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## MESSAGE FROM THE PRESIDENT

**TOM KRAMER**  
Riverside Integrated Systems



Last year was certainly the most challenging year we have had in some time for not only BFAAM but also for our industry. The pandemic forced us to change how we run our businesses every day. It also forced the business operations of our association to be virtual and the cancellation of our annual conference. But enough about that, I'm optimistic and looking forward to a great 2021!

In 2020, communication was the key. Our team was busy throughout the year updating membership on the ever-changing policies and executive orders that were coming from our federal and state government. This was perhaps the most important role our association had in that unique year. Despite slowdowns in many sectors of the economy, our industry was deemed essential, and it was full steam ahead! The BFAAM Apprenticeship Program that we started about a decade ago, continued to add new apprentices. To date, we have enrolled almost 700 apprentices in a program that has been a huge success.

As in previous years, our Government Affairs team was able to host virtual and in-person receptions with some of the most influential policy makers in Michigan to make our voice heard. Last fall, we also testified in front of the Bureau of Construction Codes (BCC) to request two changes in the code that will assist our members in avoiding overburdensome requests from local governments. We are patiently waiting to hear if the BCC did indeed grant those changes.

In 2021, we will continue to advocate on your behalf to state and local governments. I would like to look at legislation that closes loopholes used by the Treasury Department to tax our members for labor costs. We also hope the State of Michigan does its part and adopts the newest codes so that we can prepare for code update courses next year. And finally, I'm optimistic that we will be able to have our annual conference this year...in person!

You should have already received your BFAAM membership renewal form and a member benefits outline. I hope that you will continue your membership with our organization. If you are not already a member, I hope that you will consider becoming one. I am confident you will find membership in BFAAM to be incredibly beneficial for your company in many ways. I am looking forward to making 2021 a great year for BFAAM and its members. I wish you and your company much prosperity in 2021 and beyond! 🍀

# MIOSHA UPDATES COVID-19 RULES


Recently, Gov. Whitmer announced updates to the Michigan Occupational Safety and Health Administration (MIOSHA) emergency rules. Under an amended set of emergency rules, MIOSHA will remove the requirement that employers create a, “Policy prohibiting in-person work for employees to the extent that their work activities can feasibly be completed remotely.”

MIOSHA has also updated other aspects of the emergency rules to reflect recent guidance from the U.S. Centers for Disease Control and Prevention (CDC) and the Michigan Dept. of Health and Human Services (MDHHS), which will take effect May 24 and expire on Oct. 14. Additional changes are as follows:

- Employers may allow fully vaccinated employees to not wear face coverings and social distance provided they have a policy deemed effective to ensure non-vaccinated individuals continue to follow these requirements.

- The rules have been reformed focusing on performance, eliminating industry-specific requirements. Definitions have been updated to more clearly reflect changes in close contact and quarantining requirements for fully vaccinated employees.
- Cleaning requirements have been updated to reflect changes in CDC recommendations.
- Employers should continue to have and implement a written COVID-19 preparedness and response plan in accordance with the updated rules.

## **MIOSHA BACKS OFF PLAN TO DRAFT PERMANENT COVID-19 RULES**

Gov. Whitmer announced that the MIOSHA has withdrawn its plan to draft permanent COVID-19 rules in the workplace. BFAAM fully supports this decision and had planned to submit written opposition to the proposed measure. 

## **BFAAM 2021 Annual Conference**

Save the Date!

**Friday, October 22, 2021**

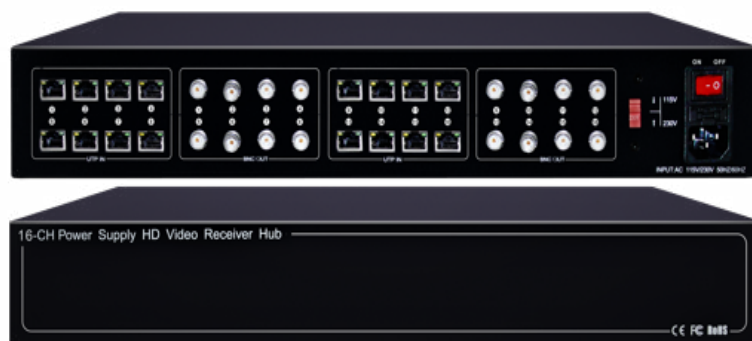
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## **8MP-BVP2PT**

