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June  
2017

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## What is the WOLFF Advantage?

By Katie Jackson, Showroom Marketing Coordinator at Wolff Bros. Supply, Inc.

Wolff Bros. Supply, Inc. is a family owned and operated company that celebrated their 50th anniversary in 2015. They currently have twelve Supply House locations in Ohio, four of those locations (Akron, Medina, Sandusky, and Maumee) have state of the art kitchen, bath, and lighting showrooms. Why do homeowners love



our showrooms? Simply put they eliminate a lot of extra running around. We have knowledgeable and friendly Showroom Consultants to guide them through a large selection of cabinetry, countertops, plumbing fixtures, closet systems, light fixtures, and more, all under one roof. So where does the advantage lie for you, the builder?

Unlike many showrooms, our showroom displays are constantly being updated to reflect current trends and latest innovations. For example, the newest display in the Medina Showroom let's your customers interact in the latest home automation technology, the SmartThings system by Samsung. Now in stock, the SmartThings hub will work with most smart phones and tablets and can be installed simply by plugging it into the wireless router. It works with a variety of z-wave products, many of which are also in stock at Wolff Bros., such as thermostats, switches, dimmers, motion sensors, and outlets. Most of which you are already paying your electrician to install. For a minimal price you can give your clients a luxury upgrade.

### In This Issue ...

*Special Member Spotlight*  
Wolff Bros. Supply, Inc.

Upcoming Golf Outing Info  
OHBA & Legislative News

CareWorksComp Employer  
Program Compability  
2017 & OSHA Fact  
Sheets on the Effects of  
Heat on Workers & More

(Cover Story - continued on page 3)



Kenneth Cleveland	1,061.5*
Calvin Smith, Life Dir.	594.5
John Sumodi	176
Andy Leach	120.5
Bob Knight	94
Russ Sturgess	29
Doug Leohr	26
Mark Zollinger	24
Ed Belair	7
Greg Thomas	4
Mike Hudak	3.5
Dave LeHotan	3
Todd Scott	2.5
Ted Curran	2
Todd Folden	1.5
Rex Gasser	1
Jeremy Krahe	1
Sean Smith	1

Above list has been updated via the most current NAHB Spike Club Roster Report

\*Current Life Spike status





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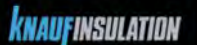
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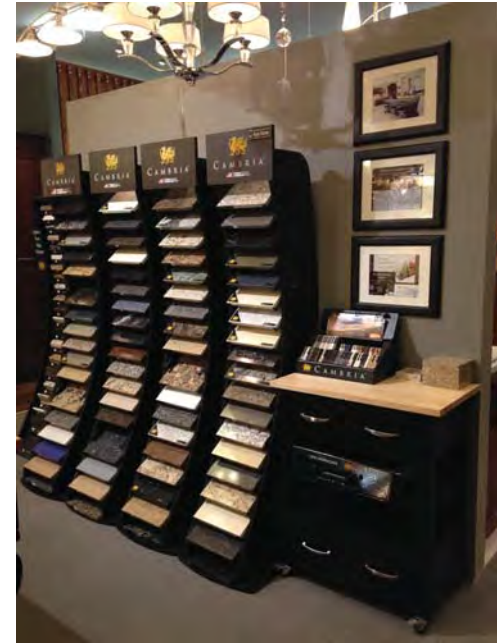
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*(Cover Story – continued)*

Plus, they can add to it whenever they desire. Along with items Wolff Bros. can provide it will communicate with products such as the Amazon Echo (Alexa) and Bose sound systems, to name a couple.

Here at Wolff Bros. we try to take customer service to the next step. We have a large delivery area, after hours



*(Cover Story – continued on page 16)*

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# From the Executive Director

Members and Friends:

By all accounts and feedback, the recent Parade of Homes was well attended and very successful for our builder participants: **Artisan Building & Design; Aspen Building Company, LLC; Bridgeport Custom Homes & Design; Gasser Builders, Inc.; Charis Homes, LLC; Gatliff Custom Builders; JakeJosh Land LLC; Landmark Homes; Legacy Homes of Medina, Inc.; Legacy-Carrington Builders, Ltd.; Modern Home Concepts; Old World Classics; Wayne Homes – Norton and Ravenna; and Windridge Homes.**

Once again, we couldn't have had the amount of marketing and visibility without the generous participation and financial support of our valued sponsors. Specifically, thank you to: **Carter Lumber and Westfield Bank** for their major event sponsorship, and also to our members who continue to step up and make our event the best event of its kind in Northeast Ohio: **84 Lumber, ABC Supply Co. Inc., All Construction Services, Columbia Gas of Ohio A NiSource Company, First Federal Lakewood, Graves Lumber, Paramount Plumbing, Sundance LTD, Third Federal Savings & Loan, and Wolff Bros. Supply Inc.** Be sure to thank these fellow members for their support when you see them.

Our Golf Outing is coming up fast – Thursday, June 22 at Shale Creek. All info is on pages 18 and 19. Be sure to join us on that fun day, bring your friends and vendors, and Get Involved - be a sponsor. I look forward to seeing all of you there.

