



**Saugatuck/Douglas Area Business Association  
Business Meeting ~ Wednesday, April 4, 2007**

Meeting Called to Order: 8:35 a.m.

Chaired By: Lisa Lungaro, Co-President ~ Recording Secretary: Marilyn Starring

**Board Members Present:** Julie Abel, Angela Holmes, Pat Lion, Lisa Lungaro, Kerry O'Donohue, Frank Rojek, Fred Schmidt, Marilyn Starring, Rosalie Yaksic

**Board Members Absent:** Scott Eilbes, Fred Weber

**Membership in Audience:** John Jerome/Butler Pantry – Jeff Mead/Douglas DDA – Rick Thompson/Rick Thompson Insurance Agency – Mark Bekken and Lowell Winne/Saugatuck Harbor Insurance Agency

**Secretary's Minutes:** Marilyn stated there were several corrections that needed to be made. Rosalie Yaksic was in attendance at the meeting - Fred Weber was listed as being there and absent – he was absent - change spelling of Julie Abel's last name. Corrections noted and will be made. Rosalie Yaksic made a motion to approve with changes. Frank Rojek second. Motion passed.

**Treasurer's Report:** Kerry passed out profit/loss statement to date. There is not a lot of activity. Town Crier entry fees are still coming in, and will probably increase in next week. Income from membership dues \$33,300 (approximately) - anticipated budget was \$35,000. Frank Rojek made a motion to approve the treasurer's report. Angela Holmes seconded. Motion passed.

Lisa Lungaro stated that Priority Health wasn't able to attend today's meeting and sent packets in regards to the health insurance that they offer SABA members. Fred Schmidt will have these packets if members need info. Three agents, who are SABA members, were in the audience to answer questions. They were Rick Thompson/Rick Thompson Agency, Mark Bekken and Lowell Winne from Saugatuck Harbor Insurance Agency.

Rick Thompson/Rick Thompson Agency Phone: 857-5433 He wanted to clarify that there are not special rates for SABA members – SABA is the accredited association that allows members to apply for insurance through Priority Health.

Mark Bekken and Lowell Winne/Saugatuck Harbor Insurance Phone: 857-1751 - You have to access insurance through a membership of an approved business organization to receive Priority Health.

Lisa Lungaro – Do we have to connect with Priority on a regular basis? Agents: No we (SABA) are on their approved list.

There are various degrees of interest from SABA members, but often when they (the membership) see benefit costs, they do not look at the other options. Priority Health is the only insurance agency that picks up pre-existing conditions immediately with no waiting period.

John Jerome – For his employees it was the cheapest policy around for single persons.

Mark Bekken - Priority is owned by Spectrum Health, and Spectrum is in the process of buying out Holland Hospital's interest. Priority has a very successful policy for senior citizens (65+) that is very reasonably priced. Priority Health's intention is to be the leading health care provider in the state of Michigan.

Rick Thompson – Retailers are in the best rate class. Restaurants and bars are in the worst rate class – class rate is determined by the nature or risks associated with the job.

Mark Bekken – Priority Health has a tier rate – there are 4 tiers. They have a very good sole proprietor plan.

Pat Lion – Is Priority health the only plan that SABA is involved with? Yes, it is the only plan.

Kerry O'Donohue - Michigan Retailers has an affiliation with Blue Cross/Blue Shield.

Lisa Lungaro – Should we look at connecting with Michigan Retailers?

Mark Bekken – Typically BCBS rates haven't been that competitive.

Rick Thompson – BCBS is trying to establish products and presence here (in West Michigan). Anything affiliated with BCBS has been affiliated with other side of the state (auto industry). They are trying to make an establishment on this side of the state.

Lowell Winne – There have been no complaints from Priority Health participants. Priority Health is trying to expand out of the west Michigan area.

Frank Rojek – What about using physicians/services that are out of network?

Rick Thompson - Out of network – there is a point of service option plan policy. Usually have to pay other provider up front and then you'll be reimbursed by Priority Health.

Kerry O'Donohue – Does the rate an individual pays vary depending on the organization it is through? Agents: No, it depends on the classification of the business that you operate.

Rick Thompson– For example service employees are Tier 2 – real estate employees are the lowest rate.

Michigan Retail does offer Delta Dental coverage.

Mark Bekken – All that Priority Health does is offer health insurance – nothing else.

Lisa – Should we be looking at dental, eye care or other types of insurance for the membership?

