OCTOBER 2022

NOVEMBER

November 16 Monthly LUNCH Meeting Syberg's on Dorsett

DECEMBER

December 7
Casino Night
Holiday Party
Syberg's on Dorsett

IANUARY

January 18 Monthly LUNCH Meeting Syberg's on Dorsett

FEBRUARY

February 1
Meet the GCs Expo
St. Charles Convention Ctr.

APRIL

April 22 30th Annual Awards Gala The Four Seasons Hotel

For a complete list of all upcoming ASA MWC meetings and events visit our website www.asamidwest.com

Fall is among us. Chili, bonfires, hoodies, and classes. Fall is also training season. There is a team that is finalizing some financial / legal / accounting seminars. I hope to report on this next month. Along with the great classes ASA Midwest offers, ASA national has many webinars that are available. My initiative going into my presidency was education. I feel you are never to old to learn something new. At home my family and go around the dinner table and share at least one thing we learned that day.

A member responded to my request about ideas for training topics. That idea was liens. That will be part of the seminars that are coming. If anyone has any other ideas please share them with me. Our goal is to provide educational topics and meeting topics that are top of mind for our members. If you have any feedback on meeting programs or ideas for speakers, reach out to me, Susan Winkelmann susan@asamidwest.com or our programs chair, Chris O'Hagan, JD Kutter chris@jdkutter.com

Our speaker at the September 21st lunch meeting was Brandon Anderson, with the AGC of Missouri. He delivered a very impactful presentation on the topic of suicide in the construction industry. To say we were a very captivated audience is an understatement. Unfortunately far too many of us have been impacted by this terrible epidemic in our industry. Construction has the 2nd highest rate of death by suicide in the U.S. Brandon presented an overview, statistics, and most importantly all the resources available to anyone suffering with depression, anxiety, and feelings of despair. If you or someone you know is suffering, there is now a national help line which can be reached by dialing 988. We have also listed a number of other resources on the ASA Safety Page of the ASA Midwest Council website.

I look forward to seeing you at an ASA meeting or event soon! Stay Safe!

Dan Tucker
MC Mechanical Services
President, ASA MWC | 314.707.7595 | dtucker@mcservicestl.com







Syberg's on Dorsett 2430 Old Dorsett Rd. Maryland Heights, MO

Directions: Exit HWY 270 at the Dorsett Exit. Go east on Dorsett, and left onto Old Dorsett Road to Syberg's.

LAST CHANCE TO RENEW YOUR MEMBERSHIP!

Membership dues invoices were sent to all members via email

IF YOU DID NOT RECEIVE YOUR INVOICE PLEASE CONTACT susan@asamidwest.com

ASA Midwest Council membership is only \$945 per year

Did you know ASA membership is a company membership & includes all employees of your company for one rate?

RENEW YOUR MEMBERSHIP TO RETAIN ACCESS TO ALL THE MEMBER ONLY BENEFITS OF ASA MEMBERSHIP!

Questions or need a copy of your invoice? susan@asamidwest.com or 314.845.0855

ASA MEANS BUSINESS

Membership Benefits! How ASA Helps YOU!

ASA's Legislative involvement on the State & National Level to provide representation of Subcontractors & Suppliers in the Construction Industry in Jefferson City and Washington DC.

Ongoing Work to Improve Laws & Regulations affecting the construction industry

Protecting Your Contract Rights via legislative and contract review activities

Chapter Contract Review Committee with member access to a library of reviewed GC contracts

Business Practices Interchange (BPI) sessions to gain first-hand knowledge of GC's, from peers

Building Your Business & Management Skills thru relevant training and resources provided locally & nationally

Enhancing Your Professional Status with area General Contractors via networking opportunities at our Awards Gala, GC Expo, and Golf Tournament.

Networking Opportunities with Subs & Suppliers who Share Your Concerns, and the opportunity to share ideas with peers

Outstanding Educational Seminars, Publications and Materials, to build your professional knowledge of the industry.

