



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 •
SEPTEMBER 2018



Don't miss ...

BBA's Opening Luncheon Meeting

Thursday, September 6th

11:30 a.m.

BBA Office • 8204 Secor Rd. • Lambertville

*We are kicking off our 2018-2019 year
with guest speaker:*

PAUL PIRRONE

Bedford Township Supervisor

Come hear what's happening in Bedford!

Meeting sponsored by:



Luncheon cost:
\$5.00 per person

Contact the BBA office at
(734) 850-2200 or
info@bba.org
to make your reservation!

HOPE TO SEE YOU THERE!

*Anyone and Everyone is invited to join us for the ...
27th Annual*

Bedford Business Association **GOLF OUTING**

Presented by:

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

and



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

Friday, September 14, 2018

Cost: \$75 per person
(Includes golf, cart & steak dinner)

Check-In: 9:00 a.m. • Shotgun Start: 10:00 a.m.

GIANT OAK GOLF CLUB
1024 Valetta Dr. • Temperance, MI

Proceeds benefit the BBA Scholarship Fund

**Please contact the BBA office
for more information at
(734) 850-2200 or info@bba.org**





BEDFORD BUSINESS ASSOCIATION

2018-2019 MEMBERSHIP LIST



Above & Beyond Service & Repair
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 Tax & Financial Services, LLC
 Advanced Eye Care, Inc.
 Advantage Chiropractic
 Affordable Construction Company
 AJ's Doolittles
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 Andrew Gill Insurance Associates
 (AGIA)
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 Bedford High School Alumni Assoc.
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 Bedford Homes Real Estate
 Bedford Now
 Bedford Press, Inc.
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 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
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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
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 Family Chiropractic & Wellness Clinic
 Family Medical Center
 Farm Bureau Insurance –
 Jessica Thompson Agency
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 County/Habitat Restore
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 (HCR Manor)
 Heidtman Steel
 Hickory Ridge of Temperance
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 Sidelines Italian Grille
 Sidelines Sports Eatery & Pub
 Space Matters Interior Design, LLC

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 Insurance Agency, LLC
 State Farm Insurance – Neal Hopkins
 State Representative Jason Sheppard
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 Norb Abel
 Pat Vozobule †
 Pearl Albert-Green †
 Rollie Eisenmann †
 Ron Hurley
 Walt Wilburn
 William Mannor

Applicants sought for new Economic Development Committee

Bedford Township is in the process of creating a new committee to work with the Monroe County Business Development Corporation for furthering economic development activity specific to the Township.

The purpose of the Economic Development Committee is to employ a strategic and comprehensive approach to grow Bedford Township's economy, attract jobs and develop a tool box that would be used to attract and retain businesses, brand Bedford Township and consider community events that might attract new business to the Township.

As tasked by the Board of Trustees, the first goal would be to develop a tool box

so we have all the right tools to attract development and review properties. This committee will need to study the master plan and put together a report of what properties are available, ones for sale and best use for vacant properties. The ultimate goal is creating a stronger economy for Bedford Township. Meeting times, dates and frequency will be determined by the committee once formed.

If you have questions please feel free to call Paul Pirrone at (734) 224-7321, Al Prieur at (734) 224-7322 or Tim Lake at (734) 241-8081. To apply please come to the Clerk's Office, 8100 Jackman Rd., Temperance, from 8 a.m.-5 p.m., Monday through Friday.

LEVELING UP ... with Bedford Adult Education

In the virtual gaming world, competitors fight to conquer foes and overcome obstacles. In the real world we engage in similar battles but sometimes we lack the tools to achieve new heights. If you are looking to up your level of skills, search no more! Bedford Adult Education is Bedford's hidden gem that can catapult you or someone you know into the next professional dimension by creating new pathways to better career opportunities.

Do you need your High School Equivalency or GED? Bedford Adult Education (BAE) has what you need! Want to improve your English as a Second Language skills? They can help with that too! And who doesn't want a promotion or pay increase at work? BAE offers support to make that possible. Are you on your way to pursuing a college degree but don't want to take a remedial course at the collegiate level? Bedford Adult Education can help! A wide variety of opportunities awaits individuals who are seeking basic Adult Education classes for career/college preparation, High School Equivalency (GED) preparation, English as a Second Language (ESL) and upping your skill level for Michigan residents 18 years of age and older.

