CONNECT

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October 2016 Mercantile Bank of Michigan

Feature:

Mercantile Bank of Michigan





Pictured: Mercantile Bank: Holland Team

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Patrick Avery
Division Manager / Publisher



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CONTACT: Patrick Avery PHONE: 616-414-2208

EMAIL: pavery@bestversionmedia.com

PUBLICATION TEAM

PUBLISHER: Patrick Avery

CONTENT COORDINATOR: Chelsea Hall

DESIGNER: Donna Johnson

COVER PHOTOGRAPHY: deVries Photography

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Chelsea Hall, Content Coordinator, *Connect*: chall@bestversionmedia.com

Caroline Monahan, Marketing Coordinator, West Coast Chamber: caroline@westcoastchamber.org

Liz Hoffswell, Vice President, Marketing, West Coast Chamber: liz@westcoastchamber.org

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Letter from Jane Clark

President, Michigan West Coast Chamber of Commerce





Vision:

Building successful businesses that lead to a thriving community.

Mission:

Connecting businesses to each other and the resources they need to grow and succeed.

What makes a good foundation? Is it stone or concrete? Is it an idea or a principle? What is it that gives the foundation its strength? Looking at our members, I see many examples of the strong foundation that makes the Holland/Zeeland business community thrive. Mercantile Bank is just such an example, as is Craig Oosterhouse, Chamber Ambassador. Mercantile Bank has built a culture that encourages hands-on involvement in our community, and has team members, such as Craig, that are committed to maintaining an environment of growth and development.

Our Ambassadors are truly the foundation of our organization, reaching far out into the community to support the events and members of the Chamber. Craig has received the Ambassador Spirit Award for his engagement with the Chamber, routinely going above and beyond to help our members connect with each other and with the Chamber. It is this type of leadership that promotes growth and stability.

At the Chamber, we are embarking on a project of tearing our Holland building down to its foundation, to rebuild it as an innovative space that projects a positive energy and welcome to our members, employers, residents and visitors. It's designed with our members in the forefront, including a learning lab and meeting space, and we are excited to be able to bring more events into our building, and share the space with all of you.

With the support of our members, OUR foundation, we are building a facility that all of our members can be proud to call home. Thanks to all of you for being that foundation, and for building and working to create a community of which all of West Michigan can be proud!

Best Regards, Jane Clark

P.S. Look for more information on the building project in this issue.

Michigan West Coast Chamber of Commerce Staff

Jane Clark, President Ann Baarman, Membership Relations Specialist Liz Hoffswell, Vice President, Marketing **Doug Kuiper, Director of Finance and Operations** Caroline Monahan, Marketing Coordinator Colleen Schipsi, Event Coordinator Sheri Van Loo, Data & Account Coordinator





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Feature Business:

MERCANTILE BANK OF MICHIGAN

By Chelsea Hall



Vice President Craig Oosterhouse



With 48 branches making up their Michigan footprint, Mercantile Bank of Michigan is truly the mitten state's community bank. "Mercantile Bank has the technologies of larger banks, the ability to partner with large and small companies and employees that are some of the best in West Michigan, all while holding to the community bank philosophy," said Vice President Craig Oosterhouse. "We are able to offer the products and services of a large bank, while maintaining our commitment to the local community.

Mission Statement

The mission of Mercantile Bank of Michigan is to provide financial products and services in a highly professional and personalized manner. We recognize that our most important partners are our customers. We will satisfy our customers by delivering top quality service that distinguishes us from our competitors.

Craig Oosterhouse

Craig focused in on banking as a career while taking a class in college. "As an accounting major at Calvin College, I took a course called Money and Banking and loved it. Being able to assist local businesses to succeed was what drove me," he shared. "After that class I got my first job in banking as a frontline teller and I have been in the industry ever since." Before joining Mercantile Bank in 2014, Craig worked at a small community bank, a regional bank, a large global bank and the Small Business Administration (SBA).

In addition to hard work and dedication, Craig credits the people he has met along the way with helping him become successful in the industry. "I have had many mentors and leaders over the course of my career and I have learned so much from all of them," he pointed out. "One of the greatest pieces of advice I received early on in my career was to always start out any conversation, especially with co-workers, with 'good morning' or 'how are you today?' before jumping into my needs. This demonstrated to me that we are all people and we should care about one another first, and that in turn will create a better working environment."

