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BULLETIN NO. 991

First Quarter 2013

In This Issue...

- Annual Winter Meetings - Recap
- Prevent Credit Fraud
- New DOT Trucking Regulations
- Health Insurance News
- American Jobs for American Heroes
- Sales Tips
- Five Deadly Forklift Dangers
- and more...

Upcoming Events

**NLBMDA Legislative Conference,
Washington, DC**
March 18-20, 2013

Estimating Workshop
April 3, 2013

Missouri Swing-Into-Spring
May 2-3, 2013

Kansas Sunflower Shootout
June 14, 2013

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MLA to Offer Estimating Workshop - April 3

MLA will conduct an Estimating and Residential Material Takeoff Workshop, Wednesday, April 3, 2013, at the MLA office in Kansas City, Mo.

In today's highly competitive market, the success of a material supplier relies heavily on the ability to generate quick and accurate estimates. The ability to estimate the material costs of a project is an essential skill for those in the lumber business. This class emphasizes the basic skills needed in estimating material costs.



Whether estimates are being generated by hand or by computer, there are basic principles that must be understood to produce a quality takeoff. The basic math of quantity takeoff methods dealing with length, area and volume and the basic business math of calculating costs for material profit margin, add-ons, and discounts are some of these essential basics. The class will use residential, small commercial and agricultural plan sets as examples and projects.

Estimating Class 101

- Estimation as a tool to make a sale
- Basic estimation calculations
- Basic blueprint reading
- Estimating formats and formulas
- Understanding elevations, floor plans, details and symbols
- Different types of estimates
- Using an architectural scale
- Key measurements
- Estimating small projects

Who Should Attend

Sales/estimating staff, management personnel, or anyone involved in reading blueprints. It is especially useful to those with minimal skills in reading blueprints.

Instructor: Robert Uhler, MLA Regional Manager

Robert Uhler has been associated with MLA member yards for over two years and serves as the day-to-day contact for the association's members. He has been in the construction industry for over 20 years. During this time, he compiled hundreds of materials estimates for contractors

Continued on page 7

Members Gather in Atchison for Annual Kansas Winter Meeting

The Kansas Winter Meeting was held in Atchison this year. The Mueller's, Clark Lumber & Do-it Center, Herington, served as hosts. Jonathan Mize and Doug Long from Blish-Mize served as the primary sponsor.

Thursday - January 24, 2013

The Chairman's Ice Breaker Reception was a great time with the group getting reacquainted with each other and great conversations were shared. The group then sat down for a wonderful dinner catered by Paolucci's. Back at the hotel, we continued the tradition of relaxing and enjoying great conversation.

Friday - January 25, 2013

Friday morning, we got up bright and early and headed to the corporate offices of Blish-Mize Co. Except for a minor



Kansas Winter Meeting group touring the Blish-Mize Distribution Center.

incident with the bus driver scraping the bus mirror on the building, we arrived safe and sound and had a great laugh along the way. After a brief history of Blish-Mize, we then proceeded to the Blish-Mize distribution center. What a great company that started in 1871 outfitting wagon trains heading west. Today, they have a 450,000 square foot fully automated distribution center.

We spent the rest of the morning recapping the past year and looking forward to 2013 as a committee and working toward the goal of membership recruitment and the growth of the annual Sunflower Shootout coming up in June.

Dan Garcia, Federated Insurance, provided a very informative update on the Affordable Care Act (Obama Care) for the group. Please contact the association office if you have questions or concerns on this massive piece of legislation and how it will affect your company.

In the afternoon we went on an amazing tour of the Ameila Earhart museum and heard interesting stories from her past.



Jonathan Mize, right, Blish-Mize President, giving 2013 Committee Chairman Ray Mueller, Clarks Lumber Do-it Center, Herington, KS, a small token of his appreciation for allowing Blish-Mize to be a part of the 2013 Kansas Winter Meeting.

No matter if you believe she survived her around the world flight or not, the group had a very good time at the museum. We then headed to the historic town of Weston, Mo. and stopped at a unique old brewery that is the tallest building in town. The only problem, for at least one person in the group, is that the building is three stories underground. We capped off the afternoon/evening portion of the trip with a fabulous dinner at Avalon Café in a beautiful 1847 antebellum home overlooking historic downtown Weston.

As a result of an appointment by the committee chairman, Ray Mueller, next year's hosts will be Tony and Joleen Jantz from Jantz Lumber Do-it Center in McPherson. Joleen

is already making plans, so please plan to attend January 23-24, 2014. We hope to see everyone at the upcoming Kansas Sunflower Shootout, June 14.

Missouri Winter Meeting - Recap

Our Missouri Winter Meeting was once again held in Columbia on January 10-11. We used a new hotel this year - The Courtyard Marriott. They did an excellent job and we will be back.

Thursday - January 10, 2013

We had a small group for dinner and refreshments. Tom Dixon, Beyers Lumber, provided the entertainment (as always). It's like having dinner with a group of close friends.

Friday - January 11, 2013

We started the meeting bright and early by going over last years achievements and looking forward to the future of the group and our events. The Missouri Swing-into-Spring in May is one of the biggest get-togethers that MLA has over

Continued on page 8

How to Catch and Prevent Credit Fraud: Completing the Application Review

By Tracey Richardson-Newton, Vice President of Credit Risk Management, BlueTarp Financial

The lumber and building supply industry is built upon long-standing personal and professional relationships. As a result, critical business decisions are often made within a safety net of trust and familiarity. Our industry is not immune, however, to instances of credit fraud. Before extending new credit lines and establishing client payment terms, dealers should know the signs of a fraudulent application and apply due diligence to the entire screening process.

