

CONNECT

Energize, Innovate, Engage with the West Coast Chamber

February 2016



Feature Business:
Edify North

From the Publisher

Patrick Avery

Dear West Coast Chamber Members,
I hope that you enjoyed reading the first issue of *Connect* as much as we enjoyed producing it for you. A big thank you to all the board members, staff and Ambassadors who make the West Coast Chamber as great as it is. Thank you as well to our sponsors who saw the vision with us in making this new publication. I am looking forward to hearing from you with feedback. Hopefully, it's all good.

If your business is looking for a great way to brand to and reach other businesses, give me a call today and we can set up a consultation. My passion is producing great publications that help businesses grow. We have lots of options to consider.

Until next month, enjoy this issue of *Connect*.

Sincerely,
Patrick Avery

Division Manager / Publisher
Best Version Media
pavery@bestversionmedia.com
616-414-2208



Patrick Avery



Chelsea Hall



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FEEDBACK/IDEAS/SUBMISSIONS

Have feedback, ideas, or submissions? We are always happy to hear from you! Deadlines for submissions are the 8th of each month. Go to www.bestversionmedia.com and click "Submit Content." You may also email your thoughts, ideas and photos to:

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TIMETABLE OF MAGAZINE DEADLINES

Content submissions and new business sponsors must be received by the 8th of each month for the next month's publication.

Magazines usually hit mailboxes within the first week of the month. Days may vary depending on the post office.

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Letter from Jane Clark

President, Michigan West Coast Chamber of Commerce



This year, my resolution is to 'focus.' Focus on the important, keep things simple, and eliminate unnecessary distractions, so I can be at my best for the people that matter the most to me. What is your business focus for 2016? Is it to grow your business, to expand your network, to conquer new territory? At the West Coast Chamber, our focus is on you and your business, and how we can help you achieve your goals. Our programs are all about connecting our members to the people and businesses that will help them succeed. From breakfast and lunch networking opportunities and informative seminars and guest speakers, to LEADS group and leadership mentoring connections, the possibilities to grow your business by connecting are limitless. Make this the year that your focus is to get out there and make the most out of your West Coast Chamber membership. We can't wait to see you at our events!

Best Regards,
Jane Clark



Vision Statement:

Strengthen our community as the best location to live, learn, work and play.

Mission Statement:

Enhance our members' success, advance our economy, and improve our quality of life.

Michigan West Coast Chamber of Commerce Staff

Jane Clark, President
Liz Hoffswell, Vice President, Marketing
Doug Kuiper, Director of Finance and Operations
Brent Gawlik, Membership Director
Ann Baarman, Membership Relations Specialist
Barb Scholten, Receptionist
Cindy Pocock, Director West Coast Leadership
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Mike Dykstra, Zeeland Lumber & Supply, At-Large Exec Committee Member
Kurt Wassink, Gentex Corporation, At-Large Exec Committee Member
Tamara VanderArk-Potter, Spectrum Health Medical Group, Past Chair
Jane Clark, Michigan West Coast Chamber of Commerce, President

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Tim Klunder, City of Zeeland
Donald Komejan, Holland Charter Township
Glenn Nykamp, Zeeland Charter Township
Jennifer Owens, Lakeshore Advantage



PREMIER PARTNERS





Feature Business:

EDIFY NORTH

By Chelsea Hall



Located on 8th Street in downtown Holland is Edify North, an employee benefits consulting firm that was formed in 2009. *Connect* sat down with founding partner Mike Hill to learn more about the burgeoning business.

The Idea

The concept of Edify North grew from the belief that there must be a better and more effective way to offer employee benefits. “We felt that employers and employees were tired of paying more and getting less, and therefore were looking for a new solution,” Mike said.

The idea for the business was formed during a sailing competition in Harbor Springs, when Mike was sailing with his partner and friend, Drew Wierda. “Drew and I felt that with our creativity and energy, we could put a new spin on a mature industry,” Mike explained. “We looped in our third partner and friend, Sara Julius, who agreed and we started the company in September of 2009.”

