

FEBRUARY

February 13

STAR Safety Seminar
Enterprise Bank & Trust

February 15

Scholarship Trivia Night
Mason Contractors Assoc.

February 19

Monthly Business Meeting
Soccer Park-Fenton

MARCH

March 19

Monthly Business Meeting
Syberg's on Dorsett

March 27

Banking/Bonding Seminar
Enterprise University

APRIL

April 16

Monthly Business Meeting
Soccer Park-Fenton

April 26

21st Annual Awards Gala
Four Seasons Hotel

May

May 21

Monthly Business Meeting
Syberg's on Dorsett

visit www.asamidwest.com
for a calendar of events.

FEBRUARY 2014

I write this having just attended the ASA Meet the GC's, and once again I want to say what a great event, we had just under 850 people attend the event this year. I want to take this opportunity to thank the committee, headed by Walter Bazan Jr. and Tim Thomas, that took so much time and making all of this possible. I would also like to thank all of the general contractors that take the time to come out and make this event possible, without them this event could not happen. I find the GC Expo to be the premier networking event of the year, in the St. Louis construction market.

This month we have several things on the schedule as usual, we have the first ever *STAR Safety Seminar* on February 13th, where Mike Sicking will explain how to navigate the *ISNetworld*. Mike will walk the participants through the prequalification process giving them cost saving strategies for answering the questions and he will explain all of the new terminology that you may not be familiar with. If you have not signed up, please visit our new web site and register for the event, it will be well worth your time.

Our February 19th monthly meeting will be a little different than the majority of our meetings; we will not have a speaker this month, which will allow ample time for networking. We will still have a program, but it will be focused on an overview of our organization. We call it *ASA 101*, and it will provide insight into what ASA Midwest Council has going on and why we do what we do. It's also your chance to meet our committee chairs, board of directors, and past presidents, and ask any questions about the ASA organization, you may have on your mind.

Looking forward to seeing you this month.

Vincent Irwin
Irwin Products, Inc.
President, ASA MWC
Building. Community.



**Soccer Park-Fenton
One Soccer Park Road
Fenton, Missouri 63026**

Directions: From HWY 270, take the HWY 44 west ramp. Take the first exit for Soccer Park Road, turn right and then left into the Soccer Park Facility.



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Join a committee today.

Membership
(Jennifer Tichacek/Tom Woodcock)

Programs *(Steve Albart)*

Golf *(Jennifer Church/Jeff Jordan)*

Legislative *(Tim Thomas)*

Awards Gala
(Molly Spowal /Rick Swanson)

Construction Showcase & BBQ
(Kevin Douglas/Rick Williams)

GC Expo
(Walter Bazan, Jr./Tim Thomas)

Safety *(Mike Sicking)*

Brand Development
(Stephanie Woodcock)

Contract Review *(Dick Stockenberg)*

Most committees meet every 4 weeks , contact a committee chair today, to join a committee!!

**FEBRUARY 2014
MONTHLY BUSINESS MEETING
SOCCER PARK-FENTON
Wednesday, February 19, 2014**

Please join us Wednesday, February 19, 2014 at Soccer Park-Fenton, 5:30 p.m, for **ASA 101**. How Do you Receive all the Possible Value from your Membership? What benefits do we offer our members through Advocacy, Education & Networking? Join us on February 19th and get answers to all your questions. Meet with committee chairs, officers and board of directors.

The cost is \$42 per member and includes networking, ASA 101 programming, hosted bar and dinner.

Register online by Friday, February 14th.

The following companies will be reviewed at BPI:
Archer Western Constructors
BBI Constructors
Brockville Construction
Five Star Construction
Fred Weber

Please invite a non member guest to attend the meeting, remember first time non member guests are FREE to attend.

It is the best way to introduce someone to the benefits of ASA membership! Please register your guests in advance with the ASA office-314 845-0855.

