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## Great Day! Great Golf!

*Our Annual MCHBA Golf Outing Resounding Success  
– Weather was excellent! Attendance even better.*

Well - if you weren't at Bunker Hill Golf Course last Thursday, June 26th, you missed one of our best golf outings ever! Not only did we have an outstanding turnout (one of the largest), but, amidst some pretty questionable weather all week, we had an absolutely gorgeous day for the outing itself.

Our golf outing is made possible by the participation and sponsorship support of our associate members. We offer a special thank you to **Westfield Bank** as a major event sponsor. Other sponsors are as follows:

**Graves Lumber** – Beverage Cart Sponsor

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Sponsor

**Norandex** – Water Sponsor

Our Par Level Sponsors included: **84 Lumber**, **All Construction Services**, **Carter Lumber** (3 holes), **Columbia Gas** (door prizes too), **Fidelity National Title / Lawyers Title**, **First Federal of Lakewood**, **ID Creative Group Ltd.**, **Norandex**, **Owens Corning**, **Paramount Plumbing Inc.**, and **The Allen Thomas Group** (door prizes too).

Door Prizes were provided by: **All Construction Services**, **Columbia Gas**, **The Allen Thomas Group** and **Third Federal Savings & Loan**.

Winners of the day included: **1st Place** – **Mack's Inc.** (*Craig Morton, Brandon Rapp, Mike Sandy and Jon Wisniewski*). **Skins Winners** (\$440) were *Team Stouffer* and *Owens Corning*.

**Longest Drive** was at hole #3 by *John Hrnchar*, **Closest to the Pin** was at hole #17 by *Dave LeHotan* and **Longest Putt** was at hole #18 by *Jason Gornick*.

Great job guys and great job by Bunker Hill Golf Course as well.



### In This Issue ...

Golf Outing Photos

Important BWC Changes  
Coming This Year

Lawn Care Safety Guarding

BWC Changes Premium  
Collection Process

Networking on the Nautica

Legislative News & More!

*(More photos of golf outing on page 3)*





Kenneth Cleveland	1,050*
Bob Knight	91.5
Bill Post	66.5*
Russ Sturgess	29
John Sumodi	29
Doug Leohr	20
Mark Zollinger	7.5
Ed Belair	3.0
Mike Hudak	2
Greg Thomas	1
Ted Curran	.5

Above list has been updated via the most current NAHB Spike Club Roster Report  
 \*Current Life Spike status

# 50% Down Construction Loan\*

- ✓ Construction permanent mortgages (*one-close loan*)
- ✓ End Loan
- ✓ Conventional financing
- ✓ FHA / VA / USDA

**Stephanie Doult** | 330.813.4000 | NMLS #439979  
**Jacki Hudnall** | 330.472.4030 | NMLS #1170008  
**David Pelz** | 440.829.7986 | NMLS #403766

 MEMBER FDIC

Payment example as of 4/15/14. Note rate 4.75% Annual Percentage Rate of 5.61%. Interest rate based on a \$237,500 loan with 5% down. 30-year mortgage would be paid in 360 monthly principal and interest installments of \$1,238.91 each. The payment example does not include amounts for taxes, homeowner's and mortgage insurance. Rates subject to change without notice. Other rates and terms available. Additional terms and conditions apply. Property insurance required. Must be a single-family, owner-occupied residence. All offers of credit are subject to credit approval.



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(Annual MCHBA Golf Outing –  
Continued from front cover)



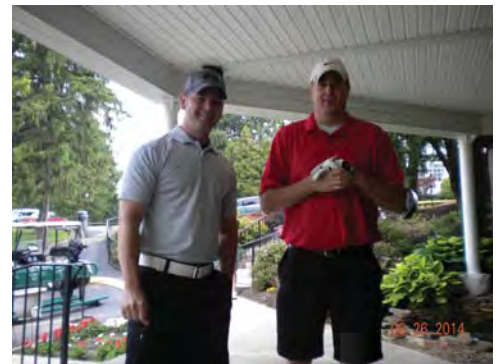
The golf carts are lined up and ready to roll  
for our 102 golfers last Thursday.



