaluate your risk tolerance to ensure you're not taking too much risk – or possibly too little risk – with your investments.

Do your best to stick with these resolutions throughout the coming year. At a minimum, they can help you improve your investment habits – and they may improve your financial picture far beyond 2018.

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

HAPPY NEW YEAR!

Throughout the year it takes effort to run and provide services to the Township. I would like to thank the following departments at the Bedford Township Hall for all they do to keep Bedford Township running smoothly.

Our assessing staff members are busy processing sales and calculating values for over 13,600 parcels which include residential, agricultural, commercial, industrial, and commercial personal property files. They are working hard to keep up with property tax laws and deadlines as well as keep assessing certifications and continuing education current with state requirements. Thank you Alan, Christine, Kelly, Josh and Joe.

With a staff of two, Dennis and Linda, in the Building Department will process well over 1,800 permits this year with more than 95 new home construction starts just since the beginning of 2017. With work carried over to next year they will complete over 3,600 inspections to ensure work is completed. This adds up to well over 25 million dollars in construction value.

Planning and Zoning Department is working to responsibly add new businesses to Bedford. They keep busy processing zoning changes, variances, and planned unit developments. Karen and Jodi work closely with many builders and business owners to keep Bedford moving in the right direction.

Ordinance is always working to keep Bedford Township free of blight, enforce ordinances and help residents with their concerns. I would like to thank them for creating our Snowbird Inspection Program and writing an ordinance guide for residents. They are always willing to respond to a resident call to help solve their problem. Thank you Damon, Shayla and Tom.

Maintenance is essential for keeping our buildings and equipment in working order. Our maintenance staff plows snow, takes care of parks, cuts

grass and always provides great service. Thank you Pat, Dave and Adam for what you do.

Clerks Department has an outstanding record for holding our elections and making sure that the Township is compliant with notifications. In addition, they handle our cemeteries and make sure they are maintained. Thank you Trudy, Nancy, Dave and Angie for your dedication to making sure things are done right.

Treasurers Department has a tremendous responsibility managing the Township money, producing tax bills, collecting money from residents and reviewing all checks going out. Thank you Paul, Krista, Amy and Cindy for keeping everything in order.

Fire Department: I cannot say enough for what they do for Bedford Township. Fire Chief Massingill and his personnel are available 7 days a week, 24 hours a day helping our residents. Thank you Chief Massingill for your leadership and the entire Bedford Fire Department for their service.

The Sheriff's Department is one of our most vital services to this Township. We have men and women patrolling our community every day, risking their lives to keep us safe. They solve crimes and are always there to answer the call of duty. Thank you Rob Moody and your officers for all you do.

Our Trustees take the time help watch over our Township and be a voice for our residents. Being a Trustee is not always easy because of the decisions you may have to make. I thank Rick, TC, Nancy and LaMar for your service.

Last, to all the residents who serve on our boards, volunteer their time for events and those who help this community be a better place through their charitable giving. I thank you all and so does your community. I am looking forward to a great New Year for Bedford Township.

Sincerely,
Paul Pirrone

BBA SPOTLIGHT ON ...

Pawlak Funeral Home, serving Bedford and surrounding area since 1998



Pawlak Funeral Home, located at 1640 Smith Rd. in Temperance, has been serving individuals and families, as they face one of the most difficult times in their lives, for the past 18 years. "October 1998 was when we officially opened," said owner Mike Pawlak who serves as director and manager of the funeral home.

When the funeral home opened it was a brand new business. "We're the first generation. It was a big undertaking when we started our own business," said Debbie Pawlak who owns the business with her husband Mike and shares in the management duties as well as aids in the creation of personalized visitations.

The Cape Cod style building was constructed on a large lot and features an inviting front porch. The building is wheelchair accessible with a sloped cement walkway. The walk continues on past the front entrance and leads to a

gazebo, which overlooks landscaped grounds and flowerbeds full of flowers in season.

Debbie did all of the interior decorating. In 2017 she once again used her decorating talent to create a new look at Pawlak Funeral Home. With the whole funeral home being remodeled, Debbie said, "It's homey with a little more of a modern twist."