There is no guarantee that you will not experience a credit scam at some point, but you can arm yourself and your team with confidence by establishing a defined and robust evaluation process for each credit application.

Here are a few ways to spot key warning signs and ensure you're taking the precautionary measures to reduce your risk.

Complete a Visual Review of the Application

Once you receive an application, ask the following questions: Do you or someone within your sales network know the applicant or the project? Is this a trustworthy and credible relationship? Is the application complete? Did they include the references that you asked for, or more? Do you recognize the names of the references? Even a preliminary once-over can raise significant red flags. For example, is the application handwritten? If you answered yes, that's probably a good thing – a sign of care (again, our industry is largely built on familiarity and relationships).

On the other hand, the more impersonal typed form is just that – impersonal – and may be an early indicator of fraud. Similarly, an application signed in ink may be less likely to point to a scam than a generic rubber-stamped signature. As a rule of thumb, the less personal the application, the more likely it is to be found fraudulent.

Be Thorough and Read Between the Lines

Pay close attention to what's being said in the application and to what and/or who might be hiding behind the text. If the application appears too good to be true, that may indeed be the case. Be skeptical when you encounter overachievers – it is possible for an application to be too complete. In some cases, the applicant will go above and beyond requested information to erase suspicions and cover their bases, perhaps by providing you with a long list of (invented)

references, or pre-filled reference forms for your convenience.

Demographics count, too. It is generally easier to verify the identity of a local applicant. If the credit-seeker is based in another state or country, ask yourself why they'd be coming to you in the first place. Think locally and consult a map to identify the business, their recent projects and listed references. Use Google to verify business names, locations and telephone numbers.

Verify the Information on the Application With One or More Certified Credit Bureaus

Once you've collected all requested information, it is essential to validate data with an independent source. To do this, you'll want to purchase consumer and commercial credit reports through a certified credit bureau, such as D&B, Equifax or Experian. Although fees can range widely per credit review and add up quickly, it is a worthwhile investment in your business security. If necessary, take the time to explore online materials and educate yourself about what you should be looking for within ratings and reports. Here's a hint: A business with no established credit, yet multiple inquiries or new trade lines, is likely a less than desirable candidate for a new credit line contract.

If there is no credit bureau information available, you should take advantage of your network of colleagues, peers, industry groups and associations like the MLA for information.

Keep Digging

If after reviewing the credit application provided and bureau information available, you are not ready to make a decision to extend credit because you still have questions, trust your instincts and keep digging.

You've requested references – personal, trade and bank – for a reason. Use them. Run a reverse lookup of provided contact information and be wary of toll-free phone numbers that cannot be independently verified. Talk to real people and remember that the existence of a website does not immediately affirm legitimacy. When researching references, you may be directed to a phony website for a made-up supplier or corporation. To avoid this trap, compare facts and

Continued on page 8

Business Practices That Generate Good Collection Results

By Todd Elliott, Managing Partner, ICS-National Collection Services

Part of the service provided by ICS-National, MLA's endorsed collections partner, is providing input on how you can make your collection efforts more effective.

The business practices that are key to maximizing collection results are.

1. Have written policies and procedures for credit sales and abide by them.
2. Have written policies and procedures for account collection and abide by them.
3. Get the help of a collection professional, sooner rather than later.

These may seem simple and obvious, but based on the ac-

counts that are submitted to our agency, many businesses have a higher level of delinquent accounts than necessary simply because they do not have credit and collection policies and procedures in place, or the policies and procedures are incomplete, or they were not fully enforced.

As you know, the purpose of a policy is to define who is to do each task and when. The purpose of the procedure is to outline exactly how a task is to be performed. Policies get your employees working as a team, and the procedures assure every team member performs their roles to the same high standards.

By implementing credit and collection policies and procedures, your business will eliminate bad debts resulting from poor credit sales decisions and sloppy paperwork while improving its collection rates on delinquent accounts.

I. Before The Sale - Credit Sales – Policies & Procedures.

Adhering to written policies and procedures for credit sales will ensure a consistent and appropriate handling of EVERY credit sale. If every credit sale is handled "by the book" most collection issues will be eliminated. Credit Sales Policies & Procedures should include:

A. A signed credit application for every credit sale. A signature on the credit application is absolutely necessary to establish the legal validity of the debt. By law, if a creditor cannot document the legal validity of a debt, the debtor is not obligated to pay the debt. The signature requirement should extend to your sales/delivery tickets, as well.

1. The credit application should clearly show payment terms along with whatever finance charges and late fees will accrue on the account.

2. Very Important! The credit application should include a clause giving the customer notice that they will be liable for collection costs, including attorneys' fees, if the account is sent for collection. This is very important if and when the account is sent to a collection agency. By having a signed notice regarding the customer's liability for third-party

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collection costs, your cost of collection (agency's fees) can be added to the balance due. Then, when the account is collected, you get 100 percent of the amount owed to you because the debtor pays the cost of collection.

B. A credit check on all applicants. This may not be practical on every application, but a credit check should definitely be required on larger sales. Be sure your policy clearly states the criteria for requiring a credit check on a new credit application: Sales amounts above \$5,000, for example. On smaller credit sales, if no credit check is required, be sure to at least call ALL credit references provided. Make sure the credit references are in line with the amount of the sale. A \$100 credit reference is of no value to you on a \$2,500 sale.

