

ACCWPA

Air Conditioning Contractors Western Pennsylvania

December
2016

Inside:

- 2017 Mark Your Calendar
- HR Question of the Month
- 2017 Slate of Officers

Volume 11, Issue 12

2017 General Meeting Dates

Mark your Calendar!

January 12, 2017
Pittsburgh Winery

February 9, 2017
Investing in Key People

March 9, 2017
Upcoming Refrigerants

April 13, 2017
Tool Time

May 11, 2017
Apprentice Graduation

August 24, 2017
Golf Outing
Quicksilver
12:30 shotgun start

September 13, 2017
Community Service Project

September 14, 2017
Make your Own BEER!

October 12, 2017
Building Codes - TBA

November 9, 2017
Business Succession
EG Conley PC

December 2017
No Meeting

ACCWPA
Air Conditioning Contractors Western Pennsylvania

Happy Holidays!



Merry CHRISTMAS AND A HAPPY *New Year*



Copyright Homemade-Preschool.com

HR Question of the Month By Federated Insurance

Question: I have a male caregiver who is transgendered to a female. Is it legal/moral for me to send this person to a female patient? Must I disclose this information to patient? Is it legal to not give this person work because I don't know who to send her to?

Response: You indicate that the subject employee is a transgender female - an individual who was assigned male at birth but identifies and now lives as a woman. Subject to industry-specific requirements that mandate otherwise, generally our recommendation is to treat a transgender employee no differently than any other employee relative to employment decisions, including work assignments. In this regard, the employer should assign the employee in question work and to whichever patient, regardless of her biologic or physical attributes or otherwise what gender was assigned at birth, as we trust this is the standard used for all other employees (and if employees or patients ask about it, this should be the response).

We are not aware of any employment law that requires the employer to disclose the fact that an employee is transgender to any patient or to any other employee, and advise against doing so (even if asked). Indeed, absent a statutory exception from some other non-employment law, we would discourage an employer from singling out, or discriminating against, any such employees in this way. This can, among other things, give rise to a gender discrimination claim under federal law. The U.S. Equal Employment Opportunity Commission (EEOC) has held that discrimination against an individual because that person is transgender is discrimination because of sex and therefore is covered under Title VII of the Civil Rights Act of 1964, see <http://www.eeoc.gov/federal/otherprotections.cfm> and for the full text of that 2012 case, please see <http://www.eeoc.gov/decisions/0120120821%20Macy%20v%20DOJ%20ATF.txt>

We also do not recommend that the employer use other employees' or patients' discomfort as a reason to treat the subject employee (or any other) differently by refusing to assign her work, or even discussing the issue with her or anyone else for that matter. In addition to creating employee relations issues, this could also result in a discrimination claim as mentioned above, and employee/patient preference generally would not be a valid defense.

Finally, as alluded to in this response, our guidance here is limited to the employment law perspective, consistent with our service. It is not clear from the inquiry whether the employer is obligated under industry-specific, patient care or other regulatory or legal requirements to only assign female caregivers to female patients and male caregivers to male patients. To the extent that the scenario is governed by some other non-employment law for your industry, then we recommend that the employer consult with local counsel who is familiar with such other non-employment laws for further guidance, and prior to refusing to assign the subject employee to any particular patient.

Want to learn more about how to handle issues like this? Contact Federated Insurance.

© 2014 Advisors Law Group, All Rights Reserved

This article is intended to provide general information and recommendations regarding risk prevention only. There is no guarantee that following these guidelines will result in reduced losses or eliminate any risks. This information may be subject to regulations and restrictions in your state and should not be considered legal advice. Qualified counsel should be sought regarding questions specific to your circumstances and applicable state laws. © 2016 Federated Mutual Insurance Company. All rights reserved.

ACCWPA Corner



*Integrity is the
essence of
everything
successful.*



Smart Words You Must Remember

*"To be happy at home
is the ultimate result of
all ambition."*

— Samuel Johnson

Inspiration

BeLIEVE

IN
YouRSELF

Keeping Your Options Open

Like most business owners, you are concerned primarily with running your day-to-day operations and growing your business—oftentimes, planning for your retirement may be secondary. According to a study of small business owners, less than half (47 percent) of the business owners surveyed had a way to save for retirement that was set up through their business. Twenty-eight percent were not saving at all!