Employers, take notice! Do you have staff members who could use reinforcement with math skills or perhaps need to polish up their language skills in preparation for a more communication-based position in sales or customer service? Adult Education is a treasure chest of

FREE tools just waiting to be utilized. Not only will these classes provide your employees opportunities for growth and advancement, their newly acquired skills will enhance the quality of the products and/or services your business provides to the community.

Classes are led by certified educators with tutors available to assist as needed. Class size is small with a ratio of 15 students or less to one teacher allowing for small group and one-on-one individualized instruction. Experience is personalized. Instruction is delivered in a variety of ways to meet all learning styles (computer based as well as traditional methods), with opportunities to learn from home, on your own time. Because BAE realizes that work schedules vary, participants have some flexibility in attendance times. Classes meet Monday through Thursday from 5 to 8 p.m. right here in Bedford at 1623 W. Sterns Rd. in Temperance. Best of all, the classes are grant funded and FREE to eligible Michigan residents 18 years of age and older.

Additionally, Bedford Adult Education offers Pearson VUE Testing. Individuals needing to take tests for certification or licensure can do so at the Bedford facility. Testing times are convenient and can be arranged with Rhonda Melnyk, Bedford Adult Education coordinator. For more information on mastering the game, contact BAE at (734) 850-6050 or email rhonda.melnik@mybedford.us.

Knights of Columbus to host Annual 9/11 Memorial Blood Drive

The Knights of Columbus Council 8902 - Our Lady of Mt. Carmel is hosting an Annual 9/11 Memorial Blood Drive on **Thursday, September 13** from 12:30 to 6 p.m., at Our Lady of Mt. Carmel Parish, 8330 Lewis Ave., in Temperance.

If you would like to donate, please contact Grand Knight Frank or Maria Esposito at (734) 625-0387 to schedule an appointment. Walk-ins are welcome, but there may be a wait.

Give the gift of life!

Monroe Family YMCA 2018 Annual Campaign

Each year we have our Annual Campaign to raise funds to support all of the free programs and services we offer to the Monroe County community. These programs and services include a free cancer survivorship program (LIVESTRONG at the YMCA), a free summer and year-round food program for children, free community events, scholarships for memberships for families and children, free Enhance fitness classes for seniors, and so much more. We would like to take this opportunity to thank all of our donors for their generous contributions! A special thank you to our lead donor for 2018, the La-Z-Boy Foundation. We appreciate their continued support of our YMCA and community!

To make a donation, please visit ymcaofmonroe.org or contact Corey Welch at (734) 241-2606, Ext. 242.

Schedule of BBA 2018-19 General Meetings

- September 6.....Lunch (11:30 a.m.-1:00 p.m.)
- October 11..... Chili Cook-Off, 6:30 p.m.
- November 8.....Lunch
- December 13... Christmas Party/Dinner 6:00 p.m.
- January 10, 2019Lunch
- February 7Lunch
- March 7.....Lunch
- April 11.....Lunch
- May 9 Scholarship Award Dinner 6:00 p.m.
- June 6.....Summer Picnic 6:00 p.m.



We Need Your Help!

for the

ADOPT-A-ROAD BBA ROADSIDE CLEAN-UP

on **SATURDAY, SEPT. 29th**

Three times a year, (spring, summer & fall), the BBA cleans the roadsides on Secor Rd., between Summerfield & Stateline. We are asking BBA members to sign-up to take on a section of the road to clean. Please contact the BBA office at info@bba.org to reserve your section of the road.

We will meet at **7:30 a.m.**
at the **Subway in Lambertville**
for coffee, assignments,
garbage bags, buckets & vests.