As they worked to end the trend of paying more and getting less for both employees and employers, one fact became crystal clear. The healthier any individual is, regardless of where they get their health insurance, the more options they have. The same can be said about an employer, and therefore Edify North exists to, *“improve the health, both physical and organizational, of the employers we work with.”*

“Edify North has proven that our strategies and guidance can and do make a difference,” Mike said. “Our clients Uniform Color Company (2013) and Trendway (2015) were recognized as some of Michigan’s Healthiest Employers by MiBiz and Crain’s Detroit Business.” The company’s initiatives have had a significant impact on the physical health of employer populations with clients experiencing quantifiable reductions in cholesterol, glucose and the prevalence of pre-diabetes.

The People

Mike Hill, Founding Partner, Sr. Consultant, RHU, REBC, LIC

Mike has worked in the employee benefits field since graduating Magna Cum Laude from Hope College in 2000. His experience spans working with companies in both public and private sectors and with anywhere from two to 2000 employees. Mike joined Edify North as a founding partner in 2009 and is committed to handling all manner of client accounts successfully. Ongoing community involvement includes serving as the West Coast Chamber 2015/16 board chair, Life Circles PACE board member and Macatawa Bay Junior Association board member. Mike was also honored to be included in the 2010 and 2012 class of the Grand Rapids Business Journal’s 40 Under 40.

“I am not a soloist and therefore I get energy from working with great people,” Mike said. In that spirit, please meet the team of Edify North:

Sara Julius, Founding Partner, Sr. Consultant, CWC
Sara, as the Chief Enforcer of New Year’s Resolutions, not only advises clients on all aspects of their benefit

program, but also is the primary architect of each unique health risk management program we coordinate.

Drew Wierda, Founding Partner, Sr. Consultant - Employee Engagement

Drew has worked with clients such as Google, Salesforce.com, and Palm Beach County Schools to develop multifaceted initiatives to engage employees in a culture of health.

Jenny Toth, Sr. Account Manager, Licensed Agent

Jenny, as the Implementation Ninja, prides herself in using her nine years of insurance expertise to serve clients and provide creative benefit solutions.

Jessica Walters, Sr. Account Manager, Licensed Agent

Jessica, as the Resolution Maven, relies on her decade of experience in providing high-touch customer service to ensure Edify North clients have more time to focus on other areas of their business.

Roxanna Dieterle, Sr. Account Manager, Licensed Agent, MBA

Roxanna, as the Definitions & Details Defender, is a key resource for all Edify North clients with her MBA in Strategic Management and background in Human Resources and Benefit Administration.

Tim Vreeman, Sr. Account Manager, Licensed Agent

Tim, as the Conductor of Operational Overtures, brings a high degree of strategic thinking and leadership to Edify North built upon his two plus decades serving in leadership positions throughout West Michigan.

Esther Raterink, Controller

Esther, as the Commissioner of Commissions, oversees all Edify North transparency initiatives.

Steve Wolters, Data Analytics

Steve brings over a decade of experience in IT and programming to Edify North, providing the key link between a mass of information and actionable data.

Sean Baranik, Communications Specialist

Sean leverages his background in marketing and communications to enhance the presence of Edify North in the marketplace.

The Results

“We continue to grow due to employers clearly seeing the additional value in our model versus what they have experienced previously,” Mike said. This growth brings the need to grow the team, though Mike said he has learned that dedicating time to finding the right fit is of paramount importance. “While everyone is talented and has value to bring to an organization, finding the right cultural fit between individual and company is a significant challenge,” he pointed out. “Being patient when searching for a new addition is key.”

Mike explained that Edify North feels fortunate to have so many respected local businesses as clients, and sites the many successful entrepreneurs in Holland as inspiration. That inspiration is what fuels the Edify North team to constantly improve, a quality from which their clients ultimately benefit.

Edify North is located at 25 West 8th Street #300 in Holland and can be reached by email at reach@edifynorth.com, by phone by calling (616) 494-8862 or online at www.edifynorth.com.



Founding partners Mike Hill and Sara Julius



Mike Hill, Jane Clark and Brenda VanderMuelen present the Small Business Person of the Year Award to Brett VanderKamp.