Respectfully:

Dave LeHotan  
Volunteer Executive Director



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**LOTS AND ACREAGE**

**BATH TOWNSHIP – Revere Schools**

V/L N Revere & Sourek: 6 acres. Well/septic. **\$249,000. Mike Stoerker 330-701-4426.**

4875 Stonehedge: 3+ acres. Lake front property. Well & septic. **\$250,000. Mike Stoerker 330-701-4426.**

**AKRON / ELLET**

V/L Canton Rd: 2.5 acres wooded/cleared. Zoned residential/office limited use. Public water/sewer. **\$55,000. Gary Stouffer 330-835-4900.**

**BRUNSWICK**

1499 S. Carpenter Rd.: 6+ acres. Proposed commercial. Prime acreage at 303 & I-71 intersection. **\$1,200,000. Mike Stoerker 330-701-4426.**

**EAST CANTON**

The Quarry: Beautiful, award-winning golf course & community with east access to Akron, Cleveland & Pittsburgh. 10 lots available. Underground utilities, water & sewer. **\$29,900. Mike Stoerker 330-701-4426.**

**CHAGRIN FALLS – Kenston LSD**

S/L 30 Hawksmoor Way: 2.7 acres, 329x439, water view. Wooded lot. Private sewer/well. **\$119,900. Gary Stouffer 330-835-4900.**

**COPLEY**

N. Plainview Dr: 6.8 acres. Public water, septic. **\$79,000. Mike Stoerker 330-701-4426.**

V/L S. Medina Line Rd: Highland Schools. 2.77 acres, well & septic. **Mike Stoerker 330-701-4426.**

4520 Medina Rd: 2.21 acres across from AGMC Wellness Center - Office/Professional. **\$300,000.**

V/L Medina Road – COMMERCIAL – 95x288 - Corner of N. Hametown & Rt. 18. **\$150,000.**

**DOYLESTOWN**

16216 Galehouse: 3.5 acres. Chippewa Schools. Public water, septic. Beautifully wooded & elevated views. **\$67,500. Mike Stoerker 330-701-4426.**

**FAIRLAWN – Copley/Fairlawn Schools**

V/L 93 & 94 Ghent Rd: 9.8 acres. Open, rolling, lake, public water, sewer. **\$1,300,000. Gary Stouffer 330-835-4900.**

**GRANGER – Highland Schools**

*Western Reserve Homestead: Restrictions – 2200 sq.ft. min. Ranch / 2500 sq.ft. 2-story.*

S/L 7 Windfall Rd. 2 acres, flat lot. Well/septic. South of Granger Rd. Minutes from 71/271. **\$69,900.**

S/L 9 Granger Rd. 2.85 acres, flat lot. Highland LSD. Well/septic. South of Granger Rd. Minutes from 71/271. **\$39,900. Gary Stouffer 330-835-4900.**

Millers Meadow: **1 lot remaining** with scenic view. 5 acres with bank barn. Bring your builder. Public water with tap-in paid. Minutes from 71/271/77. **\$145,000. Gary Stouffer 330-835-4900.**

**HARTVILLE**

V/L Maple St: Approximately 1/4 of an acre of commercial land. Land is located on Maple Street which flows traffic in from nearby Rt. 43. Fairly flat piece of vacant land. **\$17,500. Gary Stouffer 330-835-4900, Nelda DiRocco 330-289-6918.**

**KENT**

Lincoln Commons: 2 lots remain. Cul-de-sac in unique urban renewal community surrounded by amenities & walking distance to University/Downtown Kent. Public water/sewer. No HOA. Bring your own builder. 1200 sq.ft. for ranch, 1600 sq.ft. for 2-story. **\$37,500 each. Gary Stouffer 330-835-4900 and Ryan Shaffer 330-329-6904.**

**LAKE MILTON**

V/L Ellsworth Rd: 5 acres. Level, wooded, septic, well. **\$46,500. Ryan Shaffer 330-329-6904.**

**MEDINA**

4201 Maidstone Lane Fox Meadow Country Club: City water, sewer. .5 acres. Bring your own builder. **\$65,000. Mike Stoerker 330-701-4426.**

**MONTVILLE**

Maplewood Farm Development offers 7 beautiful lots, 2+ acres each, Medina Schools and septic approved starting at **\$39,000. Tom Boggs 330-322-7500 or Gary Stouffer 330-835-4900.**

**NORTH ROYALTON**

4211 Royalton Rd: 10.7 acres with city water & sewer. Great for a developer or private single family residence. **\$225,000. Mike Stoerker 330-701-4426.**

**PALMYRA TWP**

V/L Jones Rd: 5 acres. Level, wooded, septic, well. **\$39,500. Ryan Shaffer 330-329-6904.**

**RICHFIELD – Revere Schools**

Glencairn Forest: Lots ranging from **\$75,000 to \$255,000.** Breathtaking views. Scenic waterfalls, babbling brooks, lakes, stunning homes. Water/sewer, tennis courts, playground. Easy access to 77 & 271. **Laura Horning Duryea 330-606-7131 and Gary Stouffer 330-835-4900.**

**SHARON TWP – Highland Schools**

1508 Medina Rd.: 3.25 acres. Zoned C2 commercial. **\$299,500. Gary Stouffer 330-835-4900.**

Sharon Hts Development: 2+ acre private lots featuring lake, wooded lots, & rolling hills to create your own dramatic backdrop. Many w/walkout potential. Minutes from 71/76. Bring your own builder. Well/septic. 6 lots left. Starting at **\$62,650. Ryan Shaffer 330-329-6904 or Gary Stouffer 330-835-4900.**