Craig also explained that, while the logistics of banking are centered around money, it's the connections made with people that give his career meaning. "I've learned that banking is not a transactional business; it is about relationships," he explained. "And the best relationships are the ones you develop, getting to know people. That is when you can best serve your clients."

Services

Mercantile Bank offers a full range of products including:

- · Personal and business banking products
- Mortgage services
- · Treasury management and payroll services.

In addition, they offer innovative online services such as:

- Mobile banking, Mobile check deposit
- Personal financial management tools
- Person to person payments

"Bank technology is one of Mercantile Bank's specialties. Mercantile was the first bank to partner with PayPal, offering customers Personal Payments (P2P), the ability to send mobile payments to someone from their phone. We were one of the first banks in Michigan to offer mobile deposits. Mercantile continues to offer innovative, top-notch technology and convenience to our customers." – Craig Oosterhouse

Community & People

"The community bank philosophy is held to a high standard here," said Craig. "We are encouraged to be involved within the community we work, and Mercantile Bank supports this with both finances and time. "Shortly after joining the Mercantile Bank team, I started coaching a local boys' little league baseball team," Craig began. "I found out the league was in need of sponsors, so I thought I would ask the bank if they would consider sponsoring our local team. I received a 'yes' within minutes of asking, and we made an immediate impact in this little league both as a coach but also as a bank."

Mercantile Bank has also sponsored and participated in Pumpkinfest in Zeeland for the past few years at the pumpkin roll. "Many of us volunteered at this event, and it was a great team bonding experience as we gave back to the community," Craig shared. "There is nothing quite like seeing many pumpkins rolling down a hill simultaneously, some hitting and smashing each other; the kids love it!"

Mercantile Bank is involved with many more organizations locally, and in 2015 their employees logged an impressive 30,140 volunteer hours. Employees serve the community through Habitat for Humanity, Tulip Time, Susan G. Komen Foundation and a once a month "jean day" which raises money for local charities. In addition to being a Pace Setter United Way Company, Mercantile Bank participated in 10 events for Relay for Life. "We had 121 employees participate," said Craig. Mercantile has also partnered with Professional Quarterback Kirk Cousins by sponsoring his football camp at Hope College as well as hosting Leadership Camps for over 200 students to help build leadership skills.

"Being a banker, especially a community focused banker, has changed my life. I am very involved within the lakeshore communities where I volunteer my time as an Ambassador for the West Coast Chamber, Board of Directors for Lakeshore 504, Administrative Elder and Treasurer at Bethany CRC, Little League baseball and soccer coach, and volunteer at Habitat for Humanity. With all of this, you get to know a lot of different people within the community. It is fun to be able to go to a parade with the family and be able to introduce them to others."

– Craig Oosterhouse

"Our employees are our most valuable asset," Craig said. "We strive to hire exceptional team members and are committed to maintaining an environment of growth and development." In addition, Mercantile Bank's Internship and Co-Op programs have connected more than 20 high school and college students with meaningful employment opportunities throughout the bank.

Mercantile Bank of Michigan's Holland staff have been involved in multiple nonprofits and events over the past year.

Mercantile Bank Holland Team

Craig Oosterhouse: Vice President, Commercial Lender, 20 years in Banking

Luis Sandoval: Vice President, Branch Manager, 14 years in Banking

Mark Reifsnyder: Assistant Vice President, Mortgage Sales Officer, 17 years in Banking

Josiah Samy: Mortgage Sales Officer, 5 years in Banking

Chamber Involvement

"Being involved with the West Coast Chamber is essential to our bank's business development as well as forging and growing community relationships," said Craig. "Over the past year we have attended multiple events including Early Bird Breakfast, Governmental Affairs Breakfast, after hours events, Ambassador meetings, over 50 ribbon cuttings and member orientation meetings." Craig explained that the Chamber's well-run programs give them an opportunity to meet new people and build relationships. The ribbon cuttings, Craig pointed out, are a great way to meet new businesses and celebrate either a new business, a new location or a business anniversary.

