

- 2021 Board Meetings Dates
- 10 Bedtime Habits
- No May General Meeting

2021 Board Meeting Dates

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

September 9th

Board Meeting only this month.

October 6th

Board Meeting and Trap Shot
North Side Sportsman Association

2021 Planning Meeting

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

Understanding the Value of your Business

... Federated Insurance

If someone were to ask you what the value of your business is, would you know the answer?

There are different methods that can be used to value a business: book value, adjusted book value, Earnings Before Interest Taxes Depreciation & Amortization (EBIDTA), multiplier of sales, and straight capitalized earnings, to name a few. Which method makes the most sense for your business will depend on the type of business – it might be based on the things that you have, such as assets or liabilities, or maybe the profits that the business produces.

Let's take a closer look at some of the most common methods:

- **Adjusted book method** – This method looks at the fair market value, rather than the lower, depreciated value, of a company's assets and the total amount of debt (liabilities) that the business has. This can be a good method to use when the assets, rather than future earnings, more accurately reflect the value of the business.
- **Book value and goodwill** – This method allows for an adjustment to book value for intangible assets, such as customer relationships, employees, name recognition, and location. Those things represent the goodwill of the company. Goodwill isn't listed on the financial statement, so a multiplier is used try to determine this value compared to other businesses with a comparable adjusted book value.
- **Straight capitalized earnings** – This method solely looks at the historical profitability or stream of income the business produced in a given year, and how reliable that stream of income is. The value is determined by identifying the amount of capital that needs to be invested at an expected fair rate of return in order to generate income equal to the company's average historical income. This method is often preferred when the earnings, rather than the assets, are a better reflection of the business value.
- Why is knowing the value of your business so important? Knowing the value of your business is the first step to any kind of planning you many need to do. Usually, this is the largest asset you own, and a value is needed when drafting a buy-sell agreement, estimating your future retirement income needs, and/or creating an estate plan. Knowing the value can help ensure you receive a fair price and the full value of the business that you spent a lifetime building in the event of an owner's voluntary or involuntary departure, and can also help avoid conflict with other owners, family members, and the IRS.
- Business valuations can be expensive, costing anywhere from \$1,000 to \$10,000 or more, depending on the complexity of the business. Talk to your Federated marketing representative for more information about our value estimator service, which, while not a replacement of a formal business valuation, can provide you with a general idea of the value of your business that may be used as a starting point with your attorney and other advisors for business succession or estate planning discussions.

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10 BEDTIME HABITS OF THE MOST SUCCESSFUL PEOPLE

Ever wonder what successful people do before bedtime? We asked this question ourselves, and found some of these bedtime habits very interesting.

1. THEY READ

One thing behavioral experts have discovered is that reading is the very last thing a number of successful people do before going to sleep. From business magnates like Bill Gates, to national leaders like Barack Obama, to fashion designers such as Vera Wang – reading is considered a non-negotiable activity for many successful individuals.

2. THEY HAVE AN “UNWINDING” RITUAL

One thing most successful people don't do before bed is work. Of course, some successful people are considered “workaholics” and may continue their work into the late hours – but, this is considered an exception to the rule. To “unwind” is also something considered non-negotiable – and there are a number of ways to do so.

3. THEY DO SOMETHING NOSTALGIC

Some successful people like to “take a trip down memory lane.” Doing so helps them keep things in perspective – to remember what is truly important in life. Part of success is the ability to recognize when a mental break is needed; when the body and mind require something other than the work that all-too-often makes up their day.

4. THEY DAYDREAM

Not really a surprise, here. Many successful people have attributed daydreaming – aka “mind-wandering” – to breakthroughs that have brought them to the next level of success. This is particularly true of innovators, artists, and other creatives who truly appreciate the power behind daydreaming. Aside from the next “big breakthrough,” some successful people will daydream to simply relax the mind, gain inspiration and/or

5. THEY PLAN FOR TOMORROW

People that have achieved tremendous success are known for their incredible work ethic – an attribute that often involves working above and beyond the normal “9 to 5” routine. While they may not do anything too demanding prior to bedtime, they will plan for the next day. Not to mention, this short time investment pays big dividends. Successful people understand this short planning time makes the execution of tomorrow's activities clearer... and less stressful.

6. THEY'LL UNPLUG FROM EVERYTHING

Avoiding heavy work, relaxing, and recharging often requires a complete disconnect from the phone, computer, tablet, or any other digital device. Further, researchers have discovered that use of electronic devices prior to bedtime makes it much more difficult to fall asleep – an essential part of a successful person's life.

Continued Page 7

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Corner



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essence of
everything
successful.*

**PEACE, LOVE
and JOY
thru out 2021!**

SmartWords
One Kind
Word can
change
someone's
entire day!

