

- 2021 Board Meetings Dates
- Hiring Who?
- No March General Meeting

2021 Board Meeting Dates

March 11th

Board Meeting only this month.

April 8th

Board Meeting only this month.

May 13th

Board Meeting only this month.

June 10th

Board Meeting only this month.

July

No Board Meeting

NEW DATE!

August 20th

Golf Outing
Conley Golf Course
9 am shot gun start

2021 Planning Meeting

We will be planning future meetings so when we are able to meet all together, we will have topics in place.

Do YOU know who you are hiring?

... Federated Insurance

You're looking to bring on a new employee, and your prime candidate looks great on paper — plenty of experience, consistent work history, and ideal professional credentials. But, how much do you really know about the applicant? Before making an offer, where appropriate, consider checking their background to help you understand who you're adding to your team.

The cost of the wrong hire

What could go wrong if you don't perform appropriate background checks on your potential employees? Best case scenario: nothing. Consider these other potential scenarios that could have more severe consequences for your business.

- A driver with a history of serious traffic incidents causes a fatal crash and lands your business in a lawsuit.
- A technician with a significant and serious criminal record stole from a customer's home, which led to a negligent hiring lawsuit.
- An office worker with poor credit history and access to company finances skimmed money without anyone realizing until months later.

It's hard to put a dollar amount on hiring a candidate who's not right for the job — or worse, a candidate who commits a crime against your business or your customers. But HR professionals have estimated costs can reach the hundreds of thousands¹. And, on top of the financial costs, a bad hire wears on management, can hurt team morale, and generally be a drag on company resources.

Writing a policy that fits

A one-size-fits-all background check policy does not exist. If you're interested in creating a new policy or revamping one you already have, first consider your business's needs and discuss with your attorney any laws or regulations that may apply to your business in creating such a policy.

Will your employees be driving? If so, consider whether a motor vehicle record (MVR) check might be appropriate. Does drug use affect employees' safety and performance on the job? Then, where appropriate, consider drug testing. Will your employees be working directly with customers or entering their homes? Where appropriate, a criminal background check could reveal a history of violent or property crimes. Do you need someone to help handle money or have access to customers' private information? Where appropriate, a credit check could help you recognize an elevated risk of fraud, theft, or embezzlement. Whatever you decide to do, have your policy reviewed by an attorney to ensure it follows federal and state laws and regulations.

While there's no guaranteed way to avoid making a bad hire, one thing is sure: it's always better to appropriately screen job candidates before they join your team.

This article is for general information and risk prevention only and should not be considered legal or other expert advice. The recommendations herein may help reduce, but are not guaranteed to eliminate, any or all risk of loss. The information herein may be subject to, and is not a substitute for, any laws or regulations that may apply. Qualified counsel should be sought with questions specific to your circumstances. © 2021 Federated Mutual Insurance Company.

Help protect your Business for Social Inflation . . . Federated Ins.

In recent years, insurance claim amounts have risen sharply, fueled by an increasing tendency for juries to award plaintiffs massive sums when a business is the defendant. This phenomenon is known as “social inflation.” Social inflation is spurred by growing public distrust and negative sentiment toward businesses. These emotions, combined with a jury’s desire to secure perceived justice and compensation for plaintiffs it feels are wrongly injured, is resulting in higher punitive damages being the norm. This is particularly true when the litigation centers on a company driver involved in a vehicle crash.

So what does this mean for business owners? More uncertainty. Potentially higher insurance premiums brought on by more expensive losses industry-wide. A riskier business landscape. While there is no way to predict the outcome of a trial with certainty, you can help reduce the chances that your business will experience a catastrophic verdict.

Strengthen your policies — especially your company driving policy. Prohibit mobile device use and other distractions, and remind employees to check their speed, avoid driving fatigued, and focus on the road while operating company vehicles or driving for business purposes.

Enforce your policies. Without enforcement, you could appear more negligent to a jury, potentially leading to higher damages.

Train — and retrain — your employees. Introduce company policies and best practices to employees upon hire and regularly review them with your staff. Present the information in fresh, memorable ways to increase retention.

Go beyond the minimum. Create policies that follow federal, state, and local regulations, but don’t stop there. Consider prohibiting additional risky behaviors, where allowed by law. Going above and beyond what’s mandated could help prove your business is committed to helping keep your drivers safe on the road.

Don’t rest on your insurance policy. Rising claims amounts aren’t just a problem for insurance companies. The amount a jury decides a business owes a plaintiff might exceed that business’s policy limits — and even its umbrella if it has one. If that happens to you, could you cover the excess amount and still keep your business afloat?

Make safety a cultural value. If you can show that safety is among your foremost concerns, this could help support your defense against a claim of negligence, possibly reducing any potential settlement amount or jury award.