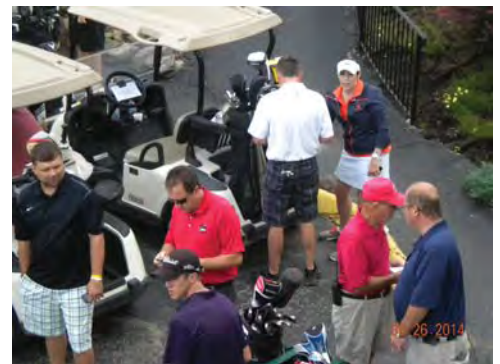
Dave LeHotan and John Sumodi with  
future PGA golfers Jacob (left) and Josh.

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Chad Maxwell (left) and Jeff Hilbert,  
Third Federal Savings & Loan are ready  
to start the day.



Organized chaos before it starts!



### THIRD HEARING HELD ON HB 140 RESIDENTIAL LICENSING BILL

The House Commerce and Labor Committee had its third hearing for opponent and interested parties on Wednesday. Prior to taking testimony, the Chairman asked the Sponsor, Rep. Patmon to explain changes made in a substitute bill. Rep. Patmon briefly explained changes included adding contractor members to the board, putting in language to ensure any state license would pre-empt local requirements, and modifying current language to limit lien rights for suppliers doing business with unlicensed contractors. The Committee accepted the sub-bill and continued to hear from several witnesses including representatives from NARI, Able Roofing, the Home Builders Association of Greater Toledo, OHBA and the Air Conditioning Contractors of America.

While both NARI and Able Roofing testified in opposition, they admittedly agreed to be supportive of a registration/licensing requirement, as long as it is fair and equitable of home improvement contractors. Further, in response to testimony from Able Roofing explaining he had to register in 27 municipalities already, a Committee member asked why, then, he wouldn't prefer to have one statewide license/registration. He quickly responded, "that would be wonderful".

Chuck Barchick of HBA Greater Toledo also opposed the licensing bill, citing that reputable builders and contractors already do all the 'right' things and focused in on how consumers can help protect themselves by checking references. He agreed it is the homeowner's responsibility to do their homework before hiring a contractor.

Tony Crasi, president of the Ohio Home Builders Association, testified as an interested party, saying OHBA is generally supportive of a licensing system, but wants to be part of developing the process. He said OHBA hadn't fully reviewed the substitute bill, so it couldn't comment formally on the changes. However, he went on to explain to the Committee the importance of putting together a reasonable statewide licensing scheme which would have to include preemption of any local licensing, a licensing board seated with those who understand the industry, and recognize the significant difference between new home construction and home service repair. Additionally, in response to questions of earlier witnesses, Tony also cautioned the Committee on bonding requirements. He explained how difficult, if not impossible, it is to get bonding for residential construction projects. The legislators complimented Tony on his testimony on behalf of OHBA, saying it was the best testimony they had heard in a while.

It was apparent from the thoughtful questions of all the witnesses from the Committee members, there is interest on both sides for doing something to help protect consumers from unscrupulous contractors.

Following the hearing, the Chairman approached OHBA indicating he wanted to get something done, but turned his focus to a simple registration for all contractors doing business in the state. After asking OHBA to help draft language, Chairman Young has been in constant contact.