Insurance Agent Contact Information:

Rick Thompson – 857-5433 - R.L. Thompson Agency

Lowell Winne or Mark Bekken 857-1751 – Saugatuck Harbor Insurance Company

Tim Sales – 857-1474 – Wolbrink-Lighthouse Insurance Group

Andrew Heidenreich - 857-2131 – State Farm Insurance

Lisa Lungaro - Thank you for coming – this has been a very informative presentation.

## OLD BUSINESS

### MEMBERSHIP:

We now have two more paid members Last year we had 199 paid members – last month we were at 196. Have gained two new members in the last month – now at 198. There are still seven (7) members who are in brochure who have not yet paid and have been sent a second invoice. They are: 360° Realty, Back Alley Pizza, Brackett & Co. – Joseph Kostyla Builders, Natural Harmony Massage, Saugatuck Coffee Company, and Harbor Duck - we will wait till next meeting to take further action. If they have not paid their dues by May meeting we will make phone contact to see when we can expect payment for their dues.

Frank Rojek – Is there a way to do an e-mail blast of store location changes?

Fred Schmidt – New store addresses are in the brochure.

Tuck's has moved across the street. Amazwi Contemporary Art moving to where Tuck's was. Peace Frogs has moved on corner where Angelic Touches was located. Bedfellow's has moved from Butler Street to Culver Street where Peace Frogs used to be.

Wine Sellers moved one store front over on Butler Street, where Bedfellows used to be.

Delphina's is on the corner of Butler and Hoffman, where Wine Sellers used to be.

Pat Lion – We could mention the changes at the Spring Kick-Off.

Angela Holmes – Could also place on web site on the News and Announcement section on member's web page.

Kerry O'Donohue – This request should come from the business, that way we know that they want it done and that the information is correct.

Fred Schmidt – We can do e-mail blast putting out a notice for the business that “we have moved” or if they are having an Open House at their new location – this would be consistent with our e-mail blast policy.

## MEMBERSHIP

Angela Holmes had hoped we would have a larger membership this year. She feels we should reduce the membership rate at 6 months (reduce to \$87.50). Possibly we could offer some sort of a bonus for early pay – collect the dues by the end of September when members are still around, and they still have some extra money SABA offers so much more than just the directory.

Lisa Lungaro – Not sure we can offer a discount for paying early - the budget is pretty tight as it is. Have been approached by some people asking if SABA would consider giving a discount to a persons business if they serve on a SABA board or committee.

Rosalie Yaksic – I like the concept of rewarding for good behavior vs. bad behavior. How much of discount would we give them?

Angela Holmes – Dues could be raised – possibly to \$200 a year.

Rosalie Yaksic – Instead of offering a discount, we should consider pro-rating it, or offer some other sort of an incentive instead.

Pat Lion – Need to put together a proposal so we (SABA board) can look at it.

Frank Rojek – Business is business. What are we going to offer for the increase in membership fees?

Lisa Lungaro – Need to put this on as an agenda item for next month.

Angela Holmes – We should send an e-mail reminder to board for suggestions on how we could accomplish this.

## BROCHURE

Fred Schmidt – Brochure is being printed and will be delivered the 16<sup>th</sup> or 17<sup>th</sup> in time for Spring Kick-Off. Howard Printing from Kalamazoo is doing the printing. Howard was the lowest bid by \$500.

## DRUG STORE WALL

There is only one unsold sign space on the board. Mike from Something Different Signs has moved and we need to try to locate him. Mason Street Warehouses – Bella Vita Suites and SCA took out signs. Art 'Round Town still needs to put a sign up but have not received a sign from them; it's been almost two years. Marilyn Starring will contact Gayle Lipsig to follow up on it.

Marilyn also talked to Pete the Painter and he will do the painting as soon as the weather breaks. Marilyn will contact Pete and ask him to give us a cost for replacing brochure holder on the wall.

#### COMMUNITY MAP

Pat Lion, Julie Abel, Angela Holmes, Rosalie Yaksic, and Fred Schmidt met in regards to map. Pat Lion reported that we are moving ahead with tear off sheets – it will have a 4-color map of downtown Saugatuck and Douglas. There is a scheduled meeting with Sally next week on April 12<sup>th</sup> at 1 p.m. – meeting will last 1½ to 2 hours at the Rosemont. If Rosemont doesn't work – could hold the meeting at Century 21. Fred Schmidt received time line and clarification on contract from Sally last night and will e-mail to the committee. Sally needs to know who the decision maker on the project is. We need a committee chair. Fred Schmidt said he would be willing to be the go-between, but a board member needs to do sign off. The committee decided that this will be a two part project. This year we will do the tear off sheets and next year the larger map.