1. Clearly defined credit approval authority. Designate which employees have credit approval authority and set an approval limit for each.
2. The Holy Grail: If the customer is a business, you should have the owner, principal or officer also guarantee the account personally. This requirement safeguards you against the business entity going out of business. Having made the recommendation, I have to confess that I would be hesitant to sign personally for my business. The reason we establish the business entity is to restrict personal liability. However, if it is a large sale and the stability of the business entity is questionable, you should insist on it. You will have to decide if it is better to lose the sale or to lose your shirt when the business folds.

These are the two most important elements in credit policies and procedures. Essentially they make sure you have a formal business agreement with a qualified customer.

In summary, the goals of the credit sales policies and procedures are to minimize the number of bad debt accounts by:

- a. Eliminating poor credit sales decisions and sloppy procedures.
- b. Establishing a valid position as the creditor on the debt.
- c. Deterring deadbeats from stealing from you.

Based on my experience, there are two types of deadbeats: the opportunist and the professional. The opportunist does not intend to steal from you initially but when he sees that you have left the door wide open, he gladly takes advantage of the opportunity. The professional deadbeat comes to your store knowing that you leave your door open and he intends to make the most of that vulnerability. In the next two issues of this newsletter, we will explore your internal collec-

tion policies after the sale, and what you should expect from your relationship with a collection agency, if that becomes necessary. Anytime we can assist you with your policies and procedures – or your collections – please call me at 918-622-2331 or toll-free at 877-622-2331.

ICS-National Collections Services is the MLA-endorsed collection agency. Membership provides you discounted rates and superior service.

DOT Compliance

New DOT Trucking Regulations for 2013

Mid-America Lumbermens Association wants members to be aware of a new round of Department of Transportation (DOT) rules that go into effect this year. Dealers should take particular note of the rules related to the Drug and Alcohol Clearinghouse, Medical Examiner's Certification Integration and Electronic Logging Devices and Hours of Service Supporting Documents. Those rules are outlined below:

Drug and Alcohol Clearinghouse

This rulemaking would create a central database for verified positive controlled substances and alcohol test results for commercial driver's license (CDL) holders and refusals by such drivers to submit to testing - publication date 4/2013.

Medical Examiner's Certification Integration

This rulemaking would require certified medical examiners performing physical examinations on drivers of commercial motor vehicles (CMV) to use a newly developed Medical Examination Report (MER) Form and transmit information from the Medical Examiner's Certificate electronically from the National registry system to the State Driver Licensing Agencies (SDLAs) - publication date 5/2013.

Electronic Logging Devices and Hours of Service Supporting Documents

This rulemaking would establish minimum performance standards for electronic logging devices (ELDs) and establish requirements for the mandatory use of the devices by drivers currently required to prepare handwritten records of duty status (RODS) - publication date 7/2013.

If you have any questions please contact Mid-America Lumbermens Association at 800-747-6529 or contact Mike Harp at Corporate Safety Compliance - 316-201-6750.

The Future of Health Insurance

PPACA Overview and What it Could Mean to You

By Tim Luy, Director of Internal Operations – Commercial Health
Federated Mutual Insurance Company

The Patient Protection and Affordable Care Act (PPACA) was signed into law by President Obama on March 23, 2010. The constitutionality of the portion of the law that created a mandate for U.S. citizens to purchase insurance starting in 2014 was contested by many states in June 2012, the U.S. Supreme Court ruled that the provision was constitutional as a tax imposed on individuals who fail to procure coverage. PPACA implementation continues forward.

For employers, little will change between now and 2014 because of PPACA. While employers are interested and concerned about the future implications of PPACA, they should recognize that they won't be materially impacted until at least 2014.

Individual Health Insurance Policies

Big changes are coming in 2014 for policies issued to individuals rather than through employers. Insurers will be obligated to accept all applicants regardless of their health condition. In addition, even if the applicant has been uninsured for years, the insurer must cover all health conditions; a pre-existing condition exclusion can't be used. It is widely believed that the risk pool of individual insurance policies will worsen and premium rates for all current and new applicants will rise significantly in response.

Health Insurance Exchange

An online insurance distribution system called an Exchange must be developed in each state, or alternatively, the Federal government will implement a Federally Facilitated Exchange (FFE) for states that don't develop their own. The Exchange is designed to facilitate the expansion of Medicaid, the provision of tax credit subsidies to eligible individuals, and create an online health insurance shopping experience that will presumably increase competition among insurance companies. Development efforts to date vary widely by state. At present, there is considerable uncertainty about the practicality of the exchange as a solution for small business owners.

Mandate to Buy Insurance

All U.S. citizens must purchase health insurance that provides minimum essential coverage by 2014 or pay a penalty for failing to do so. Individuals who fail to purchase coverage

will pay a tax equal to approximately one percent of their annual income, which for most Americans, will be considerably less than the expense to purchase insurance. It remains to be seen whether this small penalty will motivate people who don't buy insurance today to do so in the future.

Subsidy to Buy Insurance

People with household incomes below 400 percent of the Federal Poverty Level (FPL) may be eligible for a federal subsidy to help pay for their insurance. Lower income households will qualify for greater subsidies than those with more income. The federal government will establish the percentage of the household income that should reasonably be spent on insurance, then compare this amount to the actual premium cost of a benchmark plan. The difference between the household's equitable contribution toward insurance and the cost of the insurance will determine the subsidy the household is provided. Individuals eligible to participate in an employer-offered insurance plan, which provides coverage at a defined minimum benefit level or better at a cost less than 9.5 percent of the employee's income, will not be eligible for a federal subsidy.