For those looking for a simple, yet effective, source of supplemental retirement income, an excellent option may be a permanent life insurance policy. The cash value in the policy accumulates on a tax-deferred basis during your working years, and can be withdrawn tax-free during your retirement years (in the form of policy loans and withdrawals). Unlike qualified retirement plans, such as a 401(k) or IRA, the contributions are not pre-tax. However, the policy does offer you significant flexibility.

- In addition to the ability to avoid income tax on policy loans or withdrawals, there are no limits on when money can be taken. Money may be loaned from the policy, or you may take withdrawals from the cash value as soon as such values exist.

Unlike most retirement plans, which impose early withdrawal penalties until age 59½, values in permanent life insurance are accessible to you without waiting. Further, with a life insurance policy, withdrawals or loans are not required after age 70½ if they are not needed.

- The income tax-free death benefit can provide a ready source of funds for surviving family members to meet their income needs in the event of the business owner's death.
- Although premiums are paid with after-tax dollars, these dollars may be deductible to the company as compensation for C corporation owner-employees (and non-owner key employees).

Keep in mind each individual's financial needs are unique. Borrowing from a life insurance policy or surrendering coverage to access a policy's cash value may not make sense for everyone. On the other hand, a permanent life insurance policy can protect your family and offer you options.

Source: LIMRA Small Business Owners: 2009

In Memory....

LAWRENCE P. "LARRY" LEWIS

Passed away peacefully on Wednesday, October 19, 2016. Larry was a long-time member of Air Conditioning Contractors of America, Western PA Chapter. He was an outstanding salesperson and businessman who built two businesses and spent 40 years as a sales leader in the heating and cooling industry. Our Deepest Sympathy to the Lewis Family.

Misc. Info

We Moved:
Edward C. Smyers Co.
3405 Babcock Blvd.
Pittsburgh, PA 15237
412-471-3222
smyers@smyers.com



2017

We are going Green!

Starting in January 2017 our ACCWPA Newsletter will be sent to you via email only.

Our Website will continue to be your resource for information as we continue to post upcoming events.

If you wish to continue getting your ACCWPA Newsletter in 2017 Please email the ACCWPA Office with your correct email address. accwpa@zoominternet.net

"You are being brain washed every day whether you realize it or not. Either take charge and decide and control what goes into your head, or, by default, the world will do it for you. Who cares more about you: the WORLD? Or YOU?" – David Humes

ACCWPA

Air Conditioning Contractors Western Pennsylvania
522 East Vanderbilt Drive
Mars, PA 16046

FIRST-CLASS MAIL
U. S. POSTAGE
PAID
PITTSBURGH, PA
PERMIT NO. 1732

Indoor Environmental & Energy Professionals



ACCWPA Upcoming Events

January 12, 2017

Pittsburgh Winery

February 9, 2017

Investing in Key People

March 9, 2017

Upcoming Refrigerants

April 13, 2017

Tool Time

May 11, 2017

ACCWPA Apprentice Graduation

August 24, 2017

Golf Outing - Quicksilver

12:30 shotgun start



2017 Officers and Directors

President:

Steve Woodring, Wade Heating & Cooling

412-787-1341

Vice President:

Rege Dumm, A-Air

412-741-9420

Treasurer:

Chuck Rauch, Valley Heating and A/C

724-941-9793

Secretary:

Rob Champe, Shearer Heating & Cooling

724-222-1830

CONTRACTOR DIRECTORS:

Ron Doebler, Premier Heating

412-928-8277

John Wilcox, Wilcox Plbs & Htg

412-212-7525

ASSOCIATE DIRECTORS:

Mike Marhefky, Carrier Enterprise

724-989-9555

Steve Bichey, Johnstone Supply

724-561-3345

Colleen Karnes, Standard Air & Lite

412-920-6505

SPECIAL ADVISOR:

John Matthews, A-Air Company

412-741-9420

Dave Williams, A-Air Company (ACCWPA Past-President)

412-728-5148

Bob Boyle, J. A. Sauer

412-931-7200

Bob Champe, Shearer Heating & Cooling

724-222-1830

Executive Director:

Pat Forker

accwpa@zoominternet.net

Office/Fax 724-779-1860

Cell 412-760-5792