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Katie Williams, Membership

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4083 N. Jefferson Street  
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**2802 Southern Rd.:** 15+ acres. Wooded. Mineral rights. Revere LSD. **\$180,000.** **Gary Stouffer 330-835-4900.**

**4535 Killarney Dr.:** 3.62 acres, wooded lot, Revere Schools. **\$74,900.** **Gary Stouffer 330-835-4900.**

**Glencairn Forest:** Lots ranging from **\$109,900 to \$295,000.** 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** or **Gary Stouffer 330-835-4900.**

**Glencairn Forest 3621 Hamilton Dr. S/L 57:** 1.26 acre. **\$139,900.** **Gary Stouffer 330-835-4900.**

**SHARON TOWNSHIP**

**The Ridge 5840 Spring Ridge Dr.:** 2.36 acres. **\$85,000.**  
**Gary Stouffer 330-835-4900.**

**Sharon Hts Development:** 27 lots remain. Well & septic. 2+ acres. Highland LSD. Many lots w/walkout potential. Scenic views w/privacy. Lots starting at **\$62,650.** **Gary Stouffer 330-835-4900.**

**Blue Ridge Estates: VL 15 Irene Rd. & Osage Trail** 2 acres \$69,000.

**WADSWORTH**

**Messina Dr.:** Vacant lot, 2.9 wooded acres in Tramonte Orchard Estates. **\$155K.** **Leah Gabel 330-807-0450.**

**V/L Hartman Rd.** 28 acres/water and sewer adjacent to property. Perfect for development. Currently farmed. **\$784,000.** **Regran Leedy 330-606-3507.**

**V/L Hartman Rd.** 78 acres. Vacant land. Beautiful property. Level and open. Wooded in the back. Great location to everything. **\$2,252,000.** **Regran Leedy 330-606-3507.**

Tom Boggs – [tomboggs1@gmail.com](mailto:tomboggs1@gmail.com)

Laura Horning Duryea –  
[LauraDuryea@stoufferrealty.com](mailto:LauraDuryea@stoufferrealty.com)

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*Know someone interested in joining the Medina County HBA? Call with their information and we'll send them out a member packet (330.725.2371), or they can visit our website and download our membership application and submit with their check to join.*



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## Important Bureau of Workers Compensation Changes Coming This Year

The Ohio Bureau of Workers Compensation (BWC) will implement some important changes this year and in 2015 that will affect your business planning. These changes will concern workers' compensation group rating enrollment time frames and premium payment cycles.

Beginning this year, BWC is changing the traditional and retrospective workers' compensation group rating filing deadlines for the 2015 rate year. The traditional group rating enrollment deadline is being moved up to November 30th from the February 28th filing deadline that businesses have been accustomed to. As well, the retrospective group rating enrollment deadline is being moved up to January 31st from April 30th.

In order to accommodate the new enrollment deadlines, businesses will see group rating marketing kick off earlier this year. Members applying for CareWorks Consultants, Inc. (CCI) group rating quotes can expect proposals early this summer.

Another BWC change that you will be hearing about in the upcoming months will be regarding the method you pay your workers' compensation premiums. BWC is transitioning from a retrospective premium payment method to a prospective premium payment model beginning in July 2015. Starting in July 2015, businesses will begin paying their premiums in advance based on estimated future payrolls instead of paying their premiums in arrears using the prior six months of payroll. Current plans are for BWC to offer various new payment options to help businesses under this new payment model.

As always, please don't hesitate to contact Bob Nicoll, your CareWorks Consultants Program Manager, with any questions. Bob can be reached at 800.837.3200, ext. 8595 or [robert.nicoll@ccitpa.com](mailto:robert.nicoll@ccitpa.com).



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## Lawn Care Safety Guarding

Spring rains and sunny days are here once again, meaning that the grass is growing and you will need to be getting out there to keep it under control. In addition to preparing your lawn mower or string trimmer with the proper maintenance for the long summer ahead, don't forget about safety guards both on yourself and on the equipment needed to ensure that you make it through the season unscathed.

### Personal Protective Equipment (PPE)

When it comes to the basics, there a number of types of Personal Protective Equipment that need to be considered when performing lawn care activities.