Assistance with improved Job Safety & Working Conditions with information and resources provided by ASA Midwest Council Safety Committee

Access to MEMBER ONLY Safety information, including monthly **TOOL BOX TALK** topics updated each month

ASAdvantage Program & local Affinity Programs to provide member only discounts on important goods and services needed to conduct business efficiently

Did you know? ASA offers a discount on all your UPS shipping needs thru our ASA UPS Savings Program **Member Savings Include:**

50% on Domestic Next Day / Deferred

30% on Ground Commercial / Residential

Up to 50% off International Imports / Exports

Plus, UPS Smart Pickup® service is free

ASA'S 16th ANNUAL CASINO NIGHT

Members Only Holiday Party

Wednesday, December 7th 2022 Syberg's on Dorsett 6:30 p.m. to 10:00 p.m.

KICK OFF THE HOLIDAYS WITH ASA!



This is an ASA Member's Only event, but please register and bring your spouse or significant other, and join us for some holiday cheer ASA style!

\$85 per person includes
Hosted Bar, Heavy Appetizers, Gaming,
& a Chance to Win Great Prizes!

We will conduct a food drive to benefit the St Louis Area Food Bank, so please bring canned goods to donate to this worthy cause. Last year we collected over 500 lbs. of food, which provides meals to the area's most neediest families!



Register at www.asamidwest.com

No shows not canceled by 12.2.22. will be charged per ASA cancellation policy. No refund after that date, but you may always send someone in your place if you are unable to attend the event.

(No complimentary guests in December, as this is a members only event, which replaces our usual monthly meeting in December)

Recent Floods Have Raised Several **Inland Marine Concerns**

Brian Risinger JD Kutter



Recently record rainfalls struck across the There are two common approaches affected.

These large loss situations are when all of the adequately insured to value. insurance renewal meetings you've sat through over the years actually matter. On Monday July 25, 2022, contractors in the St. Louis Metro likely left their offices and vards with absolutely no thought about their insurance program, and much less how their equipment was insured. possible. of trucks and equipment.

Contractors are familiar with the perils of theft, vandalism, vehicle collisions and other similar frequent causes of damage to their equipment. However very few consider catastrophic losses such as the flooding that recently occurred. How equipment is valued at the time of the loss becomes very significant when the total claim approaches six figures or more, as compared to individual incidents and isolated items.

St. Louis Metro area which brought flooding to valuations on Inland Marine policies typically areas that usually have very little concern over used to insure equipment, which are Actual this hazard. The biggest issue with flooding is Cash Value and Replacement Cost. Actual Cash that losses are typically catastrophic. Unlike Value is going to use a depreciation schedule fires or storms that can damage parts of a that depreciates equipment out. This is even building or some of a contractor's equipment, if more concerning given the impact of inflation a contractor's yard full of equipment is flooded, on contractor's equipment both in the new and it's likely that every piece of equipment is used market. Actual Cash Value paired with coinsurance penalties can further intensify the pain at the time of loss if equipment is not

As a rule, our recommendation for contractor's equipment is to seek Replacement Cost with Coinsurance waived or removed whenever The contractor would update the Fast forward to the morning of July 26, 2022, values of their equipment to reflect the costs to and many contractors had feet of water in their replace, for premium payment purposes, and buildings, in their trucks, and submerging their the insurance would then apply on a equipment. This event wiped out entire fleets Replacement Cost basis. This arrangement maximizes the recovery payment in a claim situation and the cost is typically insignificant relative to the overall insurance program. Check your Inland Marine policy to see if you see ACV/Actual Cash Value or Coinsurance requirements which are represented as a percentage.



The ASA WOMEN'S COUNCIL | She's Built For This

The purpose of our women's peer group is to become a valuable resource for women in the construction industry and related fields. Our goal is to help woman Build. Community. by providing resources needed to build relationships; be a source of information & support; and to provide connections & networking opportunities to all women from our member companies and the STL construction industry as a whole!

