

Martin Business Association - Meeting Minutes - June 2010

Breakfast: Members helped themselves to breakfast provided by Christie's Photography.

· **7:30 Opening – City Hall Courtroom -Audrey Roberts**

Roberts opened the meeting at 7:30 a.m. for President Nan Rountree who is out of town, and thanked Christie Ricketts of Christie Ricketts Photography for breakfast.

· **Member Introductions and Happenings.** Roberts reminded members that the main purpose of MBA is to promote our businesses and invited members to introduce themselves and provide information about happenings in town.

· **Other Announcements:** Roberts thanked the REED Center and Hollie Holt for sponsoring the recent Mix and Mingle. Over 75 attendees turned out for this successful venture.

· **Mayor's Report: Randy Brundige**

Brundige invited all the MBA members to the City Hall Grand Opening – July 2 from 1 to 6 p.m. with a 3 p.m. Ribbon Cutting, and said the building will now be called the City Municipal Building. He also said that MBA will continue to meet in our regular meeting venue at the City Courtroom building in downtown Martin.

Brundige said the downtown project is still moving forward with continued renovation to sidewalks and electric poles. He updated members of several projects: Huddle House in front of Comet Cleaners should be open within 70 days according to the contractor. The city is working on a new budget for upcoming fiscal year. Brundige also said the city will bid this week on our paving projects and will spend approx. \$330 thousand on paving in the next year.

Brundige then gave a brief overview on appearance of run down houses in Martin. No appearance ordinance is available now in Martin. The city only has an ordinance to address grass cutting. He said these type of ordinances addressing dilapidated houses can be very subjective and unique to each community, and that in a lot of cases, people who own these buildings don't have the money to help update or tear down the structures. He said there are several houses the city has had demolished without going through the condemnation process. He said it is very costly and lengthy process to get a house condemned. Brundige said the city tries to work with the owners, but there are a few have a few places around town that need to be addressed. He suggested members interested in the cleanup of these buildings to talk to their alderman about an appearance code.

Brundige announced that the tornado sirens are up and going, and that the city does have tornado warning protection. He said citizens will no longer hear the monthly Wednesday testing because the system now provides a silent test. He said the new system also provides an audible test announcement feature to update public before testing.

Brundige rapped up his update by announcing that the Soybean Festival features 38 Special and John Michael Montgomery as the main acts. He said David Belote will be at MBA meeting next month to highlight the event.

· **MBA Long Range Planning Committee Update: MBA Board Member, Steve Westenhofer**

As part of the Long Range Planning Committee, Westenhofer reviewed the planning goals the committee has developed to help make MBA for self-sufficient. These goals include providing education to the public to keep dollars local and ways to bring more business and retail traffic to Martin. He also updated members that another goal of the committee is to have similar Lunch and Learn Programs to help members make their businesses more viable. The long range plan will be approved by board in July and brought to group for our August meeting.

· **Mix and Mingle - Kimberly Craddock**

Mix and Mingle Introduction for June 21 by Kevin Cartmell with Brandy's. 5:30 p.m. back on the patio. Cartmell invited everyone to attend. Dinner and a Movie on the patio offering Big Screen projector movie after the Mix and Mingle. Postcards should go out next week. Roberts asked members to help spread the word and encourage members to bring a guest.

· **MBA Meeting Speakers (2)**

Jeff Thompson , Weakley Co. Municipal Electric System – Increased Electric Rates?

Thompson opened saying he understood rumors were circulating that electric rates are going to skyrocket soon. This is not supposed to happen. WCMES is a power distributor for TVA. TVA is constantly changing and in process of implementing a "Seasonal Demand and Energy" rate change in October 2010. Thompson said that although the rates may be higher during peak seasons, they will be less during the transition months. The yearly total should be about the same as last year. When the rate change happens, we are encouraged to lower our demand through conservation means and higher rates. Summer is the most difficult time for power generation. TVA, over the past several years, is reaching capacity on their generators, and they are having to buy power from neighbors during peak times, especially in the summer. Therefore, they are looking into rate changes to help meet those summer demands. He said in a couple of years rates may also be affected by "time of use." These rates will be changed to provide incentives for usage at non peak hours.

Thompson said he also wanted to dispel rumors about the new facility which opened last November between Martin and Dresden which centered around rate increases being used for new facility. This is not so, he said.

Thompson continued with the discussion on proposed rate changes saying that small service rates, such as households, do not have an electric demand on their bill, but high usage facilities do have two components to their bill which includes an electric demand rate. Concerning a question from the floor about which practice was better: shutting air off at night or leaving on at a higher temp? He said every situation is different. Thompson recommended to have a set point and not change except within with a 2 to 3 degree window. Any large changes will stress equipment, etc. He mentioned that

insulation is also an important component. You don't want your furniture and belongings to raise to a temperature that is harder to bring back to a cooler temperature.