- **Lower Body Protection** – Wear long pants and sturdy, non-slip boots to protect your legs and feet from objects that are thrown from the mower. Never wear sandals or tennis shoes, which can easily be severed if caught under the mower deck or in the trimmer's cutting swath.

*(Article continued on page 11)*

## From the Executive Director

Members and Friends:

Thanks to all of those who participated in our annual Golf Outing last Thursday, June 26th. It was a beautiful day for 102 of our members and guests and the perfect opportunity to network and take a break from the busy construction season that is currently underway. It feels good to hear from our members that they are busy and looking forward to an even busier near future.

Special thanks to the following members who sponsored this event: Westfield Insurance, Graves Lumber, All Construction Services, Norandex, 84 Lumber, Carter Lumber, Columbia Gas, Fidelity National Title / Lawyers Title, First Federal of Lakewood, ID Creative Group Ltd., Norandex Distribution, Owens Corning, Paramount Plumbing, Inc., The Allen Thomas Group and Third Federal Savings and Loan. Your participation helped make this event even more successful. See more details in our cover story.

It's not too soon to start thinking about the Fall Parade of Homes. It will be held October 4th through the 19th and is the perfect kick-off for business for next year (as well as finishing off this year with additional work). Watch for upcoming information on this event.

Enjoy your summer!

Respectfully:

Dave LeHotan  
Volunteer Executive Director



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## Ohio Bureau of Workers' Compensation (BWC) Changes Its Premium Collection Process

Historically, BWC has billed Ohio employers in arrears or 'retrospectively'. Employers currently report their actual payroll and pay their premium on a semi-annual basis for the previous six months of coverage.

Prospective billing is a national industry standard and builds upon ongoing efforts by BWC to modernize its operation. Under prospective billing, BWC will, like most insurance companies, collect employer premiums at the beginning of and throughout the policy period.

**According to BWC the benefits of changing to the prospective payment process for Ohio employers will include:**

- More flexible payment options (e.g., monthly, quarterly, semi-annually and annually) with possible discounts for those who pay in advance.
- Better ability to anticipate budgetary impacts of workers' compensation program cost changes.
- Better opportunities for BWC to provide quotes online or via phone.
- Lower mutualized costs from employers who don't pay premiums timely or have workers injured without coverage for employers in good standing.
- Increases BWC's ability to detect employer non-compliance and fraud.

### **Transition:**

The transition is expected to become effective July 1, 2015 for private employers and January 1, 2016 for public employers.

Private Employers: As they switch to the new prospective billing process, BWC will offer two transition credits that will cover the employer's actual premium expenses for an eight month period of time. These credits will prevent employers from paying two premiums at once, one for the period in arrears and one for the prospective period. The first transition credit will be a full one-time premium credit for the period January 1, 2015 through June 30, 2015. The second credit will be for the next two months (July and August of 2015) out of the first annual prospective premium payment. Employers will be billed premium payments in August for the remaining 10 months of the rate year, paid in installments throughout the period.

In subsequent years, employers will receive their invoice in June and begin paying premiums before July. This premium will be based on estimated payroll. At the end of the rate year, employers will need to 'true-up' their actual payroll with the estimation.

Public Employers: Public employers will receive two 50% transition credits. The first for the policy period beginning January 1, 2015 through December 31, 2015 and then again for the period January 1, 2016 through December 31, 2016.

True-up Process: With these changes, BWC will be extending coverage to employers based on estimated payroll figures. In order to adjust to actual, they will also require employers to report their actual payroll for the prior coverage periods and pay any shortage or receive a refund of any overage in actual premium.

Earlier BWC filing deadlines for rating programs: As BWC transitions to the Prospective Payment process, they are also changing the employer deadlines for applying for the various BWC group rating and other incentive programs as follows:

Private Employer Deadlines for the policy period beginning July 1, 2015:

Group Rating – November 24, 2014 (was last business day of February).

Group Retrospective Rating and other rating programs – January 30, 2015 (was last business day of April).