For more information & to join our peer group contact the "She's Built For This" committee co-chairs:

Jennifer Church, United Rentals | <u>jchurch@ur.com</u>
Stephanie Woodcock, Too Creative | <u>stephanie@toocreativestl.com</u>
Susan Winkelmann, ASA Midwest Council | <u>susan@asamidwest.com</u>



Upcoming ASA Midwest Council Meetings & Events



November 16 ASA Monthly LUNCH Meeting

Syberg's on Dorsett

December 7 Casino Night Member Holiday Party

Syberg's on Dorsett

January 18 ASA Monthly Member Meeting

Syberg's on Dorsett

February 1 Meet the GCs Expo

St. Charles Convention Center

April 22 30th Annual Awards Gala

The Four Seasons Hotel

<u>VISIT WWW.ASAMIDWEST.COM TO REGISTER FOR ANY OF THE ABOVE EVENTS!</u> <u>Event registration requires member login, contact susan@asamidwest.com with questions!</u>

ASA Midwest Council is on Facebook, Twitter & LinkedIn Follow ASA Midwest Council for the latest news and information!





The **Tom Owens Memorial Scholarship** is a 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 to further our cause and support deserving students advance their educational goals!

For additional information about the Scholarship Fund contact Chris O'Hagan, J D Kutter chris@idkutter.com

www.asamidwest.com

THANK YOU

THANK YOU to the MEMBER COMPANIES that attended our September monthly meeting

Bazan Painting Co. **Bell Electrical** Capital One **CMIT Solutions D&L Painting & Drywall**

Drilling Service Co. **Fabick Rents** FastTrac Rentals Golterman & Sabo **I&S Industrial Services** MC Mechanical **Negwer Materials** Precision Analysis, Inc. Sandberg Phoenix von Gontard T J Wies Contracting Schmersahl Treloar

SFW Partners Sunbelt Rentals The Stockenberg Law Firm **Too Creative**



DID YOU KNOW?

Check out the **Info Hub** on the ASA National Website for extra member benefits included in your membership!

www.asaonline.com, then member login to access the Info Hub

A few Areas to visit in the Info Hub Include:

- √ Resources section. There are hundreds of documents in the Resources section of the Info Hub
 that include critical COVID-19 information, sample contract language, negotiating tips, archived
 webinars, and so much more.
- √ ASAdvantage. In the Info Hub, there is a link to our ASAdvantage program. Members should spend time looking through what is available. Includes programs to save money with Office Max, UPS, Lenovo, Verizon Wireless, as well as discounts on software, and many other cost savings discounts.

You must login to the ASA National website to access the Info Hub, and your login is different than your local ASA Midwest Council login information.

If you need assistance logging in, please contact: Loni Warholic: lwarholic@asa-hq.com

ASA Midwest Council needs your time and talent!









Are you a new member looking to get more involved with the ASA? Or perhaps you are a long time member, and have never joined a committee!

We are <u>always</u> looking for committee members to assist with our quarterly events, as well as the ongoing committees, that help run the organization & further ASA's goals!

If you are interested in joining a committee, contact executive director, Susan Winkelmann 314.845.0855 or susan@asamidwest.com

and a proposed income tax cut. candidates used the veto/special session as an Parson could be detrimental in years to come. opportunity to host numerous fundraisers across the Capital City to build their campaign war chests.

gaveled into veto session, where members of the District 110 for the last six years and would have General Assembly are able to attempt overrides on been entering his final term. He will not be leaving any bills the Governor has vetoed from the previous the Capitol however, as DeGroot will join Senatorlegislative session. It was a quick session in both elect Curtis Trent as his chief of staff. DeGroot's chambers, as no veto overrides were attempted, even departure from the election meant the Republican though the House and Senate did not gavel out of Central Committee in the area was left with the task veto session day later in the month.

tax rate in Missouri. Some legislators urged Parson Wildwood in the November election. to expand his call of special session to deal with Looking ahead, lawmakers will return to the happen.

were some changes to the bill from what the legislative session. Governor had requested; however, the Governor was on board and that bill appears to be on track to pass. We will continue to keep you updated on political not appear to be an agreement in place between, happen. Nikki Strong, Strong Consulting Group. Senate, and Governor's office on the amount of the income tax cut. The Senate passed a version of the tax cut that did not cut income taxes as much as Parson had requested and included future cuts that would be triggered by certain increases in revenues.