**SHARON TWP – 2 NEW DEVELOPMENTS**

Bonnie Glen - 33 beautiful lots available in Bonnie Glen Development. Lots range from 2 to over 4 acres in size. Each lot has something special from ravines, woods or open landscape. Prices starting at **\$123,500/lot.** Spectacular development to build your dream home. **Gary Stouffer 330-835-4900.**

Hidden Lakes of Sharon - 18 beautiful lots available ranging in size from 2 acres to 3.8 acres in new Hidden Lakes of Sharon development adjacent to Crooked Stick Drive with woods, ponds, and cul-de-sacs. Highland Local Schools and conveniently located to major highways and Montrose shopping. Lots available starting from **\$129,000** and up. **Gary Stouffer 330-835-4900.**

**STRONGSVILLE**

V/L Shenandoah Ridge Oversized: Private lot w/wooded backyard on dead end street. **\$39,900. Gary Stouffer 330-835-4900.**

**WADSWORTH**

Quail Lake Farms 10333 S/L 33 Quail Lake Circle: Level lot on cul-de-sac. Backs up to small pond. Sewer/well. Doylestown mailing address. **\$99,000. Gary Stouffer 330-835-4900.**

**UNIONTOWN – Green Schools**

Green Ridge Estates: 122x165 corner lot. Public water/sewer. **\$38,500. Gary Stouffer 330-835-4900.**





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## HOUSE WRAPPING UP ITS BUDGET, CONSIDERING THOUSANDS OF AMENDMENTS

The House will wrap up its review of HB 49 Biennium Budget with an adoption of an omnibus amendment, introducing numerous changes, and a floor vote expected sometime this week.

The bill will then go to the Senate for its turn. Thousands of amendments have already been considered with the House Committee's adoption of the substitute bill last week, OHBA paying close attention to several changes making it into the bill. Those, so far, OHBA is following closely include, removal of the sales tax expansion, changes to the CAUV formula, increased recording fees for the Ohio Housing Trust Fund, significant changes to centralized collection of net profits tax filing proposal, language impacting annexation and extension of sewer and water, and changes to proposed PUCO language limiting policy to research, instead of implementation.

As mentioned, even more changes will be included in an amendment Monday afternoon, as the House wraps up, and then the process will start again with the Senate considering its desires moving forward. OHBA will continue to follow HB 49 closely.

Please contact OHBA with any questions.

## HB 67 JUDGEMENT CONFESSIONS

HB 67 seeking to limit the bank's use of a cognovit note is scheduled for another hearing this week in the House Financial Institutions, Housing and Urban Development Committee. Two OHBA members testified, among others, at the last hearing offering support of the bill. There will be further testimony on Tuesday, and it appears the bill will be acted on and possibly amended in the coming weeks.

## DISCUSSIONS CONTINUE ON HOME IMPROVEMENT CONTRACTOR REGISTRATION LEGISLATION

OHBA recently met with the sponsor of HB 148, and has received indications there will be hearings and potential movement on the bill prior to the House's break for summer recess. It appears there is some interest from the legislature in a simple registration.

*(Legislative News - cont'd on page 9)*



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# Watching the State Budget Process

Ok, it's not fun. But, the process as it unravels reveals a lot about the state of state government. These are good lessons as indicators of the attitude of the government machinery for the next two years. Remember now, there are billions of dollars at play and ALL the players are elected officials.

Having seen many, there is one constant; in good times passage is easy, likewise, as the economy dips, so does the fun around here. Recent revenue projections are just beginning to prove that the Ohio despite a lot of chugging, the economy has struggled to keep up. This slide is more than 20 years in the making. Exacerbating things this year is that revenue projections are sinking faster than planned.



While the legislature must pass a balanced budget, many groups ask for more money every budget.

In tough times leadership comes to the fore. Not taking shots at anyone here but the House leadership struggled mightily to achieve passage. The final bill contains dozens, if not hundreds, of amendments unrelated to financing state government. The need for all the riders is to secure enough votes to get it passed. As the Senate received the bill they quickly reported the House projections were of whack a hundred or more million bucks.

It is an ancient legislative game to stick the second house with having to make many tough changes. The Senate now is considering the two year budget.

Enough on that, but one area which becomes clearer each day is that term limits has narrowed the field of legislators who have limited experience to deal with such matters. While many are dedicated public servants they just are learning as they go along on this bumpy road. There are times such as now that experience and know how is needed. You can't always get what you want.

Our initial review of the document has revealed some flaws which we will ask to be corrected. In the meantime all members should pay attention to what happens here, Washington DC and city hall. It also pays to stay in contact with your representatives to government as you one day may need to give them a call on items of interest to you. ■

OHBA continues to be a resource and work closely to respond to questions from a very diligent consumer reporter, the sponsor and house members as they continue to move toward committee hearings.

Please feel free to contact OHBA with any questions.

## **SUB-CONTRACTOR LICENSING**

Discussions continue on the licensure of commercial roofers, and extending the licensure of plumbers and other specialty trades to residential. Some recent efforts have been made to extend the law to include those doing work on residential. Additionally, we have objected to recent actions by the state licensing board requiring all licensed contractors to use employees on the job. We feel this is an overreach and must be corrected before we will consider the addition of residential construction to the licensing law. Under the current Ohio Construction Industry Licensing Board law, using unlicensed sub-contractors is prohibited. The subcontractor must either be an employee or licensed, regardless of the scope of the work being performed. If anyone is aware of situations where subcontracting is utilized in these specialty trades, OHBA is interested in the impact of such prohibition.

