

Business Association of the South Wedge Area March Meeting Minutes

BASWA Meeting March 14, 2007 at Coffee Connection, 681 South Ave.

Attendance: Philip Duquette (Premier Pastry), Christina Jones/ Jim Wolff (Historic Houseparts), Rose O'Keefe (Neighbor) Nancy Sawyer- Molina (Coffee Connection), Terri Palmer (City Newspaper), Lyjha Wilton (Boulder Coffee), Brian Pincelli (SWPC), Pat deKeyserling (Stonelove Masonry), Ron Maier (Kenron), John White (Equal Grounds), Jared Becker (Creekview Ice Cream).

Discussion: Philip Introduced guest speaker Tom Smith of Smith Insurance (4 East Main Street, Box 346, Webster, NY 14580; (585) 872-5700) who specializes in both small business and personal insurance coverage. Tom presented several topics of concern for small business owners who may not have adequate or proper coverage. Among the issues discussed were:

Building protection for property owners and renters- including replacement or repair of structures; protection for both business owners who rent and tenants who occupy an insured's building; and "Scaffold Laws" and how they affect property owners dealing with injuries to contractors working on site.

Business Personal Property- including replacement coverage of belongings; dealing with food loss in the case of restaurants and food service businesses; employee theft; loss of customer's goods.

Business Income- this is the most frequent cause of business failure. Provisions for loss of income and employee wages if a business is closed due to an insured claim or business interruption should be addressed in the policy.

Liability- How much coverage is considered adequate; coverage for Employee Benefits Liability; personal and employee use of vehicles in work related situations; and tenant liability to damage to structures or property.

Worker's Comp. - Protection for employees who are injured at work and how the premium is determined at year's end.

NYS Disability- The benefits provided to employees who are injured or sick away from work.

Tom provided handouts outlining the above topics; for more information, Tom can be reached at tom@rochesterinsurance.com

Terry Urbanis from City Newspaper applauded Baswa's "unusual accomplishments" resulting from the previous year's ad campaign. Several members noted positive feedback which has resulted from Baswa ads in City and had suggestions regarding ad strategy for the upcoming year. Terry suggested varying the ad layout and offered her thoughts regarding running more ads during special event issues. Further discussion regarding discounted rates, using different layouts, and advertising in special issues was to be the topic at the next Baswa meeting.

Chris Jones informed everyone that 6 more benches were being ordered (from Keystone Ridge Mfg. in Pennsylvania) to supplement those already in place along South Ave. At this time it is planned to have two benches installed at the Kiosk at South Ave and Gregory Street, with the remaining four to be placed at other bus stops on South. Chris also noted that the funding for the additional benches was provided by a United Way grant.

A brief discussion regarding year-round tree lighting, similar to that which was used at the park at South and Gregory Street for the holidays, was offered. An estimated expense of \$2,400 would provide the lighting for approximately 9 trees in high-traffic areas. Philip also mentioned that the new banners having a Lilac design would hopefully be ready to hang prior to this year's Lilac Festival.

Brian Pincelli mentioned the possibility of employing landscaping companies to provide maintenance of various green space locations in the South Wedge, as well as the planters located on South Ave. Rochester Landscape Institute was named as a possible provider for this service, although at this time no formal arrangement has been made.

In other topics, John Roth (Taco John's Mexican Eatery) mentioned a plan to have a mural painted on the side of his business location on South Ave. Discussion followed regarding the possibility of having murals painted at various other locations throughout the South Wedge with a common theme.

Wild Wool was acknowledged for a recent award presented during a nationally-judged ad campaign. The business was also featured on Channel 13 News for this recognition. Two new businesses in the area are in the works: "Thread" on South Ave. is having an open house Friday 16th to coincide with the store's grand opening; and "Urban Scooters" is opening on Clinton Avenue. This Earth-friendly business deals with scooters that are 100% electric power. Also, a new smoke shop is scheduled to open in the former Little Venice location sometime in late April.

Finally, Philip announced the upcoming Baswa Elections will be held in June. All offices are available for those interested in holding position for the coming year.

Meeting adjourned.