Lisa Lungaro – Will these be available for the membership and at the information booth?

Yes.

Kerry O'Donohue – What size will the tear-off sheet size be?

Pat Lion – We are trying to keep it to an 8½” by 11”.

Fred Schmidt – We did receive an invoice for prototype work Sally did for \$150. Possibly we could have her come to our next business meeting to do a follow up report.

#### CVB FOLLOW UP

Read follow up letter from Felicia Fairchild. (Letter follows) Felicia Fairchild attended our March business meeting. Lisa Lungaro stated that there is an idea on table with some ideas on how we might possible work together on some community issues.

***PLEASE NOTE: The following letter was taken verbatim from Felicia Fairchild. When trying to scan the original letter is was not legible.***

March 9<sup>th</sup>, 2007

Fred Schmidt  
Saugatuck/Douglas Area Business Association  
P.O. Box 221  
Saugatuck, MI 49453

Dear Fred,

Thank you for your response to my request to meet with your Board.

I appreciate the opportunity to sit down with you over lunch to discuss areas of mutual interest. I thought it was extremely productive.

Our Board discussed your suggestion at our February meeting and concluded that before we move on to a larger gathering it might be appropriate for me to attend your March 14 meeting at Saugatuck City Hall and share with you some thoughts that may be helpful to us in laying out your future business strategies.

I look forward to seeing you all on March 14, 2007.

Sincerely,

Felicia Fairchild, Executive Director  
Saugatuck Douglas Convention and Visitors Bureau

#### VIEW FROM THE DUNES

Jon Helmrich, who has his own business and is a member of SABA – does radio show on WGUV, 88.5 AM radio, on the 4<sup>th</sup> Friday of the month. Fred has been sharing SABA information with Jon that he can use on the show. The last show was on 23 March – Jon talked about the Spring Kick-Off, Town Crier Race, and SABA and gave out the SABA web address. Jon can talk about individual businesses and events that are happening in the area. We have opened the doors of communication with Jon for information that he can use on his show. If you have any information about your business or event happening in the next month please give this information to Fred Schmidt and he will forward it on to Jon for his consideration – this would be the best and easiest way.

Angela Holmes – We can put his show dates on the SABA calendar.

#### EVENTS COMMITTEE

Music in the Park - John Jerome gave the following report. The committee is looking forward to a very good and exciting season beginning June 6<sup>th</sup> and running for 14 weeks until the Wednesday after Labor Day. There are two band slots left to fill on the schedule. Committee is still working on weekly sponsors – cost is \$300 per week for sponsorship. Committee would also consider letting two businesses sponsor the week and splitting the cost between them. John would like Fred to do an e-mail blast for Music in the Park – could it include organizations, churches etc. It is very exciting! The musicians and performers are anxious for the season – it is very well received. John will update sponsorship calendar and get to Fred so he can get this information out.

Did receive some feedback from Gary Daniels in regards to Music in the Park and Film Festival last year. Gary said that his date was rained out last year and his store (Gary Daniels Home and Garden) did not receive acknowledgement for sponsoring the event for the evening – not asked to if he wanted refund since the event was rained out.

During the Film Festival his store window won the People's Choice Award and no one from Film Festival or SABA acknowledged this – he was disappointed.

Angela Holmes stated she thought she did thank him for doing the window.

Lisa Lungaro – A banner was had been put up acknowledging who the sponsor was for the evening. She thought at the very beginning of the evening his business's name was mentioned

and that they were the sponsor for the week - the band played a couple numbers and got rained out. Lisa further explained that if a band does not receive a call from SABA canceling the event before 5 p.m., the night of the event, they are paid whether they perform or not.

It was further discussed that SABA did not intentionally mean to not acknowledge Gary Daniels Home and Garden support and participation in the above mentioned events. Felt there was some miscommunication on our part, and regret any ill feelings this may have caused.

Rosalie Yaksic – Need to put in sponsorship agreement what happens if band is rained out.

John Jerome – Sounds like a miscommunication, we just needed better communication. John will follow up with Gary Daniels.

Lisa said that we need volunteers from the membership or board members for Music in the Park - putting up and taking down acknowledgement banner, picking up the check and paying the band and introducing the band and the sponsor for the evening.

