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2020 General Meeting Dates

Mark your Calendar!

January 9th

Refrigerant Tracking
Speaker: TBA
Place: Carmody's

February 13th

Valentine's Wine
Tasting
Place: Pittsburgh
Winery

March 12th

VRF (Variable Refrigerant
Flow System)
Speaker: Trevor May
Place: TBA

April 9th

New Calgon Tablets
for Coil Cleaning
Speaker: TBA
Place: TBA

May 14th

2020 Apprentice Graduation

How to Live a
Meaning Full Life!
Speaker: Bert Dorazio
Place: Juniper Grille
Cranberry Twp.

From our ACCWPA Family to yours . . .

Merry
Christmas

HAPPY NEW YEAR!





Protect Your Employees from Blood-borne Pathogens

Exposure to blood-borne pathogens is a hazard most people think is limited to health care workers. The truth is that nearly every work environment — especially those in which hand tools and heavy equipment are used — is at risk for blood-borne pathogen contamination. Improper care can lead to the transmission of serious, and sometimes deadly, diseases.

What Are Blood-borne Pathogens?

Blood-borne pathogens, according to the Occupational Safety and Health Administration, are "infectious microorganisms in human blood that can cause disease in humans." HIV, AIDS, hepatitis, syphilis, and malaria, are some of the more common diseases the pathogens carry. They transmit diseases via contact with bodily fluids, often through cuts, open sores, acne, or any damaged or broken skin.

How to Protect Your Employees

The first and best way to protect against contact with blood-borne pathogens is to avoid accidents and injuries. Solid policies and procedures (general housekeeping and sanitation included), mixed with the use of appropriate personal protective equipment, will help keep exposures down. But in the event that blood or other bodily fluids are present in the workplace, all your employees should be familiar with universal precautions¹ and assume that all bodily fluids carry disease-causing pathogens. This approach, generally meant for health care settings, but adopted for general use, includes:

- Wearing gloves, masks, and other non-porous protective clothing if exposed to bodily fluids
 - This includes mouth-to-mouth resuscitation masks if necessary
- Using caution when handling sharp objects, needles, and waste
- Disinfecting the contamination area thoroughly
- Washing hands with soap and water as soon as possible
- Changing and washing clothing as soon as possible

If Direct Exposure Occurs

If an employee is exposed to a bodily fluid, wash or flush the area for at least 15 minutes, and contact a medical professional immediately. Be sure to consult with a qualified attorney to understand what obligations you may have, such as providing medical evaluations, should an exposure occur.

You never know what could be lurking within a bodily fluid. Always exercise caution when dealing with potential exposure.

¹Occupational Safety and Health Administration website.

<https://www.osha.gov/SLTC/etools/hospital/hazards/univprec/univ.html>
Accessed November 2019.

This article is intended to provide general information and recommendations regarding risk prevention only and should not be considered legal advice. Following these guidelines does not guarantee reduced losses or elimination of any risks. This information may be subject to regulations and restrictions in your state. Qualified counsel should be sought regarding questions specific to your circumstances and applicable state or federal laws. © 2019 Federated Mutual Insurance Company. All rights reserved.



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- Code enforcement updates
- Local lobbying
- 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



HAPPY ☆ NEW ☆ YEAR

Upcoming Meetings!

2020

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Coil Cleaning
Speaker: TBA
Place: TBA



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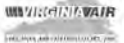
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Changes May Require a Review of Your Plans

By Federated Insurance

As the holiday season approaches and we prepare for gatherings of family and friends, many of us take this as an opportunity to reflect on things that have happened in our lives over the past year. The birth of a child or grandchild, the loss of a loved one, weddings, a new job, or retirement are just a few of the changes you may have experienced. In addition to how these events impacted your personal life, have you considered how they may have affected your financial life, including your family and business succession plans? If the makeup of your family or the ownership of your business has changed recently, you may want to consider the following questions:

- **Wills and trusts:** Do your estate planning documents include all of your children and grandchildren? Do you have a new son- or daughter-in-law from whom you want to protect assets in the event of a future divorce? Do you still want to leave your estate to all of your children equally, even though one has decided to join you in your business, and the others are pursuing other interests?
- **Buy-sell agreement:** Has a co-owner retired or left your business due to death or disability? Have you changed your succession plan to bring in another child or a key employee as a new owner in the future? Has the value of your business changed?
- **Beneficiary designations:** Do you know who is named as the beneficiary of your retirement plans and life insurance policies? Do these designations still reflect your wishes and coordinate with your overall planning?

Changes that occur over the years often necessitate a review of your plans. Don't inadvertently disinherit someone who was born after your documents were executed, or leave your family with less than fair value for your business interest because of an out-of-date valuation. Consult with your attorney to review your existing plan, or if you don't have one in place yet, create a new plan, to make sure your wishes are known and will be carried out when you're gone.

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ACCWPA Upcoming Events

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Place: Pittsburgh Winery

March 12th

VRF (Variable Refrigerant Flow System)

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Place: TBA



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