It’s easy to emphasize the dollar amounts — after all, seven- or eight-figure sums are huge and, in most cases, unprecedented. But what’s really important is preventing injuries and deaths. Our current environment is an opportunity to help protect your bottom line and employees. Evaluate your policies, look for opportunities to reduce distractions, strengthen your safety culture, and help make the road a safer place.

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ACCWPA Corner



*Integrity is the
essence of
everything
successful.*



**Smart Words
One Kind
Word can
change
someone’s
entire day!**

Inspiration

BeLIEVE

IN
YouRSELF

Mark your Calendars for



Golf Outing!



740 Pittsburgh Road (Route 8) ♦ Butler, PA 16002

NEW DATE

Friday, August 20th, 2021

7:30 a.m. – Registration ♦ 9 a.m. - Shotgun start

Exciting Info to follow!

Tax Season on the Horizon

But before you start planning how you will use your tax return, make sure you are properly prepared to file your income tax return.

Don't Forget These Documents When Preparing to File Your Return:

- W-2 Forms from all of your employers (and your spouse, if filing a joint return)
- 1099 Forms if you (or your spouse) completed contract work and earned more than \$600.
- Investment income information (including interest income, dividend income, proceeds from the sale of bonds or stocks, and income from foreign investments).
- Local and state tax refunds from the previous year.
- Business income and accounting records if you own a business
- Unemployment Income
- Rental Property Income
- Social Security Benefits
- Miscellaneous Income (Such as jury duty, lottery and gambling winnings, Form 1099-MISC for prizes and awards, and Form 1099-MSA for distributions from medical savings accounts)

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- Indoor Air Expo
- Voice for the local contractors
- Golf Outing
- Education opportunities for your technicians office staff
- Advocacy agenda promote contractor interest
- Labor and HR legal advice before utilities
- Helping members to stay ahead of the curve
- 8 Monthly informative meetings



Upcoming Meetings!

2021

March 11th

Board Meeting only

April 8th

Board Meeting only

May 13th

Board Meeting

June 10th

Board Meeting only

July

No Board Meeting

NEW DATE!

August 20th

Golf Outing
Conley Golf Course
9 am shot gun start



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Silence,
Let Success
make the
Noise!**





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"Be There Fund"

(Must be an ACCWPA member to Win!)

Next General Meeting - \$240.00



Not a Contractor or Associate member?

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Additional reasons for membership are:

- Company membership applies to all employees of your firm.
- Monthly meetings with informative presentations that benefit both the Contractor and Supplier.
- Relevant technical training and educational classes.
- 4-year Apprenticeship School with curriculum that is focused only on the HVAC industry!
- Monthly newsletters and email communications filled with industry information and updates.
- Networking!!!
- Insurance for member's company discount.
- Social Outings that everyone can participate in.
- And much more to come!

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and be a part of the**

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2021

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In normal times, the beginning of a new year brings excitement and anticipation about all the things you want to accomplish over the next twelve months. But 2020 was anything but a normal year. Businesses everywhere faced challenges that no one could have anticipated, and for many business owners, excitement and anticipation have been replaced by a sense of relief that they managed to make it through the year. A fresh start, with goals for the upcoming year, may be just what you need to reset your outlook and help get your business off on the right foot in 2021. Here are a few ideas to consider to help protect and strengthen your business in the coming year.

- **Protect Against the Loss of a Key Employee.** Have you considered what might happen to your business operations if one of your most valuable, key employees passed away unexpectedly? The death of a key employee could be catastrophic to a business – the loss of expertise, as well as the cost to hire and train a replacement, could be significant. Life insurance coverage on a key employee can help by providing funds to help cover unforeseen costs and keep the business running.
- **Determine the Value of Your Business.** Do you know what your business is worth? For many business owners, their business is the largest asset they own, and knowing its value is critical to any planning they may do. Methods for determining a value can range from relatively simple calculations based on the company's past financial statements, to an in-depth appraisal. Your advisors should be able to recommend which method is most appropriate for your business based on the purpose and estimated cost.
- **Evaluate Succession Plans.** Do you have a written business succession plan in place? If so, are the documents up to date? Buy-sell agreements and funding should be reviewed periodically to make sure they still reflect the wishes of the owners. If you don't have a succession plan in place yet, why not set a goal to get that done this year. Who will take over the business if something should happen to you or if you decide it's time to retire? Better to think about your options now, when you have time to identify your successor and plan for a smooth transition.



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Indoor Environmental & Energy Professionals

PEACE, LOVE and JOY thru out 2021!

Membership Advantages:

Networking with other contractors. This source of information is invaluable in handling problems within your own company. ACCWPA members help fellow members to be successful!



ACCWPA Upcoming Events

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July

No Board Meeting

2021 Officers and Directors

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VICE PRESIDENT:

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