8 MegaPixel Video/Power Balun, all pigtailed

## **8MP-BVP2PTC**

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## **8MP-4P,8P & 16P**

8 MegaPixel, 4, 8 & 16 position Video Hub, Screw Terminal

## **8MP-4P36VP, 8P36VP & 16P36VP**

8 MegaPixel, 4, 8 & 16 position Video/Power Hub, 36 Volt Kit



# WHAT TO DO ABOUT “DO-IT-YOURSELF”

BY ZACH SHENEMAN

Competition in the home security industry has historically been perceived as a “national company vs. local company” dichotomy. Even with Big Tech companies such as Google and Amazon recently carving out their own spaces in the market, many companies have already positioned themselves to combat big, national brands from both a manpower and marketing standpoint.

Technical innovations of the last decade have led to a massive disruption to the security alarm industry status quo, specifically regarding the rise of “do-it-yourself” solutions. These self-installed, often self-monitored systems may seem like the latest fad, but closer inspection suggests they are here to stay. A 2019 report by Parks Associates found that over 2 million homes already contained “self-monitored” security systems.<sup>1</sup> Of more concern is a recent 2019 Security Systems News article suggesting that as many as 52% of people who identified as “highly likely” to purchase a security system within the next year planned to select an option that included self-installation.<sup>2</sup>

Names like Nest, SimpliSafe, and Ring have entered the public conscience, another sign that the appeal of “do-it-yourself” security is growing amongst prospective consumers. Identifying those appealing purchase points is the key to controlling the narrative on home security—and ultimately promoting professional providers as the superior option over a limited alternative.

## THE DRAW OF DIY HOME SECURITY

Broadly speaking, it’s a point of American pride to have the opportunity to “do it our-



selves.” The thought of hiring a mechanic to fix a car or a plumber to unclog a pipe when you believe you can do it yourself is considered a waste of money. In this way, homeowners are enticed by DIY security products in the same way they are drawn to national brands: at first glance, they appear to be cheaper than professional-grade devices.

This perceived cost savings extends to professional installation and additional services. By necessity, the cost of professional installation must cover the cost of not only the products, but also the labor

of the professional installing the system. Moreover, services professionals view as essential—monitoring, services agreements, etc.—can be viewed as luxuries or premiums by the customer. A DIY customer can self-monitor their system or, depending on the brand, pay as little as \$5 a month for a third-party monitoring service. At the end of the day, prospects may be led to the cheaper option simply due to lower upfront costs.

Customers are also drawn to the customization options so heavily touted by DIY



brands. The ability to go online and build a security system containing exactly what the homeowner thinks they need is a great selling point for tech-savvy homeowners. Furthermore, many homeowners conflate certain brand names with smart home capabilities. A customer may select a Google Nest system simply because it is the only “smart home security” solution on their radar. Without the promotion of smart home compatibilities within “traditional” home systems from security pros, many customers will continue to seek DIY systems to satiate their desire for smart home security and functionality.

### BUSTING THE MYTHS OF DIY HOME SECURITY

Unfortunately for security-minded homeowners, DIY security devices simply don’t pass the muster when compared with professional systems from seasoned providers. Nest cameras and Ring doorbells have come under public scrutiny as incidences of hacking, pepper the headlines. The chief appeal of DIY—that it can be installed easily by an inexperienced homeowner—invites understandable skepticism: if it’s so easy to install that anyone can do it, it can’t be that hard to overcome. As recently as 2016, an exploitable technical flaw was found in a SimpliSafe device that allowed for hackers to bypass the system entirely.<sup>3</sup> While these flaws are eliminated in recent models, events such as these point strongly to the superiority of professional systems from what should be the biggest purchase point for homeowners: securing their home.

Even the concept that DIY is easy to install is untrue. Estimates from the aforementioned 2019 Security Systems News article show that installation of a more

comprehensive DIY system can take more than four hours, effectively eliminating the argument that DIY systems take less time to install than professional systems. If anything, the homeowner’s inexperience with security devices increases the likelihood that the homeowner’s DIY installation will take longer than that of a comparable system by a professional technician. Some better-equipped DIY brands **do** offer professional assistance—at an additional cost, further torpedoing the initial argument that DIY is somehow both the easier **and** cheaper alternative.