Shared Office Space / Warehouse / Fabrication Shop Available

Furnished private office in a clean professional environment.
Also available, together or separately, is a warehouse / fabrication area up to 6,000 s.f.
Partial, Short term or intermittent lease available.



**Banking & Bonding Seminar
"Financial Strategies in an
Uncertain Economic Environment"**

*Enterprise University
6240 Olive Blvd
Creve Coeur, MO 63130*

*Thursday, March 27, 2014
8:00 a.m. to 11:00 a.m.*

*\$40 ASA Members
\$60 Non ASA Members*

*For more details or to register
visit www.asamidwest.com*

*Questions?
Contact Susan Winkelmann
susan@asamidwest.com
314 845-0855*

Save the Date

**ASA MIDWEST COUNCIL
ROARING TWENTIES
AWARDS GALA**

*Saturday, April 26, 2014
Four Seasons Hotel St. Louis*

www.asamidwest.com



THE 5 C'S OF CREDIT

Steve Albart, Enterprise Bank & Trust

Do you wonder what guidelines bankers, surety companies and other providers of credit utilize to determine if your business is credit worthy? Are you familiar with the Five C's of Credit; Character, Capacity, Capital, Collateral, and Conditions? Those Five C's of Credit are the backbone of every credit decision made about your company.

Character may be the most important factor of all the C's. The other 4 C's don't matter if the individual lacks poor character and decision making. Businesses create a reputation in the business community regarding how bills are paid and problem situations are handled. Often times high character companies are engaged in community philanthropy or involved with local trade associations. High character companies do what's "right" and are setting examples of how to do business with others.

Does your company have the Capacity to have credit? In short, do the gross revenues exceed all expenses in order to pay back the company's debts? Creditors want to make sure there is enough excess cash flow to repay all debts. Often times bankers will use EBITDA (Earnings Before Interest Taxes Depreciation and Amortization) to calculate cash flow for businesses. A healthy business will have over 1.20 times annual cash flow to their annual debt service obligations.

Capital represents the net worth or equity of a business. The equation to calculate the net worth of a business is "assets less liabilities equal net worth". Another ratio that helps creditors make decisions on the creditworthiness of a business is the debt (liabilities) to net worth ratio. Creditors like to see debts less than two times the net worth. The greater the net worth or Capital will enhance a business' ability to obtain credit.

What Collateral does the business have to offer? Typically, creditors want to secure debts with Collateral such as A/R's, inventory, equipment, real estate, stock portfolio and personal residences. Each piece of collateral will have different advance rates depending on the creditor. For example, banks typically lend up to 80% of the value on real estate or 70% on A/R's. A business will have greater access to credit when the Collateral is more tangible and the loan to collateral value is a low percentage.

Once the first four C's are reviewed, the last step is understanding the economic and intangible Conditions surrounding the business. Business owners should take a proactive approach in keeping their Creditors up to speed on business conditions within their industry as well as information regarding projections, backlog and management changes. A creditor's decision on the Conditions surrounding a business will be heavily influenced by the business owner. The more information on the positive outlook of your business and industry will be helpful.

These same principals can also be applied in your business everyday regarding credit decisions on a new client. Unless your client pays COD, your business is extending credit. Although you may not be able to request financials, you can still apply many of these principals in your credit decisions.

The Five C's of Credit are very basic concepts that establish the foundation of the creditworthiness of a business. I encourage all business owners to sit down with your banker, CPA, and creditors to enhance each "C" so that you can maximize the creditworthiness of your business!

To learn more about the Five C's of credit, please attend the upcoming banking and bonding seminar on "*Financial Strategies in an Uncertain Economic Environment*"

The seminar will be held at Enterprise University in Creve Coeur on March 27, 2014, from 8:00 a.m. to 11:00 a.m. Visit www.asamidwest.com to register for the seminar.



Building. Community.



Don Aulph and Curt Mowery, D & J Glass & Sign, were in the Member Spotlight at our January monthly meeting. As the member spotlight, Don and Curt were able to meet with other ASA members and educate them on what D & J Glass & Sign offers to their customers. If you have signage needs, please consider contacting Don Aulph, D & J Glass & Sign. Are you interested in the Member Spotlight? Contact Susan Winkelmann 314 845-0855 for more information.