Whether the loss of a loved one is unexpected or the result of a long illness, planning a funeral can be somewhat overwhelming. Mike and Debbie and their staff compassionately help guide the family through every step so that the memorial to their loved one is special. "Our philosophy is that we can only do it one time for a family and we want to be sure we can do it correctly," Mike said.

One of the first things that needs to be considered is an obituary. To insure the accuracy of the published obituary, the

information is typed into a computer as well as any included photo, which the family can view on a large screen on the wall in a meeting room. When the obituary is satisfactory with the family, they are given a printed copy and the obituary is emailed to appropriate newspapers for timely inclusion in those papers.

The wishes of the family are accommodated at Pawlak Funeral Home regarding visitation and the funeral service. "Everything is often encompassed in one day. Visitation is often from 2 to 7 p.m. with the funeral in the evening at 7 p.m. It's less money and more people that work are able to attend," Mike said.

"We still have one-day visitations followed by the funeral. It's usually for big families or someone who was well-known in the community," he said.

Personalization continues to be a popular trend. "We strive to show guests of the family attending, the special qualities and accomplishments of their loved one," Debbie said.

A video depicting a timeline of the person's life is also very popular to include during the time of visitation. "We ask them to bring in 80 pictures for the memorial videos; we can do more or less to capture someone's life. We give more volume than some of the other funeral homes," Mike said.

Additionally, Pawlak Funeral Homes sells grave markers and monuments. They also offer pre-arranged and pre-paid services.

Pawlak Funeral Home is a recurring participant in the annual BBA Trade Fair.

Mike is a 1979 Bedford High School graduate. He graduated from Wayne State University in Detroit in 1986 with a three-year certificate in mortuary science. He is licensed in both Michigan and Ohio.

Debbie is a 1983 Blissfield High School graduate. She enjoys decorating and has previously worked as an interior decorator.

The Pawlak's have three adult children. Their son Mitchell works with them in the business.

For more information or questions, call Pawlak Funeral Home at (734) 850-5000. Their website can be viewed at www.pawlakfuneralhome.com. Pawlak Funeral Home can also be found on Facebook.



L to R: Debbie Pawlak; Melissa Pawlak, daughter; Brittany Pawlak, daughter-in-law; Matt Pawlak, son; baby Levi Pawlak, grandson; Mitch Pawlak, son and Mike Pawlak.



Bedford Business Association members collecting donations outside the Kroger store in Lambertville during their annual food drive that helps the Bedford Goodfellows fill Christmas baskets for local families in need. L to r: Sue Kujawa, Laura Collins, Sandie Mominee and Mary and Don Smith.

THANK YOU!

TO EVERYONE WHO VOLUNTEERED THEIR TIME TO HELP COLLECT FOOD FOR NEEDY FAMILIES IN BEDFORD

A special thank you to:

- ◆ **Krogers** in Lambertville and **Food Town** in Temperance for allowing us to collect donations at their locations;
- ◆ **Dan Martin** of Above and Beyond Service and Repair for transporting the food collection trailer for us;
- ◆ **The Townsend Family** of Townsend Carpeting for allowing us to store the food collection trailer at their location;
- ◆ **John Rawlings** of Rawlings Heating and Cooling for allowing us to use their trailer;
- ◆ **Sandie Greenwood-Mominee** and **Denise Lubinski** for chairing this event, and;
- ◆ **All of our volunteers!**

Jan Howard - Howard's Meats
 Ray Camp - Val-Pak
 Mike Thorn - The Mason Jar Tap & Grill
 Gail & Ron Hurley - Razor's Edge (Retired)
 Teresa Arnold - ASSE International Student Exchange
 Amanda Barron-Mills - Barron Insurance
 Greg Moore Jr. - Informed Solutions Realty
 Doug & Sandie Greenwood-Mominee - Around Your House, LLC
 Wendy Debord - HLS Orthodontics - Lambertville
 Don & Mary Smith - Oddfellows
 Karen Daggett - Bedford Press
 Laura Collins - Collins Accounting & Tax Service
 Karen Dorman - Lambertville IOOF Lodge #467/
 Eva Rebekah Lodge #299