Which brings to surface the ultimate problem with DIY systems: the myth of the homeowner as a security professional. Most homeowners have extremely limited knowledge surrounding the engineering and technologies behind their ideal home security solution. Even with the ability to “build” their package themselves, a homeowner could not possibly know the nuances of system design and installation that security providers have learned firsthand over decades of service. There’s a difference between changing your own oil and rebuilding a Mustang—at some point, you bring in a professional. When it comes to protecting property and the lives of family members, it’s better to leave the job to a company that **knows** what it’s doing than a person who **thinks** they know what they’re doing.

### DOING DIY—JUST BETTER

Controlling the narrative surrounding professional vs. DIY systems is imperative. While the initial instinct by security companies is likely combative in nature, it’s worth embracing the appeal of DIY products and showing how security pros cover those same bases—just **better**.

Home security is as affordable as it’s ever been, and customization, especially in the smart home domain, is more prevalent than ever.

The key, as it has always been, remains educating the public on the essentiality of security providers and the services we provide. While cost-cutting will inevitably lead some down the path of self-monitoring, the case for a professional monitor-

**The influx of DIY options  
will necessarily force  
security pros to evolve.**

ing solution is far stronger when pitched effectively. The ability for local companies to engage with the customer one-on-one and to offer solutions tailored specifically to their needs is an invaluable advantage that Google, Amazon, and Simplisafe aren’t designed to overtake.

The influx of DIY options will necessarily force security pros to evolve. Smart home and automation technologies are en vogue, and they’re likely here to stay, meaning “traditional” security companies will need to get on board if they hope to compete. Internal structures and procedures may require refinement to provide greater flexibility from both sales and service perspectives. Even the way companies appeal to customers may require an overhaul to speak to the heart of what makes professional security the superior selection: the peace of mind of knowing you let a professional do it **for** you. 📞

**ZACH SHENEMAN IS THE MARKETING ASSISTANT FOR EPS SECURITY. HE CAN BE REACHED AT ZSHENEMAN@EPSSECURITY.COM.**

1. SIW Editorial Staff. “Report: Over 2M U.S. Households Will Have a Self-Monitored Security System in 2019.” SecurityInfowatch.com, 25 Oct. 2019, [www.securityinfowatch.com/residential-technologies/news/2111853/report-over-2m-us-households-will-have-a-self-monitored-security-system-in-2019](http://www.securityinfowatch.com/residential-technologies/news/2111853/report-over-2m-us-households-will-have-a-self-monitored-security-system-in-2019).
2. Ragusa, Paul. “New Research Shows DIY Is on the Rise.” Security Systems News, 13 June 2019, [www.securitysystemsnnews.com/article/new-research-shows-diy-rise](http://www.securitysystemsnnews.com/article/new-research-shows-diy-rise).
3. Brewster, Thomas. “300,000 American Homes Open To Hacks Of ‘Unfixable’ SimpliSafe Alarm.” Forbes, Forbes Magazine, 17 Feb. 2016, [www.forbes.com/sites/thomasbrewster/2016/02/17/simplisafe-alarm-attacks](http://www.forbes.com/sites/thomasbrewster/2016/02/17/simplisafe-alarm-attacks).

## BFAAM LEGISLATIVE SPOTLIGHT

# Q&A WITH SEN. WAYNE SCHMIDT

Sen. Wayne Schmidt is a native of Traverse City. He graduated from Traverse City Central High School in 1985, and attended the University of Chicago where he majored in economics and public policy. Schmidt is also a graduate of the Michigan Political Leadership Program at Michigan State University.

Before serving in the state Legislature, he was elected five times to the Grand Traverse County Board of Commissioners and served terms as both vice-chair and chair.

Prior to his election to the Senate, Schmidt served from 2008-2014 in the Michigan House of Representatives. In that time, he served as chairman of the House Transportation and Infrastructure Committee, and the House Commerce Committee.

