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BFAAM CONFERENCE OFFERED OPPORTUNITIES TO LEARN ABOUT FUTURE OF THE INDUSTRY, COMMUNITIES

When planning our 2017 conference, the BFAAM Board of Directors decided Detroit was the obvious choice. It's known as "the Comeback City" by many across the country and it gave us a glimpse of what the future of our industry will look like, how best to work with local communities and where the demand is headed for our membership.

Conference attendees had the opportunity to tour the Detroit Public Safety Headquarters in the morning, prior to the educational program. A lot of the discussion centered on the "Project Green Light" in Detroit. The less than two-year-old program showed the city's focus on revitalizing the downtown area by adding 24-hour video surveillance to participating businesses within the city.

During our program we heard from the City of Detroit Fire Marshal, Gregory Turner, the City of Detroit Chief-of-Police, Todd Bettison, and the City of Novi Assistant Chief-of-Police, Jerrod Hart. These three administrators touched on how their departments are evolving with changing technologies and how BFAAM members can be valuable partners. With Little Caesars Arena opening in downtown Detroit this fall and many other large companies looking to move to Detroit, all three were excited about the direction the Detroit-Metro area is headed in.

John Campau of Comtronics in Jackson, MI offered the audience some recommendations on how he uses metrics and Key Performance Indicators.

Continued on page 2

TOP: Sen. Steve Bieda joined the BFAAM Board of Directors for their meeting prior to the 2017 Annual Conference.

BOTTOM: (L to R) City of Detroit Fire Marshal, Gregory Turner; City of Detroit Chief-of-Police, Todd Bettison; BFAAM President, Dean Belisle; City of Novi Assistant Chief-of-Police, Jerrod Hart.

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DETROIT'S PROJECT GREEN LIGHT FIRST OF ITS KIND IN THE NATION

Since the beginning of 2016, the Detroit Police Department has been partnering with Detroit businesses to install real-time camera connections with police headquarters as part of a ground-breaking, crime-fighting partnership between local businesses, the City of Detroit and community groups called "Project Green Light Detroit."

The concept is simple. Each participating business has a green light visible to customers and passerby's. This notifies them that their business is participating in the program and therefore the location is being monitored for crime.

Project Green Light is the first public-private-community partnership of its kind, blending a mix of real-time crime-fighting and community policing aimed at improving neighborhood safety, promoting the revitalization and growth of local businesses, and strengthening Detroit Police Department (DPD) efforts to deter, identify, and solve crime.

As part of Project Green Light Detroit, DPD and the City have committed to devote staff to effectively receive, monitor, and analyze video feeds from Project Green Light Detroit Partners. DPD and the City have also made a longer-term commitment to develop a permanent state-of-the-art, Real-Time Crime Center to be housed at the Headquarters.

FOR MORE INFORMATION ABOUT PROJECT GREEN LIGHT, VISIT WWW.GREENLIGHTDETROIT.ORG.



BFAAM CONFERENCE OFFERED OPPORTUNITIES TO LEARN ABOUT FUTURE OF THE INDUSTRY, COMMUNITIES *(continued)*

tors (KPI's) at his office to increase productivity and accountability with his employees. He was able to show just how effective these tools have been in helping his business grow and profit in current times. John also spoke about emerging video verification at his business and in the industry that's helping to reduce false alarms and keep his customers happy.

The final presentation of the day came from BFAAM's Vice-President, Tom Kramer, of Riverside Integrated Systems, Inc in Grand Rapids. Tom spoke about what everyone needs to know about fire alarm safety in the State of Michigan. The over-arching theme of Tom's presentation was to "know your codes!"

Our association prides itself on striving for the good of our industry. We always welcome more participation and feedback from membership. If there is a topic or issue that you are facing that you feel BFAAM needs to address at its conference or otherwise, please don't hesitate to contact us. ■



John Wells and John Campau of Comtronics discussed how to build business by using metrics for employees.

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For more information – and to participate in your free, no-obligation insurance audit, log on to the Burglar and Fire Alarm Association of Michigan's web site and follow the quick link to receive information via e-mail. Or log on to directly to www.beckwithgroup.com and click the "request a quote" button for the type of insurance you're interested in. Or speak directly to one of our advisors by calling 1-800-237-5504. We're ready to help you take the worry out of your insurance world – so you can get back to the *real* world. Now wouldn't *that* make you happy?



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Don't worry. **B** happy.

OPTIMIZE YOUR RETIREMENT THROUGH THE SALE OF YOUR BUSINESS

BY MATTHEW RZEPKA CPA, CFP®
MICHIGAN WEALTH AND RISK MANAGEMENT, LLC

As a business owner, the hope is that someday, there will be a pot of gold at the end of your rainbow. Not a small pot, but a REALLY big pot of gold. This pot of gold comes on the day you sell your business. Selling your business, and the underlying structure of that sale, may be one of the most important financial decisions of your life.