"I am very involved within the West Coast Chamber as an Ambassador for the past three years and have been recognized with the Ambassador Spirit award (top five active ambassadors) over the past three years." – Craig Oosterhouse

Awards and Recognition

- Mercantile Bank has received the following recent awards:
- 101 Best and Brightest Companies to Work for 2004-2016
- Top Community Bank Leaders in Social Media ICBA
- Rated "Outstanding" for Community Reinvestments for nine straight years – FDIC
- 2015 Funded Construction of over 3.5 Million Square Feet

Even with over 700 employees and almost 50 locations in Michigan, Mercantile Bank prides itself on retaining the local, community qualities that their clients appreciate. "Our commitment to the community, knowledge of Michigan and our local Board of Directors enable us to deliver our services in a way that truly sets us apart from our competitors," said Craig. "We believe that mutually beneficial relationship banking, on both the consumer and corporate levels, is key to strengthening the communities that we serve."

Mercantile Bank of Michigan is located at 880 East 16th street in Holland. Visit them online at www.mercbank.com or by calling 616-392-6410.



Pictured from left to right: Josiah Samy, Mark Reifsnyder, Craig Oosterhouse, Luis Sandoval

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MHPP Concierge Medicine: Personalized Health and

Wellness at Your Convenience

Content Provided by Mercy Health



oncierge medicine is not a new concept. Some find it reminiscent of a time prior to modern medical insurance when patients paid doctors directly. In that "Marcus Welby" era, general practice physicians had a small volume of patients with whom they developed close doctor-patient relationships. Patients had prompt access to their services and could expect unhurried, extended appointment times.

Dr. William (Bill) Baer II, an internal medicine physician and Mercy Health Physician Partners have revitalized this concept of personalized care with a higher dose of convenience, accessibility and advanced medical precision. "We are embracing each patient's individual care and becoming a partner in the health care journey with them," says Dr. Baer, director of concierge medicine and medical director of research and Innovation for Mercy Health.

In the Mercy Health Physician Partners concierge medicine model, patients pay an annual fee for certain amenities that are not covered by health plans, but are designed to enhance the patient's health care experience: 24/7 access to Dr. Baer by phone, text, or email, same or next-day appointments, staff dedicated to concierge patients, enhanced coordination and assistance with referrals and inpatient and outpatient continuity.

But what elevates Dr. Baer's concierge medicine services above others is the comprehensive annual physical exam that utilizes genetic screenings and tests to customize a health and wellness care plan for each patient.

"We design a prescriptive medical nutrition therapy and exercise physiology program for each person based on their genetic profile," Dr. Baer explains. "This allows us to address each patient's disease- centric needs or wellness initiatives preventing significant, negative outcomes they have or for which they are predisposed."

According to Dr. Baer, his concierge medicine practice will provide an avenue

for better financial stewardship and patient care in the health care system. "As opposed to utilizing the emergency department or urgent care facility, I partner with my patients providing immediate access in the office where I can treat and manage their care." Dr. Baer's office features a comfortable, contemporary facility located at the Mercy Health Saint Mary's campus at 260 Jefferson Ave SE, Suite 115, Grand Rapids, Michigan 49503.

A native of Pennsylvania, Dr. Baer has been in private practice in Grand Rapids for 20 years. He has both medical doctorate (MD) and pharmacology doctorate (PharmD) degrees as well as accreditation as a certified principle investigator (CPI) for research activities.

Learn more about Mercy Health Physician Partners Concierge Medicine at MercyHealthPhysicianPartners.com/ ConciergeMedicine or call 616-765-2810 to make an appointment.



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Nobody likes to take time out of a busy schedule to see a physician who has less than 10 minutes to spend with them. At Mercy Health Physician Partners, we meet the needs of our patients, not the other way around. That's why we offer exceptional medical care to our patients through Mercy Health Physician Partners Concierge Medicine. Here, our esteemed patients enjoy amenities like same-day appointments, extended and unhurried visits, 24/7 access to William Baer, MD, PharmD, and more. This upscale, membership-based medical practice is available to a limited number of patients. If you'd like to be one of them, visit MercyHealthPhysicianPartners.com/ConciergeMedicine or call 616-765-2810 today.





