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#### Catalyst, Convener and Champion

The Michigan West Coast Chamber of Commerce serves as a catalyst for business growth, a convener of leaders and influencers and a champion for our thriving community. The Chamber serves its 1,200 members by building businesses, advocating for issues that matter, developing leaders and supporting initiatives to build an inclusive community where all feel welcome.

One of only one percent of Chambers nationally with a Five-Star Accreditation, the West Coast Chamber has been named the Michigan Outstanding Chamber of the Year by the Michigan Association of Chamber Professionals.

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Keegan Aalderink Member Engagement

Member Engagement Manager

#### Michigan West Coast Chamber of Commerce

272 E. 8th Street Holland, MI 49423 616.392.2389 www.westcoastchamber.org



#### The West Coast Way

Editor: Jodi Owczarski, jodi@westcoastchamber.org
Advertising Inquiries: Britt Delo, britt@westcoastchamber.org
Contributing Photographer: Junebug Photography
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# Three Estate Planning Tips for Small Business Owners

By Attorney Adam Zuwerink | Founder, West Michigan Law, P.C.



#### 1. Have a Written Beneficiary Designation

What if I told you that in less than 30 seconds you can save your loved ones months of paperwork and thousands of dollars in expenses? Most people are familiar with beneficiary designations for financial products like retirement plan accounts and life insurance policies — which can be an incredibly efficient way to keep those assets out of probate court.

But did you know that in one simple paragraph you can also designate who you would want to receive the ownership interest of your small business? Without such a beneficiary designation in place, your loved ones would have to unnecessarily do things like figure out exactly how much your business is worth for probate court inventory purposes.

A beneficiary designation often gets overlooked when first setting up a business, but it is so important and simple that I am happy to provide it for free to any small business owner that contacts my firm.

#### 2. Appoint a Financial Power of Attorney

Signing the front of checks is a necessary task for solo business owners — but how will your bills get paid if there is an accident and you are incapacitated? A foundational part of any personal estate plan is a financial power of attorney, and it is even more important for small business owners.

By officially appointing someone in advance who can legally do things for you like talk to your bank, open your mail or file tax returns, you ensure that the basic operations of your business will continue if you are unable to take care of things for an extended period. And it is very common to appoint one person to handle your personal finances and a different person to handle vour business finances.

#### 3. Purchase Appropriate Levels of Life and Disability Insurance

There are so many great things about being an entrepreneur, but one of the drawbacks is often giving up traditional employee benefits like retirement plan contributions and insurance coverages. If something were to happen to you tomorrow, how would your family replace the income from your business?

Knowing that your family will be financially stable in the event you are no longer able to run your company is one of the greatest gifts you can provide, and I highly recommended contacting any of the great life and disability insurance agents that are members of the Michigan West Coast Chamber of Commerce.

Our tagline at West Michigan Law is "Bringing You Peace of Mind" because it is both professionally and personally satisfying to see the look of relief in our client's eyes after signing planning documents. With knowing that these simple documents for small business owners are in place and sitting in a desk drawer at your home or office, you too can have one less nagging feeling in the back of vour head.



Attorney Adam Zuwerink founded West Michigan Law, P.C. with a mission to change the way that clients interact with attorneys, taking to heart the mantra: "We take our work very seriously, but not ourselves." With offices in downtown Zeeland and Muskegon, Adam focuses his practice on providing cost-effective estate planning services, along with serving as general counsel for small business owners and non-profits.



When you talk to Jane Clark about leadership, it's like opening a best-selling business book, highlighting every page, and closing it only after completing the entire book.

Clark, the Michigan West Coast Chamber of Commerce President and CEO, is quick to share direct, actionable advice that leaves you considering how you can apply it within your own leadership position. Her knowledge and experience continues to be sought out and recognized by business leaders across the country.

The latest chapter of her leadership journey starts
July 1 when she becomes Chair of the Association of
Chamber of Commerce Executives (ACCE) Foundation
Board. The position offers an automatic seat on the
ACCE Executive Board as well, Clark said.

