

DIMONDALE BUSINESS ASSOCIATION

Regular Meeting Minutes

Tuesday April 9th, 2024

Location: MorningLory's Café and Bakery

- I. Call to order at 6:30 pm
- II. Guest Speaker: Avery Lyons, Executive Commercial Manager at the Haddad Wilson Group with Farm Bureau Insurance Group – Steve asked Avery to talk about things you can do as business owners to lower your premiums.

Insurance Rates are going up!

Hail and deer are two reasons, and the cost of repairs has gone up.

Suggestions: call your agent and set up a policy review.

- There might be groups that you are part of that can help you get discounts (i.e. industry and trade associations)
- Gaps in coverage: some people have a much higher net worth than their coverage, which leaves them open to liability
- Some people have deductibles that are so high that they won't be helped in an accident.
- Some people don't have rental coverage (usually only adds ~\$10/yr to have this on your policy)
- basic vs broad collision. Basic = no matter who is at fault, you have to pay the deductible. Broad = if you are not at fault, you don't pay
- Liability (delivery person hurts themselves on you property)
- Water backup – flooding is hardly ever covered (you need a separate policy for this)
- For businesses: spoilage / food waste in event of a storm / power outage
- Policies can cover loss of income / and payroll for storms / events as well

- III. Around the Table

A. Member News

- Jacob Toomey, Eaton County Commissioner - News from Eaton County:
 - April 17, 5-6:30pm public input on county finances (town hall style meeting – open dialog about) – hear on financial stability workgroup: They have done an analysis of what services the county offers and what it would cost to continue to offer those services in the future.
 - construction codes and planning and zoning just moved to online (BS&A)

- county employees just moved to BCBS health insurance to save rates
- Kim at Country Creek – Comedy Show on 4/20, Burlesque Show on 4/27
- Bri at Nurture Yoga – they have 4 guest teachers now, who are bringing in students from outside of Dimondale
 - They are doing events like Ladies Night Out
 - 1 yr anniversary July 10 – open house party
 - **Share business cards with Bri (she needs a Dimes card)**
- Matt Jankoviak – Dimondale Canoe and Kayak
 - Hoping to open by end of April
- Avery Lyon – Haddad Agency – busy, doing reviews with clients after wide-spread rate increases
- Dr. Grisdela, Dimondale Family Dentistry – new roof, interior is updated. New technology is next
- Kate & Molly - Dorothy Hull Library – lots of things planned.
 - Community input opportunities – rebranding the library
 - Working on summer reading program – if you want to sponsor prizes, talk to the library
 - Looking at doing events outside of the library
- Isaac Fransisco – Lake Trust Credit Union
 - Great rates on CDs: they have a short term 5 month CD (\$500 minimum)
- Sally Hock-Harrison – West Windsor
 - Saturday June 8 Family Fun Day
- Lori – Morning Lori
 - Updating the menu
 - Lansing Foodies Facebook page is doing Restaurant Week in May
 - (come up with a meal for \$7)
 - Only positive reviews are allowed on Lansing Foodies
- Steve – Windsor Room
 - Mothers Day Mimosa Brunch – Soup Spoon is doing the food, flowers, 2 drinks. \$35/ticket

IV. Business Session

a. Minutes, February 4th 2024, Regular Meeting

Motion to accept: Denise Parisian

Seconded: Lori Conarton

All in favor, none opposed.

b. Current Financial Report

Isaac Fransisco presented the financial report

Motion to accept: Sally Hock Harrison

Seconded by Matt Jankoviak

c. Village Council Report

- Looking for a new village manager – accepting applications until the end of April
- Basketball court scheduled to be fixed (completely torn up and redone)
- Question about sidewalks downtown:
 - Between quincy and Washington – will be leveling anywhere it is uneven.
- Hewert canoe paddle – from Dimondale to Portland

d. SBAM Report

- i. June 13th Small Business Summit and Annual Meeting at the Lansing Center

e. Check Discover Dimondale website and review your business listing for accuracy

f. Member Survey Action Item: On 3/27/2024 an email was sent with a link to a webinar “smart marketing on a budget.” Key take away discussion.

Steve talked about marketing tips: (he sent out a 1-hr long video on low-cost marketing for small businesses)

- Target your audience
- Create SMART goals
- Email marketing has high effectiveness rate
- Tools: Canva for templates, and Mailchimp for email marketing
- You don't have to be on every platform, just pick one or two and be consistent.

V. Events and Committee Reports

a. Participation in Memorial Day Parade, May 27 – does anyone want to organize DBA to participate in the parade?

- Parade starts at 11am
- We have a banner
- Lori is the organizer of the parade

b. Car Show update and sponsorship discussion - Denise Parisian

- Last year's car show was huge so Car Show Committee did some up-front work with Windsor Emergency Services to make the event safe and be very organized for all the parking.
- Looking for Volunteers: Intent is to have 2 shifts of volunteers so that volunteers don't have to miss the entire event.
- Looking for sponsorships

- c. Farmers' Market Opening Day, June 6
 - Spring Market on Saturday, May 11 (Saturday before mothers day)
 - For Opening Day (June 6): Intent is to try to get market customers to shop at local businesses. Shooting for 500 customers.
 - If you would be willing to represent the DBA for ½ hr at a booth at the Spring Market between 3-7pm, let Denise know,
 - If you have coupons or give aways for us to share at the market
 - They will have a display board, so if nothing else, give us something to put on the board about your business (small flyer size)

VI. VI. Announcements

Next membership meeting: June 4th, 2024, 6:30 MorningLory's Café and Bakery

Motion to Adjourn – Sally Hock Harrison
Seconded - Isaac Fransisco

Meeting adjourned shortly after 7:30pm