In 2014, Schmidt was elected to represent the 37th Senate District, which includes the Lower Peninsula counties of Antrim, Charlevoix, Cheboygan, Emmet, and Grand Traverse, as well as Chippewa, Mackinac and Luce counties in the Upper Peninsula. Schmidt currently serves as chair of the K-12 and Michigan Department of Education Appropriations and Transportation subcommittees.

The senator is also very active in the district. He hosts monthly coffee hours at several locations throughout Northern Michigan and the Upper Peninsula and has been involved with Grand Traverse Area Right to Life and Big Brother/Big Sisters of Northwestern Michigan.

As an avid sportsman, he is a member of the National Rifle Association, National Wild Turkey Federation, Ruffed Grouse Society and Trout Unlimited.

Schmidt currently lives in Traverse City with his wife, Kathleen, and their two boys, Ryan and Danny.



### WHAT'S YOUR NUMBER ONE LEGISLATIVE PRIORITY?

"As the Chairman of the K-12 and Michigan Department of Education Appropriations Committee in the Senate, my goal is that ALL students in our state, not just in Northern Michigan, are properly funded."


### WHAT'S THE BEST PART OF YOUR JOB?

"Representing the best parts of Michigan and its people – the counties of Grand Traverse, Antrim, Charlevoix, Emmet, Cheboygan, Mackinac, Chippewa and Luce. The 37th Senate District!"

### WHAT'S THE BIGGEST HIDDEN GEM IN YOUR DISTRICT?

"The headlands International Dark Sky Park in Northern Emmet County."

### WHO'S YOUR MODERN DAY HERO?

"The families, residents and businesses who toughed it out and stayed following our Great Recession to help Michigan in its comeback!" 

## THE BFAAM PAC NEEDS YOU!

BFAAM is constantly fighting for our industry, for our livelihoods, and for you! BFAAM cannot do this without your support. Your membership into the BFAAM PAC is more important now than ever. Become a PAC member today! Visit [www.bfaam.org/pac](http://www.bfaam.org/pac) to donate online! Large or small, we appreciate any effort you make to help our alarm industry.



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# CREATING A RISK MANAGEMENT PLAN

Small business owners make up most of the U.S. economy. While the statistics are not often reported by the media, according to the U.S. Small Business Administration (SBA), almost 50 percent of Americans either own or work for a small business.<sup>1</sup> Further, the SBA states that small businesses account for:

- 99.9% of the nation's firms
- 99.7% of all firms with paid employees
- 2 out of 3 new jobs in the U.S. each year

That's the good news. The not-so-good news of small businesses is as sobering as the good news is exciting. According to data from the Bureau of Labor Statistics<sup>2</sup> about:

- 20/100 of small businesses fail in their first year
- 50/100 fail in their fifth year

It's important to note that these statistics reflect all small businesses, but the reality is that the facts are different when you look at business success and fail-



ure by industry. And while there might not be statistics to support this next statement, creating a risk plan that touches on four major categories should improve the chances that a small business will survive. Let's examine the four major risk categories.

## MARKET RISK

Market risk is a broad topic that can cover just about any aspect of your business. But it makes sense to focus your market research on two key groups: your consumers and your competitors.

Marketing 101 suggests that you need to understand your consumer base and your competitors well before you launch a small business—and you probably do. But have you gathered empirical data to support your business ideas? Start by answering these basic questions:

- First, is there a demand for your product or service?
- If there is a demand, how many people would be interested in your offering?
- Are there competitive options that are already available to your customers? And if so, what do people pay for these alternatives?
- How is your offering different?

The answers to these questions will lead you to additional questions and information. By taking time to answer them, you will better understand your opportunities and limitations for gaining customers.

## CREDIT RISK

There are many reasons why 50 percent of small businesses fail by their fifth year, but there are a few reasons that seem to recur more often than others. At the top of the list is a lack of funding.