ACCE is an association of more than 9,000 professionals from 1,500 chambers of commerce, including 93 of the top 100 U.S. metro areas. The ACCE Foundation is the charitable arm of the overall organization, funding programming, peer-to-peer learning, and leadership development for chamber professionals.

Clark, an active participant in the organization for years, is excited to spread the chamber's momentum from sea to shining sea.

"Our chamber is a very well-respected chamber," she said. "We really enjoy sharing our own best practices with our peers across the country."

#### Leaderships lessons

Clark said chairing the ACCE Foundation Board will ensure she crosses paths with the best chamber executives in the country. Seeking out mentors is an important leadership lesson she learned early on.

"The list is endless of the amazing mentors and business colleagues I get to learn from," she said. "We're not there as competitors. We're there as colleagues."

She also leans on local mentors, especially those on the Chamber's Board of Directors, Board Chairman Mike Novakoski of EV Construction was instrumental in helping the chamber pivot during the COVID-19 pandemic.

"He gave us the spark we needed to continue to be innovative during a crazy time," Clark said.

Innovation, she said, is another trademark of strong leaders. In fact, it's closely connected with two of the chamber's core values: "Learn, Innovate, Share" and "Think Big, Be Great."

"You don't get complacent. You are always thinking about what's next. Those are traits that have really helped the chamber do amazing things in a pandemic," Clark said. "Our role in the community was vital."

The chamber was averaging about 100 in-person events a year pre-pandemic. They had never organized a virtual event before, but within days they responded with robust and responsive programming.

"We have to be flexible and nimble," Clark said. "...We are going to respond in the right way at the right time."

Reflecting on her role, she is thankful for a strong business community that invests in the local chamber of commerce no matter the economic climate. In other words, Clark is living the dream.

"One of the benefits of being in the ACCE organization is just that it reinforces what I already know: I have the best chamber job in the country," she said. "There is no other business community I would rather be part of."



# Mastering the Human Side of Leading Change

ost change initiatives fail. Whether in global corporations or small

It's not usually for lack of effort. We're pretty good at managing the mechanical aspects of change. Unfortunately, we tend to drop the ball

when it comes to the human side of the equation.

shops, few realize the lofty aspirations they advertised when launched.

Change involves more than checklists and spreadsheets. Change management processes are critical to leading our organizations through change, but leading change is not a "paint by numbers" exercise. When we're leading change, it's about the "People." Ultimately, leaders need to roll up their sleeves and engage with employees on an emotional level. None of the rest matters, if we're not being thoughtful and deliberate about the human beings involved in our transformation.

In his superb classic "Leading Change," John Kotter tells us to "establish a sense of urgency" to help our people understand "why" we need to change. Clearly explaining the current crisis, the potential crisis, and/or the potential opportunities helps people understand what makes change so critical.

Next, is "creating a compelling vision," a clear picture of what the change will look like. Checklists, goals and milestones are not enough. If we want people to follow us — it's our responsibility to help them understand where we're going.

To create a sense of urgency and inspire with our vision, we must communicate. Kotter would suggest that whatever we think we need to do in the way of communication, we should multiply by at least 10X. As leaders, our job is creating a clear, inspiring, and compelling vision for change, and then communicating exhaustively...using every delivery channel available at every level in our organization. When possible, we should communicate face to face.

"How" we communicate is critical. If we make our case for change; yet criticize everything that is, people will invest all their energy in defending the history, their ideas, accomplishments and legacies. We need to honor their work and the sacrifices they've made. We need to sincerely thank them for the success our organization has enjoyed to date. Then perhaps, they will allow us to make our case that change is happening at a dizzying pace — and that we need to change and adapt to stay competitive.

Even then, we'll face resistance to change. It's human

Leaders can certainly force change, but a "scorched earth" approach often results in a pyrrhic victory. Wise leaders employ empathy and learn to see through the eyes of their people. Rather than attributing ill intent to those that resist, we need to learn to "lean in." This may sound counterintuitive, but true leaders don't ignore the concerns of their people. They assume positive intent... and seek to understand.