Susan Kujawa - The Vandergrift Co.
 Juli Nieszala - The Vandergrift Co.
 Maria & Frank Esposito - BBA
 Frank Esposito, Jr. & Katherine Jones - BBA
 Denise, Duane & Kendra Lubinski -
 Directions Credit Union
 Nancy Crandall - Director, Bedford Community Ed.
 Ralph Cox - JMJ Copywriting, LLC
 Layne Fraley & Family - Subway, Lambertville
 Karen Walker - EF for High School Exchange
 Laura Long - Family Medical Center &
 Pam Romarkowicz
 Paul Pirrone - Bedford Township Supervisor & Sons
 Al Prieur - Deputy Township Supervisor
 Dr. James Hardie - Pinnacle Eye Group



**We couldn't do it without you!
Thanks again!**

Am I covered for this? (Part 3)



By Jerry Barron
Owner, Barron Insurance

To be asked to be on any board of directors is quite an honor. If there is one area that you must do your homework on before accepting such a position is your insurance program and especially the board's or the non-profit's insurance program to make sure they will protect you in the event of a law suit. In today's legal climate lawsuits are just a normal way of life and for those not properly insured it can mean a major financial loss.

We have discovered that the Homeowners policy and the Umbrella policy will not afford coverage to a board member sued unless there is bodily injury, property damage, libel, slander, or defamation of character. Being sued for circumstances such as "Wrongful Acts" can only come from a Directors and Officers policy. Please make sure that the board you serve on has one and, better yet, provides you a copy of their policy each year to make sure it is current and paid to date.



So why do boards need a D&O policy? Because administrators, managers and directors of any company or board, regardless of its size or activities, carry significant responsibilities in relation to the way they conduct themselves and justify the trust placed in them. This may result in claims against them for actual and alleged breach of duty, neglect, misstatements, errors and omissions.

The \$660,000 defense costs were incurred because of the non-profit boards neglect in making sure the election was run correctly. It appears in this situation that there may have been some favoritism and misguided decisions made that caused the entire election to become invalid. Just think of the hurt feelings and upset members that could not wait to contact their attorney to make sure justice was served.

Hopefully you will never experience such a terrible experience while serving on a board. Just make sure you seek wise counsel and advice first before joining. Once you are satisfied you have proper coverage, then let's roll up those sleeves and do what you can to serve and help your community.

WELCOME OUR NEWEST MEMBER!

NUTRITION ISLAND –
INDEPENDENT HERBALIFE
WELLNESS COACH

8078 Secor Rd.

Lambertville, MI 48144

Rita Szymanski, *Owner*

(419) 466-4255

Fax: (734) 568-6795

RitaS.goherbalife.com

Sponsor: Jan Howard

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.

“Check Off” for United Way of Monroe/Lenawee Counties in 2018!

United Way of Monroe/Lenawee Counties is pleased to be a part of this great program to help you give back to your community. This year, while you fill out your 2017 state tax return forms, don't forget to “check off” for the United Way Fund.

Michigan residents will be able to use their state tax returns to easily donate to the United Way Fund, which enables local families to gain access to continued education, job training and other services that can help them build lasting financial independence and success. Donors will be able to indicate if they would like to donate all or part of their state tax returns on tax form 4642 (Voluntary Contributions Schedule).

By donating all or part of your state tax refund to the United Way Fund, you are directly supporting the United Way of Monroe/Lenawee Counties helping families in your community build for their future.

This year, be sure to “check off” for the United Way Fund!

Ahoy Matey!

*We have a message for you.
Comes from a bottle,
here's what you do:
Join fellow buccaneers
for a night on the seas,
This Pirate Party is sure to please!*

Join Habitat for Humanity at their 15th annual fundraising event to raise money for the 100th Habitat home in Monroe County.

**Yo ho! Yo ho! It's a Pirate Parrty!
SATURDAY, FEBRUARY 10
from 6-10 p.m.**

**Chart ye course –
North Cape Yacht Club,
11850 Toledo Beach Rd., LaSalle**

Surf and Turf Dinner (catered by Forest View Lanes), Cash Bar, Live and Silent Auction, Raffles, Live Music. Tickets - \$50, Table of 6 - \$275; table of 8 - \$375. Send check to Habitat for Humanity (14930 LaPlaisance Rd., Suite 111, Monroe, MI 48161) or buy online at www.events.ticketprinting.com/event/Pirate2018.