Destination: Excellence Programs – May 29, 2015 (was last day of April).

Public Employer Deadlines for the policy period beginning January 1, 2016:

Group Rating – May 29, 2015 (was last business day of August).

Group Retrospective Rating and other rating programs – July 31, 2015 (was last business day of October).

Destination: Excellence Programs – November 30, 2015 (was last day of October).

More information to come: Additional information about the changes to come can be found on CareWorks Consultants website at [www.careworksconsultants.com](http://www.careworksconsultants.com). We welcome you to contact us with any questions you may have on these topics or any other Ohio workers' compensation program concerns.



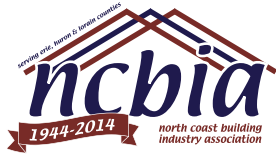
## 2014 Dates To Remember

**October 4th–19th, 2014**

**Medina County Parade of Homes – More information to come. Associate members - sponsorships will be available – be sure to support your fellow builder members.**



# Medina County HBA Members ROCK THE BOAT WITH US!



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• **Face Protection** – Safety glasses should be worn at all times unless operating equipment in an enclosed cab. In addition, if operating a string or a brush trimmer, a face shield should be used along with safety glasses to protect your face from flying debris.

• **Hearing Protection** – The average lawn mower produces noise of over 100 decibels, well above what OSHA considers to be safe for a worker to be exposed to for an 8-hour shift. Even if the work is short in duration, hearing protection should be used if any of the following applies:

o You have to raise your voice significantly to be heard by someone three feet away

o After finishing the work, your ears feel plugged or you hear a mild ringing or whooshing noise that goes away after an hour or two.

Generally speaking, typically two lines of defense should be used when operating any type of lawn mower. Both earplugs and earmuffs often must be worn at the same time to reduce sound levels to appropriate levels for the operator.

### Equipment Guarding

In addition to protecting yourself, remember that certain guarding needs to be in-place on your tool to protect you from its moving parts. In general, you should always check the operator's manual for the location of guards and safety shields on the equipment that you are using and do a pre-start inspection to make sure that none of them have been removed or inactivated.

With push mowers there are a few different guards that need to be present:

• **Chute Guard** – In the area where the grass clippings are ejected, there typically is a plastic guard in-place. This is there to protect the operator from being able to get too close to the spinning blades underneath, and should never be removed.

• **Rear Guard** – This guard, which often drags behind the back of

the mower deck, is also in-place to prevent exposure of the worker's feet to the spinning blades underneath. Additionally, it is there to protect the worker from rocks, glass, and other sharp debris that can be ejected from the rear of the mower.

• **Safety Shut-Off** – Often, this is a bar that must be held in conjunction with the push bar of the mower to keep it running. If released, the mower will automatically shut off. This shut-off must not be disabled by permanently holding it in-place so that the worker doesn't have to. In the case where the worker slips towards the mower in wet grass, for example, this safety device will be essential in shutting off the equipment before a foot or a hand can come into contact with the moving blade.

Riding mowers and string trimmers also have safety guards of their own. First with riding mowers, they, too, will have a discharge chute to protect the worker from getting anywhere

near a spinning blade. This, however, should not be a possibility because riding mowers typically come equipped with a seat switch that will shut off the tractor if it senses that the rider has risen from the seat. As a general safety rule, workers should never dismount a tractor that continues to run, whether or not the blades are engaged. Many amputations and fatalities have occurred due to workers getting too close to a spinning blade or, even worse, getting in front of a machine that suddenly kicks into gear.

Finally, string trimmers typically will come with a guard just above the string or cutting blade. Since debris can fly in many directions as this type of device is operated, PPE as noted above should be worn by the worker and the necessary guarding must be left in-place on the trimmer itself.

Chris Irwin, ASHM

For additional compliance assistance, contact RiskControl360° by email at [info@riskcontrol360.com](mailto:info@riskcontrol360.com) or by phone at 1-877-360-3608. ■

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CareWorks Consultants Inc.