If we want to overcome resistance, we need to learn why people are resisting. Rick Maurer, author of "Beyond the Wall of Resistance," highlights three reasons why people resist change:

- 1. They don't get it.
- 2. They don't like it.
- 3. They don't trust us.

As leaders, we often focus exclusively on "They don't get it." We respond with a barrage of spreadsheets, tables and charts. While logic is critical and a great start, it's not enough. Change is about far more than facts and figures. Change is about emotion.



When we listen carefully, we often discover that "They don't like it" is about fear. Our job is to understand the fear. If you've ever been on the receiving end of change you know that it can feel like loss of control and status, that it can trigger fear of failure, or even job loss. Do we truly understand? Have we asked... and really listened?

This brings us to "They don't trust us." As leaders, we need to look in the mirror — and ask ourselves about our contribution to this dilemma. Building trust means engaging in open dialog and making it easy and safe for people to share their questions and concerns. It means being vulnerable enough to ask them "What am I missing?" It's being forthright about the challenges they'll face in the course of the transition — and engaging them in problem solving to minimize potential negative impacts. It means deliberately working to identify "what's in it for them."

Yes, this approach could possibly cost us more time and money in the short term, but ultimately it can help make our change more successful and sustainable. It allows us to talk about "what's in it for us"...and that is "Change Leadership!"

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means engaging
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#### **Leading Change**

- "It's a People Thing" Recognize that Checklists, Gantt Charts and Spreadsheets are not enough. Leading change is about authentically engaging with human beings on an emotional level.
- "How" doesn't matter without "Why"
   If we want to jar people from complacency, we need to communicate an inspiring vision...(compelling for them not just for the organization!)
- "Resistance is Inevitable" Learn to embrace it...Be empathetic, proactive and vulnerable enough to go talk with your people to understand their concerns and fears.
- "Honesty is always the best Policy"
   Build trust by levelling with your people about the challenges they'll face in the transition and work with them to find ways to minimize the negative impact.
- "What's in it for Them?" If you want people to buy into your change strategy, identify what they have to gain from the process. If there's nothing in it for them, you may want to rethink your strategy.

Tony Cortese is the Principal of ARIA Leadership Coaching & Consulting, LLC., and brings more than 35 years of experience in leadership, human resources, consulting, mentoring, and coaching to his clients.

After 22 years, Tony retired from Herman Miller, where he served as the Senior Vice President of People Services.

Before Herman Miller, Tony spent a decade as the Human Resources Manager for Church & Dwight Co., Inc. (You know them as the "Arm & Hammer" people), and several years with Sage Management Resources; a human resources consultancy. Tony started his career with Ralston Purina.

## Premier Partner Spotlight

#### Economic Development Foundation (EDF) is Now Great Lakes Commercial Finance

Since 1980, GLCF has been administering the 504 Loan Program on behalf of the U.S. Small Business Administration in the State of Michigan. The 504 program allows small businesses to finance fixed assets such as real estate, construction, and equipment. SBA 504 loans have low down payments, terms as high as 25 years, and fixed interest rates for the life of the loan.

The name change is the next chapter for the growing nonprofit. In September 2017, EDF merged with Lakeshore 504, which was managed through a partnership with the West Coast

Chamber, and in December 2019, EDF moved its office to Grandville.

"As we build upon 40 years of service, our new office location and brand identity brings many exciting changes that ultimately help us serve our customers and partners better," said Julie Parker, President, Great Lakes Commercial Finance.

GLCF remains the Chamber's Premier Small Business Finance Partner. For more information, please visit GLCF.org.