THANK YOU

to the companies that attended the January Monthly Meeting:

- | | | | |
|------------------------------------|------------------------------------|------------------------------------|-------------------------------------|
| <i>Air, Land & Sea Express</i> | <i>Duct Systems</i> | <i>Interstate Trenching</i> | <i>Preferred Wireless</i> |
| <i>Air Masters/Gateway Mech.</i> | <i>Dynamic Controls</i> | <i>J.D. Kutter Insurance</i> | <i>PS Rapp Sewer & Plumbing</i> |
| <i>AME Constructors</i> | <i>ELCO Chevrolet Cadillac</i> | <i>J W Terrill</i> | <i>Rental Supply, Inc.</i> |
| <i>American Steel</i> | <i>Enterprise Bank & Trust</i> | <i>Johnson Controls</i> | <i>RubinBrown LLP</i> |
| <i>Fabrication</i> | <i>Envirotech</i> | <i>K & K Supply</i> | <i>Sachs Electric</i> |
| <i>Aschinger Electric Co.</i> | <i>Event Productions Inc.</i> | <i>Lawrence Fabric & Metal</i> | <i>Sandberg Phoenix & von</i> |
| <i>Bazan Painting Co.</i> | <i>Fabick</i> | <i>Luby Equipment</i> | <i>Gontard</i> |
| <i>Bi-State Fire Protection</i> | <i>Firestone</i> | <i>Marketeer, Inc.</i> | <i>Schaeffer Electric</i> |
| <i>BMS Drilling</i> | <i>Freeman Contracting</i> | <i>Meyer Painting</i> | <i>Seal the Deal</i> |
| <i>C & R Mechanical Co.</i> | <i>Frost Supply</i> | <i>Michele K Smith CPA</i> | <i>Sikich LLP</i> |
| <i>Cam-Dex Security</i> | <i>George McDonnell & Sons</i> | <i>Midwest Elevator</i> | <i>T. J. Wies Contracting</i> |
| <i>CeeKay Supply</i> | <i>Greensfelder, Hemker &</i> | <i>Midwest Service Group</i> | <i>UHY LLP</i> |
| <i>CMIT Solutions</i> | <i>Gale</i> | <i>Montgomery Bank</i> | <i>United Rentals</i> |
| <i>CNA Surety</i> | <i>Guarantee Electrical Co.</i> | <i>Oreo & Botta Concrete</i> | <i>Volvo Rents</i> |
| <i>Corrigan Company</i> | <i>Ideas 4 Promos</i> | <i>Pac-Van, Inc.</i> | <i>Worry Free Consulting</i> |
| <i>D & J Glass & Sign</i> | <i>Irwin Products</i> | <i>Parkway Construction Svcs.</i> | |

The ASA Midwest Council Hosted 12th Annual Meet the GC's Expo

ASA welcomed 850 people at the 12th annual Meet the GC's Expo on January 29, 2014. Twenty-six general contractors served as exhibitors for the event at the St. Charles Convention Center. This event provides valuable face to face time with local general contractors, for subcontractors, suppliers and vendors.

ASA Midwest Council continues with our efforts of Building Community. by fostering strong partnerships in the St. Louis construction community. Visit www.asamidwest.com for more event pictures.



