



SPRING/SUMMER 2023

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MESSAGE FROM THE PRESIDENT



Audio Sentry Corporation



I would like to first and foremost thank you and your employees for making 2022 another successful year for the Burglar Fire Alarm Association of Michigan (BFAAM). While many trade associations are bleeding membership, we were again able to grow our association in more ways than one.

In the infancy of the BFAAM Apprenticeship program, we believed the program would enroll roughly 100 apprentices. To date, we have enrolled over 700 apprentices in eleven years and have roughly 180 apprentices currently enrolled. This program has turned out to be such a great asset for our member companies and its employees.

Our annual conference featured several guests from the Department of Licensing and Regulatory Affairs (LARA) through the State of Michigan. A lot of the conference was focused around regulatory issues and more specifically "conflict resolution" with local governments.

As in previous years, our Government Affairs team hosted several functions at our headquarters with some of Michigan's most influential policy makers. These functions are important for us to build relationships and advocate on behalf of our industry.

This past year wasn't without its challenges. The State of Michigan again failed to adopt the new electrical code which has caused some confusion and frustration for our members. We're being told that the code will likely be adopted this summer. We are optimistic that we'll be able to host one or two code update courses in the fall and continue our usual schedule in 2024.

We also, as always, continue to deal with some local governments that adopt rules that go above and beyond the Michigan Building Code. BFAAM filed a complaint against a city in Michigan this year and hosted the officials from LARA at our conference as a way to understand how we can effectively go about fighting these measures.

As we progress in 2023, I'm excited about continuing our advocacy efforts and building off the momentum that we've gained in increasing our membership. Further in this issue (pages 10-11) you will find a list of member benefits and membership application. I encourage you to share this information with your industry peers. I am confident they will find membership in BFAAM to be incredibly beneficial for in many ways.



BILLS TO ELIMINATE DELIVERY AND INSTALLATION CHARGES FOR SALES TAX AND USE TAX SIGNED INTO LAW

Rep. Pat Outman (R-Six Lakes) and Rep. Kevin Coleman (D-Westland) introduced House Bills 4039 and 4253, respectively. These bills will amend the General Sales Tax Act and the Use Tax to modify the definition of "sales price" and "purchase price", as applicable, to eliminate delivery and installation charges from those definitions.

UNDER THE BILLS

Within 90 days after the bills' effective dates, the Department of Treasury will have to cancel all outstanding balances related to delivery and installation charges on notices of intent to assess that were issued for the taxes levied under the General Sales Tax Act or Use Tax Act and that were issued before the bill's effective date.

Within 90 days after the bills' effective dates, the Department will have to cancel all outstanding balances related to delivery or installation charges on final assessments for the taxes levied under the Acts and that were issued before the bill's effective date.

After the bill's effective date, the Department will be prohibited

from issuing any new assessments under the Acts on delivery and installation charges for any tax period before the bill's effective date that is open under the statute of limitations under either Act.

These bills were introduced because of the confusion surrounding how delivery and installation were/are taxed. Generally, under the General Sales Tax Act and the Use Tax Act, when a delivery or installation charge is invoiced with a purchase, it is subject to a 6.0% tax; when the charge is invoiced separately, it is not. Many businesses are unfamiliar with this difference, and do not pay sales tax or uses tax on these transactions, which has resulted in increased audits and unexpected assessments and penalties.

These bills both passed the Michigan House of Representatives and the Michigan Senate overwhelmingly and were part of a larger negotiation with Governor Whitmer surrounding a \$1.3 billion spending bill.

They were signed into law in late April and are now Public Acts 20 and 21 of 2023. (1)

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 to donate online! Large or small, we appreciate any effort you make to help our alarm industry.

Donate





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BFAAM LEGISLATIVE SPOTLIGHT

Q&A WITH REP. MIKE MUELLER



Rep. Mike Mueller has served in the Michigan House of Representatives since 2019. He represents the 72nd District, which spans Fenton, Fenton Township, Linden, and portions of Grand Blanc and Mundy townships in Genesee County. It also includes the village of Holly and the townships of Holly and Rose in Oakland

County and Livingston County's Tyrone Township.

COMMITTEES

Mike serves as the Republican vice chair on the House Regulatory Reform committee. He also serves as a member on the Criminal Justice, Health Policy, and Labor committees. Previously, Mike served as chair of the House Committee on Government Operations and as vice-chair of the Judiciary Committee. He also served on the Health Policy, and Regulatory Reform committees.