***Let's Help
Keep Bedford Beautiful!***



BEDFORD

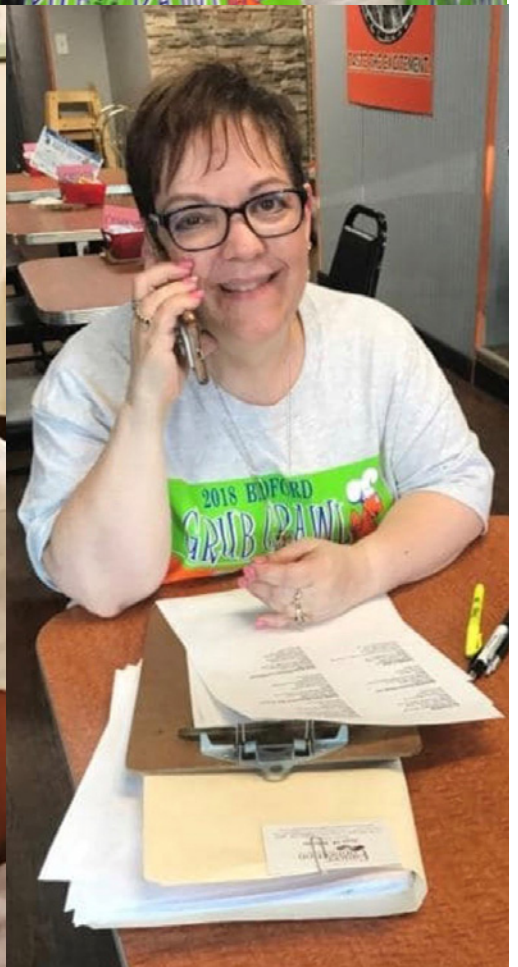
GRUB CRAWL







BEDFORD GRUB CRAWL





Women Business Owners: Don't Forget About Your Retirement Plan

American Business Women's Day is celebrated on September 22. And there is indeed cause for celebration, because, in recent decades, the number of women business owners has risen sharply, to the point where nearly 40 percent of all businesses are now women-owned, according to the U.S. Census Bureau. If you are one of these owners, or thinking about becoming one, you'll always have a lot to think about when running your business, but there's also an area you can't ignore – your retirement.

Specifically, you need to consider establishing your own retirement plan.

Most plans available to you are fairly easy to establish and maintain, and are not terribly costly to administer. Here are some popular options:

Owner-only 401(k) – This plan, also known as an individual or solo 401(k), is available to self-employed individuals and business owners with no full-time employees other than themselves or a spouse. For 2018, you can put in up to 25 percent of your annual income as an "employer" contribution, and you can defer up to \$18,500 (or \$24,500 if you're 50 or older). The sum of your employer contribution and your salary deferrals cannot exceed \$55,000, or \$61,000 if

you're 50 or older. You can make elective contributions on a pre- or post-tax (Roth) basis. Pre-tax contributions reduce your taxable income for the current year. Roth contributions don't offer any immediate tax benefit, but any qualified withdrawals will be 100% tax-free.

SEP IRA – If you have just a few employees or are self-employed with no employees, you may want to consider a SEP IRA. You'll fund the plan with tax-deductible contributions, and you must cover all eligible employees. As an employer, you can contribute the lesser of 25% of your compensation (if you're also an employee of your own business) or \$55,000.

Solo defined benefit plan – Pension plans, also known as defined benefit plans, are less common than in previous years, but you can still set one up for yourself if you're self-employed or own your own business. This plan has high contribution limits, which are determined by an actuarial calculation, and your contributions are typically tax-deductible.

SIMPLE IRA — A SIMPLE IRA, as its name suggests, is easy to set up and maintain, and it can be a good plan

if your business has fewer than 10 employees.

However, while a SIMPLE IRA may be advantageous for your employees, it's less generous to you, as far as allowable contributions go, than an owner-only 401(k), a SEP IRA or a defined benefit plan. For 2018, your annual contributions are generally limited to \$12,500, or \$15,500 if you're 50 or older by the end of the year. You can also make a matching contribution of up to 3% of your compensation. As an employer, your contributions are fully deductible as a business expense up to certain limits; as an employee, your pre-tax contributions reduce the amount of your taxable income for the same tax year.

Before opening any of these plans, you'll want to consult with your tax advisor on the tax issues and a financial professional on the investment aspects. But don't wait too long. You will need to work hard to keep your business thriving – so choose a retirement plan that works just as hard for you.

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



New Member!

BEDFORD CONSULTING, PLLC

Jen Fackelman

6868 Forest Run Dr.

Temperance, MI 48182

(419) 466-5272

JenFackelman@hotmail.com

Consulting & Compliance for Mental
Health & Addiction Services



There is still time to sell!



By Greg Moore Jr.
Associate Broker for
Community Choice Realty
& Owner of Informed
Solutions Realty, LLC

Thinking about selling your residential or commercial property? If so, there's still time! Most sellers rightly believe that real estate slows down in the fall. This is usually the case. Families are getting ready for school, businesses are getting ready for the holidays, and most buyers put off looking for that new piece of property until the spring.