Employer Responsibility to Offer Insurance

Employers with 50 or more full-time employees will be obligated to offer health insurance to their employees or be subject to penalty for failing to do so. The coverage offered must be "valuable" or "affordable." Valuable coverage provides the minimum defined benefit level, and affordable coverage costs the employee less than 9.5 percent of their income to purchase.

Employers who choose not to offer insurance to full-time employees could be subject to a fine of \$2,000 per employee, per year – buy only on the number of full-time employees in excess of 30. In essence, no penalty applies to the first 30 full-time employees.

If an employer chooses to offer insurance coverage, but the plan offered is not "valuable" or not "affordable," the employer is subject to a \$3,000 per year penalty for any full-time employee who purchases coverage through the public Exchange and receive a tax credit subsidy to do so.

Continued on next page

The logic behind both penalties appears to be that if larger employers either don't offer coverage to employees, or offer coverage that is insufficient or costs too much to the participant, then those employers should pay a fine to fund the provision of a tax credit subsidy to the employees. In this way, the federal government is encouraging larger employers to provide acceptable benefits to their employees so the federal government doesn't need to provide funding for those employees to get quality, affordable insurance.

The Future is Getting Closer Every Day

PPACA (or ACA) is much bigger, broader, and far reaching than this short narrative addresses. As has been the case in other government programs, its future implementation will be significantly influenced by politics. As a result of the fluid environment in which it is being developed, the act and its provisions require close monitoring. However, the provisions that will have the greatest impact are still several months away. Today's primary focus for employers should be on selecting a benefit plan that employees value, while encouraging wise choices necessary to contain health care and health insurance costs.

Help is Available

In our estimate, and those of several government studies, the vast majority of business owners will continue to provide an employer-sponsored health insurance benefit for their employees. Discontinuing this benefit could adversely impact the small employer's ability to attract the necessary talent to compete in their marketplace.

However, wading through the numerous health reform changes can be overwhelming and confusing. And since many of the rules relating to implementation of PPACA are still being developed, business owners will need assistance to sort out how health reform impacts them.

These are exactly the times that it is critical to work with an insurer who is knowledgeable about your business and the health care law.

Federated Insurance is MLA's recommended provider for property and liability, workers compensation, and group health insurance, and Financial Protection Services. Additional information on health reform is available at www.federatedinsurance.com under the Group Health tab.

This article is intended to highlight current issues and provide general information on the PPACA only. It should not be considered legal advice regarding your specific facts or circumstances. The information herein is accurate as of September 2012 and is subject to change. Please consult a qualified professional with questions regarding the topics in this article.
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and home owners, turned those estimates into sales, and provided advice, service and training as the estimated materials were delivered and/or installed during the construction process.

Registration Fees:

Members: \$125 for one person - \$105 each for two or more from same company

Nonmembers: \$495 per person

Fees include lunch, breaks, and handout materials

Hotel Information

For room reservations, call the Hampton Inn and Suites - Kansas City at 816-448-4600. MLA has a special rate of \$125 for single or double occupancy. Reservations must be made by Friday, March 22, 2013, and callers must reference the Lumbermens Association to get this special rate. The rate includes free hot breakfast, two queen beds, indoor pool and other amenities.

The program will be held at MLA's office - 638 W. 39th St., Kansas City, Mo. Classes begin at 9 a.m. A registration form is included with this newsletter on page 13.

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Credit Fraud - cont.

information across all previously mentioned materials (records, references and maps), and supplement basic Internet research with external opinions from peers, colleagues and professionals specializing in business credit.

Report to Local Authorities

If you've uncovered enough red flags to suspect a credit crime, report your findings to local law enforcement. You may want to notify local trade associations as well, but proceed with caution. While red flags should always give a reviewer pause, the alleged perpetrator is innocent until proven guilty. Alert peers within the industry with discretion and always refrain from jumping to conclusions until you have a clear grasp of the situation.

Leave It To The Experts

Of course, time is money. Independently verifying lines of credit can be a costly burden for in-house finance and sales departments, particularly of smaller businesses, and take several days to complete. As reporting rules and methods will vary between different states and countries, gleaning a complete picture of an entity's credit history requires data collection from a wide range of sources. Third-party financial services exist for this reason – to make the jobs of suppliers and their contractor customers easier.

At BlueTarp Financial, we maintain multiple credit bureau contracts as well as a large database of relevant information and past credit applications. As experts, we have the time, resources and know-how to quickly verify data and establish the right payment methods for you and your customers. We also have the knowledge and expertise to immediately spot red flags. As a provider of a full-service credit program we will research, analyze and assess the true risks so you can make your decision with clarity, while allocating precious time and energy to your daily business.

In general, when an application looks or feels "off," then further investigation is needed. Never leave anything to chance. Carefully review and verify the information provided to you through an independent process that you trust and can replicate for consistency. When all of these steps are done together, they will greatly reduce the risks and hassles associated with credit fraud. You owe that to your own well-being and to your business.

This article originally appeared in the publication of the NRLA, *Lumber CO-operator*.