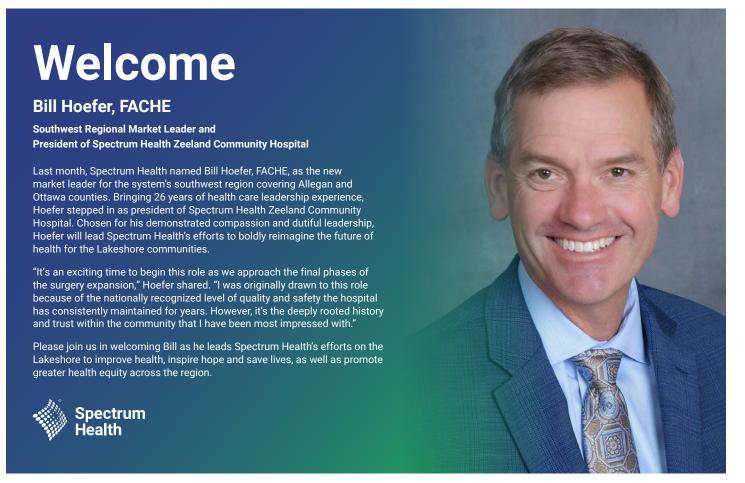




Julie Parker, President, Great Lakes Commercial Finance

#### Community Leader Spotlight

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When I told my husband, in 2010, I had been offered a position as CEO of a nonprofit in Grand Rapids, and that we were moving to West Michigan, he said, "We're from Boston and Los Angeles and have lived in the Detroit area since the 1980s — how diverse is West Michigan?"

We took a day trip from Southeast Michigan to Grand Rapids on a beautiful Saturday in August. We walked all around downtown Grand Rapids. So many people and families were out, enjoying the day with friends. And, we were pleased to see so much diversity! We realized that West Michigan was becoming more diverse, and I wanted to be a part of making it so.

In September 2019, I joined the Lakeshore Ethnic Diversity Alliance (LEDA) as Executive Director. I had spent the past nine years heading up a nonprofit focused on engaging girls to make the world a better place, and then as CEO of the Hispanic Chamber of Commerce in Southeast Michigan. And reflecting on my and my husband's careers, I knew I could gather up all of these experiences and focus on helping "dismantle barriers to ensure people of all ethnic backgrounds have equal access and opportunity to participate fully in the life of the community" — LEDA's mission.

West Michigan is so welcoming, with many employers and organizations focusing on engaging the talents of all.

However, the pandemic and the social unrest following George Floyd's death in May 2019 made clear that there was still so much work to do, locally and nationally, to engage the talents of all.

- We have continued our workshops on implicit bias, now expanded from a 2.5-hour session to three 2-hour sessions. And these are tailored to specific audiences: education, businesses, health care, nonprofits and boards of directors.
- Our Calling All Colors (CAC) program, for middle and high school students, was delivered virtually this past school year for the first time since 1999. For Fall 2021, CAC will begin with a virtual conference. However, we anticipate that our Spring 2022 conference will be in person! But, we will connect different school partners virtually during the school year. This is a new, exciting part of our program that we developed, virtually, that we are keeping.
- · LEDA is best known for our Summit on Race and Inclusion, having just hosted our 16th Summit! 2020 and 2021 were virtual Summits; we still had impactful keynote speakers and engaging workshops.
- And, after a break, LEDA is continuing our Conversations with Visionaries & Allies, highlighting mainly BIPOC (Black, Indigenous, and People of Color). They do not get seen or heard often but are also working on creating a welcoming community.

And we are excited to start two, new additional initiatives:

· A Minority Business Directory, located on our website, www.ethnicdiversity.org. People are looking to support minority-, women-, and veteran-owned businesses, whether Business-to-Business or Business-to-Consumer. Still, there is no one source listing such businesses. We are very excited to be able to bring this resource to Western Michigan! Businesses can self-enroll and,

- after a very brief assessment, will be viewed on LEDA's Minority Business Directory page.
- · Beginning this Fall, LEDA will host virtual Forums for community discussion and engagement. These will focus on topics of interest that community members and organizations can participate in and discuss, timely topics.