2014-2015 Workers' Compensation Program Marketing Schedule

DATE	TACTIC
	The BWC has changed the Traditional and Retrospective Group Rating enrollment deadlines for the July 1 2015 – June 30, 2016 rate year. The traditional group enrollment deadline has been moved up to November 30 from February 28 and the retrospective deadline to January 31 from April 30. CCI will use the prior year's membership list for marketing your members for 2015.
February and Continuous/cyclical	<p>Solicit AC-3 forms from members/prospects</p> <p>CCI sales assistants begin contacting members and prospects for verbal AC-3s</p> <p>CCI mails AC-3 forms to new companies that set up workers compensation coverage with BWC</p> <p>CCI mails AC-3 forms to your new members from lists or newsletters we receive from you.</p>
As needed	CCI provides newsletter articles and marketing materials for your publications
As needed	CCI sends sponsor a supply of AC-3s to market program to members
May Continuous/cyclical	<b>Sponsor/Partners provides CCI with list of NEW members effective July 2013</b>
June 2014	<p>CCI begins sending 2015 quotes to new Group prospects</p> <p>CCI identifies companies that are currently in group that may be in jeopardy due to claims and reviews them for alternative programming</p>
October 2014	CCI notifies companies that will not qualify for traditional group due to claims
November 12, 2014	Cut-off for AC-3 group experience rating applications
November 19, 2014	<b>FINAL DEADLINE FOR ENROLLMENT IN GROUP EXPERIENCE RATING</b>
November 24, 2014	CCI files traditional group rating program roster with the Bureau of Workers Compensation (BWC)
December 2014	CCI is notified by the BWC of any employers rejected from group experience or group retrospective due to BWC rules. In turn, CCI notifies employers of rejection and appeal process.
January 14, 2015	Cut-off for AC-3 group retrospective experience rating applications



DATE	TACTIC
January 26, 2015	<b>FINAL DEADLINE FOR ENROLLMENT IN GROUP RETROSPECTIVE RATING</b>
January 30, 2015	CCI files group retrospective rating program roster with the Bureau of Workers' Compensation (BWC)  <b>FINAL DEADLINE FOR ENROLLMENT IN DEDUCTIBLE PROGRAM, 100% EM CAP AND ONE CLAIM PROGRAM</b>
July 2015	Group rates for 2014 policy year (July 1, 2014 through June 30, 2015) become effective for traditional group experience rating enrollees
May 29, 2015	<b>FINAL DEADLINE FOR ENROLLMENT IN ALL OTHER DESTINATION EXCELLENCE PROGRAMS</b>
February 2015	BWC premium due for first half of 2014 policy year reporting period (July 1, 2013 through December 31, 2014). Premium for traditional group experience rating program members will reflect discounted group rates.
June 30, 2015	Program year ends for 2014 group retrospective rating program enrollees.
August 1, 2015*	NEW – BWC Prospective premium model begins.  BWC Premium Invoice mailed to employers for the 2015 policy period ( July 1, 2015 through June 30, 2016)
August 31, 2015	First BWC prospective premium payment or installment due.
October 2016	First evaluation & premium rebate/assessment for 2014 group retro enrollees.
October 2017	Second evaluation & premium rebate/assessment for 2014 group retro enrollees.
October 2018	Final evaluation & premium rebate/assessment for 2014 group retro enrollees.

## COMPREHENSIVE QUOTE EXPLANATION

### Group Rating

Industry-specific employers' pool together for up-front savings dependent upon past claims performance

### Group Retrospective Rating

Industry-specific employers' pool together for potential performance-based savings distributed over a three year timeframe

### Deductible Program

Up-front premium discount in exchange for a pre-determined per claim deductible

### 100% Experience Modifier Cap

Limits increase in experience modifier in exchange for making safety improvements

\*Transition to new prospective billing will start in August 2015.



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