About BlueTarp Financial:

BlueTarp Financial, Inc. has been the leading trade credit and marketing services provider for the building supply industry across the United

States since 1998. Merchants who offer BlueTarp Trade Credit for their customers enjoy cash flow, increased sales, and the elimination of the risk of managing credit in-house. BlueTarp is headquartered in Portland, Maine. For more information visit www.bluetarp.com or follow them on Twitter @BlueTarpCredit.

Across State Lines - Winter Meetings Recap

Missouri Winter Meeting - cont.

the course of the year. As dealers and suppliers converge on the Lake of the Ozarks for three days of great times and raising money for the Missouri Lumbermen's Scholarship Fund. This year the dates are May 2-3. Watch your email and our website for updates.

Once again we had Dan Garcia, Federated Insurance, update this group on the ever-changing Obamacare (Affordable Care Act). Dale Amick gave us a great summary of the current Missouri legislative session. Two-thirds of its members have less than four years' experience in state government and the Republicans have a super majority for the first time in a very long time. This will make for an interesting year in Jefferson City. As always, keep updated on all legislative issues by going to our website - www.TheMLA.com and opening the legislative tab. We post updates to the website on both state and national issues relevant to lumber and building material dealers.

May 2-3 at the Beautiful Lake of the Ozarks 25th Annual Swing-into-Spring Event

Once again the Missouri Lumber Dealers (MLDAC) are hosting the Swing-into-Spring event at the Lake of the Ozarks, May 2-3. Remember, all proceeds from the event help fund the Scholarship Program for the MLDAC. Please look for more information on our website at www.TheMLA.com.

Thursday - May 2

Bass Tournament – 7 a.m. - 11 a.m.
Trap Shooting – 1:30 p.m. - 4:00 p.m.
Steak and Chop Fry – 5:00 p.m.

Friday - May 3

Golf Tournament – Bear Creek Valley GC

Please plan to attend any or all of the events and enjoy a great time with friends and colleagues. Contact Robert Uhler, at 800-747-6529, for more information.

The American Jobs for America's Heroes Campaign

Free Resource to Fill Your Jobs With Unemployed National Guard Members

Members looking for qualified employees have free and direct access to thousands of unemployed National Guard members and military veterans through the ongoing nonprofit American Jobs for America's Heroes campaign. With more than 60,000 unemployed National Guard members nationally, this is a huge resource for employers looking for skilled, experienced and reliable employees. Take 10 minutes to register now for posting jobs at no cost at <http://www.centerforamerica.org/register.html>. Center for America is coordinating the alliance campaign.

Operating under an official Memorandum of Understanding with the National Guard and funded through private donations, alliance members Corporate America Supports You (CASY) and Military Spouse Corporate Career Network (MSCCN) work with employers using a case management approach to match National Guard members and military veterans to the specific job requirements of employers. Both nonprofit organizations have been providing free employment services to employers and military applicants since 2004 and have helped to place thousands in private sector jobs.

View a one-minute video here: <http://www.centerforamerica.org/aep.html>

OSHA Reminds Employers to Post Injury/Illness Summaries

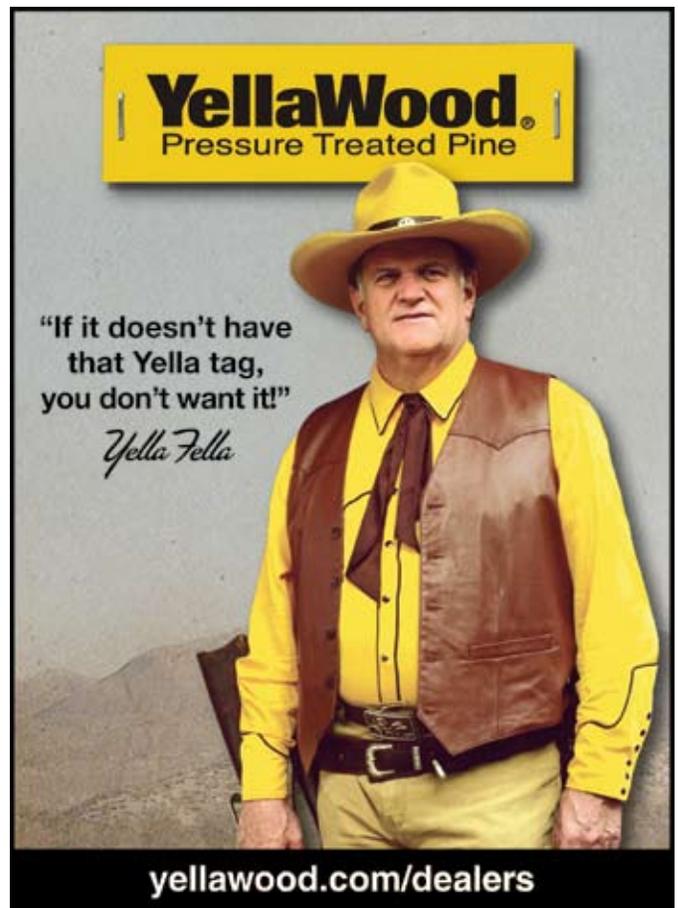
Beginning Feb. 1, employers who are required to keep the OSHA Form 300 Injury and Illness log must post a summary of the log. Employers must post OSHA's Form 300A from Feb. 1 to April 30, 2013 in a common area wherever notices to workers are usually posted.

The summary must list the total number of job-related injuries and illnesses that occurred in 2012. All establishment summaries must be certified by a company executive.