Selling a business comes with many inherent risks. What will it be worth? Will someone want it and have the money to buy it? How large will my tax bill be? The key to selling any business successfully is making sure you have more than one option. More than one option? But what other options could there be? I either sell or I don't? The taxes will be what they'll be, right? Not necessarily. It isn't that simple, and you don't want it to be that simple, because if it is, I can almost guarantee you will have left money on the table, which is money not in your pocket. There ARE more options to consider, and worse yet, most people don't even know it.

Imagine this: you build the business of your dreams, but do-

ing so didn't allow you to really save much for retirement along the way, because your retirement plan is to sell your business. This is often very common with business owners I meet. Selling your business could end up being the financial windfall that sets you sailing into retirement just as you planned. It could also be a nightmare of epic proportions. A nightmare? How could it be a nightmare? In today's high-tech age, none of us know if we are next. Next for what? Becoming obsolete. Rapid technological advances and an ever-changing landscape of business models can capsizе your business in a heartbeat. The scariest part about this isn't just the idea of your business losing its usefulness and bringing its value to ZERO, it's the idea that it could also take your entire retirement plan with it. This is a very scary thought. All the blood, sweat, and tears poured into a business- gone in the blink of an eye. THIS is why I say you need options. To avoid this worst-case scenario, I offer the following options:

- **Option one:** Build a reservoir of capital that is *available* to you and your business during its entire life cycle, where at the end of that cycle, it can provide you a sustainable retirement income. With the right structuring, this income can likely be mostly tax free or even 100% tax free.
- **Option two:** Structure the reservoir to serve as an additional unfilled holding tank where excess funds created later in life can be used to fill this tank to its FULL capacity, like when you sell your business for a lump sum of cash.
- **Option three:** Keep the IRS out of your pockets for as long as humanly possible, backed up with an iron-clad plan for paying your taxes when they eventually come due. How do you know when do they will come due? That can depend on how you structure your reservoir. This can be either at the end of your retirement years, or possibly long after you have fulfilled a long happy, tax-free retirement. Again, you have options!

Let's recap: why do we want options? The main reason is to make sure you have a retirement income even if you cannot sell your business for one dollar. You could simply walk away with zero in proceeds from the sale of your business, and still know you have a hopefully tax-free income to provide for you and your family in retirement. In my mind, this option is non-negotiable. The remaining options simply add value on top of a solid foundation for your retirement income. If the best of what we want to happen, happens, and you are able to sell your business, your retirement only gets better, or as I like to call it, you begin living an optimal retirement. The other part of an optimal retirement plan is tax minimization. I believe you and most other business owners would agree, that you have paid your fair share of taxes along the way. Unfortunately, we can't avoid taxes at the sale of

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your business but we can do one better. We can make Uncle Sam wait by deferring those taxes, so that your money can work the best and the hardest for you, before he gets his hands on any of YOUR money. When you combine the strategy of tax deferral, alongside the option to fill your reservoir of capital to its maximum, you now have a plan to assure those taxes will eventually be paid when they come due, hopefully long after you lived out your retirement life fully.

As you can see, the worst case scenario when you have options, is only utilizing your first option strategy, where you establish a dollar amount of partially or completely tax-free income you can count on for retirement. If you are so lucky to capitalize on option 2 and option 3, then your retirement income scenario only gets better.

With a plan such as this, that incorporates several options, along with the potential combination of our three best options, you, the business owner, will never be in a position where you are left with ZERO upon exiting your business. You have worked way too hard to allow that to happen. Plan now to provide yourself options and you will clearly know what your minimum and potential maximum level of retirement income may be. Living an optimal retirement is a choice, but without an options-based plan, it may be no better than throwing the dice at a craps table.

What's the catch? Isn't there always a catch? Not always, but

there are requirements. You must qualify for these strategies in a number of different ways. Thankfully, in order to determine if you qualify, there is simple and small investment of your time and effort, but it will cost you zero dollars to determine that qualification. In all of my dealings with business owners, the most frequent statement I hear, riddled with regret, is "Why hasn't someone told me this sooner?" Don't leave this to wonder or, even worse, find yourself in a situation where it's just a little too late to start this plan. "If only we had done this 5 years ago" is not an emotion or feeling you want to experience as you get closer and closer to retirement.

I will offer this final thought: when dealing with the government, none of us know what the future holds. For example, will the top tax bracket ever return to 70% like it was in 1980? Or 91% like it was in 1963? I don't know if it will, but I know if it does, I want options. The power of options will allow YOU to control your financial outcomes and not the government. Without options, you will have to sit back, strap in, and go along for the ride, and that ride may not be the ride you would ever have chosen, or even thought you would be on. ■

MATTHEW RZEPKA, CPA, CFP® IS AN AFFILIATE OF MICHIGAN WEALTH AND RISK MANAGEMENT, LLC AND IS THE OWNER OF VALLEY OAK FINANCIAL, LLC. REACH MATT OR HIS TEAM AT 1-844-368-6554.

THE BFAAM PAC NEEDS YOU!

BFAAM is constantly fighting for our industry, for our livelihoods, and for you! BFAAM cannot do this without support from you. Your membership into the BFAAM PAC is more important now than ever. Become a PAC member TODAY!