Contact Kristin for more information – kjohnson@habitatmonroemi.org or (734) 243-2048, ext. 105.



By TC Clements
*Cruise Planners –
TC & Jamie Clements*

Hello from the sunny island of Antigua! Today, we are onboard the Disney Magic having left New York City four days ago. Antigua is a beautiful country with tons of friendly locals and a great place to experience Caribbean culture. However, getting to Antigua is about to change! For that matter, flying in general is set to change on January 22, 2018 ... sort of!

The Department of Homeland Security is advertising that on January 18, 2018 you will need a state issue ID that is from a state that is “REAL ID ACT” compliant. That is true BUT, your ID does not have to be Real ID compliant until October 1, 2020. Per the Michigan Secretary of State webpage on the subject, the State of Michigan has met the compliance requirements of the bill and therefore all Michigan residents can travel until October 1, 2020 with their current identification. The only states that are not compliant at this time are Minnesota, Maine, Kentucky, Missouri, Montana, Oklahoma, Pennsylvania, South Carolina and Washington.

As always Passports are a great form of identification when traveling and may continue to be used.

In next month's issue of “Where in the world is TC Clements?” we will discuss how to distinguish between a great deal and a dead end vacation.

Remember ... the Internet is for looking – a travel agent is for booking!



2018 TRADE FAIR

Sat. & Sun., March 10 & 11

Mark Your Calendars!

2018 Bedford Most Talented Competition cancelled

Due to unforeseen time line barriers, the Bedford Most Talented Competition scheduled for January 20 has been cancelled.

While we are disappointed that these hurdles will prevent the competition from happening in 2018, we are looking forward to an amazing show in 2019!

Free donation pick-up

Donate your unwanted items to the ReStore! It is an environmentally friendly way to get rid of your items ... all while supporting a good cause!

All money raised at the ReStore stays in Monroe County!

Acceptable donations include: furniture, appliances, building supplies, tools, windows, flooring, hardware and more. Please, no clothing or home goods; no broken or stained items please! Donations are tax deductible.

Schedule your pick up today by calling the Habitat ReStore, 840 LaPlaisance Rd., Monroe at (734) 243-1108, Tuesday-Saturday, 10 a.m.-5 p.m.

Be Advised! PERSONAL PROPERTY TAX

Every business should have received their 2018 Personal Property Statement in the mail.

If you have less than \$80,000 of personal property in your business, you may be eligible to be excluded from paying the Personal Property Tax.

If you qualify, fill out Form 5076 and submit that to your Township.

This form must be submitted by February 10 to qualify for this exemption.



11th Annual Military Appreciation Drive FREE Tax Preparation for Active Military Troops

Collins Accounting & Tax Service will be preparing **FREE** income tax returns for the 2017 income tax filing year for all active duty military. That includes all branches of service, including Army, Navy, Marines, Air Force, Coast Guard and all active national guards, and reservists. (A small processing fee may apply). This is the 10th year we have been preparing tax returns for active military troops.

This event will run until April 17, 2018.

This is a way in which we can give back and say thanks to the men and women who so bravely volunteered to serve and defend our country and our freedoms.

If you know someone who can use this service please tell them to contact Collins Accounting & Tax Service. We have prepared tax returns for troops all over the world.

The troops can email through a secure site, fax or mail their information to us and we will prepare their taxes.

We, as a company, feel that we have a voice and that using our voice in this manner will help in a small way for those who have and will do their part to ensure our safety and freedom.

Please contact us today! We are located in Lambertville at 3352 Dean Road, or call us at (734) 854-2926, visit our website at www.collinstaxpros.com or email us at Collins@1040.com.



Minimum Wage to Increase from \$8.90 to \$9.25 for Michigan Workers

Media Contact: LARA Communications 517-373-9280
Email: mediainfo@michigan.gov

Effective January 1, 2018, the minimum hourly wage will increase to \$9.25 an hour. This is the final scheduled increase provided for in Public Act 138, the Workforce Opportunity Wage Act of 2014. Any future adjustments after January 2018 shall not exceed 3.5 percent and will be established by the State Treasurer based on the unemployment rate and the Consumer Price Index.