Copies of the OSHA Forms 300, 300A and 301 are available for download on the OSHA Recordkeeping Web page. See OSHA's Recordkeeping Handbook for more information on posting requirements or contact Robert Uhler at the association office – 800-747-6529.

Phillips 66 is the lead corporate sponsor of American Jobs for America's Heroes. "At Phillips 66, we know that the National Guard offers outstanding experience, skills and training, and its members and veterans make valuable employees," said Larry Ziemba, executive vice president, Refining, Projects and Procurement for Phillips 66 and chair of the AJAH campaign leadership council. "We encourage other companies to step up recruitment of National Guard members and participate in the Center for America's efforts to connect these heroes with employers."

Lew Ebert, president and CEO of the North Carolina Chamber, says this about the campaign: "American Jobs for America's Heroes is a win/win program. Small to mid-size employers looking for skilled employees now have an avenue to post job openings at no cost, and the more than 60,000 unemployed National Guard members, veterans and spouses have a well-organized place to match their skills with available jobs. The North Carolina Chamber wholeheartedly supports this effort to create jobs and encourages North Carolina businesses to post applicable open positions on the National Guard job portal."



Dealers Helping Heroes Program

Background

Many of the most severely wounded veterans are treated at Walter Reed/Bethesda Naval Hospital and at Brook Army Medical Center (BAMC). As they transition to civilian life, they are often in desperate need of assistance in remodeling, renovating or building a home that will work for their particular disability.

Two groups, the Yellow Ribbon Fund in Washington, DC and HelpingaHero.org in Texas, have been helping transition these wounded veterans, but they need assistance in identifying and matching veterans with local dealers who would serve as their point of contact in their hometown and provide whatever assistance they are able to give to the veteran as they seek to renovate, remodel or build a home. Whether it is providing free or discounted building materials, builder referrals or installation services, all help would be greatly appreciated.

The VA provides a paltry \$7,000 to remodel and \$64,960 to build a home. Surely we can stretch those dollars farther. There will be at least 40 veterans (mostly multiple amputees) going home each year. We would like to pair each veteran with a dealer that "adopts" them for the duration of their project.

How it Works

When a veteran is ready to transition home, their name is added to a master list maintained by Helping a Hero (www.helpingahero.org). Participating state/regional associations will receive a list bi-weekly of veterans looking to transition and where they are transitioning to. The state/regional building material association executive director will identify a local dealer willing to "adopt" the veteran and provide whatever assistance they can to help them with the building project. The state/regional association will provide the identified dealer contact information to Helping a Hero at homes@helpingahero.org. Helping a Hero will contact the dealer to further discuss the needs of the local veteran to answer any questions and define the parameters of the project. Once the dealer is fully on board, Helping a Hero will pair the veteran with the dealer and work with them to complete the home project.

Thank you for your support of "Dealers Helping Heroes" Program!

The Power of Military Discipline

By Bill Lee, visit BillLeeOnline.com

I enjoy studying the success or failure of military campaigns. Over the years, wars have been fought in many different ways. One example was when opposing forces lined up and fired their weapons at each other at point blank range. Obviously in this type of warfare, the army with the most soldiers had a decided advantage.

By the time World War I and World War II came along, armies did battle much differently. In both of those wars, soldiers sought protection from the enemy soldiers by seeking cover in trenches and foxholes as they fired their weapons. In all wars, reconnaissance has always played an important role. Every army in history has spent a lot of energy trying to somehow sneak behind enemy lines to see what the opposing army was planning. But perhaps the most critical aspect of successful military campaigns had to do with the effectiveness of the military commanders' battle strategy and the discipline that exists among the troops whose job it was to execute the game plan that came down from the top.

I can't imagine an army of individualists who were running and shooting independently with no battle plan being very successful if they were up against a highly disciplined group of soldiers who were working like a well-oiled machine to execute a well-thought-out strategy.

Company Game Plan

Now, let's switch gears to waging a battle for your customers' and prospects' business. How organized is your sales effort? Does your company have a game plan? Do you sit down in strategy sessions and try to figure out your competitors' weaknesses and how to best exploit them? Do you and the other salespeople deliver a consistent marketing message?

What I see as I work with companies throughout North America is more times than not a group of individual salespeople operating independently with no particular game plan. While typically the salespeople do have the same objective: to earn the business at a satisfactory profit, each of the individual salespeople are left to their own devices in achieving their goals and objectives.

Consistent Message From the Sales Force

There is no doubt about it, the companies that achieve the best results field a disciplined sales force that takes a well rehearsed message to their customers and prospects.

The sales teams that seem to forever struggle are those that field an undisciplined, poorly managed group of independent operators who resist leadership.

With that said, there are certainly highly experienced professionals out there who need very little guidance or direction.

They are consistent performers who have figured out how to achieve both their personal



goals and those of their respective companies. I always welcomed these salespeople on the sales teams I have had the privilege of leading. Those salespeople who consistently fall short of their agreed-to sales and gross margin goals, however, desperately need strong leadership. They have not earned the right to operate independently.

While virtually all salespeople do diligently make sales calls, what they say and do on the sales calls they make differ substantially. This is where I have found discipline to break down the quickest. Try this: Develop the discipline to practice making your sales presentation in front of a video camera (best) or a tape recorder (second best) and ask your manager to critique your presentation. This discipline will do the same thing for your sales presentation skills that it does for golfers who wish to improve their golf game.

First recording your sales presentation and then watching yourself is the ONLY way you can see yourself as your customers and prospects see you. Your raise becomes effective when you do.