September proved to be a busy month in the political At the close of the fiscal year on June 30, the state world, as Senators and Representatives returned to had a general revenue balance of \$4.9 billion. Jefferson City the week of September 12 for the Individual tax collections rose by 11.8%, while sales constitutionally mandated veto session and started taxes rose 13.1%. Some of the excess revenue can be the special session that was announced by Governor contributed to the influx of federal coronavirus relief Parson in August to address agricultural tax credits funds and extra federal money from the recent In addition, Medicaid expansion. However, several budget candidates who were successful in the August forecasters warn that once the coronavirus funds are primary election are gearing up for the November 8 expended, the state will need to dip into the budget general election, even though there are only a surplus for capital improvement projects and handful of competitive races across the state. All programs, meaning the permanent tax cut sought by

In other news, Representative Bruce DeGroot (R-Chesterfield), withdrew his name from the Wednesday, September 12 was the day legislators November ballot. DeGroot has represented House of selecting a nominee to take his place on the ballot. At their recent meeting, the committee selected Members also gathered for a special legislative Justin Sparks, who currently works as a police session called by Governor Mike Parson, to address sergeant for the St. Louis County Police Department. agricultural tax credits and a reduction of the income Sparks will face Democrat Josh Thackston of

recreational marijuana and sports betting, but the campaign trail once the special legislative session Governor's spokesperson said that was not likely to wraps up. After the November elections, Republican Senators will gather for their caucus meetings in mid -November, where leadership positions will be As of the writing of this report, both chambers decided. That will be followed by pre-filing of passed identical agricultural tax credit bills. There legislation on December 1 for the upcoming

However, as of the writing of this report, there did events in Jefferson City and around the state as they

ASA Midwest Council Members

24/7 OnSite Cameras Acoustical Ceilings, Inc. Acropolis Technology Group Affton Fabricating & Welding A.L.L. Masonry Construction Co. All American Painting Co.

AME Constructors

American Steel Fabrication, Inc. Aqueduct Plumbing LLC

Archview Metal Systems Co.

Archview Services
Armanino LLP
Aschinger Electric
Aspen Waste Systems
Auto Trim Restyling
Bazan Painting Company
Bell Electrical Contractors
Benson Electric Company

Bick Group

Bi-State Fire Protection Corp.

BluSky Restoration Boyer Fire Protection

Budrovich

Building Point Mid-America C.E. Bollmeier Company, Inc. C. E. Jarrell Contracting

Capital One

Central Power Systems & Services

CK Power CK Supply

CliftonLarsonAllen LLP

CMIT Solutions CNA Surety CSA Advisors LLC

Century Fire Sprinklers, Inc. Common Sense Solutions Cooperworks Industries Corrigan Company D&L Painting and Drywall

Drilling Service Company
Dynamic Controls, Inc.
ELCO Chevrolet Cadillac

Empire Fence & Custom Iron Works

Enterprise Bank & Trust Equipment Share Fabick CAT FastTrac Rentals LLC Federal Steel & Erection Co. Fenix Construction Co. of STL

Flooring Systems, Inc.

Focal Pointe Outdoor Solutions, Inc.

Foreman Fabricators

Foundation Supportworks by Woods

George McDonnell & Sons

Golterman & Sabo Grant Contracting Grasser Electric Guarantee Electrical H & G /Schultz Door Inc. Haberberger, Inc.

Haberberger, Inc. Hager Companies Hanenkamp Electric

Hansen's Tree, Lawn & Landscaping

 $Hawkins\ Construction\ \&\ Flatwork$

Hayden Wrecking Heitkamp Masonry Ideas4Promos

Imperial Metal Company
Integrated Facility Services

Irwin Products JD Kutter J.F. Electric

J & S Industrial Services

J.W. Terrill

John J. Smith Masonry

K & K Supply Kaemmerlen Electric Kaiser Electric

KAM's Mechanical LLC Kay Bee Electric

Kirby-Smith Machinery, Inc. Knapheide Truck Equipment

Landesign LLC

Lawrence Fabric & Metal Structures

Leach Painting Company Liberty Mutual Surety Lindberg Waterproofing Linek Plumbing Co. Luby Equipment Services

Marketeer, Inc.

Maxim Crane Works LP Meyer Painting Co.