*(Legislative News - cont'd on page 11)*

## 2017 Dates To Remember

**June 22, 2017**

**Annual Golf Outing – Shale Creek, see pages 19 & 20 for more info.**

**October 7-22, 2017**

**Tentative Fall Parade of Homes dates – Watch for more info.**

# Member News

## Renewed Associates

- All Construction Services, Inc. – Brunswick
- Carter Lumber – Akron
- Graves Lumber – Copley
- Macks, Inc. – Valley City
- National Carpet Mill Outlet – Medina
- Rolling & Hocevar, Inc. – Medina
- Stewart Real Estate Title – Medina



## Renewed Builders

- Clifford Construction Company – Spencer
- Drees Homes – Brecksville

*Know someone interested in joining the Medina County HBA? Doing business with companies that **aren't** members? They should be! Call Sharon Brock with their information and she will mail a member packet (330.725.2371) or visit our website and download the membership application.*



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## Thank you Ken Cleveland For Continuing to Make a Difference on Behalf of the MCHBA!

Ken Cleveland continues to make generous donations to the Medina County Home Builders Association.

Ken is a charter member of our association and one of the founding fathers which helped create the Medina County HBA back in 1973 - 42 years ago. Ken Cleveland is our top spike member and has shown unending support for our association and all it stands for. Without his support over the years, the organization may not have survived - for which we are grateful!

We congratulate Ken Cleveland for his continued support of our Association and sincerely thank him for his generous donations. This helps to continue the momentum of growth of our organization and helps us make a difference in our community.

(Legislative News - cont'd from page 9)

Please feel free to contact OHBA with any questions.

### LEGISLATIVE UPDATE

The General Assembly is expected to remain in Columbus, full time, until the end of June. June 31st is the end of the state fiscal year and a new two year budget must be in place by July 1st. There is, reportedly, a billion dollar or so deficit which has to be filled according to the Senate where the bill is now pending. A lot of things will be discussed before the Senate passes its version of the budget. The legislature will be passing a slew of bills in the meantime.

### TRADES LICENSING AND PROHIBITION ON THE USE OF SUBCONTRACTORS

For some time now, we have been working on an interpretation of the state trades licensing board that those holding a license may NOT use unlicensed subcontractors. According to them, the subs are allowed if they are licensed in the same trade (remember they may not use subs as well). An exception is the licensed trades company may hire part time help from a recognized temporary employment company.

A question remains where a municipality requires a state trades license in lieu of a local license, even if the builder, or sub, is working on a 1-2-3 family building; does the restriction on the use of sub-contractors apply? We are not sure.

We disagree with this overly broad interpretation. We are also working with the legislature for remedial action as legislative sponsors of the offending law claim that was never the intent of the enactment. The problems have come to light with the introduction of HB 164-Patton-Cleveland, which proposes to license commercial roofers (this includes condos and apartments).

According to past witnesses who support the bill, the intent is to limit commercial roofing to companies who do not use subcontractors. We have

had discussions with the chair of the committee and sponsor about our concerns. A proponent told us all a sub has to do is pay the fee and get a license (which requires passing the test as well). We disagree, of course.

It is important you contact us or your legislator if you have concerns.

### OTHER ACTION

#### HB 213 – REAL ESTATE APPRAISERS (Dever, J.)

To change the definition of “appraisal” for purposes of the Real Estate Appraiser Licensing Law, to make changes to certain procedures and the exceptions to licensure under that law, to regulate appraisal management companies, and to declare an emergency

During sponsor testimony this week, Rep. Jonathan Dever (R-Cincinnati) explained the bill would bring Ohio into compliance with federal law regarding appraisal management companies, referencing minimum standards under Dodd Frank. According to both the sponsor and stakeholders pushing the bill, language is required for Ohio lenders to continue to be able to use AMCs to facilitate Federally Related Transactions in our state. Further hearings are scheduled on the bill next week.

#### HB 199 – MORTGAGE LENDING

(Blessing, L.)

To create the Ohio Residential Mortgage Lending Act for the purpose of regulating all non-depository lending secured by residential real estate and to limit the application of the current Mortgage Loan Law to unsecured loans and loans secured by other than residential real estate

As explained by the sponsor and proponent testimony given by the Ohio Mortgage Bankers Association, the bill responds to confusion arising from examiners’ interpretations of the current law. The proposal specifies that all mortgage loans - both first and second liens - secured by residential real estate would fall under a single

(Legislative News - cont'd on page 17)



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**The Medina County Home Builders Association** would like to take this opportunity to thank each and every one of our sponsors and supporters of the Spring Parade of Homes. Your response continues to be unprecedented and your participation enables us to promote this event in a way we have only dreamed of over the past few years.

As I'm sure most of you are aware, there is a lot of activity in Medina County and your support will keep that momentum rolling.



We would like to thank all of our Parade Builders as well for continuing to participate in this event that puts our association at the forefront of residential construction in Northeast Ohio. Participants for this year's spring event include several recognizable members, as well as

several new ones: Artisan Building and Design, LLC, Aspen Building Company LLC, Bridgeport Custom Homes & Design, Charis Homes LLC, Gasser Builders, Inc., Gatliff Custom Builders, JakeJosh Land LLC, Landmark Homes (2 models), Legacy Homes of Medina, Legacy-Carrington Builders, Modern Home Concepts (2 models), Old World Classics, Wayne Homes (2 models), and Windridge Homes (2 models). This is our list so far, but we anticipate with his many homes on having a highly success spring Parade event!





