

- 2016 Mark Your Calendar
- "Checkup"
- One Key

2016 General Meeting Dates

Mark your Calendar!

April 14, 2016

Wigle Whiskey
Tour and Tasting

May 12, 2016

Apprenticeship Graduation
Motivational Speaker
Dale Carnegie
Juniper Grill – Cranberry

June 10, 2016

ACCWPA Golf Outing
Fort Cherry Golf Course



April 14, 2016

**Wigle Whiskey
Tour and Tasting**



Space is limited
RSVP
Tour starts at 6 pm
Sharp!
Info on 3rd page.

Do you get an annual "Checkup" for your Business?

An annual physical examination by a medical professional not only gives us an opportunity to have an open conversation regarding our current health, it is also a chance to discuss necessary lifestyle changes to improve it in the coming year.

Now, apply this same principle to your business. When was the last time you sat face-to-face with your insurance provider for a "checkup" of your business insurance and risk management programs?

Get an insurance "physical"

As your business changes and grows, so do your business insurance needs. An annual review with your insurance professional is recommended to discuss changes since your last renewal. For example:

- Have you purchased or sold buildings, personal property, or vehicles?
- Have you experienced fluctuations in payroll or sales receipts as business conditions change?
- Have you undertaken any new operations or developed new products or services?
- Are there any new legal or regulatory issues affecting your business?
- Do you have a key employee who would be difficult to replace?

Federated's marketing representatives use a review process called an Annual Client ReviewSM. This yearly conversation helps ensure that the protection you purchased last year is still adequate today, and is an opportunity to consider, for example, whether your policy limits are adequate. It also gives you and your insurance representative a chance to discuss insured and self-insured exposures, and any new or evolving exposures that can impact your current insurance program, like data compromise or cyber threats.

An annual insurance review also can help you assess the services provided by your current insurance carrier. Are claims paid according to your expectations? Is the insurer still financially sound and stable? Are you receiving the level of policy service and proactive loss prevention support you want?

Your risk management program also deserves a thorough exam

In addition to reviewing your insurance program, you should also expect your insurance professional to provide a thorough examination of your current risk management strategies.

A risk management review can help identify new exposures or operations that should be addressed. Gauging the effectiveness of your current risk management plans and analyzing past claims experience will help you focus on preventive measures that can have the greatest benefit for your bottom line.

An annual risk management review may also:

- Help protect the future insurability of your business through loss control and fewer claims
- Help reduce insurance premiums
- Help manage the hidden costs associated with claims
- Create a more favorable work environment, which can help attract and retain high-quality employees

Regular reviews with your insurance provider are important for both your bottom line and for maintaining the health of your business, and can provide some peace of mind for the year ahead.

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Presenting Past President Plaque

President Steve Woodring presented Past President Dave Williams with his plaque of accomplishment 2014-2015. Great Job Dave!

Insert Picture

WE are SHAKING it UP! *SPRING GOLF OUTING* Friday, June 10th

8 am Registration - 10 am Shot Gun Start
HOT breakfast, driving range,
cart & golf, Steak Dinner



Fort Cherry Golf Course, McDonald, PA
Watch your Mail
More Info to follow soon!

Golf Sponsors

It's about that time to start golfing! Our Spring Golf Outing is our biggest event of the year and we have the best contractors from across the PGH coming! Sponsorships are now available to support our organization and the contractors you work with. The Golf Outing is being held on June 10th at Fort Cherry Golf Course, McDonald, PA. Watch your mail for Sponsorships information soon!

EDUCATION EVENTS



*Integrity is the
essence of
everything
successful.*



SmartWords You Must Remember

"The pessimist complains about the wind; the optimist expects it to change; The realist adjusts the sails."

William Arthur Ward

Inspiration

BeLIEVE
IN
YouRSELF

One Key to Running a Great Business

What is one of the most influential factors affecting your company's success? It's your employees—the people who are right beside you, helping to build the profit and pursue opportunities for growth. Physical assets—the buildings and equipment—support financial goals, but to carry out the directives necessary to reach those goals, a company won't get too far without trusted employees.

And, if you're like other business owners, you have certain employees whose departure from the company could create genuine setbacks. They're the ones with the management skills, technical know-how, experience, and customer relationships you rely on. How would your company handle the void left by a key employee's departure or death, and the urgent need to find a qualified replacement?

Are any of your key people close to retirement, or absent due to a long-term illness or disability that may prevent their return? Perhaps one of your star performers recently quit. Or, perhaps, one of your key employees passed away not long ago. With the anxiety of losing a valuable employee still fresh in your mind, it's a perfect time to start putting a plan in place to protect your company in the event another key person leaves.

Determine who your key employees are.

They are the employees you could describe as the people you can't do without—the ones you trust to make the right decisions when you're not available. They can be at any level or in any position. And there currently may be no one who could step right in and take over their responsibilities. Remember, you're a key person too! While it can be uncomfortable to think about one's own mortality, concentrate on those left behind and what they could go through if you haven't planned for your company's future.

Decide how to protect your company after losing a key employee.

It's an unhappy reality of running a business that good employees leave. And, if an employee has distinctive skills, the loss can be even harder to deal with. That person's unique talents and expertise mean you need to fill some big shoes. Plan to spend a lot of time and effort finding a replacement. And, don't forget money. It's estimated that the cost to replace mid- to high-level employees can range from one-and-a-half to four times their annual salary.

Are you prepared to cover that expense out-of-pocket? Few employers have that kind of extra money lying around, "just in case." Having an important employee leave is enough of a disruption to your business. Do you want to add a financial burden on top of that?

Insure the life of your company.

In the strictest sense of the word, life insurance insures someone's life. But, when used as key person protection for your business, it can be thought of as insuring the life of your company, too.

Life insurance is a cost-effective solution to help provide some welcome financial support toward your company's need to replace a key employee. Life insurance can help to

- keep the business running and growing
- assure creditors that their loans are safe
- assure customers and employees that the business will continue
- recruit, attract, and train a replacement
- replace lost profits
- provide time and flexibility for survivors to make necessary business continuation decisions if the key person is you or another owner

The benefits of key person coverage go deeper than just the cash value of a life insurance policy. It can help smooth the way back to "business as usual" after your organization loses a vital member. In other words, you and your team gain peace of mind thanks to an added degree of stability and security. And isn't that "key" to running a great business?

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Welcome New Members

DeLattre Corporation

505 Hudson Avenue
Monongahela, PA
16063

Martin DeLattre

724-258-8571

mdelattre@delattrecorp.net

Equitable Heating Co.

5120 Old Clairton Road
Pittsburgh, PA 15236

Dave Brickley, Jr.

412-882-5500

equitableheating@outlook.com

April 14th

Wigle Whiskey Tour and Tasting



Space is limited
RSVP NOW!!



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 Air Conditioning Contractors Western Pennsylvania
 522 East Vanderbilt Drive
 Mars, PA 16046-2370

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Indoor Environmental & Energy Professionals



ACCWPA Upcoming Events

April 14, 2016
 Wigle Whiskey Tour and Tasting
 Strip District

May 12, 2016
 Apprentice Graduation
 Motivational Speaker
 Dale Carnegie
 Juniper Grill – Cranberry Twp.

June 9, 2016
 Board Meeting Only

June 10, 2016
 ACCWPA Golf Outing
 Fort Cherry Golf Course

ACCWPA
 Air Conditioning Contractors Western Pennsylvania

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