The last two years have proven this trend wrong. As a real estate broker, I have been just as busy in the fall and winter seasons as the spring and summer seasons. Why is this? Inventory is low, construction costs are up, and home buyers and business owners are furiously looking for properties.

What does this mean for you, the seller? Well, it means you can expect to sell your home for full price, even in a fall or winter market. It also means you can expect your home to sell within the average days on market for your area. Often, the days on market is extended during this season. Over the last two years, the average days on market for Bedford Twp. has dropped from 105 days on market from August 2017 to 92 days on market as of August 2018. (residential, NAR)

When residential and commercial properties are selling for full price, in a shorter time, with just as many potential buyers looking for real estate, why wouldn't you list right now?

If you have been thinking about selling a property, contact me! I am a full-time, licensed and experienced local real estate broker. No one knows the market better or will work harder for you!



Bedford Business Association Member Mixer Night

Come on out and meet with other BBA Members!

Monday, September 24th
5:30 pm - 7:00 pm

at Quimby's Food & Spirits
3536 Sterns Rd
Lambertville, MI 48144

Cash Bar & Appetizers
Cost \$5.00 pp

Contact the BBA office at (734) 850-2200
or info@bba.org to make your reservation.

BBA CALENDAR OF EVENTS

- Friday, September 14** Annual BBA Golf Outing
Giant Oak Golf Club; 9 a.m. Check-in;
10 a.m. Shot Gun Start; 3 p.m. Steak Dinner
- Monday, September 24**..... Members Mixer Night
Quimby's, 5:30-7 p.m.; Cash Bar; Appetizers will be served
- Saturday & Sunday, March 9 & 10**.....2019 BBA Trade Fair

Zorn applauds grant for Syncreon expansion in Monroe County

Sen. Dale Zorn announced recently that Syncreon will make key investments and create jobs in Monroe County thanks to a recently approved state incentive.

"While Michigan's economy continues to grow and create jobs, the competition for new investment is tough," said Zorn, R-Ida. "With the help of this incentive, Michigan was chosen over competing states for this expansion project - creating 100 jobs, providing new opportunities for local workers and boosting the local economy."

Syncreon is a global provider of specialized logistics and supply chain solutions to a broad and diverse customer base comprised of multinational and Fortune 500 companies, primarily in the technology and automotive industries.

The company recently negotiated a new contract with a major customer and plans to expand its facilities in Monroe County.

As a result, the Michigan Strategic Fund approved a \$430,000 Michigan Business Development Program performance-based grant to Syncreon to support the project.

"The local community has offered to help host job fairs in support of the project," Zorn said. "I applaud state, local and Syncreon officials for working together to make this expansion and new jobs a reality."

Senior Center's annual Card Party set for Sept. 22

The Bedford Senior Center, located at 1653 Samaria Rd., in Temperance, will hold its annual Card Party on Saturday, September 22, from 10 a.m. until 2 p.m. Tickets are \$7 and lunch is included.

We are also seeking donations from area businesses to use as door prizes. If you would like to donate something, please call Dianne Carroll at (734) 856-3330.

NEW! Alzheimer's Caregiver Support Group

**Beginning Thursday, Sept. 20th
5:30 to 6:30 p.m.
at Aspen Grove Assisted Living
7515 Secor Rd.
Lambertville, MI
(734) 856-4400**

This support group will meet every third Thursday and is for family, friends & caregivers of those with dementia

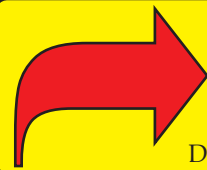
**PATRIOT DAY AND NATIONAL DAY
OF SERVICE AND REMEMBRANCE
September 11**