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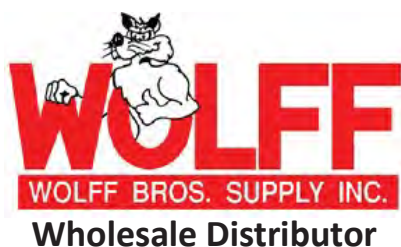


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*(Cover Story - What is the Wolff Advantage - Continued from page 3)*

pick-up, and showroom hours on nights and weekends. We also work with our builders to bring items into stock that you need.



When you choose Wolff Bros. for you cabinetry we measure every kitchen, office, and custom vanity and closet before it's ordered and walk your customer through specs and selections so you don't have to. We will make sure the faucet fits the sink, and the sink fits the countertop and sink base. No more going from salesman to salesman, on your part, to make sure all the pieces fit.

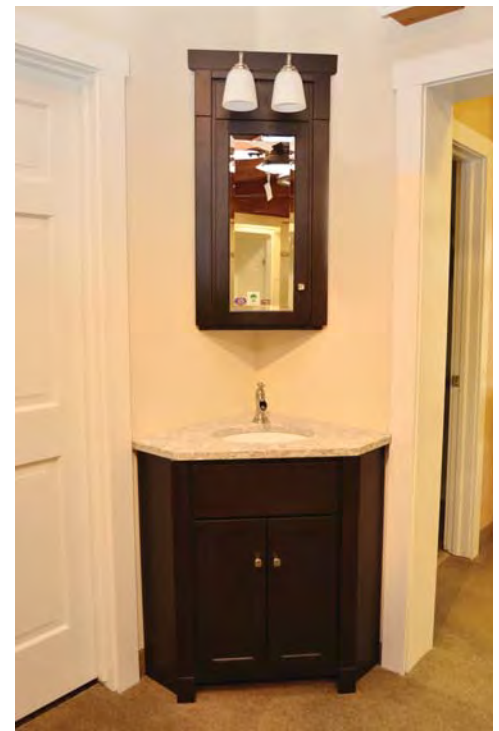


Wolff Bros. is always striving to stay ahead of the game and provide not only great products but a great experience. We have an online catalog geared toward contractors where they can shop, pull specs, and place orders. Recently we upgraded our website to include a Showroom area for your clients, where



they can browse products and create a wish list. There is also a page that walks them through the whole showroom experience to help lower stress levels and confusion that many homeowners experience during any home project. Coming soon, there will also be homeowner checklists, what to bring, a resource library, and more.

For more on the "Wolff Advantage" call us at 1-888-OK-WOLFF or visit us online at [www.wolffbros.com](http://www.wolffbros.com). Connect with the showroom to stay on top of home trends and product innovations



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## Attention Builders:



Don't forget – the HBA has the professional business tools you need for home sales. We have the MCHBA Home Construction & Limited Warranty Agreement packages available at the office for only \$35 each. Be sure to use this tool for your own protection and peace of mind. It's packaged in a handy professional presentation folder for your homebuyers' use and convenience!





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*ABC Supply/Norandex of Medina would like to offer our Congratulations to all the Parade of Homes participants. A special "Thank You" to the builders who used our products. Good Luck to All!*

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(Legislative News - cont'd from page 11)

section (ORC 1322) of the law, rather than a different section (ORC 1321) that would cover loans secured by non-real estate collateral and unsecured loans. The bill would have mortgage bankers and mortgage brokers secure licenses under ORC 1322, eliminating a mortgage banker exemption and giving the Division of Financial Institutions authority over all mortgage bankers and mortgage brokers.

### HB 211 – HOME INSPECTORS

(Hughes, J.)

To require the licensure of home inspectors and to create the Ohio Home

Inspector Board to regulate the licensure and performance of home inspectors.

The House committee heard sponsor testimony this week on HB 211 to license home inspectors. The sponsor explained the area of home inspection is one of the only areas of inspection not currently performed by licensed inspectors. The bill is expected to receive more hearings in the coming weeks.

Please feel free to contact OHBA with any questions.

### OHBA SUMMER BOARD MEETING

Save the date for June 27th-28th for OHBA's Summer Board Meeting at the Marriott of Dayton University. ■



May is always such a busy month and leads right into Summer, which means vacations, picnics and fun in the sun. It also means the potential for heat related work injuries and illness. Please see our OSHA Fact Sheet on pages 22-25 that we encourage you to review and hopefully get a jump start on preventing those illnesses and injuries this year.

### Upcoming Deadlines:

- May 31, 2017
  - Drug-Free Safety Program (DFSP) application deadline for a 7/1 start date.
  - Industry Specific Safety Program (ISSP) application deadline for a 7/1 start date.
  - Application deadline for the Transitional Work Bonus (TWB) for a 7/1 start date.