In fact, according to an analysis by CB Insights, 29 percent of small businesses failed because they ran out of cash (interestingly, 42 percent failed because there was no market demand for their products or services).<sup>3</sup>

But cash flow is not just tied to start-up capital, it is also very much tied to accounts receivable—when your customers pay you. And

## SOURCES

1. [https://www.sba.gov/sites/default/files/advocacy/All\\_States.pdf](https://www.sba.gov/sites/default/files/advocacy/All_States.pdf)
2. <https://www.bls.gov/bdm/entrepreneurship/entrepreneurship.htm>
3. <https://www.cbinsights.com/research/startup-failure-reasons-top/>
4. [https://www.investopedia.com/terms/o/operational\\_risk.asp](https://www.investopedia.com/terms/o/operational_risk.asp)



since many business transactions are conducted on credit, it's important for small businesses to understand their clients and their clients' ability to pay.

If you open a coffee shop and your clients pay with cash or a credit card, then your credit risk is not very high. But when you open a business where you don't ask for payment before (or when) you deliver your product, then your credit risk increases.

It sounds simple, but make sure that you check the credit of any customer that you're extending credit to.

### OPERATIONAL RISK

Investopedia defines operational risk as "the risk not inherent in financial, systematic or market-wide risk" [and] "includes risks resulting from breakdowns in internal procedures, people and systems."<sup>4</sup> That's a big one. Small business would do well to summarize operational risk as "human risk" and recognize that:

- It changes from business to business and industry to industry; and
- A business with less human interaction will by definition have lower operational risk.

Do you know the operational risks in your business? You might have the best product, but are there weak links in your supply chain or internet security or with your aging (or young) sales force?

### REPUTATIONAL RISK

Reputational risk is the one that probably keeps most small business owners up at night. It's also the one that can be very challenging to manage. Reputational problems often begin inside the organization. But third-party relationships also heighten reputational risk as more companies are being held accountable for the actions of their vendors or other business partners. In addition, perceptions will often vary from location to location, so an issue that threatens a location in Connecticut, for example, might not matter in Arizona.

But as Warren Buffet said, "it takes 20 years to build a reputation, and five minutes to ruin it."

### CREATE A RISK MANAGEMENT PLAN

Owning and operating a business—no matter its size—will bring you a number of risks that can dramatically alter your business and potentially cause you financial hardship. But you can protect

against those risks by creating a risk management plan in a few very simple steps:

- Identify the risk.
- Assess the likelihood of the risk.
- Attack the risk.
- Periodically monitor and review the risk.

### WAYS OF DEALING WITH RISK

There really are just four ways of dealing with risk. You can:

- accept it;
- transfer it;
- reduce it; or
- eliminate it.

And good risk management will improve the likelihood of your business succeeding. 🍀

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# MEMBERSHIP APPLICATION & DUES RENEWAL

Dues invoices were mailed out in April. If you have not renewed yet this year, you can complete the form below or you can renew online at [www.bfaam.org/join](http://www.bfaam.org/join). If you are not currently a member, you can complete this form as well to start receiving BFAAM membership benefits. The BFAAM membership year runs from April 1 through March 31. Regular memberships are open to companies licensed by the State of Michigan to install burglar and/or fire alarm systems. *\*Associate memberships are available for manufacturers, distributors, and others with an interest in the alarm industry but are not licensed to install alarm systems.*

☐ Security License      ☐ Fire Alarm License

Company Size	Dues
<input type="checkbox"/> 1–5 staff members .....	\$150
<input type="checkbox"/> 6–10 staff members .....	\$250
<input type="checkbox"/> 11–15 staff members .....	\$350
<input type="checkbox"/> 16–25 staff members .....	\$550
<input type="checkbox"/> 26–50 staff members .....	\$650
<input type="checkbox"/> 51 + staff members .....	\$850
<input type="checkbox"/> Associate Membership* .....	\$150

Contact Name

Title

Email Address

Company

Street Address

City

State

Zip

Phone

Web Address

## PAYMENT METHOD

☐ Check payable to BFAAM is enclosed \$ \_\_\_\_\_      ☐ VISA      ☐ Master Card      ☐ American Express

Cardholder Name

Address (if different from above)

Card Number

Exp. Date

CVV

Signature

**Return completed application and payment to BFAAM: 629 W. Hillsdale Street • Lansing, MI 48933**

# GROUP PURCHASING DISCOUNTS FOR BFAAM MEMBERS

## ACCOUNTING & TAX SERVICES



We are focused on getting the lowest possible tax liability for you, and we assure the result is in alignment with your individualized goals. As an BFAAM member, you receive our 2 times guarantee on tax planning; meaning whatever fee is paid, you receive double the fee in returned tax savings. Also, if you hire us for ongoing administration services, such as tax preparation and bookkeeping, you will receive a 10% discount on those services for life. Contact Valley Oak at 844.368.6554.