As a nonprofit, LEDA continues to depend on the support of individuals, foundations and organizations, both by donations as well as engaging us to deliver programming, focusing on equity and inclusion.

**66** We realized that West Michigan was becoming more diverse, and I wanted to be a part of making it so. 9

After earning her BA in Business Administration from California State University, Fullerton and her MBA from Harvard Business School, Gloria held a variety of executive-level positions at major corporations during her 20+ years in the corporate world. Prior to being named Executive Director for LEDA in 2019, she also served as CEO of Girl Scouts of America and the Michigan Hispanic Chamber of Commerce.



helter is a human right. Unfortunately, access to safe, affordable housing is out of reach for many in our community. The 2021 ALICE report — a study of the financial challenges of Asset-Limited, Income-Constrained and Employed households — indicates 30% of people living in Ottawa County struggle to make ends meet. Many are spending above 50% of their monthly income on housing expenses and are just one emergency away from homelessness.

As the Director of the Lakeshore Housing Alliance (LHA), along with member agencies, I coordinate a collaborative response to homelessness, a response which includes a variety of housing options from rental assistance to emergency shelter to permanent housing.

The LHA became a program of Greater Ottawa County United Way (GOCUW) in large part to address the housing crisis. Together, the LHA and GOCUW facilitated Ottawa Housing Next (OHN), a Collective Impact process which identified five leverage points that impact housing affordability: stock, cost, income, public policy and supportive services. The OHN process resulted in increased private community investment and additional public commitment to affordable housing; the five leverage points are evident in the on-going work. Housing Next, a new non-profit, was formed to remove barriers to the creation of housing at all price points.

As a member of the Holland City Council, I see firsthand how municipalities are updating zoning codes and using financial tools to incentivize affordable developments. Good Sam Property Management offers a new model of professional property management while also caring for tenants. Lakeshore Habitat for Humanity and Jubilee Ministries are joining forces to create mixed income neighborhoods.

Focus on the housing crisis is apparent at the state level. Examples of proposed legislation include adding statewide source of income protections and offering tax credits to those who invest in affordable developments. Already in place in Michigan is a state action plan to end homelessness and this year, the Michigan State Housing Development Authority began the process of creating a Statewide Housing Plan.

As a member of the Partner Advisory Council, I have joined with other leaders from around the state to offer guidance and advice from our unique perspectives. The Statewide Housing Plan will create a strategic direction, make recommendations to the state finance housing authority and provide a template for local action. Like Ottawa County's effort, the Partner Advisory Council seeks a clear alignment with principles and priorities that is supported by data and a broad base of community input.

The on-going conversations at the local, state, and federal level must be approached with an equity lens. Housing insecurity disproportionately affects households of color. According to ALICE, 62% of Black households and 40% of Latinx households in Ottawa County live below the ALICE threshold compared to 28% of their White counterparts.

Our challenge and responsibility as housing advocates is to identify the root causes of the inequity and create housing options that will result in housing for all. We must intentionally include a variety of voices at the decision-making table to promote solutions that reject historic housing inequities.

For additional information visit: www.ottawaunitedway.org/lha

#### **Lakeshore Housing Alliance**

(a program of Greater Ottawa County United Way)

- The LHA is responsible for the distribution of \$1.5 million annually in state and federal funding for homeless services.
- In 2020, over 1000 Ottawa County residents reported being without a place to sleep at some point during the year.
- There are 26 member agencies, all dedicated to meeting the needs of people at risk of or experiencing homelessness.

**66** Our challenge and responsibility is to identify the root inequity and options that will result in housing for all. After graduating with degrees in Psychology and Spanish from Hope College, Lyn taught Spanish for three years until she began service in community development around the U.S. and abroad. She worked with refugees on the Texas border, with a human rights organization in Washington, D.C., and with women artisans

in Guatemala and Mexico. In the Greater Holland area she has educated homeowners and homebuyers, helped households access down-payment assistance and foreclosure prevention and supported people experiencing homelessness transition to permanent housing. She is President of the Fair Housing Center of West Michigan Lakeshore Advisory Board. Lyn was elected to the Holland City Council in November 2019.