“It is my great privilege to chair the West Coast Chamber of Commerce, and I am really excited by the upcoming year, and what the Chamber expects to accomplish. The Chamber will be taking a disciplined approach to how they operate; increasing their efficiency, and ultimately providing better service to members. I am so impressed by the passion I see for continuous improvement as well as the passion for service that comes from the Chamber. So prepare to be wowed this year by your Chamber, inspired by Chamber events, and enveloped with a sense of caring and commitment for your business and your community. This is an organization that the more you put into it the more you get out. Here’s to 2016, and all that we can accomplish together!”

–Mike Hill, West Coast Chamber of Commerce Board Chair



504 Program: Is your Business Renting when it Should Be Buying?

It's a question most small business owners will be faced with at some point: *should I buy commercial or retail space for my business, or continue to rent?* There are many questions you need to answer, including:

Can I afford the down payment and mortgage?

- How much control do I need over my space?
- How long do I plan to be here?
- What are the tax implications?
- Is there available space for sale?
- Do we want to maintain a building?

The smart business owner will carefully consider pros and cons of both leasing and buying with their legal and financial advisors. In general, if you plan to stay in your location for over five years, buying can be a great option, and provides an opportunity to add to the value of your business. And if you are a for-profit business with a net worth of less than \$15 million, the Small Business Administration's 504 loan program can give you an added boost. With the 504 program, you can purchase commercial real estate with a down payment as low as 10%. You not only get the tax benefits and appreciation on the real estate, but also lock in occupancy costs for the long term with financing tailored to your needs.

What are the program benefits?

Ninety Percent (90%) Financing – Preserves Working Capital

The 504 program, in partnership with local financial institutions, provides up to ninety percent (90%) financing of the total project cost for most commercial real estate and equipment purchases.

Below Market Interest Rates

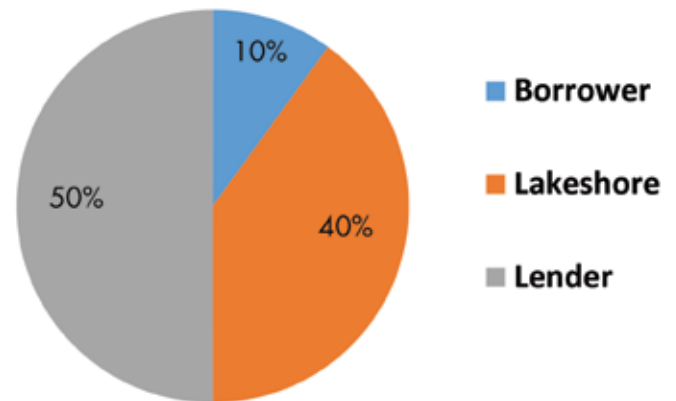
The 504 loan offers below market, fixed rates for 20 years. The low interest rates along with the 20-year amortization allows for smaller and stable monthly payments.

Finance Closing and Other Soft Costs

You can finance your closing and other soft costs, such as professional fees (survey, appraisal, environmental report) into the 504 loan. This, in combination with the 10% down payment, allows you to preserve your working capital for other uses.

For more information, contact Doug Kuiper at dkuiper@lakeshore504.org.

Typical 504 Loan Structure



504 Loans are Assumable

If you sell your property in the future, the buyer may be able to assume the loan at today's below-market low interest rates.

And the best part is the 504 loan is administered by Lakeshore 504, which is housed right within the West Coast Chamber of Commerce. Along with your local banker, your chamber will work with you every step of the way to secure and manage your 504 loan.

Business Portraits
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Member Testimonial: Doug Vos, President, Don's Flower & Gifts, Inc.



"As a long term West Coast Chamber member I really appreciate the networking opportunities, and the opportunities to learn from superb speakers. I meet someone new at every event I attend; I just wish I had the time to attend more events.

The West Coast Cash program is wonderful, and we are excited to be in on the ground floor, and to help the Chamber grow this program.

The Chamber is the voice of the business community not only in Washington, but in Lansing, and locally here in West Michigan. As a small business we need that voice, because we do not have the resources to accomplish that on our own."

-- Doug Vos, President, Don's Flower & Gifts, Inc.



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CHAMBER PROGRAMS AND SERVICES

What Does the Chamber Do?

We keep busy year-round connecting our member businesses to each other and the resources they need to grow and succeed. Below is a listing of the programs, products and services that we provide our members and the community.