## CREDIT CARD PROCESSING



Our program options include: 1.00% qualified rate for Visa, MasterCard and Discover or Interchange Plus. American Express offers their latest program called Opt Blue. Receive Next Day funding of your deposits, free desktop terminal; Gateway/ Virtual Terminal. We are also pleased to announce new, exciting, and secure Mobile Solutions as well. All solutions are EMV and PCI compliant. ZERO start up fees to enroll and MORE. For more information visit [quantussolutions.com](http://quantussolutions.com) or call 800.698.5150.

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TekCollect programs include custom verbal and written contracts, electronic database skip tracing, credit bureau reporting, plus optional advanced recovery efforts for hard-to-collect accounts. Our service is securely web-based, with access to every collection effort plus real-time reports. And every effort is designed to preserve the integrity of your customer relationships. Our fees are typically less than 10%. Best of all, results are guaranteed! Contact Lance Rhutasel at [lrhutasel@tekcollect.com](mailto:lrhutasel@tekcollect.com) or call 314.308.6853 ext. 1411.

## FINANCIAL PLANNING



Gasaway Investment Advisors, Inc. is an investment advisory firm with a unique expertise in working with small and medium sized companies on qualified retirement plans for their employees. Our team of experienced professionals will work with your company's leaders to develop a plan that is tailored to meet your company's goals and then periodically review the plan to meet the needs of your company. This benefit provides discounted third party administration fees. Contact us at 844.368.6554.

## HEALTH INSURANCE



Our agency has put together a team of Insurance, Human Resources and Technology professionals to provide our clients with the necessary resources to survive in today's world of Employee Benefits. Our background, education, knowledge and experience puts us in a unique position to suggest solutions that are proven to work. Contact Vantage Pointe today at 844.368.6554.

## INSURANCE & FINANCIAL PLANNING



BFAAM has teamed with Beyond Financial Planning to offer you complete insurance and financial planning services. Formerly known as Beckwith Financial Group; The team at Beyond Financial Planning works with clients daily to help families Create, Protect, and Keep Multigenerational Wealth. Simply visit us online at [www.beyond-fp.com](http://www.beyond-fp.com) and find out how we go "Beyond" to help you enjoy exclusive benefits offered only to BFAAM members. Contact Beyond Financial Planning at 866.574.8279 for more information.

## INSURANCE PROGRAM



BFAAM has partnered with Ron Jackson Insurance to provide you a customized solution for your insurance needs. Whether it is your business or your family, you have worked hard for what you have. Choosing us as your insurance advisor, you will find great protection that comes at the best value for you, the member. How long has it been since you've reviewed your insurance program? Call us, (269) 345-8577, today to discuss your opportunities. [www.ronjacksonins.com](http://www.ronjacksonins.com).



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Are you interested in becoming a BFAAM board member? If so, please contact **Jason Wadaga**.

# UPCOMING EVENTS

## 2021 SCHEDULE OF EVENTS

### BOARD OF DIRECTORS MEETING

Wednesday, June 9, 2021  
BFAAM Headquarters, Lansing, MI

### BOARD OF DIRECTORS MEETING

Wednesday, September 8, 2021  
BFAAM Headquarters, Lansing, MI

### ANNUAL CONFERENCE

Friday, October 22, 2021  
BFAAM Headquarters, Lansing, MI

### BOARD OF DIRECTORS MEETING

Wednesday, December 1, 2021  
BFAAM Headquarters, Lansing, MI

## Searchable BFAAM Directory Available Online

In case you missed it last month, a new membership directory is now available at [bfaam.org/member-directory](http://bfaam.org/member-directory). The publication includes a complete list of all BFAAM principal member companies, principal companies by location, associate member companies and all individual members by last name.

The best part is the directory is searchable! This feature allows website visitors to quickly and easily find a contractor or fellow member.

[View Now](#)