Thompson then answered a question from a member who asked, "If we build new businesses or factories and our usage goes up, does this affect us as homeowners in our conservation efforts?"

Thompson said demand is a component, but WCMES does encourage industrial growth.

Alan Cary – Cary Insurance Company- Changes in the State of Health Insurance.

Cary opened his session by introducing his business which has been operating in Martin since 1995. They specialized in employer group health sponsored plans in the past, and Cary said the company has now changed to a full service insurance company to provide more benefits to their customers.

Changing State of Health Insurance- On March 23, 2010, two bills passed: 1) Patient protection and affordable care act: First: to allow more people to have health insurance and second: to make health insurance more affordable. 1989 average cost for individual plan for health was \$115. Family plan for four average costs were \$264. Current average for individual policy for group health is \$350. Family of four on average is \$900. From 1989 to 2010, there have been increases in rates and expenses.

Deductibles were lower in '89 and now so much higher. 1989 – under HMO – one of selling points: cost to have a baby was \$5.00 under the HMO. Now, this cost has changed considerably with the patient paying \$3000-\$5000. New laws are supposed to help us keep rates lower and allow more people access to insurance.

Changes: As of Sept. 23, there are no longer pre-existing conditions for children age 19. He said the industry is then moving to no pre-existing conditions for everyone after that. However, in order to do this, rates will have to change. Secondly, there will be no lifetime limits on essential health care benefits-hospitalization, medication, maternity care. Third, dependents will be able to stay on your policy up to age 26. If you are under age 26 and married, you can still stay under your parent's plan under this new plan. Fourth- health insurance plans cannot terminate plans unless fraud is involved. And for HSA's, over the counter meds will not be covered, and preventative medical services will be 100% with no copay.

Cary highlighted some of the effects on small business saying that as of Sept 23, 2010, businesses with 25 or fewer employees with 50,000 annual or less, may receive up to 35% off corporate income taxes. Not helpful for businesses not making a profit to help generate economy.

He also covered some of the other changes: As of the year 2014 – Employers with over 25 employees may be penalized for not offering insurance. State exchanges will be required to be in place to help small businesses provide insurance to employees. All citizens will have to have insurance with a penalty of \$95.00.

Cary said health insurance reform has to be paid for and asked where is that money coming from? So much changing everyday, and some part of the law has not been written. Cary closed with questions.

Committee Reports:

New Members: Roger Donaldson introduced new members.

Relaxing Effects Day Spa owned by Lorri Powell and Cindi Bright. The Day Spa offers massage, facials, waxing, microderm-abrasion, eyelash/eyebrow tinting, and ear candling. They offer a full line of Jan Marini skin care products and are located at 107 Highway 431, next to Glenwood Subdivision in Martin. Phone: 587-5331.

J & D Taxidermy owned by John and Debbie Davis. J & D offers full taxidermy services--deer, bobcat, squirrel, bear, duck, turkey, bird, and fish . Replicas available. They are located at 346 Chestnut Glade Road in Martin. Phone: 731-799-3101 or 731-332-1960.

OReillys Auto Parts at 117 University Plaza. Steve Kemp, manager. They are a complete auto parts store. They also provide brake rotor and drum turning service. Phone: 731-587-6441.

Church and Community Events: Dee Pritchett- Summer Block Parties being held at several churches in town including one in July at Central Baptist Church.

Martin Downtown Update: Olivia Wilson – Opera House is hosting a Ballroom Dancing class and Gap events; Farmers Market and Community Rummage Sale also in full swing downtown. The Arts Co-op is hosting adult life drawing classes in July. Wilson encouraged everyone to give The Arts Co-Op their support. Wilson also updated members on the TN Downtowns grant progress. There is a two day seminar for five of the Martin Tennessee Downtowns steering committee slated for late June in Nashville.

Other Reports: Roberts announced that the MBA Website and Calendar has new changes have been made to include an automatic system where members can make additions to the calendar themselves. A MBA member will approve these additions, and calendar items will then be added. Roberts also encouraged members to add the Martin Business Association logo and website address to business cards and business flyers to help promote MBA. There are also openings for advertising on the website. Contact Katrina Cobb for details.

Roberts closed the meeting thanking Christie Ricketts for breakfast. Our next MBA meeting will be held Tuesday, July 13 at our regular meeting venue at the Downtown City Courtroom. Meeting was adjourned at 8:40 a.m.

47 members were in attendance.

Respectfully submitted, July 11, 2010 by Leslie Haywood-Moore, Secretary