Kerry O'Donohue - Need to put an option in the sponsorship contract that they have the option of getting money their money back if the event is cancelled or they can leave the money in the fund for future promotions. John Jerome will draft policy today. Lisa Lungaro will send the policy to the Events Committee/board members to review.

#### TIPS TRAINING

Last Call – Frank Rojek will follow up and see if they are going to be in Saugatuck this coming summer.

Marilyn Starring has contacted Jim Permesang from Mervenne Beverage and he will be putting on three training classes the first in June. A letter will go out to liquor license holders on dates (first week in June) and location. Jim's contact information will also be on the mailing so if they wish to arrange for their own training sessions they can. Cost is \$15 per person. Marilyn is still working on finding a location. Need to put on agenda for next month.

#### GREEN MARKET CONCERNS

Angela Holmes, Frank Rojek, Marilyn Starring and Lisa Lungaro met to discuss this issue. Felt we would individually come up with business friendly suggestions for membership and SCA on how we might better work together and concerns from the business community before going to SCA. Then will schedule a meeting with the SCA to voice our concerns and offer SABA assistance with future community projects.

#### CLINGS FOR MERCHANT WINDOWS

Rosalie Yaksic –There needs to be a correction to last month's minutes. Cost for the clings was \$664.99. Clings have still not been received. Rosalie will give Lisa the current file on the clings and Lisa is going to have Macatawa Bank's loss prevention department check into this.

Kerry O'Donohue - We are assuming we are not receiving the clings. Yes

Lisa Lungaro – I will be filing something to try and get our money back.

***NOTE: Shortly after the April meeting the clings arrived at the Rosemont Inn. They will be distributed at the Spring Kick-Off.***

#### MAY BUSINESS MEETING AT SCA

May business meeting will begin at 5:30 p.m., and a tour of the SCA at end of the end of the meeting. No presentations will be made at the meeting, it's just a regular business meeting – estimate meeting will last about 1½ hours.

Angela Holmes said Senator Birkholz would like to address SABA.

#### NEW BUSINESS

##### SAUGATUCK PUBLIC SCHOOLS

Received response from five businesses who want to be on the do not call list. Lisa Lungaro said that this was discussed at community leaders meeting, and felt that it was a good co-operative effort.

##### CALLING TREE

Fred Schmidt e-mailed the latest list to membership and board. Fred included non-members and members on this list. The Call Tree was not done last year. On the back of the Calling Tree List are the procedures you need to follow when making a complaint or passing on information. Fred only received 3 additions since e-mail went out. It was suggested that the block captains pass this out. The intent is for the Calling Tree to be distributed at the April 19<sup>th</sup> Spring Kick-Off.

Lisa Lungaro – Block captains should hand out Music in the Park info along with the Calling Tree List.

Julie Abel – Please get the Calling Tree List and Music in the Park info get to her so she can put it on the web site.

Kerry O'Donohue – Could an e-mail blast be sent out with a description in addition to calling?

Rosalie Yaksic – Could this lead to profiling someone who isn't the offender when they come into your business?

Julie Abel – Please get the Calling Tree List and Music in the Park info get to her so she can put it on the web site.

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#### OUTSOURCING POLICE PROTECTION – UPDATE

Lisa Lungaro attended the March 28th meeting. The Allegan County Sheriff's Department was

present, along with a panel made up of Douglas and Saugatuck city council members. There were 5-6 business members and residents in attendance. This was an information meeting.

Option 1 – Is to keep it the same way – local police protection. Option 2 - Allegan County would administer and facilitate the police coverage in Saugatuck/Douglas. They haven't critiqued the financing yet. Average 911 response time is 24 minutes for Allegan County – there is 1 patrol unit for 3 townships - could contract more officers for more coverage. Haven't spelled out savings vs. expenses yet. Community input will be imperative in their decision meeting.

Frank Rojek – Has had person experience in regards to longer response time – was because they were covering another problem on the other two townships over which was deemed more serious at the time. Also, if Allegan County Sheriff's Department were to take over our police coverage, feels that they should take sensitivity training when coming into our community.

Current Saugatuck/Douglas officers would have to apply for position in the Allegan Sheriff's Department.

Lisa Lungaro – Likes the personal touch that we receive from our police department.

Fred Schmidt – It's more than a money issue and it's the intangible aspect – our officers know community and can put a name to a face.

Angela Holmes – We need to attend these meeting as individuals and voice our opinions in this matter.