Innovation is Only the Beginning

By Rob Stam, Navigate



or several years now there has been a rejuvenated level of energy around innovation, and rightfully so. Innovation comprises the backbone of our local economy. West Michigan can attribute much of its success to a commitment to innovation that goes back several generations. We teach it, edify it, and reward it.

Parallel with innovation is the growing popularity surrounding the investor pitch, which is designed to spur on innovation. The pitch has taken on a life of its own in the form of competitions in our community and around the country. The granddaddy showcase of them all is the show Shark Tank, and there's an interesting lesson that we can learn from that show. In every pitch comes a pivotal moment when the most important question of all is asked by one of the sharks: "What are your sales?"

What the sharks realize is the foundational law of business: nothing happens until something gets sold. Ultimately, a great innovative idea is only as valuable as the market to support it. This means the innovator needs to learn how to bridge the gap between the innovation and the market. This is true whether your innovation is a new product for the consumer or a new process for your team.

Simply put, innovation requires commercialization. This is the entrepreneur's job: not to simply come up with something great, but to deliver something great. This is the most common problem I see with entrepreneurs. They are often obsessed with their idea and believe it's worthy of hundreds of thousands or millions of dollars, but have failed to put the energy into how to commercialize it. They are perpetually stuck in the good idea phase.

One of my favorite commercialization examples is how VHS became the consumer standard for video for over two decades. JVC did a superior job of commercializing VHS technology despite Sony's superior innovation with Betamax. JVC realized that consumers would prefer four-hour recording times over slightly higher resolution. While the engineers of the world cringed, the marketers celebrated. Four hours of recording time sells, or at least it did in the 1970's, and that's why our basement storage rooms are full of VHS tapes and not Betamax tapes.

Commercialization is not easily mastered and it would take far more than this article to even begin to explain it, but it begins with being audience-focused over product-focused. This is not an excuse for inferior products or services, but instead it's a reason to focus on what solves an easily understood problem. Did the 1970's consumer know they wanted a four-hour recording time? Was that really a problem?

No, but when the consumer was informed it would require a four-hour recording time to tape an NFL football game they suddenly realized that anything less would be, well, a problem...a problem that only VHS could solve.

When commercializing a product, service, or process, you can find a clear path to commercialization through reverse engineering your process from an audience-driven perspective. Without that perspective, you can tell everyone about your innovative ideas all you want. With that perspective, they'll be telling others about them.

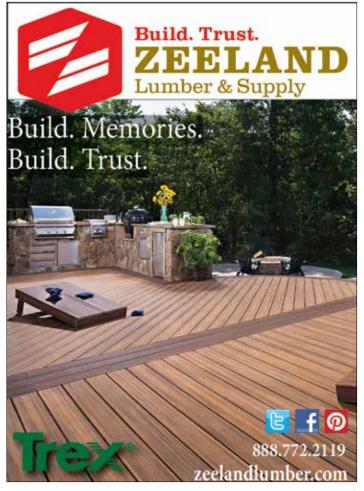
Rob Stam is the president of Zeeland-based Navigate, and the author of Almost Our Time (2010), and Trajectory (2016). Reach him at www.robstam.com.













Building for the Future of the Chamber

The Best Time.
The Best Place.
The Best Community.







ur Holland office building at 272 E. 8th Street, on the Eastern Gateway of the City of Holland, has served the Chamber well for the past 25 years. It's been the site of countless events, the launching pad for numerous community festivals, the repository for business and community information, and the first stop for visitors venturing into town. However, it is now in need of significant maintenance, and our Chamber Board of Directors has made some exciting decisions about where we go from here.

Before undertaking costly repairs, our Board considered several possibilities, including repairing and remodeling the existing building, relocating to a different downtown Holland location, and construction of a new building on the existing site. After review, the Board unanimously approved a "Robust Renovation" plan at our existing prime Gateway location, and selected GMB Architects Engineers and Lakewood Construction as our project partners.