Upcoming ASA Midwest Council Events & Meetings

February 13

STAR Safety Seminar
Enterprise Bank & Trust-Sunset Hills

February 15

Tom Owens Memorial Scholarship Trivia Night Fundraiser
Mason Contractors Association

February 19

Monthly Business Meeting-*ASA 101 Forum*
Soccer Park-Fenton

March 19

Monthly Business Meeting-
Syberg's on Dorsett

March 27

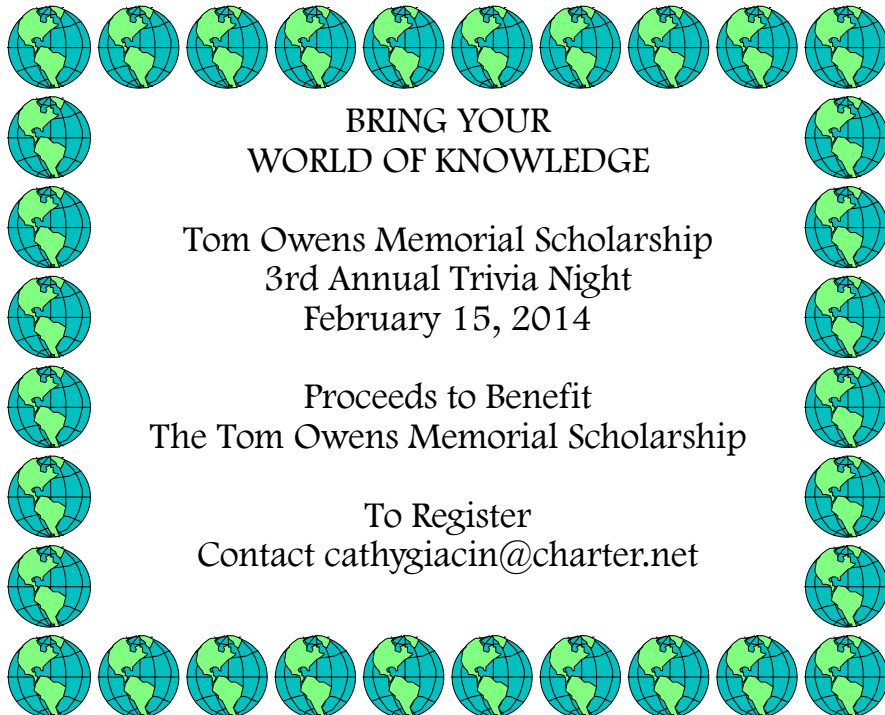
Banking & Bonding Seminar-*Financial Strategies in an Uncertain
Economic Environment*
Enterprise University

April 16

Monthly Business Meeting
Soccer Park-Fenton

April 26

ASA Midwest Council **Roaring Twenties Awards Gala**
Four Seasons Hotel St. Louis



BRING YOUR
WORLD OF KNOWLEDGE

Tom Owens Memorial Scholarship
3rd Annual Trivia Night
February 15, 2014

Proceeds to Benefit
The Tom Owens Memorial Scholarship

To Register
Contact cathygiacin@charter.net

Have you Heard??

ASA Midwest Council has a new *Safety Program*
Powered by ASA Members and the ASA Safety Committee!

The investment is only \$300 per company and the benefits include the following:

- Job-Site Analysis
- Hazard Prevention & Control
- Safety Training & Education
- Industry Recognition
- Improved Employee Productivity & Morale

Contact Safety Chairman, Michael Sicking with Safety International.
msicking@safety-international.com OR 314 486-3141

To apply, visit www.asamidwest.com.

STAR Safety Program join today!!



STAR SAFETY PROGRAM

Safety Training And Responsibility

Powered by ASA MWC Members

JOIN US FOR OUR FIRST
STAR SAFETY SEMINAR

Navigating the ISNetworld Maze

FREE TO **STAR SAFETY MEMBERS**-one attendee per company.

\$40 for other ASA Members

(space is limited to 25 people)

THURSDAY, FEBRUARY 13, 2014

8:00 am to 10 am

*Enterprise Bank & Trust
3890 South Lindbergh Boulevard
Sunset Hills, MO 63127*

Contact Mike Sicking or Susan Winkelmann for additional details.

January marked the beginning of the second regular session of the 97th General Assembly (the 2014 legislative session). The session has gotten off to a quick start with committee hearings beginning almost immediately, floor debate started before the end of January and the Governor gave his State of the State address outlining his legislative and budget priorities for the session. In addition, ASA's legislative priorities are progressing as well.