To buy Bill Lee's Gross Margin improvement products go to BillLeeOnline.com.

Five Deadly Forklift Dangers – Part 2

OSHA estimates that one million forklifts are used in workplaces across the United States. Each year, nearly 100 workers are killed and another 20,000 are seriously injured in forklift-related incidents. Last newsletter, we presented the first three of the five Deadly Forklift Dangers. This time, we conclude with the last two.

Deadly Danger #4 – Falls From Forklifts

It is not always the case that a victim is crushed following a fall from a forklift. The fall alone may be fatal. Of forklift accidents, 9 percent are the result of falls.

How it can happen: An assistant warehouse manager was fatally injured while working with a forklift operator to pull tires from a storage rack. The two workers had placed a wooden pallet on the forks of the forklift, and the victim then stood on the pallet. The operator raised the forks and victim 16 feet above a concrete floor to the top of the storage rack. When the pallet became unstable, the victim lost his balance and fell, striking his head on the floor.

How to prevent these accidents: Make sure operators:

- Use only an approved lifting cage and adhere to general safety practices for elevating personnel with a forklift.
- Always secure the platform to the lifting carriage or forks.
- Provide means for personnel on the platform to shut power off to the truck whenever the truck is equipped with vertical-only or vertical and horizontal controls for lifting personnel.
- Never use a forklift to elevate workers who are standing on the forks.
- Never elevate a worker on a platform unless the vehicle is directly below the work area.
- Use restraining means such as rails, chains, or a body belt with a lanyard or deceleration device for the person(s) on the platform.
- Never drive to another location with the work platform elevated.

Deadly Danger #5 – Failure to Inspect or Perform Proper Maintenance

As with all equipment, forklifts have to be inspected regularly and properly maintained.

How it can happen: An employee was killed while using a

forklift to unload steel tubing from a flatbed trailer. As he turned the forklift on a slight grade behind the trailer, the forklift began to tip over on its side. The worker jumped from the forklift, and his head and neck were pinned to the concrete driveway under the falling forklift. An inspection of the forklift revealed that the right-side axle stop was damaged before the incident and was not restricting the lateral sway of the forklift when it turned. Also, slack in the steering mechanism required the operator to turn the steering wheel slightly more than half a revolution before the wheels started to turn. The forklift was not equipped with a seat belt.

How to prevent these accidents: Notice that in this case, the forklift operator was not using a seat belt (in fact, the forklift did not have one). So, the immediate cause of death was the tip over and the operator's attempt to jump free. However, the underlying cause was the fact that the forklift had defects that had not been discovered by proper inspection. The forklift was still in operation and had not been removed from service pending repairs.

MLA's OSHA Training offers a completely pre-written, affordable program to handle forklift training and dozens of other mandated training needs. Get the details by calling Robert Uhler at 800.762.5616.

Application must be returned by April 15, 2013 Scholarship Program Just Around the Corner

One of the most popular programs MLA provides is the annual scholarship awards to members, employees and their children. Each state has different criteria for earning these \$500 awards. If you have a son or daughter, an employee or employee's son or daughter in college, or an employee who is utilizing continuing education, take a minute to review the scholarship applications that are listed on our website at www.TheMLA.com. Contact Robert Uhler at the MLA office for further details, extra copies or with any questions you might have.





2013 ESTIMATING WORKSHOP

Wednesday, April 3, 2013 – Kansas City, Mo.

Registration Form

Deadline to Register: Friday, March 22, 2013
After March 22, \$50 per person late fee applies.

Meeting Location: Mid-America Lumbermens Association, 638 West 39th St., Kansas City, MO 64141.

For room reservations, call the Hampton Inn and Suites Country Club Plaza at 816-446-4800. MLA has a special rate of \$125 for single or double occupancy. *Reservations must be made by Friday, March 22, 2013, and callers must reference the Mid-America Lumbermens Association to get this special rate. The rate includes free hot breakfast, two queen beds, indoor pool and other amenities.*

Classes begin at 9:00 a.m. and will end at 3:00 p.m. Attendees must bring a handheld calculator and pencils. Reference manual and other materials will be provided.

Member status: MLA Member Nonmember

Company _____

Contact _____ Email _____

Address _____ City _____ State _____ Zip _____

Phone _____ FAX: _____

Registrants: (If registering more than three people, please make copies.)

1. _____ Cell phone # _____

2. _____ Cell phone # _____

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Payment method:

Check enclosed payable to "MLA" for \$125 (\$105 per person for 2 or more from same member company)*

Charge to credit card: MasterCard Visa

Credit card # _____ Exp. Date _____

Amount to be charged: \$ _____ Security code _____ (3-digit code on back of card)

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Return by mail -OR- FAX to: 816-561-1249

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*Nonmembers may register for \$495 per person.