(CareWorksComp - cont'd on next page)

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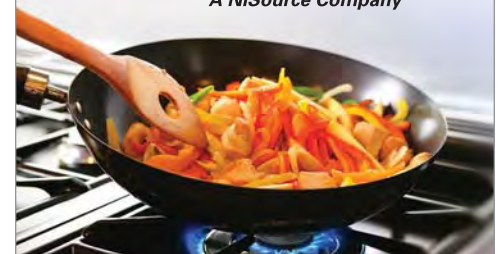
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■ June 30, 2017

- Deadline to complete safety council participation requirements (attend 10 out of 12 meetings in the preceding year, or the equivalent).
- Deadline to complete Industry Specific Safety Program (ISSP) loss prevention activities.

**Program Compatibility:**

With the above discount program deadlines coming up, it seems like a good time to include a chart showing the compatibility of the BWC discount programs (please see attachment), such as ISSP and TWB, with the various BWC alternative rating programs, such as Group Rating and Group Retrospective Rating. Please keep in mind that certain Destination Excellence discounts are automatic, namely the “Go Green” discount (every premium payment made online) and the “Lapse-Free” discount (no lapses for the 60 months prior to the start of the policy year). The CareWorksComp team is always happy to help you understand which programs can provide your company with the best savings opportunities for your company.

**Manual Classification Changes Coming to the Transportation Industry:**

Manual Classification changes are coming which will impact workers’ compensation premiums for Transportation related businesses. Following a review, the National Council on Compensation Insurance (NCCI) is combining the current Short Haul (7228) and Long Haul (7229) manual classifications into one class: Trucking (7219), as well as, establishing a

new national code for Automobile Towing & Drivers (7225). Please see the attached article for more information.

**Unemployment Cost Control Tip:**

If an employee gives notice of their intention to quit, be sure to allow the employee to work out their notice or pay them for the duration of the notice. Failure to do so may result in unemployment benefits being granted to the claimant by the Ohio Department of Job and Family Services (ODJFS). If the claim is allowed, the claimant can collect up to 26 weeks of unemployment. Avoid paying unemployment anytime possible to help control your unemployment tax rate. For additional information on controlling your unemployment expenses contact Kammy Staton at 614.526.7165 or Kammy.Staton@careworkscorp.com.

**BWC News:**

Due to the BWC adding security measures, be prepared to enter your federal tax identification number when calling them to discuss any policy or claim issues.

**Cost Containment Strategies:**

In March, we explained a cost containment strategy called handicap reimbursement. This month we would like to offer information about another cost inhibitor we have in our arsenal, which is a lump sum settlement (LSS). A lump sum settlement is an agreement between the employer, injured worker, and the BWC for a lump sum payment to settle one or more workers’ comp claims. Settling a claim prevents future costs being added the claim, fixes the current costs (note that the settlement amount is added to the current costs), and removes the reserve.

Generally, in a settlement, the following should be considered:

- Is the injured worker still employed, working, able to work, or disabled?
- What future medical costs will be accrued?
- Will settlement of the claim create a positive financial outcome for your company’s risk experience?
- Should it be a full (settling all medical and compensation) or partial settlement (settling only certain conditions in the claim)?

It is our job as your TPA to look for claims where settlement may be a good path to take. When we find a claim that may be ripe for settlement we will discuss the potential with you, and what range of settlement to offer the injured worker. It depends on the circumstances and we look at each case individually. If you have any questions about our philosophy towards different cost containment measures, feel free to ask your CareWorksComp Account Executive





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you by the:**



Thursday, June 22, 2017  
Shale Creek Golf Club  
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**Schedule of Events:**  
*Registration - 8:00 a.m.*  
*Shotgun Start - 9:30 a.m.*  
*Social - 2:30 p.m. - Cash Bar*  
*Followed by Dinner @ 3:00 p.m.*  
*(Subject to change)*



**Golf Package – \$150 per person**

*Package includes 18 holes of golf, half a cart, box lunch & Dinner*

**Dinner Package – \$60 per person**

*BBQ Cookout – Ribs & Chicken – Corn on the Cob  
 Herb Roasted Potatoes – Salad – Rolls – Dessert*

**Dinner Only – Name(s):** \_\_\_\_\_  
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**Golf & Dinner:**

Names (required)	Company	Phone # to verify
_____	_____	_____
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Please place me with a foursome \_\_\_\_\_  
 Invoice me – Members only                       Check  
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All fees are nonrefundable and no-shows will be invoiced. **Please return this  
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- \_\_\_\_\_ **Putt Off Sponsor - \$350**  
Sponsor gets announcement



Sponsorship participation gives you an opportunity to get more involved with our biggest social event of the year and provides you with more visibility among your fellow associate and builder members! We appreciate your consideration and support of this fun event.

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**Employer Program**  
**Compatibility**  
**2017**

