

The AIR HANDLER

The official Newsletter of:



April 2017

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APRIL MEMBERSHIP MEETING

Wednesday, APRIL 12, 2017

@ 12:00 noon

At

TRANE

10300 Springfield Pike

CONTRACTOR ROUNDTABLE

Topics for discussion

- Software - Accounting / Dispatch / Marketing
- Pay for Performance Strategies (i.e. Spiffs)
- Service Contracts
- Fleet Management
- What has been my Best and Worst Business Decision

If you have a particular Topic you would like discussed, please contact the Office.

Remember as an association we **cannot** talk actual price that is charged by your company, this is a forum to share your experiences with others and to ask others how they handle a particular situation or what they use in their business.

Moderator: Bill Schmutte

LUNCH @ Noon

Cost: FREE - Sponsored by TRANE

MUST HAVE RESERVATIONS by Friday, April 7th

Call (513) 651-1161 or e-mail: jfrank@accagc.org

Looking for a Board Member to replace Matt Tyner whom took a position with a company in Indianapolis. Please contact any board member or the office if you are interested. Would be a 2-1/2 year position.

See Page 2 . . .

Article on Protecting your Most Valuable Assets

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2017 CALENDAR OF EVENTS

APR	12	MEMBERSHIP MEETING Contractor Roundtable Trane
MAY	10	MEMBERSHIP MEETING TBA
JUNE	2	RED'S GAME 7:10 Game Time Fireworks Friday

Summer Social Outing

Cincinnati Red's Game

Friday, June 2nd / Fireworks Friday

7:10 p.m. game time

Cost: \$86.00 per person **Discounted to \$60.00 pp**
(ACCA GC picking up the difference for the 1st 4 tickets per company)

ONLY 140 Tickets Available!!!!
(First come, first serve basis)



Protecting Your Most Valuable Assets

It's Your Life

As a business owner, you don't think twice about protecting physical assets critical to the business's operation, such as buildings, vehicles, and equipment. However, have you also considered protecting the most critical assets to your success: your key employees? The loss of a key employee could have a devastating, long-term impact on your business.

Think about which employees possess the management skills, technical know-how, experience, and customer relationships upon which you rely. How would your company handle the void left by the death or departure of a key employee?

There are different ways to look at the value your key employees bring to your business.

1. You could estimate the portion of the business profit for which the employee is responsible. If the employee dies, the most substantial impact will be in the first couple of years. Presumably, the employee will be replaced and loss to the business will decrease over time.

For example, let's say you have an employee whose efforts are directly responsible for 25 percent of your profit. If your annual profit is \$300,000, that's \$75,000 lost in the first year! The total impact to the business could be \$200,000 or more over a three- to four-year period. In addition, you will have the cost of finding and training a replacement, which is estimated today to cost one to three times the employee's salary.

2. The important tasks for which the employee is responsible could be assigned a dollar value. For example, you could say customer development and goodwill are worth \$125,000, experience and expertise are worth \$100,000, and project management is valued at \$25,000. When you total these up, you can see it is significant.
3. A final common method is to simply use a multiple of the employee's salary.

Once you have estimated a value, how can you mitigate the potential costs related to the loss of a key employee? A permanent life insurance policy on the key employee's life may be a cost-effective way to provide some financial support to your business.

Properly structured, the death benefit will be received by the business income tax-free if the employee dies. The death benefit can help:

- Keep the business operating and growing
- Assure employees and customers that the business will continue
- Assure creditors that their loans are safe
- Recruit, attract, and train a replacement
- Replace lost profits
- Provide a benefit to the deceased employee's family

The policy's cash value is considered a business asset and grows tax-deferred. If the key employee lives until retirement (which most do), the cash value may be used to informally fund employee benefits and incentives (golden handcuffs) for the employee.

Key person life insurance can be the difference between success and failure of a business in the event a key employee dies.

This article is intended to provide general information and recommendations regarding risk prevention only. There is no guarantee that following these guidelines will result in reduced losses or eliminate any risks. This information may be subject to regulations and restrictions in your state and should not be considered legal advice. Qualified counsel should be sought regarding questions specific to your circumstances and applicable state laws. © 2016 Federated Mutual Insurance Company. All rights reserved.





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Congratulations to our 2016 ACCO Award Winners

Contractor of the Year
Ed Reid, Bartels Heating & Cooling

Supplier of the Year
Stu Bennett, Famous Supply

Benefit of the Month / Advocacy

This is probably one of the most important benefits you may never even know is taking place. ACCO is constantly reviewing, attending and submitting requests, recommendations and legal opinions to ensure the most advantageous climate and policies for our members. We interact with state elected officials and government agencies almost daily as well as keeping ahead of issues that will affect you.

**SAVE THE DATE! ACCO/PHCC OHIO LEGISLATIVE DAY!
TUESDAY JUNE 6 / COLUMBUS STATEHOUSE**

Join your fellow members as we meet with our elected legislators to discuss residential licensing. Before heading to the Statehouse, we will hold a briefing to prepare you for our meetings.

Together, with strength in numbers, we'll take our pro-business message to the Statehouse.

SUPPORT OUR ASSOCIATE MEMBERS

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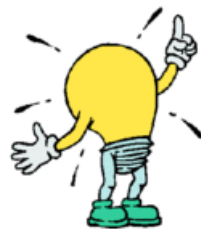


2017 Annual Golf Outing

Thursday, August 24th
10:00 am Shotgun

New Location:

Aston Oaks Golf Club



**Always looking for
ideas for Membership
Meeting Topics and
Social Outings.**

If you have any suggestions feel free to pass them along to either the committee, the office or anyone on the board of directors