Chief Giles is retiring should we give him a plaque or gift certificate? Frank Rojek said plaque was more lasting and professional – made a stronger statement. More discussion followed. Frank Rojek made a motion to do a gift certificate and plaque for Chief Giles, not to exceed \$50 total. Julie Abel second. Frank Rojek will help get gift certificate and/or plaque. Motion passed. Appreciation open house Friday, April 13<sup>th</sup> from 2 to 4 p.m. at Douglas City Hall for Chief Giles.

#### TOWN CRIER COUPONS

Sherrie put together proto type of this certificate. Fred Schmidt said we should let Sherrie and Jose do the certificate. Kerrie O'Donohue will help. There are three merchants who have agreed to offer a 20% discount. There will be one coupon that will list all the participating businesses – the runner can only use the coupon it one of the participating businesses. Fred Schmidt wants to know what his role is. Lisa Lungaro – Need to e-mail membership and see if anyone else wants to participate.

John Jerome – Felt that participants should be able to go to multiple shops – not just limited to one business.

Rosalie Yaksic – Could you decrease the discount and have additional discounts within stores?

Fred Schmidt – Would like to leave it up to Town Crier to run this and decided what they want to do. They can give info to Fred and he will spruce it up and get it printed.

Marilyn Starring – This is a SABA sponsored event? Yes. Since it is SABA sponsored – need to contact SABA membership and offer to all members to see if they want to participate. Discussion – could do an e-mail blast.

Angela Holmes – Why isn't SABA logo on information since we are a sponsor?

Lisa Lungaro – Committee thought they would only list those who contributed on a financial capacity not on a supportive capacity.

#### COMMUNITY ISSUE FORUM

Angela Holmes, Scott Eilbes and Lisa Lungaro met with Jeff Mead from DDA. It was felt that interested groups should meet 3 times a year and discuss community issues (i.e. harbor). Met with Tony Vettori and the concept seemed to be well received. Pull all groups together to have a formal forum – to brainstorm on what we can collectively work on together – progress meeting in middle and wrap up at end of the year. (This relates to how we can work with CVB.) CVB – Saugatuck and Douglas city councils – DDA – SABA and Douglas merchants would be included. There are a lot of opinions but not data for follow up. E-mail all interest groups could be a way to collect data. Topics: business license fee usage, revenue sharing, protecting the harbor.

Rosalie Yaksic - Outside mediator would help facilitate. Only catch – who is going to pay for the individual to moderate? Would like to have a meeting in two weeks. Possibly could shared expense of moderator between each group association present.

Fred Schmidt – Down side is there is no action plan. Counter to trap – you process and communicate what is discussed at these meetings which raises expectations that something will happen.

Lisa Lungaro – This is a huge project.

Angela Holmes – Tony Vettori has appointed a business committee – Jane VerPlank and Barry Johnson.

#### CHAMBER NEWS

This is a monthly publication put out by Kaechele Publications. Bill Galligan will continue this effort unless anyone wants to take it over. It talks about local events, etc. – Bill usually takes a topic and runs with it. Angela Holmes – we can put this on the web site.

#### INFORMATION BOOTH – VOLUNTEERS

Bill Galligan was prior contact. Need to connect with CVB to set meeting with the volunteers to see how we can help. Angela Holmes will take this over. Need to keep SABA brochures in booth (Gary Kott has done this in the past.)

## UPCOMING EVENTS

Would like to invite Tony Vettori and Matt Balmer (mayors of respective communities) to discuss what's happening to the business community. Introduction of SABA new members.

Asked Kerry O'Donohue if there is a way we could help promote Douglas more. He said Merchants Group was meeting tomorrow and they had been discussing how to promote– Sidewalk Sale and Thursday Night Socials – will see if there are any other topics.

## WMTA MEMBERSHIP

Marilyn Starring followed up with WMTA and found application hadn't been processed, they hadn't received it. Will resubmit application and give copy of application to Kerry to pay.

Fred Schmidt – Has anyone seen the card that Holiday Inn's are giving out? The card has a security code embedded in it that is a security code – you go to a web site, hold the card to screen – card is exposed to screen and if it matches you receive a gift. This is another way to collect e-mail addresses.

Fred Schmidt – We are collecting e-mail addresses but not doing any follow up with them such as a newsletter or giveaway promotion/contest. Should look at a way we can do a better follow up with e-mail addresses?

Meeting adjourned