Program	Compatible Discount Program	
<b>Base or Individual Experience Rating</b>	<input checked="" type="checkbox"/> Drug-Free Safety Program <input checked="" type="checkbox"/> Industry-Specific Safety Program <input checked="" type="checkbox"/> Safety Council Rebate Incentive Program <input checked="" type="checkbox"/> Transitional Work Bonus Program	<input checked="" type="checkbox"/> Go Green <input checked="" type="checkbox"/> Lapse-Free <input checked="" type="checkbox"/> \$15K Medical-Only Program
<b>Group Experience Rating</b> (OAC 4123-17-61 to 68)	<input checked="" type="checkbox"/> Drug-Free Safety Program <input checked="" type="checkbox"/> Industry-Specific Safety Program <input checked="" type="checkbox"/> Safety Council Rebate Incentive Program <input checked="" type="checkbox"/> Transitional Work Bonus Program	<input checked="" type="checkbox"/> Go Green <input checked="" type="checkbox"/> Lapse-Free <input checked="" type="checkbox"/> \$15K Medical-Only Program
<b>Group Retrospective Rating</b> (OAC 4123-17-73)	<input checked="" type="checkbox"/> Safety Council Rebate Incentive Program (Participation Bonus Only)	<input checked="" type="checkbox"/> Go Green <input checked="" type="checkbox"/> Lapse-Free
<b>Retrospective Rating</b> (OAC 4123-17-41 to 54)	<input checked="" type="checkbox"/> Safety Council Rebate Incentive Program <input checked="" type="checkbox"/> \$15K Medical-Only Program	<input checked="" type="checkbox"/> Go Green
<b>Large Deductible</b> (deductible amounts greater than \$10,000 as defined in OAC 4123-17-72)	<input checked="" type="checkbox"/> Safety Council Rebate Incentive Program	<input checked="" type="checkbox"/> Go Green
<b>Small Deductible</b> (deductible amounts of \$10,000 or less as defined in OAC 4123-17-72)	<input checked="" type="checkbox"/> Drug-Free Safety Program <input checked="" type="checkbox"/> Safety Council Rebate Incentive Program	<input checked="" type="checkbox"/> Go Green <input checked="" type="checkbox"/> Grow Ohio
<b>Grow Ohio</b> (OAC 4123-17-69)	<input checked="" type="checkbox"/> Drug-Free Safety Program <input checked="" type="checkbox"/> Industry-Specific Safety Program <input checked="" type="checkbox"/> Safety Council Rebate Incentive Program <input checked="" type="checkbox"/> Transitional Work Bonus Program	<input checked="" type="checkbox"/> Go Green <input checked="" type="checkbox"/> Lapse-Free <input checked="" type="checkbox"/> \$15K Medical-Only Program
<b>One Claim Program</b> (OAC 4123-17-71)	<input checked="" type="checkbox"/> Industry-Specific Safety Program <input checked="" type="checkbox"/> Safety Council Rebate Incentive Program <input checked="" type="checkbox"/> Transitional Work Bonus Program	<input checked="" type="checkbox"/> Go Green <input checked="" type="checkbox"/> Lapse-Free <input checked="" type="checkbox"/> \$15K Medical-Only Program
<b>100% EM Cap</b> (OAC 4123-17-03.2)	<input checked="" type="checkbox"/> Industry-Specific Safety Program <input checked="" type="checkbox"/> Safety Council Rebate Incentive Program <input checked="" type="checkbox"/> Transitional Work Bonus Program	<input checked="" type="checkbox"/> Go Green <input checked="" type="checkbox"/> Lapse-Free <input checked="" type="checkbox"/> \$15K Medical-Only Program



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## Protecting Workers from the Effects of Heat

At times, workers may be required to work in hot environments for long periods. When the human body is unable to maintain a normal temperature, heat illnesses can occur and may result in death. It is also important to consider that hot work environments may exist indoors. This fact sheet provides information to employers on measures they should take to prevent worker illnesses and death caused by heat stress.

### What is Heat Illness?

The following are illnesses that may result from exposure to heat in the workplace.

**Heat Stroke** is the most serious heat-related health problem. Heat stroke occurs when the body's temperature regulating system fails and body temperature rises to critical levels (greater than 104°F). **This is a medical emergency that may result in death!** The signs of heat stroke are confusion, loss of consciousness, and seizures. Workers experiencing heat stroke have a very high body temperature and may stop sweating. If a worker shows

#### Occupational Factors that May Contribute to Heat Illness

- High temperature and humidity
- Low fluid consumption
- Direct sun exposure (with no shade) or extreme heat
- Limited air movement (no breeze or wind)
- Physical exertion
- Use of bulky protective clothing and equipment

signs of possible heat stroke, **get medical help immediately**, and call 911. Until medical help arrives, move the worker to a shady, cool area and remove as much clothing as possible. Wet the worker with cool water and circulate the air to speed cooling. Place cold wet cloths, wet towels or ice all over the body or soak the worker's clothing with cold water.

**Heat Exhaustion** is the next most serious heat-related health problem. The signs and symptoms of heat exhaustion are headache, nausea, dizziness, weakness, irritability, confusion, thirst, heavy sweating and a body temperature greater than 100.4°F. Workers with heat exhaustion should be removed from the hot area and given liquids to drink.

Cool the worker with cold compresses to the head, neck, and face or have the worker wash his or her head, face and neck with cold water. Encourage frequent sips of cool water. Workers with signs or symptoms of heat exhaustion should be taken to a clinic or emergency room for medical evaluation and treatment. Make sure that someone stays with the worker until help arrives. If symptoms worsen, call 911 and get help immediately.

**Heat Cramps** are muscle pains usually caused by the loss of body salts and fluid during sweating. Workers with heat cramps should replace fluid loss by drinking water and/or carbohydrate-electrolyte replacement liquids (e.g., sports drinks) every 15 to 20 minutes.

**Heat Rash** is the most common problem in hot work environments. Heat rash is caused by sweating and looks like a red cluster of pimples or small blisters. Heat rash may appear on the neck, upper chest, groin, under the breasts and elbow creases. The best treatment for heat rash is to provide a cooler, less humid work environment. The rash area should be kept dry. Powder may be applied to increase comfort. Ointments and creams should **not** be used on a heat rash. Anything that makes the skin warm or moist may make the rash worse.