The beginning of January each year, both the House and Senate outline their priorities for the legislative session. The following are the priorities they outlined in January: (1) changes to the school transfer law; (2) revisions to Missouri's criminal code, which was originally passed by the Legislature in 1979; (3) legislation designed to phase in an income tax deduction for business income and reduce the top rate of tax on personal income over a certain number of years (vetoed last year by the Governor); (4) Tax credit reform; (5) Medicaid reform/expansion (the republicans are pushing reform, Democrats want expansion); and (6) Tort Reform, reinstating Medical Malpractice caps for non-economic damages.

On January 21, the Governor gave his State of the State address before a Joint Session of the General Assembly. This Governor's annual address outlines his budget and legislative priorities for the 2014 session. His priorities included: Education funding; Jobs/Economic Development; improving Mental Health Care; Ethics Reform; Tax Credit Reform; Medicaid Expansion; and continuing to improve Public Safety. The Governor's budget priorities always produce much conflict between him and the Republican led legislature, but this year appears it could be one of the most controversial yet. The Governor and General Assembly are over \$300 million apart on what they say the consensus revenue numbers are for the state (meaning the amount of monies they predict are or will be available for the 2015 budget). In addition, the Governor has provided for Medicaid Expansion monies, which the Republican led legislature has said it will not pass without full Medicaid reform. One final large area of contention between the Governor and General Assembly is the promise by the Governor to fully fund education and the education foundation formula before he leaves office. Taking a huge step forward on this promise, the Governor recommended \$278 million in his budget to go toward the school foundation formula. This amount would fund nearly half the foundation formula. According to House and Senate Budget leaders, they will need to cut the Governor's recommended budget by nearly \$300 million in order to be able to pass and balance the state's fiscal year 2015 budget. Pursuant to the Constitution, the state's fiscal year 2015 budget must be passed by 6:00 p.m., Friday, May 10, 2014.

While not a priority of the General Assembly, Speaker Tim Jones, stated passing right-to-work legislation this session is a priority of his. As such, the first two meetings of the House Workforce and Development Committee in January were dedicated to three different right-to-work bills. As you will recall last session, the General Assembly passed a bill dealing with

paycheck protection as a compromise to right-to-work; however, the Governor subsequently vetoed that bill and the Senate was unable to override the Governor's veto. Right-to-work will definitely be a highly debated topic again this session.

Finally, ASA's legislative agenda took steps forward toward in January. ASA is supporting legislation this year dealing with risk transfer; changes to the retention on public projects and changes to the state's lien law.

ASA filed HB1674 relating to risk transfer in the construction industry. This bill would make changes to statute relating to the state's additional insured laws. The bill was filed by Rep. Don Gosen.

HB1484 and SB529 were filed to modify the laws relating to retention for public projects. HB1484 has been referred to committee where it is waiting a hearing. However, SB529 was heard in its Senate Committee that last week of January and subsequently voted out of committee unanimously.

Finally, we are also working on language and hope to file a bill soon that will that would state in statute what constitutes a final lien waiver. Too many times subcontractor are signing their lien rights away without knowing it due to numerous different and complex lien waiver forms that have hidden language.

Now that the legislative session has begun, please watch for my weekly legislative updates. If you are not receiving them, please contact Susan Winkelmann. As always if you have any questions regarding ASA's legislative agenda or any political questions, please do not hesitate to contact me.

ASA Meeting Sponsorship

Highlight your company at an upcoming ASA Monthly Meeting

It is only \$250 to be a meeting sponsor.

What do you get for \$250 ?

Full Color Sponsor featured on the 11x 17" placemat.