MC Mechanical

Mid-America Carpenters Reg. Council

Midwest Elevator Mold Solutions Montgomery Bank Murphy Company Negwer Door Systems

Nu Way

O.J. Laughlin Plumbing Co. On Site Companies, Inc. P & A Drywall Supply

Parkway Construction Services

PayneCrest Electric Pirtek Overland Pipe and Duct Systems Precision Analysis, Inc.

Professional Metal Works, LLC

R.F. Meeh Co. RJP Electric Ravensberg, Inc.

Rock Hill Mechanical Corp.

RubinBrown LLP

Sachs Electric Company Sandberg Phoenix Schmersahl Treloar & Co. Seiler Instruments

SFW Partners, LLC The Sherwin-Williams Co.

C.

Siemens Sikich LLP

The Daniel and Henry Company The Stockenberg Law Firm Stylemaster Apparel, Inc.

Sunbelt Rentals Swanson Masonry, Inc. Titan Carpentry LLC T.J. Wies Contracting Taylor Excavating Too Creative

TROCO Custom Fabrication

UHY LLP United Rentals

UNITS Moving and Portable Storage

Vee-Jay Cement Contracting Vision Electric & Systems Wies Drywall and Construction

Zurich Surety

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. Interested in joining a committee? Contact Susan Winkelmann, ASA Executive Directorsusan@asamidwest.com or 314.845.0855



SAFETY

Lets be **Always Safety Aware**! Check out the Safety page on the ASA website. Member only access to monthly Tool Box Talks is included in your ASA membership! For additional information regarding the ASA Safety Committee, or to join the committee, contact our Safety Committee Co-Chairs:

Rose Kastrup with CSA Advisors at (417) 761-4194 or Steve Williams with Bell Electrical at (314) 447-9071.



MEMBERSHIP

Help ASA Midwest Council continue to grow! If you know a subcontractor who would benefit from the resources that ASA brings to its members, let us know. The benefits of ASA membership are many and our committee is very focused on adding quality new members. For Additional information contact our Membership Committee Chairperson, Chris O'Hagan, JD Kutter. (314) 444-4949 or chris@jdkutter.com.

CONTRACT REVIEW

If you have questions regarding the contract review service offered to our ASA members, please contact the Contract Review committee chair, Dick Stockenberg, ASA MWC chapter attorney, The Stockenberg Law Firm; richard@stockenberglawfirm.com

PROGRAMS

Do you have suggestions for upcoming speakers and seminar topics? We want to hear from our members to ensure we are providing the best content possible to meet your needs! If you have suggestions or feedback, please contact our Programs Committee Chair: Chris O'Hagan, chris@jdkutter.com or executive director, Susan Winkelmann; susan@asamidwest.com





SUBExcel 2023 March 8-11, 2023 Fort Worth, Texas

The premier education and networking event for subcontractors. specialty trade contractors, and suppliers.

Come join us for this industry leading event!

SUBExcel is the annual national convention of the American Subcontractors Association, a trade association representing subcontractors, specialty trade contractors and SOON! WATCH YOUR EMAIL AND WEBSITE suppliers. We are planning for 2023 to be our FOR DETAILS! biggest year yet, so make plans now to bring your whole team! Mark your calendars today and prepare for inspiration, new ideas, quality education, and a ton of fun!

Some of the highlights of the 2023 SUBExcel include:

- Speakers and educational sessions that can change the course of your business.
- Industry suppliers exhibiting their gamechanging products & services.
- Luxury hotel accommodations.
- Special events, including the ASA President's Welcome Reception, the Final Reception & Banquet, and a variety of fun activities!
- Deep dives into the future of the industry, your chapters and the association as a whole in ASA's task force, committee and council meetings....And much more!

construction REGISTRATION INFORMATION COMING

Protecting Workers from Electric **Shock Hazards**



tingling sensation to immediate cardiac arrest. The ground-fault circuit interrupters (GFCIs), and arc-fault severity depends on the amount of current, the circuit interrupters. GFCIs are used in wet locations, current's path through the body, the length of time the construction sites, and other high-risk areas. They body remains in the circuit, and the current's interrupt the flow of electricity to prevent frequency.