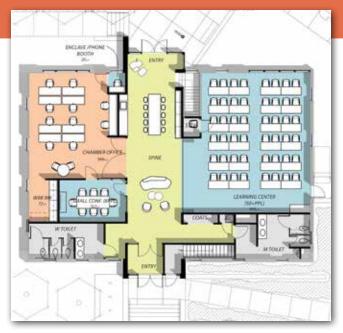
Since then, our office has been buzzing with months of studying and budgeting and planning. Our Chamber field trip to NeoCon gave us hands on insight into the possibilities for the work spaces, as well as an up close look at the amazing products some of our members have designed. Most of the \$750,000 in anticipated costs will come from the Chamber's reserves, but it is partnerships with our members that will allow us to take this building to the next level of innovation. Our Building Enhancement Sponsorship Campaign is underway, and the enthusiasm for the project is contagious, as more and more members commit to donating products, funds

and services that we will feature in the new building, and that will showcase our amazing Michigan West Coast industries.

As of August 15th, the Chamber staff officially moved to our Zeeland offices at 149 E. Main Street, where we will be living full time throughout the winter and the renovation. It's business as usual in our cozy Zeeland space, so stop by to see us for any of your member needs. Then look forward to lots of member events in the spring, when we move back to Holland and re-open our doors to the community. This is your building, and we can't wait to share it with our members!

Here's a peek at some highlights:

- A bright and modern Learning Lab that will accommodate up to 50 people, perfect for meetings, networking and educational events.
- State-of-the-art technology for meeting space and staff efficiency.
- Flexible work spaces in both the office and meeting space, as well as a casual gathering and hospitality space that runs the length of the building.
- A renovated exterior that projects a vibrant and inviting welcome to current and future employees, residents and visitors.
- A "Wall of Thanks" for prominently recognizing the members who sponsored our building enhancements.
- Ample on-site parking.





Imagine the possibilities

Chamber staff getting ideas at NeoCon

Building Enhancement Sponsorships

Taking our remodeled facility to the next level can be done with your support! Most of the anticipated costs will come from the Chamber's reserves, but we are seeking partners to come on board to help enhance this project. Additional sponsorship from our member firms will help make this a facility of which the entire community can be proud.

Partners come in many forms. Possibilities include:

- Cash sponsorships
- Gifts-in-kind such as furniture, fixtures, landscaping, carpeting, etc.
- Construction trade work

Cash Sponsorship Donation Levels:

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 Gold Circle
 Silver Circle
 Bronze Circle
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 Contributors
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 \$10,000 - \$24,999
 \$5,000 - \$9,999
 \$1,500 - \$4,999
 up to \$1,499
 up to \$500

Visionary, Platinum Circle and Gold Circle Sponsors will receive special recognition on the "Wall of Thanks" to be located in the Collaboration Spine.

To discuss your ideas for sponsorships, call 616-392-2389, or email Jane Clark at jane@westcoastchamber.com.



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October Calendar of Events

Tuesday, October 4 Lakeshore ATHENA Award Program

@Trillium Events, 17246 Van Wagoner Rd, Spring Lake The Lakeshore ATHENA Award is presented annually to recognize individuals who demonstrate excellence, creativity, and initiative in their business or profession, provide valuable service by contributing time and energy to improve the quality of life for others in the community, and actively assist women in realizing their full leadership potential. The Lakeshore ATHENA Awards program is a collaboration of shoreline area communities.

Time: 11:30am-1:30pm

Tuesday, October 11 Early Bird Breakfast

@Haworth Inn & Conference Center, 225 College Ave, Holland

Please join us as we welcome Suzanne Clark, executive vice president of the U.S. Chamber of Commerce as our speaker! It's a morning well spent when you attend a Chamber Early Bird Breakfast. Network with your colleagues, meet new ones, and learn about topics that can help your business. Feel free to come even earlier. Pre-coffee networking begins at 7am. Time: 7:30-8:30am Cost: \$20 per Chamber member (\$25 if registered after Oct. 9) / \$35 per non-member

Thursday, October 13 Business Matters Networking - Hope Network

@Hope Network, 11172 Adams Street, Holland This open house formatted event offers a great opportunity to network with others, gain entrance into, and learn about an interesting business! Come have fun and enjoy FREE light appetizers and beverages. Time: 4-5pm

Cost: Free

Friday, October 14 Public Policy Committee Meeting

@Howard Miller Community
Center- East Activity Room, 14 S.
Church Street, Zeeland
Interested in governmental and
political issues? The Public Policy
Committee reviews issues of local
and regional concern and makes
position recommendations to the
Board of Directors. Join us monthly
for interesting and sometimes
lively discussion about the issues
that affect you and your business.
If interested in more information,
please contact Jane Clark.