# Gentex Internship Program Keeps Rising Talent in West Michigan

By Tristan Sweat | Marketing Manager, Gentex Corporation

ollege students from across the Midwest are living in West Michigan this summer for their internship at Gentex Corporation. The company runs a robust program designed to give students real-world experience with a seasoned mentor guiding them through their projects, while also introducing them to all the wonderful opportunities the Holland/Zeeland area provides.

"Our approach is focused both on the student experience and meaningful, critical work," explains Seth Bushouse, Senior Director of Human Resources. "As we meet exceptional students through our college talent pipeline efforts throughout the year, we take our responsibility seriously to provide an exceptional internship experience — maybe even one that can clarify their calling and impact the trajectory of their lives. Gentex is a place where interns can learn from excellent mentors, experience the excitement of hands-on work in their field of study, and have the opportunity to investigate all the wonders of life along the lakeshore."

Aaron Stieglitz joined Gentex as a Business Analytics intern in the summer of 2020. He learned about Gentex during a job fair at Western Michigan University and decided to apply to

the internship program. He enjoyed his first internship so much, he applied for an internship with the Materials department, and then applied for a third internship with the Commercial Finance department. Following his internships, Stieglitz applied for a position in the Sales department and now serves as Sales Manager.

"The best part of the summer internship program was the opportunity to learn about multiple departments in the organization through the Gentex Connects sessions," said Stieglitz. "This networking tool allowed me to build the relationships that helped me end up at Gentex full-time."

Summer interns participate in a series of teambuilding events to get to know each other better and to explore the area. Last year, to maintain social distancing requirements, the Human Resources department created a scavenger hunt to be completed independently. The students recorded their adventures and created a short video to share what they enjoyed about West Michigan.

Haley Geib also interned at Gentex last year. She fell in love with the culture and could see a path to grow her career at the company. She accepted a full-time opportunity at Gentex and moved to the area from Big Rapids.

"I like West Michigan because there are so many great outdoor activities to do," Haley Geib explained. "I also think the people are friendly on the west side. I like to say the west side is the best side."

When Geib graduated from Ferris State University, she shared on her LinkedIn page that she just landed her dream job at Gentex. The endorsement is exactly what the Human Resources team likes to hear.

"As we make each internship summer better than the last, our interns return to their universities in the fall and become some of our best recruiters for the next summer," Bushouse shared. "It's really a special program, and one that's critical to our business."

# Meet the Holland **Bowl Mill**

owl turning is an American tradition that began over 150 years ago when wooden bowls were an important part of everyday life. All wood bowls were skillfully turned and greatly valued. Today, turning wood bowls is a vanishing art form, with Holland Bowl Mill being one of only a few commercial producers left in the United States.

The Holland Bowl Mill was originally started as the Wooden Shoe Factory in 1926 by Chester VanTongeren and to this day is still owned and operated by Chester's relatives. In 1984 the Holland Bowl Mill became a separate company that's currently being run by 4th generation owner Kory Gier, Chester's great-grandson. The transition through the generations has been successful, in large part, because of the tight knit nature of the family. Knowing each other well allows the family to utilize each person's strengths. Kory grew up in the company, performing nearly every job at some point in his career. He now brings growth through the use of technology and social media.

Because of increasing demand for their products, plans were developed to move and expand the bowl mill. The company opened the doors to a new production facility in March 2002. The Holland Bowl Mill is now the largest solid wood bowl production facility in the world, making beautiful solid hardwood bowls the same way they were made over 150 years ago.

The team is focused on ensuring that the process is environmentally friendly. The raw materials are sourced locally, often from trees that have been removed for construction or that have fallen as a result of wind and storms. In addition, the product line has been expanded to make sure no part of the tree goes to waste. Larger pieces of wood are made into



Multi-generational leadership at the Holland Bowl Mill



wooden spoons and cutting boards and shavings are gathered and sold as horse bedding.