Effective Date	Minimum Hourly Wage Rate	85 Percent of Minimum Hourly Wage Rate*
September 1, 2014	\$8.15	\$7.25*
January 1, 2016	\$8.50	\$7.25*
January 1, 2017	\$8.90	\$7.57*
January 1, 2018	\$9.25	\$7.86*

* WOVA also allows an employer in Michigan to pay 85 percent of the minimum hourly wage rate to employees aged 16 and 17. Employers covered by both state and federal minimum wage law must pay the higher of the two rates. Information on federal minimum wage may be obtained by contacting the U. S. Department of Labor at 866-487-9243.

Public Act 138 (WOVA), took effect on May 27, 2014, replacing the Michigan Minimum Wage and Overtime Act (Act 154). WOVA is enforced by the Wage and Hour Division – an agency within the Bureau of Employment Relations (BER). The law generally applies to Michigan employers with two or more employees, age 16 and older. A copy of WOVA and related resources including the required poster may be obtained by visiting the Wage and Hour Division website at www.michigan.gov/wagehour.

Training Wage: The training wage remains at \$4.25 an hour for newly hired employees aged 16 to 19 for the first 90 days of employment.

Tipped Employees: WOVA allows employers to take a tip credit on the state minimum wage rate under certain conditions for employees who customarily and regularly receive tips. Employees who are tipped may be paid 38% of Michigan's minimum wage.

The following conditions apply to taking a tip credit on the state minimum wage rate:

- The employee must be in a position that customarily and regularly receives gratuities from a guest, patron or customer for services rendered to that guest, patron, or customer.
- If the gratuities plus the minimum hourly wage rate do not equal or exceed the minimum hourly wage that is otherwise established, the employer must pay any shortfall to the employee.
- The gratuities are proven gratuities as indicated by the employee's declaration for the Federal Insurance Contribution Act.
- The employee has been informed by the employer of the provisions of Act 138.
- If a credit is taken for gratuities received by an employee, then the employment records for each pay period shall contain the credit taken along with a written statement of the amount of gratuities received by the employee. The statement shall be signed by the employee and dated prior to the date on which the paycheck was received.

Overtime Requirements: Employees covered by the overtime provisions of WOVA must be paid one and a half times their regular rate of pay for hours worked exceeding 40 hours in a work week.

For further information, please call the toll-free telephone number of the Wage and Hour division at 855-464-9243 or visit the agency's website at www.michigan.gov/wagehour.

*For more information about LARA, please visit www.michigan.gov/lara
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Your library is here to help!

By Mary Vergowven
Reference Librarian, Bedford Branch Library

The Monroe County Library System provides in-library as well as remote access to numerous business-related databases. From the library's homepage at mymcls.com hover over the Research tab and then click Online Resources from the menu. Scroll down to the Business and Law category to find a list of business databases subscribed to by the library. Reference staff at the Bedford Branch Library are available to help users navigate the products.

Using these databases from home requires a password. All passwords are located in our Online Resources Brochure, which is available at any of our 16 branches. You can also call your local library for more information.

Learn more about student exchange

Teenagers from all over the world become exchange students because they want to see what America, and especially American schools, are all about. But they need an American family to volunteer to be their host family.

They spend 10 months, arriving in mid-August and leaving shortly after school ends. Students have varying English-speaking abilities, but Bedford High School accepts only those students that have tested as proficient in English so that they can more easily compete in the classroom and quickly make friends.

Teresa and Ken Arnold represent ASSE International Student Exchange. Contact them at (734) 854-1848 or go to asse.com if you are interested in learning more about student exchange.

DECEMBER BUSINESS SPOTLIGHT

Visit the Michigan Electronic Library (administered by the Library of Michigan) to find detailed information and resources that will help entrepreneurs start and/or grow a business.

MeL Business provides support and resources for entrepreneurs and small businesses as they contribute to Michigan and global economies. Explore core eResources, identify key partners, conduct research, and connect with your local library to succeed in running your business. MeL Business is here for you and has the tools and connections you need. Find us online at <http://business.mel.org/>



CALENDAR OF EVENTS

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

- January 11, 2018 (Lunch Meeting!)
- 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.

Bedford Business Association EXECUTIVE BOARD

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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.

Deadline is the 15th of the month before publication. ***THIS IS YOUR NEWSLETTER!*** Use it to its fullest potential!