Time: 8-9:30am Cost: Free

Monday, October 17 Governmental Affairs Breakfast

@Alpenrose Restaurant, 4 E 8th Street, Holland
Join us for breakfast with our elected state and federal legislators. Ample time is provided for questions and answers.
Time: 7:30-8:30am
Cost: \$20 per Chamber member (\$25 if registered after Oct. 14) / \$35 per non-member

Wednesday, October 19 Network @ Lunch

@Alpenrose Restaurant, 4 E 8th Street, Holland
Get to know other business representatives by spending an hour with them over a relaxing business lunch. You will randomly be assigned with three other dining partners at the event, giving you the opportunity to make new contacts and share about yourself and your business.

Time: 12-1 pm

Cost: \$15 per person inclusive of

tax and gratuity

Thursday, October 20 Starting a Business Workshop

@GVSU - Holland Meijer Campus, 515 S Waverly Rd, Holland

Delivered in a workshop format, this introductory session helps aspiring entrepreneurs assess their abilities to lead and manage a company, as well as evaluate market and sales potential for their products/services. Pre-registration is required and space is limited. Time: 3-5pm

Cost: Free

Tuesday, October 25 Ambassador Committee Meeting

@TBD

Become active in the West Coast Chamber by joining a committee! The Ambassador Committee develops membership involvement through an array of events and programs

Time: 7:50-9am Cost: Free

Wednesday, October 26 Seminar: Success with Emotional Intelligence

@Davenport University – Holland, 643 S Waverly Rd, Holland

IQ will get you in the door, but it is your ability to connect with others and manage emotions that will determine how successful you are in life and in the workplace. Learn how to utilize EQ to become more self-aware of your strengths and weakness, regulate your emotions in times of tough decisions, and effectively communicate.

Time: 8:30-11 am
Cost: \$45 per Chamber member
(\$50 if registered after October
24) / \$25 for each additional
attendee from the same company
/ \$75 per non-member



Thursday, October 27 Power Breakfast

@City Flats, 61 E 7th Street, Holland

Take the work out of networking! At this popular and fun event, each participant will make at least 21 contacts just during the structured networking. Attendees receive breakfast, qualified contacts, and a priceless power coaching session on the fine art of networking! Want more exposure? For \$50 you may purchase a display table to market your goods and services during the informal networking time. Time: 7:45am - open power networking with \$25 drawing for West Coast Cash! 8-9:30 am - breakfast, structured networking and door prizes Cost: \$15 members (\$20 if registered after October 25) / \$ 35 non-members / display table

(Chamber members only) \$50

For a full listing of events, visit www.westcoastchamber.org/events.





Chamber Member & Ambassador since 2013





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Vice President of Mortgage Lending

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Welcome to our Newest Board Members!



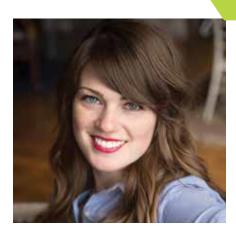
Daniel Shaw, OMT-Veyhl

Daniel Shaw serves as Vice President of Operations at OMT-Veyhl. OMTV is composed of two German entities, OMT and Veyhl, specializing in manufacturing ergonomic, state-of-the-art workspace components for the US market. Dan brings a strong engineering and manufacturing background after years of working at Trendway, Shaw Sales and Marketing Corporation, and American Seating Company.



Matt DenHerder, Yacht Basin Marina

Matt DenHerder is the General Manager at Yacht Basin Marina which includes the marina, Yacht Basin Conference Center, The Staterooms vacation rentals, and Yacht Basin Plaza retail spaces. Matt operates the businesses along with his father and owner Tom Den Herder. The marina hosts several hundred boats each year for slips, storage, in/out racks and service. Matt also serves on the Vanderleek Hospice Regatta Committee.