Inspiration

Work
HARD
Dream
BIG
Never
GIVE UP



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2021

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"Be There Fund"

(Must be an ACCWPA member to Win!)

Next General Meeting - \$240.00

ACCWPA
Air Conditioning Contractors Western Pennsylvania

Golf Outing!



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

Friday, August 20th, 2021

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

Exciting Info to follow!



Trap Shoot



Join us for loads of FUN!

Wednesday, October 6th, 2021



When Disaster Strikes Your Electrical Systems

... Federated Insurance

Electricity is vital to our world and businesses, and our reliance on electrical systems creates a risk. Could you continue operating your business without electricity? Power outages in Texas due to cold weather earlier this year show us that natural disasters can strike anywhere, and at any time – and often have ramifications to critical infrastructure, such as power grids and gas lines.

The many types of electrical equipment, and how often they are used, are things we often take for granted when they work as intended. Your business may rely on one or more of the following:

- Computer, phone, and other sensitive electronic systems
- Machinery, pumps, power tools
- Refrigeration systems
- Heating and air conditioning
- Overhead and display lighting
- Security doors or alarm systems

Should one of these systems or pieces of equipment lose its power source, it could not only interrupt daily work, it could be dangerous and expensive. Costs could stem from physical damage to the system, loss of business income, service interruption, clean up, temporary repairs, and spoilage of perishable goods.

Having an emergency preparedness and recovery plan in place can help your business weather the storm should the power go out. Your plan could include:

- A key employee responsible for coordinating post-outage recovery of electrical systems.
- A list of all business critical electrical systems at your business.
- Plans for mitigating the impact of short-term and long-term loss of electricity, such as moving to backup energy sources like generators.
- Policies regarding performing regular preventative maintenance on electrical equipment per manufacturer specifications. Inadequately maintained electrical systems are a leading cause of business interruption, poor energy efficiency, equipment wear-out, and breakdowns.
- A list of employees who are qualified to properly, safely, and effectively maintain and help recover electrical equipment.
- Contact information for your insurance provider who can respond to coverage and claims questions regarding systems breakdown incidents.
- Verification that your business has systems breakdown coverage for your line of work.

Severe weather conditions and the havoc they bring are becoming increasingly unpredictable, but having a plan in place to reduce the impact of electrical outages can help your business recover following a storm. Take action today before disaster strikes your electrical system.

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.

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- Information of industry news changes within the industry
- Insurance for member's company discount
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- 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

ACCWPA
Air Conditioning Contractors Western Pennsylvania

Upcoming Meetings!

2021

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

September 8th

Board Meeting only

ACCWPA
Air Conditioning Contractors Western Pennsylvania

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



7. THEY PRIORITIZE FAMILY

For many, the phrase “work-life balance” translates to “work-family balance.” For most people, including the very successful, family always comes first. Balancing a heavy workload and quality time with the spouse, kids, pets, etc. can be a difficult task at times, but is often considered non-negotiable – and rightly so.

Whether family/pet time is scheduled or not doesn't matter to successful people. The great ones always know who help make them great...and make certain to reciprocate their love.

8. THEY PRACTICE GRATEFULNESS

Many successful people take the time to reflect on or write down things that they are appreciative for in their lives. Some keep a 'gratitude journal' to keep things in perspective, and also to serve as a reminder for progress made in various aspects of their lives.

This is a particularly important habit for successful people, as their day is often riddled with stressful situations. Too much stress breeds pessimism, and a pessimistic outlook is not something that successful people can afford.

9. THEY DECOMPRESS

As mentioned, successful people too often have to handle stressful scenarios. Any person that has been exposed to high levels of stress over a long duration of time requires a certain period of time to decompress.

For some, this means hitting the gym. Others like to meditate, listen to relaxing music, or take a hot bath. **The list is endless, but the goal is the same:** decompression.

10. THEY ABSTAIN FROM BOOZE

Not completely abstain, but most successful people refuse to touch alcohol right before bedtime. Whether intentional or not, successful (and all) people abstaining from booze before bedtime have an improved quality of sleep.

The National Institute of Health – a preeminent public health organization – has discovered that consuming alcohol prior to sleep “robs people of deep sleep and REM sleep and keep them in the lighter stages of sleep.”

Successful People Do These Things Before Bed



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ACCWPA distributes ACCWPA Newsletters monthly to members and selected non-members, so that all those in the HVAC/R industry can keep informed of issues regarding our trade, and Chapter activities. We hope the non-members will see this newsletter as an example of the quality services that ACCWPA provide.

Contributions or suggestions can be emailed to accwpa@zoominternet.net



ACCWPA Upcoming Events

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



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