Holland Bowl Mill sells its products all over the world and in all 50 states. In addition to the general retail market, their customers include large kitchenware and specialty retailers, corporate gift and incentive programs and artists and crafters who transform HBM bowls into painted, carved and burned works of art.

It can take close to one hundred years for a hardwood tree to produce the grains that make each Holland Bowl Mill wooden bowl so beautiful. Free behind the scene tours, allow for visitors to get a firsthand look at the intricate process of creating these unique products. The production area is fascinating to watch, as the bowls are revealed from the raw materials. A variety of colors and grain patterns give testimony to the uniqueness of each bowl, creating a functional and decorative keepsake that will last for generations.



## **Upcoming Programs**

#### July 1, 2021

#### **Bowerman Blueberries Farm Market Ribbon Cutting**

15793 James St. 10:00 am - 10:30 am

#### July 29, 2021

#### **Welcome Back Happy Hour**

Join in for Networking and Tacos at Tulip City Brewstillery 4:30 pm - 5:30 pm

#### August 18, 2021

#### **West Coast Chamber Golf Outing**

Teed up for a great day of golf and networking 8:00 am - 2:00 pm Tee Times

Tournament Sponsored by Gentex Corporation

#### September 6, 2021

#### **Holland / Zeeland Community Labor Day Truck Parade**

Starting at Herman Miller, Zeeland / Ending at Holland Civic Center 9:15 am - 10:15 am

Celebrating our local workforce

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## Renewing Members

#### It's All About YOU

The West Coast Chamber's **Why** boils down to this: It's All About You. Being a partner for you, a resource for you, and an ally for you. When you renew your Chamber membership, it tells us that we are being responsive to your needs and providing value, and that you trust us to be here for your business whenever you need us. Your renewal is the ultimate source of feedback on the positive impact the West Coast Chamber has on fostering strong businesses that support a thriving community. Thank you!

## We appreciate our members who recently renewed their memberships:

A T A National Title Group Advanced Architectural Products Altogas, Inc. Anchorage Marine Service

B V W Property Management
Barnes & Thornburg LLP
Big Brothers Big Sisters of the
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Blendon Township
Boar's Head Provisions Co., Inc.
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Geenen and Kolean Geneva Camp & Retreat Center Gordon Water Systems

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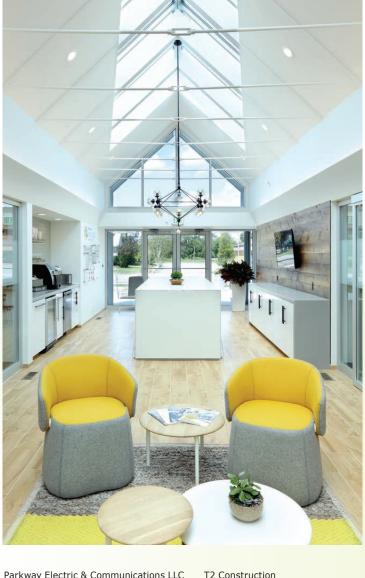
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M V P Athletic Club Macatawa Driving School LLC Mercantile Bank Miller Johnson, Attorneys and Counselors Nature's Market

O D C Network Ottawa County Outpost, The



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#### **New Members**

Welcoming these new members who recently joined the West Coast Chamber

Superior Sports Store

AdvisaCare Home Health and Hospice Brian Harrison

(231) 719-0101 advisacare.com bharrison@advisacare.com Bunte's Pharmacy Kristin Raredon (616) 772-4685 www.buntesrx.com buntesrx@gmail.com OEO Energy Solutions Lesley Grant (847) 942-5105 oeo.com lesley@oeo.com State Farm Insurance – Jones Dennis Jones (616) 499-4648 tulipcitysf.com dennis@tulipcitysf.com



272 E. 8th Street Holland, MI 49423

