

- 2019 Mark Your Calendar
- Apprenticeship Opens July
- HR Questions of the Month

2019 General Meeting Dates

Mark your Calendar!

June 12th
Board Meeting Only

July & August
No Meetings

August 8th
Golf Outing
Conley Resort and Golf Club

September 11th
Social – Wine Tasting
Pittsburgh Winery

October 8th
Trap Shoot
N Side Sportsman's Assoc.

November 14th
Marijuana in the
Workplace
What you need to know.
Place TBA
Election of Officers

ACCWPA

Air Conditioning Contractors Western Pennsylvania



Apprentice Registration OPENS July 1st!

Registration will be OPEN starting July 1st ACCWPA Apprentice Program

Registration Eligibility for 1st and 2nd year classes.
(To qualify for 2nd year classes you will need to test out by August 16th)

Fall 2019 to Spring 2020 ACCWPA's classes will start September 10th at Pittsburgh Technical College (PTC)

This is a four-year program that combines 1400 hours of classroom and lab training with 8,000 hours of On the Job Training, (OJT). Upon completion, the successful student will be awarded an ACCWPA Diploma, PA State Journeyman's card, attain a CFC certification and NATE core/heat pump certification.

If you have a potential candidate for the upcoming school year or would like to learn more about the program call the ACCWPA office at 724-687-7860.

First year classes are designed for entry level students who may or may not have some field experience or formal training. Second year students must have either completed the 1st year class OR If you have an employee who has entry level experience and training but needs more training and help to advance, you can have them "test out" of the first year and start in the 2nd year.

Visit our website at www.accwpa.org
For a full description brochure
Registration Form available by calling
ACCWPA Office 724-687-7860



In the event of a data breach, your level of preparedness will make a significant difference in your ability to recover. Here are key components of data breach management to consider for your business.

Continually Analyze Your Risks

Analyze your risk of a data breach from three perspectives: processes, technology, and people. This risk assessment will give you a clearer picture of potential holes in your security.

Processes: Forty-eight percent of breaches were caused by malicious or criminal attacks by hackers or criminal insiders[1]. Evaluate the way you collect, store, or transmit sensitive financial or customer data. Take the time to confirm your vendors' compliance with the latest cyber security recommendations.

Technology: The use of encryption has been shown to help decrease overall data breach costs[1]. Consider encryption of all devices used by your employees, such as laptops, tablets, and smartphones. Additionally, install firewalls for servers and networks, or restrict access to suspicious websites.

People: Phishing, or "social engineering," scams are becoming more and more sophisticated. Educate your employees to "think before you click" on e-mails that seem suspicious, too good to be true, or uncharacteristic of the sender. Always double check accounts, and job or order numbers against your accounts payable. When in doubt, call the vendor to confirm a payment request.

Establish a Crisis Management and Response Plan

An established incident response team can help reduce your data breach costs[1]. When you experience a data breach, time is of the essence and you need to be prepared to respond quickly and appropriately per your legal or regulatory obligations.

Determine when and how the breach occurred, the type of information accessed, and how many individuals were affected. Work with qualified legal counsel to determine your legal obligations. Then assess the risks you and your customers face because of the data breach, and how you will mitigate those risks. When communicating with your employees and customers, be genuine and clear while letting them know what actions you are taking, but be cautious to not overshare. Companies that focus on improving future actions and how they can immediately assist employees or clients can do much to restore good faith and retain business.

Work with your legal advisors and risk managers to create and refine your plan on a regular basis. Check with your insurance carrier to determine what resources are available for development and training.

[1] "Cost of a Data Breach Study: Global Overview," Ponemon Institute. Published July 2018.



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essence of
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successful.*



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August 8th, 2019

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

\$125.00 per golfer

(Texas Scramble, putting green, golf & cart, light breakfast, Hotdog & soda at turn, Buffet dinner, cash bar, prizes)

\$40.00 per person (Dinner Only / cash bar)

DRESS CODE: Golfers are required to wear appropriate golf attire. Tanks tops, tee shirts, blue jeans, athletic pants are swim ware are not permitted. Metal spikes are not permitted on the golf course or in the clubhouse. Respect for the golf course and fellow golfers is required.

SIGN UP EARLY - Maximum number of golfers – 72

SUPER TICKET RAFFLE - \$20.00 includes a chance to win one of 3 VISA Gift Card(s) value \$200; \$100 and \$50 (special color ticket); Putting Contest after you come off #9 (prize \$100 Visa Gift Card donated by Johnstone Supply); Move up on hole #1 (a par 5 hole considered a mulligan)

50/50 Raffle

NOTICE: No Cancellations or Refunds after August 1st

*Make Check out to **ACCWPA** / mail check and golf registration form to:*

Bob Champe ■ Shear Heating & A/C Inc.

125 Old Plank Road ■ Washington, PA 15301 ■ 724-222-1830

To or pay by credit card call the ACCWPA office at 724-687-7860

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Company: _____

Email: _____ Cell # _____

Summer Time!!!!



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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!

2019

Meeting Topics!

July & August
No Meetings

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Golf Outing
Conley Resort and Golf Club

September 11th
Social – Wine Tasting
Pittsburgh Winery

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N Side Sportsman's Assoc.

November 14th
Marijuana in the
Workplace
What you need to know.
Place TBA
Election of Officers



**Work Hard in
Silence,
Let Success
make the Noise!**



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as of June 27, 2019

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Most business owners spend hours monitoring the important things in their lives. Things like employee payroll, inventory management, and equipment maintenance all get done because the consequences of ignoring them could be costly. What many people don't realize is that their life insurance should be regularly reviewed and managed as well.

When was the last time you reviewed your life insurance program? Changes in interest rates, loans, or premium payments over the years can all impact the performance of a policy. You may not be aware of it, but a policy can lapse even if you've made all your premium payments. The reality is the average consumer doesn't have time to understand how their life insurance policy really works or how it's performing over time.

Without regular review, it may be difficult to answer important questions about your policy. For example:

- Has the policy's crediting interest rate changed?
- Have you ever missed or changed the amount of a premium payment, not received a dividend, or taken a loan?
- Do your beneficiary designations avoid taxable consequences?
- Most importantly, do the amount of coverage and purpose still match your goals?

Without knowing the answers to these questions, it's hard to know if your policy will be there when you need it. Your policy may be performing very differently today than what you expected based on illustrations you received when you purchased the policy. So, what's the solution? Consider an annual life insurance policy audit. A policy audit is simply a review of your existing coverage and needs. The goal is to identify any gaps in your insurance program and take any corrective action that may be needed.

To begin a life insurance policy audit, the only thing you need to do is gather your information — including your current policies, your last annual statement, and any in force projections you have — and share it with your insurance advisor. A good advisor can provide the following to make sure your coverage still meets your objectives:

- An analysis of your policy's current and projected performance
- An understanding of current riders and benefits
- Potential coverage and premium options depending on performance

You already allocate significant resources toward your insurance plan. Isn't it worth a few minutes to make sure your policy meets your needs and will continue to be there when you need it? To help avoid unexpected surprises, take the steps to review your policies today.

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ACCWPA
Air Conditioning Contractors Western Pennsylvania

Indoor Environmental & Energy Professionals

ACCWPA Apprentice School Registration OPENS July 1st!

ACCWPA Golf Outing August 8th!

June 21st!



ACCWPA Upcoming Events

June 12th
 Board Meeting Only

July & August- No Meetings

August 8th
 Golf Outing
 Conley Resort and Golf Club



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