EDUCATION

Mike is a 1992 graduate of Linden High School and played a year of Junior "A" Hockey prior to enlisting in the United States Navy. After receiving an honorable discharge from the Navy, Mike went on to attend Eastern Michigan University, serving as captain of the hockey team, and earning a degree in Criminology and Criminal Justice. He attended the Washtenaw County Community College Police Academy where he was selected as the class vice president and was awarded the "Outstanding Performance Award" by the Michigan Commission on Law Enforcement Standards, graduating in 1999.

PROFESSIONAL

From 2000 to 2005, Mike worked for the Washtenaw County Sher-

iff's Office, serving as a road patrol deputy and a member of the Special Weapons and Tactics (SWAT) Team. In September 2005, he traveled to New Orleans to help victims of Hurricane Katrina. In October 2005, Mike took a position with the Livingston County Sheriff's Office, where he served until retiring in late 2018. In Livingston County, Mike served as a road patrol deputy, court deputy, and member of the Tactical Team where he has received numerous letters of commendations, and awards, including being named the 2016 Field Services Deputy of the Year.

PERSONAL

Mike and his wife Angela have three sons and one daughter. They live in Linden, where they operate Mueller's Orchard and Cider Mill, which has been in Mike's family since 1941. They also own and operate a wedding venue on the property.

WHAT'S YOUR NUMBER ONE LEGISLATIVE PRIORITY?

My number one legislative priority is and has always been improving mental health in Michigan and properly supporting our police and other first responders. With the slim majority over the past three terms, people expect progress not partisanship.

WHAT'S THE BEST PART OF YOUR JOB?

The best part of my job is seeing the results of my votes improve the lives of the constituents that I represent, especially improving the infrastructure in my community. It is also great to be a resource in helping people solve issues while navigating the governmental bureaucracy. From receiving emails of support for helping with UIA claims during the pandemic, to building relationships with my congressional colleagues in assisting individuals on a time crunch get a passport, I thoroughly enjoy being of assistance.

WHAT'S THE BIGGEST HIDDEN GEM IN YOUR DISTRICT?

I am proud to say that the Shiawassee River has recently been named a national water trail. Furthermore, my district is home to numerous inland lakes and outdoor activities that everyone can enjoy. (6)



Annual Conference

Friday, October 27, 2023
DoubleTree by Hilton
Novi, Michigan

Featured Sessions:

(MIOSHA Update

(iii) Hot Topic Roundtable Discussions

Collaboration Between Sales and Operations to Improve Employee Experience and Financial Results



Learn more and register at bfaam.org or scan the code.

SCAN ME



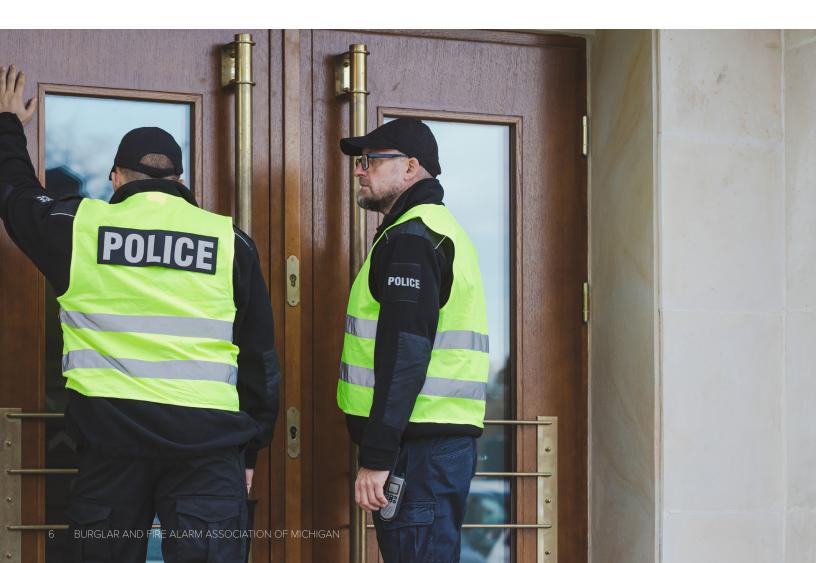
SIAC ANNOUNCES DEARBORN HEIGHTS ADOPTION OF MODEL ALARM ORDINANCE

Like many cities and police departments around the country, Dearborn Heights has had ongoing issues with a significant number of false alarms. Over the last four years, Dearborn Heights Police has responded to an average of more than 1600 alarm calls for service each year, unnecessarily taxing police resources. The city has had an alarm ordinance in place for more than 20 years, however it has largely been ineffective in reducing false alarms, with some locations having more than 30 false alarms a year. In the last four years, there has only been \$750 in false alarm fines assessed and collected in Dearborn Heights. Dearborn Heights Police Chief Jerrod Hart, who took the position in February of 2022, saw the profession-wide staffing challenges that police agencies across the country are experiencing, and recognized the need to better utilize the limited resources.