*Announcement at Meeting.
Slide in Meeting Presentation.
Recognition in Newsletter.*

Contact Susan Winkelmann
susan@asamidwest.com



WATCH YOUR FEBRUARY MAIL
FOR THE FOLLOWING IMPORTANT MAILING
WHICH WILL INCLUDE:

THE ASA ROARING TWENTIES
AWARDS GALA BALLOTS
SAFETY AWARD APPLICATIONS
SPONSORSHIP OPPORTUNITIES

Please help ASA recognize the Best of the Best in the Construction Industry
by returning your ballots and Safety Applications

Ballot Deadline is March 14, 2014

Submit your votes to
Mark O'Donnell
Sikich LLP
12655 Olive Boulevard, Suite 200
St. Louis, MO 63141



The Tom Owens Memorial Scholarship is 501(c)(3) non-profit organization that provides financial assistance to qualified candidates who are part-time or full-time students who attend or will be attending accredited junior college, college, university or post-graduate institutions.

Please consider making a tax deductible donation to the Tom Owens Memorial Scholarship Fund.

Visit www.asatomsf.com for more details.

***ASA MIDWEST COUNCIL
MEMBER AFFINITY PROGRAMS***

ASA Membership has many benefits!!

We are currently creating exceptional affinity programs for our ASA MWC members!

Watch for exciting information in the upcoming weeks, including but not limited to discount programs from the following ASA Members:

CMIT Solutions
ELCO Chevrolet Cadillac
Firestone
Ideas 4 Promos
Secura Insurance
Stylemaster Promotional Products
www.asamidwest.com for details

Each month you will receive an update on the committees within ASA, to keep you informed. on current happenings at the committee level. Below are this month's committee reports.

MEMBERSHIP

How do you become the best subcontractor or supplier within the St. Louis construction industry? Well, you can start by becoming an ACTIVE member of the organizations that you are currently a member of. You can also research new industry organizations that may hold the keys to opening the door to new success for the growth of your business.

How can the ASA Midwest help? We have created the ASA 101 program just for this purpose!

Are you a new member? Just getting started in the organization? Or maybe you have been around for a while and just made the decision to jump start your business in 2014? **Then ASA 101 is for you!**

ASA 101 is being held on February 19th, 2014 and this event promises to be the perfect opportunity to dig into the ASA – Midwest. Bring your ASA questions and receive the answers that you seek by attending this event. We will begin by discussing all of our events that take place throughout the year. We will be addressing our stance on the national front and what goes on during the monthly meetings. Lastly, we will be reviewing our committees, what they do, how they work and how you can become a part of any or all of them! By taking the time and dedicating yourself to get involved with a committee, you can only help build your business and business relationships going forward.

Let me know how the membership committee can help you to become a bigger, more integral part of the organization, as we are happy to assist in the growth of the ASA Midwest.

All the best,
Jennifer Tichacek, Membership Chairman
C&R Mechanical Company

SAFETY

Get educated by getting involved with the new **STAR Safety** program. Let us help you achieve your 2014 safety goals. The Safety Committee meets the last Wednesday of the month at 4:00pm at Helen Fitzgerald's Pub on South Lindbergh. New members are always welcome. If you think you might be interested, see you there! For additional info contact Mike Sicking, Safety International, 314-486-3141

PROGRAMS

Upcoming programs include our first STAR Safety Seminar on February 13, 2014, a Banking & Bonding Seminar on March 27, 2014, and ASA 101 at our February monthly meeting.

If you have suggestions or comments regarding ASA Programming, feel free to contact Steve Albart, Enterprise Bank & Trust-salbart@enterprisebank.com

CONTRACT REVIEW

Most general contractors have their own onerous subcontract form that they do not like to write on. Pride of authorship. So, one way around marking up a GC's precious subcontract form that cost mega bucks to have prepared, is to use an addendum that is attached, instead of scratching and otherwise defacing the subcontract form.

The committee has devised an addendum for such use. It is like a cafeteria line where you can pick and choose the best clauses for your situation. We classify each clause by degree of importance. We recommend using an addendum. Copies are available upon request by contacting Dick Stockenberg at rstockenberg@sandbergphoenix.com.



Building. Community.