- Imagine the impact we could have if **every member contributed to the PAC** protecting their business.
- Imagine the impact we could have if **every employee contributed to their industry PAC** that protects and fights for them.

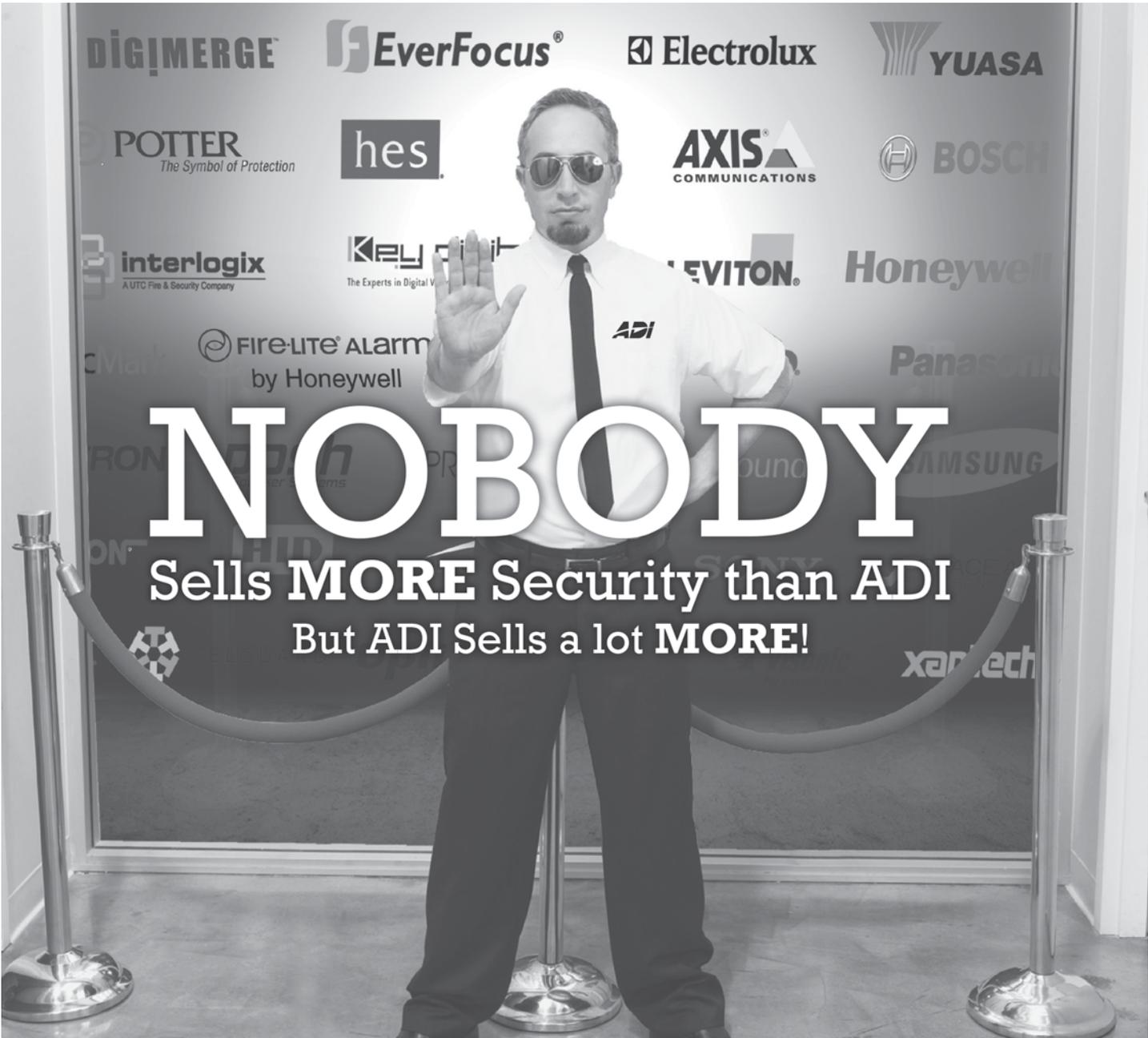


DEAN BELISLE
BFAAM President

BFAAM has been very successful in protecting your business interests in previous years – but we can't do this without your support! Large or small, we appreciate any effort you make to help our Alarm Industry. To make a contribution, visit <http://www.bfaam.org/about>. ■

Pictured at left: Governor Snyder signing SB 1025 into law. (L to R): Senator Darwin Booher (R-Evart), BFAAM Lobbyist Jason Wadaga, Governor Snyder, BFAAM Government Relations Chair Dan Decker, Past BFAAM PAC Chair Joyce Schofield, and BFAAM President Dean Belisle.

Senate Bill 1025 amended the Electrical Administrative Act and the Skilled Trades Regulation Act (STRA) to allow Fire Alarm Specialty Technicians to design fire alarm shop drawings, instead of having to have the drawings stamped by an Architect or PE when applying for a permit to install a fire alarm system.



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