Heather Fox, The Rental Company

Heather Fox works as the General Manager at The Rental Company where she specializes in social media marketing, event management, and rental agreements. The Rental Company is a special events rental company concentrating on weddings, corporate events, and celebrations. Heather is the active Vice President on the board of directors for the Holland Young Professionals and has previously been involved with West Coast Leadership and West Coast Connect.



Ron Lewis, Spectrum Health Zeeland Community Hospital

Ron Lewis serves as the President of Spectrum Health Zeeland Community Hospital. He returned to West Michigan in 2015 after serving as the Vice President and Chief Operating Officer at Community Health Network East Region in Indianapolis, Indiana. Ron has over 20 years of extensive health care administration experience and an understanding of the continuum of high-quality services and specialty care needed to support the lakeshore community.



Sharon Netto-Lipsky, Haworth

Sharon Netto-Lipsky is the current Director of Talent Attraction and Development at Haworth. Commencing there in 1999, Sharon has a strong background in diverse environments as a multi-lingual human resources practitioner, speaking Mandarin and Malay. During her career at Haworth, Sharon has lived and worked in Shanghai, China; Hong Kong; Calgary, Canada.





Michael Hill, RHU, REBC, Ambassador of Acronyms, Edify North



"In our view, the greatest value the Chamber provides is the opportunity to network with other professionals. Throughout the length of Edify North's membership we have built countless relationships that have led to greater knowledge, new business opportunities and new colleagues. Most recently Edify North was thrilled to add Lacie Perkins to our team, someone we met through the Holland Young Professionals and grew to know more closely through Chamber networking. We had long admired her professionalism and drive, and when we learned of her availability we jumped at the chance to add her to the team. Without our connection to the Chamber we might have missed the opportunity to add a dynamic team member." -Michael Hill, Edify North

Edify North, founded in 2009 and based in Holland, Mich., is an employee benefits consulting firm that focuses on the intersection between employers and employees. The organization is dedicated to improving the health, both physical and organizational, of its clients through providing clear and robust health plan designs and including programs that engage and reward members who actively manage their health. Drawing from nearly 30 years of benefits experience, Edify North builds employee benefits, manages client packages, and educates employees on their insurance, ultimately elevating clients to some of Michigan's Healthiest Employers.



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NEW MEMBERS

1 Adventure Company Joshua Cook

616-953-9840 jjactivetours@gmail.com www.1AdventureCompany.com

Acrisure Benefits Group Ann Callahan

616-541-1500 abg@acrisure.com www.acrisurebenefitsgroup.com

Advantage Glass Cindy Bliemaster

616-395-9800 bliemastercj@diversifiedglass.com www.AdvantageAutoGlass.com

Advantage Sign & Graphic Solutions Steve Kloosterman

877-237-4464 advantage@advantagesgs.com www.advantagesgs.com

Business Intelligence Solutions, LLC Lance Kornoelje

616-987-0227 sales@getbi.net www.getbi.net

Christen B Photography Christen Bordenkircher

616-796-4519 info@christenbphotography.com www.christenBphotography.com

Distel Wolfe Scavenger Hunts Carol Distel

616-648-5942 carol@distelwolfe.com www.distelwolfe.com

Farm Bureau Insurance / Nolan Kamer Agency Nolan Kamer

616-396-4676 nolan.kamer@fbinsmi.com www.NolanKamerAgency.com

Health Markets - Jarchow Agency Kevin Jarchow

616-457-7526 kjarchow@healthmarkets.com www.HealthMarkets.com/KJarchow

J & C Law Firm, PLC Scott Jessen

616-928-1604 scott@jandclawfirm.com www.jandclawfirm.com

Load N Lock Systems, Inc. Matt Lepard

877-551-LOCK dave@loadnlocksystems.com www.loadnlocksystems.com

Southside Nails Don Bui

616-494-0850 donhuybui@yahoo.com

Tripelroot Laura Gentry

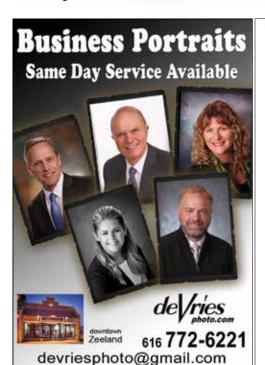
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