Networking Programs:

Annual Meeting

Yearly celebration and report to members.

Business Matters (9x per year)

Lunchtime or late-afternoon mixers featuring food, drinks, and great networking.

Business Owners Roundtables

Groups of non-competing small business owners meet for confidential monthly meetings.

Chamber Bashes

Collaborative evening mixer events with The Chamber - Grand Haven, Spring Lake, and Ferrysburg, featuring food, drinks, and great networking.

Chamber2Chamber event with the West Michigan Hispanic Chamber

Evening mixer for minority owned businesses and minority business professionals. Held in partnership with the West Michigan Hispanic Chamber, and featuring musical entertainment, food, drinks, and great networking.

Network @ Lunch (4x per month)

Get to know other business representatives by spending an hour with them over a relaxing business lunch. You will randomly be assigned with three other dining partners at the event, giving you the opportunity to make new contacts and share about yourself and your business.

Golf Outing (annual)

Enjoy a round of golf while connecting with other Chamber members.

Lakeshore 504 Annual Meeting

An annual event with the year-in-review, and the election of Board of Directors and loan committee members.

Leadership Holiday Reception

A chance to network with fellow Leadership graduates.

Leads Groups (three groups @ 2x per month)

Meet bi-weekly with a group of non-competitors to build contacts and business relationships, and to share leads.

Membership Orientations (3x per year)

Welcome events to help new member businesses or new staff members get acquainted with Chamber staff, services, and programs.

Minority Business Awards Luncheon

Presentation of the Minority Business of the Year and the Outstanding Advocate for Minority Owned Business awards.

Past Chairperson Luncheon

Luncheon honoring past Board of Director leaders.

Power Breakfast Series (3x per year)

Make at least 14 contacts during the structured networking alone. There is also time before breakfast to meet attendees and browse display booths.

Summer Coffee Series (2x per year)

Network with other Chamber members while enjoying a delicious cup of coffee.

SmartCoast Internship Program

Multiple social event programming provides an opportunity for area interns to network and grow relationships in our community.

Education and Training Programs:

Early Bird Breakfast Series (10x per year)

Hear a great guest speaker and

network with other Chamber members while enjoying a delicious breakfast.

Internship Workshops

Workshops to encourage businesses to offer internships and share best practices.

How to Start a Business workshops in partnership with the Small Business Development Center (bi-monthly)

Informational workshops for those interested in starting a business or who have just started one.

Lakeshore 504 Lunch and Learn forums

An opportunity for local lenders, professional partners, and small business owners to learn more about loan specifics and eligibility requirements.

Leadership Plus (annually)

Alumni branch of West Coast Leadership provides a half-day, in depth look at a topic, and visits locations related to that topic that are not open to the general public.

Leadership West Michigan (eight-week session)

A regional leadership program (West Michigan Chamber Coalition) that focuses on regional issues and collaboration for the betterment of the West Michigan region.

Lessons in Leadership

Opportunity to hear from well-known business leaders.

Retail Seminars with the Downtown Merchant Associations

Working with our two downtown merchant organizations (Holland and Zeeland) to provide learning opportunities for retail members.

Small Business Seminars and Workshops (5x per year)

In-depth seminars and workshops focusing on specific topics most important to our member businesses.

SMART Lunch Series (4x per year)

Speaker luncheon on current topics of interest and importance to our members.

Tech Lunch Series (4x per year)

Entertaining and educational overview and discussion about available and emerging technologies.

West Coast First (one six-week session per year)

A program that promotes cultural awareness and community leadership through exploration of area programs and resources that enhance our quality of life.

West Coast Leadership (one day a month for nine months each year)

A year-long program that looks at our area with the goal of building a stronger community by creating an informed, committed, and diverse network of community trustees.

Public Policy Advocacy Programs:

Breakfast with US Representative Bill Huizenga (annually)

Enjoy breakfast with Congressional District 2 US Representative Bill Huizenga.

Candidate Forums (election years)

Opportunity to meet candidates for state House and Senate seats.

Congressional Roundtable Forums with US Reps. Huizenga and Upton

Opportunity for key business members to meet our US Representatives.