Bedford Business Association EXECUTIVE BOARD

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The Mason Jar Tap & Grill
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Pinnacle Eye Group
- 2nd Vice President.....
- 3rd Vice President.....
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Barron Insurance
- Treasurer.....Eric Urbanski
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Cruise Planners - TC & Jamie Clements
- Trustee.....Andrew Gill
Andrew Gill Insurance Associates (AGIA)
- Trustee.....Sandie Greenwood-Mominee
Around Your House, LLC
- Trustee.....Denise Lubinski
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H & S Sports Plus
- Trustee.....Michelle Rice
Monroe Bank & Trust
- Trustee.....
- Trustee.....
- Advisory Board.....Wendy DeBord
Lambertville Orthodontics
- Advisory Board.....Linda Flick
Flick's Package Liquor, Inc.
- Business Administrator.....Maria Esposito
- Past Presidents..Jan Howard, *Howard's Meats*
Laura Collins,
Collins & Associates Accounting & Tax Service
Wendy DeBord, *Lambertville Orthodontics*
Marty Monroe, *Affordable Accounting*
Bill Urbanski, *Bedford Funeral Chapel*
Brian Huner, *Tom Huner Builder*
Brad LaVoy, *Brad's Driveway Sealing & Septic*
Walt Wilburn, *Walt's Heating & A/C Service*
Eddie Talley, *Krueger Harvey Insurance*
Karen Daggett, *Bedford Press, Inc. & Printing*
Wayne Pavlika, *Wayne Pavlika Builders*
Norb Abel, *Olde Schoolhouse Commons*
Linda Flick-Lazaris, *Flick's Package Liquor*
Mary Ann McBee, *State Farm Insurance*
† Patricia Vozobule
† Dick Oswald, *Lambertville True Value*
Meg Smith, *BBA Office Manager*
David Frechette, *Al Jordan*
Hazel Koenig, *Dr. Joseph Glorioso*

PURPOSE

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



PROMOTE YOUR BUSINESS!

This newsletter is the perfect way to promote you and your business! Please feel free to submit a column or information about your business, yourself, or an upcoming event ... and best of all, it's **FREE!**

To submit information for publication in *Bits & Pieces*, please email to: info@bba.org

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



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Lambertville, MI 48144
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Attention BBA members: If you would like to place your business card ad in "Bits & Pieces" please email your information to the BBA office at info@bba.org.



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- SCHOOL SPIRIT WEAR -
Varsity Coats • Gym Bags • Team Uniforms
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Pam Norton, Owner

Add Up Your Score!

___ Golfers @ \$75.00 Each \$ _____

___ Sponsorships \$ _____
(Sign supplied by BBA)

___ Steak Dinner Only @ \$30 Each

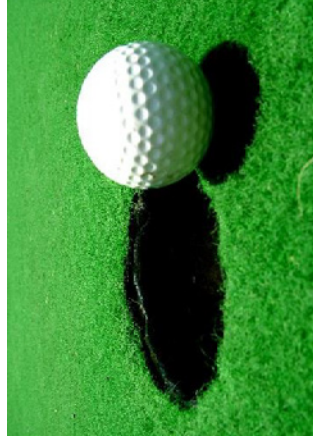
\$ _____

___ Cash Donation \$ _____
(Thank You)

Total Enclosed \$ _____

Make checks payable to:
Bedford Business Association
P.O. Box 293
Lambertville, MI 48144

For questions or additional
information please call:
BBA Office (734) 850-2200



Anyone and Everyone
is invited to join us for the

27th Annual

**Bedford Business
Association**

Golf Outing

Presented by:

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

And



Friday, September 14, 2018

Check In • 9:00 a.m.

Shotgun Start • 10:00 a.m.

**Giant Oak Golf Club
1024 Valetta Dr.
Temperance, MI 48182**

**Proceeds benefit the
BBA Scholarship Fund**

We want to have a Team!

\$75.00 Per Golfer
(includes golf, cart & dinner)

Team Name: _____

Golfers: _____

Team Captain: _____

Address: _____

Phone: _____

Email: _____

2. _____

3. _____

4. _____

Don't have a Complete Foursome?

Call us and we will put one together for you!



We want to Sponsor a Hole!

Hole Sponsors - \$50

Get your business noticed on our sign!
No extra Charge!

Please print business name above
One Line Max. Sorry, No Logo!

We want to Donate Items for the Raffle!

List of Items

1. _____

2. _____

3. _____

4. _____

5. _____

We want to Make a Steak Dinner Reservation \$30 Per Person

Served at 1:00 p.m. – Non-golfers Welcome!

Additional Guest Welcome for 1:00 p.m. Steak Dinner

1. _____

2. _____

3. _____

4. _____

We want to Volunteer to Help!

Volunteers are needed for the
50/50 Raffle Registration • Steak Dinner Check-In • Door Prizes • and More!

Name: _____

Phone: _____

Name: _____

Phone: _____

Name: _____

Phone: _____