2014 | SUBExcel

ASA - We Build Excellence

March 6-8, 2014
New Orleans Marriott | New Orleans, La.

Register Now!

**With So Much to Do in New Orleans,
Better Plan Your and Your Spouse's —
SUBExcel 2014 Experience Now**

In New Orleans, a town famous for its French Quarter and Bourbon Street, for hot Cajun and Creole cuisine and for cool Dixieland jazz, one event surpasses them all as the city's legendary signature piece—Mardi Gras!

ASA's annual convention, SUBExcel 2014, has been conveniently scheduled to take place March 6-8, following Mardi Gras 2014, which falls on Tuesday, March 4. Mardi Gras, or "Fat Tuesday," is the last day of the Carnival season as it always falls the day before Ash Wednesday, the first day of Lent. Most visitors will plan to arrive no later than Saturday, March 1, in order to enjoy an extended weekend of festivities. "It's a season of revelry and romance, of madness and music, of parades and parties, of comic costuming in the streets and grandiose private masquerade balls," boasts the New Orleans Convention & Visitors Bureau. "Mardi Gras is a time when the gaudy and the gorgeous all come together for one gigantic blowout. From the regal to the ridiculous, New Orleans Mardi Gras has it all!"

New Orleans has a never-ending nightlife — bars and clubs are not required to close. "Many say the city is at its best under the glow of a French Quarter street lamp," says the CVB, which recommends not limiting yourself to only Bourbon Street. "New Orleans," the CVB reminds, "has many distinct neighborhoods that offer nightlife options from incredible live music on Frenchmen Street to intimate cocktails just a neighborhood away," as well as many "slick nightclubs where you can dance the night away." "Grab a go-cup (in New Orleans you can take your drink with you), put on your dancing shoes & get ready to have the time of your life," Perhaps no place loves its food quite as sincerely or as indulgently as New Orleans.

The city offers one of the most incredible — and incredibly diverse — concentrations of exceptional dining and unforgettable cuisine in the world. In addition to its abundance of food, New Orleans is a city of history. "Whether your goal is to wander sprawling antebellum plantations or taste-test every classic cocktail, there's a tour to suit your style," the CVB says. "History lovers can explore iconic battlegrounds, the city's European origins, and historic jazz landmarks while hearing stories and lore from professional historians." Or, take a thrilling excursion to spot alligators in the untamed Louisiana bayou! Whatever your interests, New Orleans offers plenty of things to do!

So, plan your SUBExcel 2014 experience early. Featuring education modules presented by FMI, new association management classes for chapter executive directors, additional workshops and sessions, plenty of networking opportunities, special outings for spouses including the New Orleans School of Cooking and a city tour as well as built-in free time to explore all New Orleans has to offer, this year's ASA annual convention is one that you and your spouse and guests won't want to miss!

Register securely online or complete a printable registration form and email it to meetings@asa-hq.com and reserve your hotel room at the New Orleans Marriott by the Feb. 11, 2014, early-bird deadline for big savings. www.asaonline.com

Do Safety and Health Management Programs Improve a Company's Bottom Line? The Answer is a Resounding "YES".

Michael Sicking, Safety International, LLC

I was surfing the net the other day and came upon an article published by the ASSE regarding the value of Company safety programs and thought I would share it with you in my own condensed version as to not put you to sleep while reading it. Don't want to chance possibly causing another workplace injury!

The key question asked by many CEO's and just plain old small business owners is: Do safety and health management programs improve a company's bottom line? The answer is a resounding "YES", although benefits may be somewhat hard to quantify. But in addition to outright savings on worker's compensation benefit claims, civil liability damages (1.), and litigation expenses, having a solid safety and health management program with senior management commitment will improve productivity and employee morale. It can also make the difference between winning and losing bids. Built into many bid proposals these days is a safety requirement often stating an acceptable experience modification rate. Companies above this rate will be excluded from consideration. That's a hard egg to swallow, knowing that your company is the best qualified contractor and possibly even a lower price only to beat out by another contractor's superior safety record.