Governmental Affairs Breakfast Series (10x per year)

Dialog with elected officials at the local, state, and national levels.

Public Policy Committee meetings (12x per year)

Monthly meetings on current political issues and policies.

US Representative Fred Upton Luncheon (annually)

Listen to an update from US Representative Fred Upton, representing Michigan's 6th Congressional District.

West Michigan Chamber Coalition Annual Joint Board Meeting

Annual meeting of the Boards of Directors of the West Coast, Grand Haven, Muskegon and Grand Rapids Chambers of Commerce.

West Michigan DC Fly-In (annually)

Visit with members of Congress, the Administration and agencies important to West Michigan.

Volunteer and Leadership Involvement Programs:

Ambassador Committee

Engages members to enhance value and retention.

EOS Users Group

Quarterly meetings for companies using the Entrepreneurial Operating System.

Lakeshore 504 Central Loan Committee

Screens potential building and capital equipment projects for financing through the SBA 504 loan program.

Lakeshore ATHENA Award Committee

Selects recipients who have demonstrated with business success, community service, and assistance to women.

Leads Groups

Networking to build business relationships and to grow business.

Public Policy Committee

Identifies, analyzes, and makes recommendations to the Board on issues at all levels of government.

Small Business Focus Groups

Provide feedback on Chamber programs and events.

Small Business Person of the Year Award Committee

Selects award recipient.

West Coast Leadership Executive Committee

Leads program to build network of community trustees.

West Coast Leadership Curriculum Committee

Develops meaningful content for each program day.

West Coast Leadership Plus Committee

Develops annual conference for graduates of our Leadership program.

Board of Directors

Handles governing and policy-making responsibilities for the Chamber.

Business Leadership Award Committee

Selects annual award recipient.

Executive Committee

Acts on behalf of the Board between meetings, taking on action referred to it and making recommendations to the Board.

Facilities Task Force

Develops the long-range facilities plan.

Investment Committee

Guides implementation of the Investment Policy Statement (IPS) that provides guidelines for the management of financial assets.

Nominating Committee

Selects nominees to take the place of retiring directors.

Products:

Accident Fund Workers' Compensation discount program

Five percent up-front savings on workers' compensation premiums and the opportunity for dividend payments based on the group's loss history.

Annual Business Directory

Well-written, beautifully illustrated description of the community, including listing of all member businesses.

Auto Owners Business Insurance discount program

Savings up to 14 percent a year on business insurance.

Chamber Website

Currently generates traffic from 14,000 individual users per month, including those looking to visit, relocate, or do business in the area.

Community Profile

Community overview used by residents, newcomers, and those considering a move to our community.

Lakeshore 504 loans

Provides small and medium-sized businesses long-term, fixed-rate financing at below market rates for up to 20 years with as little as 10 percent down.

Living on the Lakeshore Talent Attraction Guide

One line and printed resource guide geared toward the talent attraction of young people.

CONNECT Business Magazine

Mailed to all Chamber members.

West Coast Cash Gift Certificates

Gift certificates to be spent at Chamber member businesses.

Services:

Certificate of Origin Processing

Certification of documents to certify that the products exported are wholly obtained, produced, or manufactured by a local firm as part of the export process.

Ribbon Cutting Ceremonies

On an as-needed basis. Photos are published in the Holland Sentinel (\$465 value), on the website, and on social media.

SCORE Small Business Consulting (on-site weekly)

No-charge assistance with business planning or other business issues.

Michigan Small Business Development Center Consulting (by appointment)

No-charge assistance to existing, growing and start-up companies.

Member News

Members may submit their positive news clips for promotion on the Chamber website and social media feeds.

Sponsorship Opportunities

A variety of levels available throughout the year.

Web listings

www.westcoastchamber.org

Direct Mail

Direct mail invitations are sent for promotion of the Chamber's signature events.

Facebook News/Social Media

The Chamber promotes our programs and our members through robust social media channels including Facebook, Twitter, and LinkedIn.

Awards

The Chamber recognizes members with the Impact Award, the Lakeshore ATHENA Award, the Small Business Person of the Year Award, and the Business Leadership Award.

Member Listings

Member listings are promoted on our online business directory.

Brochure Rack in Front Lobbies

Available to members and the public.