Chief Hart worked closely with the Security Industry Alarm Coali-

tion (SIAC) and alarm industry professionals from the Burglar and Fire Alarm Association of Michigan (BFAAM), to adopt the Model Alarm Ordinance developed and endorsed by the Michigan Association of Chiefs of Police (MACP), as well as the International Association of Chiefs of Police (IACP).

The basis of the Model Alarm Ordinance is to reduce the number of false alarm dispatches by holding accountable the small percentage of alarm users responsible for a large percentage of false alarms, by requiring alarm registrations, two-call requirement by alarm monitoring stations, and an escalating false alarm fine structure. Chief Hart appeared in front of the Dearborn Heights City Council on February 14, 2023 to propose adoption of the ordinance. Also appearing in front of council, standing with Chief Hart, was BFAAM Board Member Dean Belisle. Dean Belisle spoke at the council meeting in support of Chief Hart's proposed ordi-



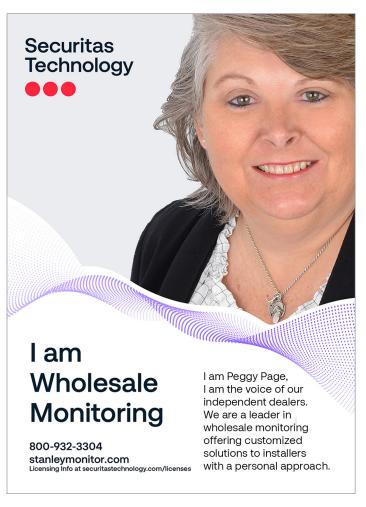
nance, which was approved by the Dearborn Heights City Council. This serves as a great example of Law Enforcement and the Alarm Industry working collaboratively to proactively problem solve, ideally benefiting the citizens and other stakeholders of Dearborn Heights.

Both Chief Hart and Dean Belisle are exceptional leaders within their respective professions. They both serve on the MACP Alarm Management Committee, of which Chief Hart chairs. The Alarm Management Committee is made up of law enforcement executives and alarm industry professionals within the state of Michigan, as well as a representative from SIAC, with the goal of developing sustained partnerships, reducing false alarm dispatches and addressing other alarm related issues. In describing the work of the MACP Alarm Management Committee, Dean Belisle, stated, "The committee has been and continues to be a great opportunity for the alarm industry to collaborate with Michigan's police chiefs on a number of alarm management issues". Chief Hart commented, "The work of this committee can have far reaching effects in developing alarm reduction programs, as well as building a strong partnership with the alarm industry," He further stated, "this public-private partnership will enhance community policing by identifying and solving problems together and will have tremendous results in reducing alarm dispatch requests for law enforcement".

SIAC is at the forefront of developing and fostering collaborative partnerships between law enforcement and the alarm industry. SIAC is a non-profit 501 (c) (6) organization comprised of professional staff throughout North America, many of which have experience in law enforcement executive management. SIAC represents one voice for the electronic security industry on alarm management issues and serves as a resource on public safety policy, by engaging with law enforcement agencies and organizations to develop, implement, and support practical and effective alarm management strategies. According to Stan Martin, SIAC's Executive Director, "The primary mission of SIAC is to work with local and state law enforcement agencies and the alarm industry in finding viable solutions to alarm management issues…and we are very pleased with the continued partnership with the Michigan Police Chiefs and the alarm industry."

FOR ADDITIONAL INFORMATION ON MACP'S ALARM MANAGEMENT COMMITTEE OR OTHER ALARM MANAGEMENT ISSUES, CONTACT ALLAN RUTLEDGE AT ALLANR.SIAC@GMAIL.COM OR AT 704-614-0050. ALLAN IS THE SIAC NATIONAL LAW ENFORCEMENT LIAISON FOR MICHIGAN. FOR ADDITIONAL INFORMATION, YOU MAY ALSO VISIT WWW.SIACINC.ORG.

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YOUR EMERGENCY FUND: HOW MUCH IS ENOUGH?

Have you ever had one of those months? The water heater stops heating, the dishwasher stops washing, and your family ends up on a first-name basis with the nurse at urgent care. Then, as you're driving to work, you see smoke coming from under your hood.

Bad things happen to the best of us, and sometimes it seems like they come in waves. That's when an emergency cash fund can come in handy.