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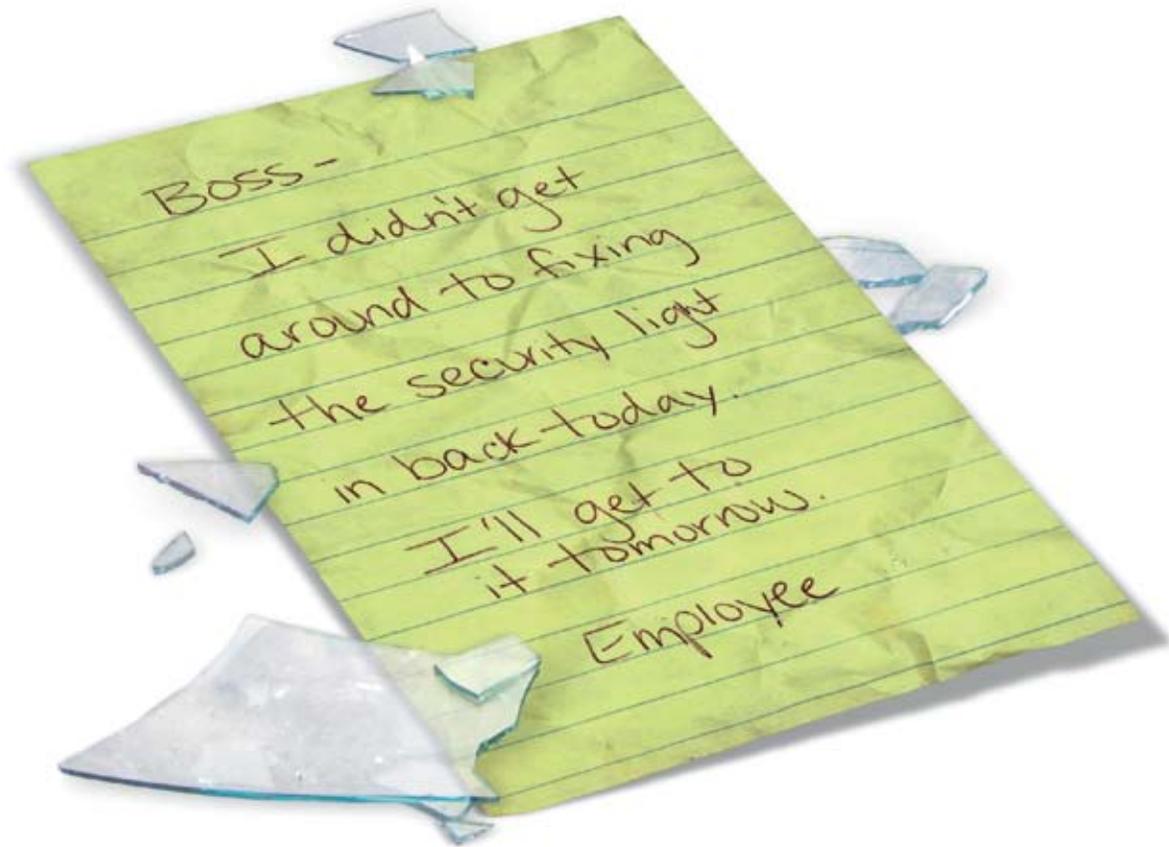
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Retailers May Now Impose A Surcharge For Credit Cards

Ten States Prohibit Surcharging

As part of a class action settlement agreement, Visa and MasterCard have recently revised their Operating Regulations to allow merchants to impose a surcharge on credit card transactions. (This is an option only. You do not have to surcharge your customers if you don't want to.)

A few details about this new mandate include:

- Surcharging will apply to credit cards only, not debit or prepaid cards.
- Surcharging applies to most merchants in the U.S. and in U.S. Territories with the exception of the 10 states that prohibit surcharging, which include Kansas and Oklahoma. State law overrides card brand rules and merchants located in these states must not assess surcharges.
- The surcharge amount must not exceed the merchant discount rate, and is capped at 4 percent, even if the merchant discount rate exceeds 4 percent.
- Merchants may impose surcharges at the brand level (all Visa and/or MasterCard credit) or the product level (Visa Traditional, Visa Rewards, World Elite MasterCard, etc.), if they process only MasterCard and Visa.
- The surcharge amount will be included in the transaction total and must also appear on the receipt as a separate line item.
- Proper and visible signage must be displayed disclosing the surcharge amount.
- You must register with MasterCard and Visa 30 days prior to implementation.

- Merchants must figure their Merchant Discount Rate (MDR) based on the preceding 1 or 12 months, per card brand, charging the lesser of the percentages (Visa, MasterCard, Discover, American Express); cannot be higher than 4 percent.
- Merchants must impose the same surcharge percentage on all card brands they accept unless they only accept Visa and MasterCard, at which point they can charge each card brand their resulting MDR.

All of this information is based on a preliminary settlement that can be repealed and may change or become invalid by the end of 2013. Even if merchants give Visa and MasterCard a 30-day notice, the manufacturers for terminals, software and gateways have not incorporated the programming necessary to show the surcharges on a separate line, so until that becomes available they cannot charge a surcharge; there are no estimated dates for the equipment to be updated or new equipment to be manufactured.

Whatever you decide to do, please visit with your own credit-card processing company to determine when they can implement any desired changes.

Please visit <http://usa.com/merchants/operations/surcharging.html> and <http://www.mastercard.us/support/problems-using-mastercard.html> for more details.

OSHA Newly Announced Site-Specific Targeting Inspection Plan

OSHA has released a new site-specific targeting inspection plan and it includes lumber and other building materials dealers. OSHA's Site-Specific Targeting (SST) program is OSHA's main programmed inspection plan for non-construction workplaces that have 20 or more employees. The SST plan is based on the data received from the prior year's ODI survey. The ODI survey and the SST program help OSHA achieve its goal of reducing the number of injuries and illnesses that occur at individual workplaces by directing enforcement resources to those workplaces where the highest rate of injuries and illness have occurred.

Members with OSHA compliance questions may contact Robert Uhler, MLA Regional Manager, 800-747-6529.

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