Member Referrals

Phone, web, and walk-in referrals for our members.

Tourism Support

In partnership with the Convention and Visitors Bureau, the Chamber provides tourism information and support to visitors of our community.

February Calendar of Events



Monday, February 15 **Governmental Affairs Breakfast**

@Alpenrose Restaurant, 4 E 8th Street
Join us for breakfast with our elected state and federal legislators. Ample time is provided for questions and answers.
Time: 7:30-8:30am
Cost: \$15 per Chamber member (\$20 if registered after February 7), \$25 per non-member



Tuesday, February 2 **Proposal Management for Non-Proposal Managers**

@MSU Bioeconomy Institute, 242 Howard Avenue, Holland

In many small businesses, the person responsible for responding to government solicitations is not formally trained as a proposal manager. Effective bid responses are those that win. Increase your win rate by refining your process to incorporate industry best practices.

Time: 8:30-10am
Cost: Free



Wednesday, February 24 **Your Personal Brand and What It Means to Others**

@Doubletree Hotel, 650 E 24th Street, Holland

Rich Lohman, Business and Leadership Coach, will take a look at the key aspects that make up our personal brand and you will walk away with a renewed sense of identifying areas where you can improve upon your brand and drive results.

Time: 8:30-11am
Cost: \$45 per Chamber member (\$50 if registered after February 22), \$60 per non-member

Tuesday, February 9 **Early Bird Breakfast**

@Haworth Inn & Conference Center, 225 College Avenue

It's an early morning well spent when you attend a Chamber Early Bird Breakfast. Network with your colleagues, meet new ones and learn about an interesting topic that can help your business. Feel free to come even earlier. Pre-coffee networking begins at 7am.

Time: 7:30-8:30am
Cost: \$15 per Chamber member (\$20 if registered after February 7), \$25 per non-member

Thursday, February 18 **Smart Lunch**

@Howard Miller Community Center, 14 S Church Street, Zeeland

We welcome Leslie Fiorenzo, director of the Employee Assistance Center, West Michigan's oldest provider of employee assistance program services, as she discusses the self-defeating habits of otherwise brilliant people.

Time: 11:30am-1pm
Cost: \$20 per Chamber member, \$35 per non-member

Friday, February 12 **Public Policy Committee Meeting**

@West Coast Chamber Office, 272 E 8th Street, Holland

Interested in governmental and political issues? Join us monthly for interesting and sometimes lively discussions about the issues that affect you and your business.

Time: 8-9:30am
Cost: Free

Tuesday, February 23 **Ambassador Committee Meeting**

@Barber Ford, Inc., 640 East 8th Street, Holland

Become active in the West Coast Chamber by joining a committee! The Ambassador Committee develops membership involvement through an array of events and programs.

Time: 8-9am
Cost: Free

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Wednesday, February 24
Network @ Lunch

@Frank's Restaurant, 134 East Main Avenue, Zeeland

Make new contacts and share about yourself and your business. It's a relaxed intimate business picnic without the hassle of planning the details—and no ants!

Time: 12-1pm

Cost: \$10 per Chamber member, \$20 per non-member (Payment due at time of event)

Thursday, February 25

TED Lunch

@Herrick District Library, 300 S River Avenue, Holland

TED Lunches are a unique opportunity to view a TED video and discuss the 'ideas' worth spreading with other community thought leaders. There is no cost for this event, please bring your own lunch or order onsite from Captain Terry's Café.

Time: 12-1pm

Cost: Free



For a full listing of events, visit www.westcoastchamber.org/events.

NEW MEMBERS

AAA Holland Insurance Company

Vince Bush

(616) 928-9333
vjbush@aaamichigan.com

Catholic Charities West Michigan

Paul Keep

(616) 796-9595
pkeep@ccwestmi.org
www.ccwestmi.org

Choice Landscape & Lawn Care

Kurt Glupker

(616) 392-3200
choicelandscape@hotmail.com
www.choicelandscape.com

Christian Brothers Automotive

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cindy.barry@cbauto.com
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Fine Line Transport, Inc.

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Lake Michigan Crematory, Inc.

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www.lakemichigancrematory.com

Life Planning Resource Michelle DeJong

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