Electrical burns are caused when current flows Employees who work directly with electricity should through tissues or bone, generating heat. A severe shock can cause damage to blood vessels, nerves, and muscles that won't be visible. Anyone who receives a insulating gloves, hoods, sleeves, matting, blankets, and shock should seek emergency medical help immediately.

A shock may cause muscles to contract, preventing the person from pulling free. This increases the length of exposure, creating a greater risk of serious injury. Longer exposures at even low voltages can be just as dangerous as short exposures at higher voltages. Low voltage does not imply low hazard.

If a person is "frozen" to a live electrical contact, shut off the current immediately. If this is not possible, use boards, poles, or sticks made of wood or other nonconducting materials to push or pull the person away from the contact. It's important to act quickly but remember to protect yourself as well from electrocution or shock.

Protecting workers

Methods to protect against shock include insulation, guarding, grounding, electrical protective devices, and safe work practices.

- **Guarding** involves enclosing electric equipment to prevent contact, along with warning signs such as "Danger/High Voltage/Keep Out."
- **Grounding** involves creating a low-resistance path to the earth. It reduces the risk of shock, especially when used with other safety measures. An equipment ground helps protect the operator by providing a path for the current to pass from the tool or machine to the ground.
- **Circuit protection devices** limit or stop the flow of current automatically in the event of a ground fault, overload, or short circuit in the wiring

An electric shock can cause anything from a slight system. Examples include fuses, circuit breakers, electrocution.

> use any personal protective equipment required for the jobs they perform. This may include rubber protective helmets designed to reduce electric shock hazard.

> Using appropriate and properly maintained tools protects workers also. Workers should check each tool before using it. If they find a defect, they should immediately remove the tool from service and tag it so no one will use it until it has been repaired or replaced.

Training

Train employees in the safety procedures for their jobs, including how to inspect equipment for defects. When working on electrical equipment, basic procedures to follow include:

- Deenergizing the equipment,
- Using lockout/tagout to ensure the equipment remains deenergized.
- Using insulating protective equipment, and
- Maintaining a safe distance from energized parts. In short, preventing electric shock requires delivering training on the hazards, safe work practices, and protections adopted by the employer.

For additional information regarding the ASA Safety Committee, or to join the committee, contact our Safety Committee Co-Chairs: Rose Kastrup with CSA Advisors at (417) 761-4194 or Steve Williams with Bell Electrical at (314) 447-9071.

INTERESTED IN SPONSORING AN UPCOMING MEETING? ONLY \$250-CONTACT SUSAN@ASAMIDWEST.COM FOR DETAILS!

NO NEW MEMBERS

Help ASA Midwest Council continue to grow, by inviting someone who would benefit from ASA membership, to join us at the next monthly meeting.

All <u>first time</u> non member guests are free of charge.

Please register your guest in advance by contacting <u>susan@asamidwest.com</u>

ASA Meeting Sponsorship

Highlight your company at an ASA Monthly Meeting

Only \$250 to be a meeting sponsor.

What do you get for \$250?

Full Color Sponsor Flyer
Slide in Meeting Presentation.
Microphone time to present company
overview to meeting attendees!
Announcement at Meeting.
Recognition in Newsletter.

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



FOLLOW US ON FACEBOOK, TWITTER & LINKEDIN!

Sponsorship Rátes

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 \$450/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

SAVE THE DATE ASA'S 17th ANNUAL CASINO NIGHT

Members Only Holiday Party



Wednesday, December 7th Syberg's on Dorsett 6:30 p.m. to 10:00 p.m.

KICK OFF THE 2022 HOLIDAYS WITH ASA MIDWEST COUNCIL

visit <u>asamidwest.com</u> details coming soon!

Join a committee today.



Membership

(Chris O'Hagan)

Education/Programs

(Chris O'Hagan)

Golf

(Jennifer Church | Steve Cummins)

Advocacy

(Tim Thomas/Walter Bazan, Jr.)

Awards Gala

(Rick Swanson)

GC Expo

(Walter Bazan, Jr. | Tim Thomas)

Safety

(Rose Kastrup | Steve Williams)

Brand Development

(Stephanie Woodcock)

Contract Review

(Dick Stockenberg)