Everybody knows about the direct cost of an accident, but few are aware that Indirect costs of injuries may be 20 times the direct costs -- Indirect costs include: training and compensating replacement workers; repairing damaged property; accident investigation and implementation of corrective action; scheduling delays and lost productivity; administrative expense; low employee morale and increased absenteeism; poor customer and community relations. Times are tough these days and considering if you are lucky enough to operate at a 10% profit margin it could take you \$100,000 worth of work to cover the direct and indirect cost of a \$500 accident.

I can pretty much guarantee you that you can reduce your cost from accidents by 25% if you follow these basic strategies:

1. Safety must start from the top down. Guarantee a management commitment.
2. Publicizing the company's commitment to safety on your website and wherever possible.
3. Including discussions of safety issues during employee job interviews. You can often get a feel how that candidate views safety and how safe they will work.
4. Offering employee wellness programs (healthier employees are less likely to be injured on the job),
5. Training employees thoroughly, with new hire orientation and use of Job Safety Analysis (a blueprint for carrying out each step of a job safely)
6. Conducting accident investigations and creating a case management program.
7. Implementing an effective SH&E program that involves total commitment from employees and management based on a "team" approach.

I know this all may seem a little overwhelming, especially if you are a small contractor. While there may be many resources available to you in setting up a safety program, the key to translating it into dollars saved is consistency of effort. This means assigning responsibility for task and a follow through commitment of continually repeating the processes outlined in your safety program. Also, you must do an annual evaluation of your program as a whole and continue to look for ways to improve it.

As always, if you have any questions please feel free to contact me at any time.

Stay Safe!

Mike Sicking
Safety International, LLC

ENTERPRISE BANK & TRUST

VOLVO RENTS

TYSON ONSITE

*Recruit a new member and earn a star
for your ASA name badge.*

WE NEED YOUR FEEDBACK!!

*Have you filled out a
member needs survey for 2013?*

*Please visit www.asamidwest.com
to access the member survey*



*Please complete and email to-
susan@asamidwest.com*

Have you Heard??

**THE ASA MIDWEST COUNCIL
HAS A NEW WEBSITE**

WWW.ASAMIDWEST.COM

- **Online Event Registration**
- **Advocacy Information**
- **Safety Information**
- **ASA Affinity Program Benefits**
- **Member Only Information**
- **And much more...**

Sponsorship Rates

Sponsorship opportunities are available in the ASA newsletter. Rates are very reasonable but are limited. Below are the rates. If interested, please call Susan at 314 845-0855.

- Website Rotating \$300/Year
- Website Static \$1,000/Year
- 1/4 Page Monthly \$300/Year
- 1/4 Page Quarterly \$125/Year
- 1/2 Page Monthly \$500/Year
- 1/2 Page Quarterly \$225/Year
- Business Card Monthly \$125/Year
- Business Card Quarterly \$70/Year
- Whole Page 1X \$300 Per Issue
- Whole Page Quarterly \$900/Year
- Classified Ads \$15 Per Issue

ASSOCIATION PARTNERSHIPS:

Mason Contractors Assoc.(MCA)

Contact Pam Holway
or David Gillick
(314) 645-1966



Next Meeting Feb 4, 2014.

www.masonrystlouis.com

American Society of Professional Estimators (ASPE)



Contact Mindy Funk or
Cyndi Walker

(314) 596-7695 or
(314) 781-1422

www.stlouis-aspe.org

Specialized protection. Exclusive discount.

Count on SECURA for protection designed specifically for contractor operations.

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As a member of the American Subcontractors Association-Midwest Council, you receive an exclusive discount on your policy.



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ASA Meeting Sponsorship

Highlight your company at an upcoming ASA Monthly Meeting

It is only \$250 to be a meeting sponsor.

What do you get for \$250 ?

Full Color Sponsor featured on the 11x 17" placemat.

Announcement at Meeting.

Slide in Meeting Presentation.

Recognition in Newsletter.

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