One survey found that nearly 25% of Americans have no emergency savings. Another survey found that 40% of Americans said they wouldn't be able to comfortably handle an unexpected \$1,000 expense. 1,2

HOW MUCH MONEY?

How large should an emergency fund be? There is no "one-size-fits-all" answer. The ideal amount may depend on your financial situation and lifestyle. For example, if you own a home or have dependents, you may be more likely to face financial emergencies. And if a job loss affects your income, you may need emergency funds for months.

COMING UP WITH CASH

If saving several months of income seems unreasonable, don't despair. Start with a more modest goal, such as saving \$1,000, and build your savings a bit at a time. Consider setting up automatic monthly transfers into the fund.

Once your savings begin to build, you may be tempted to use the money in the account for something other than an emergency. Try to avoid that. Instead, budget and prepare separately for bigger expenses you know are coming.

WHERE DO I PUT IT?

Many people open traditional savings accounts to hold emergency funds. They typically offer modest rates of return. The Federal Deposit Insurance Corporation (FDIC) insures bank accounts for up to \$250,000 per depositor, per institution, in principal and interest.³

Others turn to money market accounts or money market funds in emergencies. While money market accounts are savings accounts, money market funds are considered low-risk securities. Money market funds are not backed by any government institution, which means they can lose money. Depending on your particular goals and the amount you have saved, some combination of low-er-risk investments may be your best choice.

Money held in money market funds is not insured or guaranteed by the FDIC or any other government agency. Money market funds seek to preserve the value of your investment at \$1.00 a share. However, it is possible to lose money by investing in a money market fund.⁴

Money market mutual funds are sold by prospectus. Please consider the charges, risks, expenses, and investment objectives carefully before investing. A prospectus containing this and other information about the investment company can be obtained from your financial professional. Read it carefully before you invest or send money.

The only thing you can know about unexpected expenses is that they're coming. Having an emergency fund may help to alleviate stress and worry that can come with them. If you lack emergency savings now, consider taking steps to create a cushion for the future.

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^{1.} MarketWatch.com, 2020

^{2.} Bankrate.com, 2021

^{3.} FDIC.gov, 2022

^{4.} Investopedia.com, 2021



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8 Timeless Principles of Investing

2023 Tax Planning Brochure



"We get up every morning with a singular focus, to help families create, protect, and keep multi-generational wealth." - Greg Hardy CFP®, AEP®, Founder

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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 quantus solutions.com or call 800.698.5150.

DEBT COLLECTION



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 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 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.



MEMBERSHIP APPLICATION

| | | Company Size | | Dues | | | | | |
|--|----------|--|------------|----------------|---|--|-------------------------|----------|------|
| The BFAAM membership year runs 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 not licensed to install alarm systems. | | ☐ 1–5 staff members ☐ 6–10 staff members ☐ 11–15 staff members ☐ 16–25 staff members ☐ 26–50 staff members | | \$150 | | | | | |
| | | | | \$350 \$550 | | | | | |
| | | | | | • | | | | |
| | | | | | ☐ Security License ☐ Fire Alarm License | | ☐ Associate Membership* | | |
| | | | | | | | _ / toocolate mem | 2010111p | φ100 |
| | | | | Contact Name | | | | | |
| Title | | | | | | | | | |
| Email Address | | | | | | | | | |
| Company | | | | | | | | | |
| 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 | | | | | | | | | |



629 W. Hillsdale St. | Lansing, MI 48933 517.485.4832 | www.bfaam.org

UPCOMING EVENTS



BOARD OF DIRECTORS

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John Romano

VICE PRESIDENT

Brian Hanley, SET

TREASURER

Daniel Decker, CFPS, CPP, SET

DIRECTORS

Brett Byrnes

Ross Caraway

Tom Delisle

Robert Hakim

Scott Isler

Tom Kramer

Roy Rogers

Jake Wynsma

VENDOR LIAISON

Chris McGorisk

SUPPLIER LIAISON

Dean Belisle

Has your company added employees that should be receiving correspondence from BFAAM? Are there new points of contact for the BFAAM Apprenticeship Program? If so, please contact **Trina Miller** at the BFAAM office.

2023 SCHEDULE OF EVENTS

BOARD OF DIRECTORS MEETING

TBD

9:30am

BFAAM Headquarters, Lansing, MI

BOARD OF DIRECTORS MEETING

September 13, 2023

9:30am

Virtual

ANNUAL CONFERENCE

October 27, 2023

DoubleTree by Hilton

Novi, Michigan

BOARD OF DIRECTORS MEETING

December 6, 2023

9:30am

Virtual