### Prevention Made Simple: Program Elements

Heat Illness Prevention Program key elements include:

- A Person Designated to Oversee the Heat Illness Prevention Program
- Hazard Identification
- Water. Rest. Shade Message
- Acclimatization
- Modified Work Schedules
- Training
- Monitoring for Signs and Symptoms
- Emergency Planning and Response

## **Designate a Person to Oversee the Heat Stress Program**

Identify someone trained in the hazards, physiological responses to heat, and controls. This person can develop, implement and manage the program.

## **Hazard Identification**

Hazard identification involves recognizing heat hazards and the risk of heat illness due to high temperature, humidity, sun and other thermal exposures, work demands, clothing or PPE and personal risk factors.

Identification tools include: OSHA's Heat [Smartphone App](#); a Wet Bulb Globe Thermometer (WBGT) which is a measure of heat stress in direct sunlight that takes into account temperature, humidity, wind speed, sun and cloud cover; and the National Weather Service [Heat Index](#). Exposure to full sun can increase heat index values up to 15°F.

## **Water, Rest, Shade**

Ensure that cool drinking water is available and easily accessible. (Note: Certain beverages, such as caffeine and alcohol can lead to dehydration.)

Encourage workers to drink a liter of water over one hour, which is about one cup every fifteen minutes.

Provide or ensure that fully shaded or air-conditioned areas are available for resting and cooling down.

## **Acclimatization**

Acclimatization is a physical change that allows the body to build tolerance to working in the heat. It occurs by gradually increasing workloads and exposure and taking frequent breaks for water and rest in the shade. Full acclimatization may take up to 14 days or longer depending on factors relating to the individual, such as increased risk of heat illness due to certain medications or medical conditions, or the environment.

New workers and those returning from a prolonged absence should begin with 20% of the workload on the first day, increasing incrementally by no more than 20% each subsequent day.

During a rapid change leading to excessively hot weather or conditions such as a heat wave, even experienced workers should begin on the first day of work in excessive heat with 50% of the normal workload and time spent in the hot environment, 60% on the second day, 80% on day three, and 100% on the fourth day.

## **Modified Work Schedules**

Altering work schedules may reduce workers' exposure to heat. For instance:

- Reschedule all non-essential outdoor work for days with a reduced heat index.
- Schedule the more physically demanding work during the cooler times of day;
- Schedule less physically demanding work during warmer times of the day;
- Rotate workers and split shifts, and/or add extra workers.
- Work/Rest cycles, using established industry guidelines.
- Stop work if essential control methods are inadequate or unavailable when the risk of heat illness is very high.

Keep in mind that very early starting times may result in increased fatigue. Also, early morning hours tend to have higher humidity levels.

## **Training**

Provide training in a language and manner workers understand, including information on health effects of heat, the symptoms of heat illness, how and when to respond to symptoms, and how to prevent heat illness.

## **Monitoring for Heat Illness Symptoms**

Establish a system to monitor and report the signs and symptoms listed on the previous page to improve early detection and action. Using a buddy system will assist supervisors when watching for signs of heat illness.

## **Emergency Planning and Response**

Have an emergency plan in place and communicate it to supervisors and workers. Emergency plan considerations include:

- What to do when someone is showing signs of heat illness. This can make the difference between life and death.
- How to contact emergency help.
- How long it will take for emergency help to arrive and training workers on appropriate first-aid measures until help arrives.
- Consider seeking advice from a healthcare professional in preparing a plan.

## Engineering Controls Specific to Indoor Workplaces

Indoor workplaces may be cooled by using air conditioning or increased ventilation, assuming that cooler air is available from the outside. Other methods to reduce indoor temperature include: providing reflective shields to redirect radiant heat, insulating hot surfaces, and decreasing water vapor pressure, e.g., by sealing steam leaks and keeping floors dry. The use of fans to increase the air speed over the worker will improve heat exchange between the skin surface and the air, unless the air temperature is higher than the skin temperature. However, increasing air speeds above 300 ft. per min. may actually have a warming effect. Industrial hygiene personnel can assess the degree of heat stress caused by the work environment and make recommendations for reducing heat exposure.

## Additional information

For more information on this and other issues affecting workers or heat stress, visit: [www.osha.gov/heat](http://www.osha.gov/heat); [www.cdc.gov/niosh/topics/heatstress](http://www.cdc.gov/niosh/topics/heatstress); and [www.noaa.gov/features/earthobs\\_0508/heat.html](http://www.noaa.gov/features/earthobs_0508/heat.html).

Workers have the right to working conditions that do not pose a risk of serious harm, to receive information and training about workplace hazards and how to prevent them, and to file a complaint with OSHA to inspect their workplace without fear of retaliation.

For more information about workers' rights, see OSHA's workers page at [www.osha.gov/workers.html](http://www.osha.gov/workers.html).

**This is one in a series of informational fact sheets highlighting OSHA programs, policies or standards. It does not impose any new compliance requirements. For a comprehensive list of compliance requirements of OSHA standards or regulations, refer to Title 29 of the Code of Federal Regulations. This information will be made available to sensory-impaired individuals upon request. The voice phone is (202) 693-1999; teletypewriter (TTY) number: (877) 889-5627.**

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