

INDIANA ARMSTRONG BUILDERS ASSOCIATION

NEWSLETTER

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JULY

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2014

2015 Election

Contact Past-President Matt Houser or Dick
if you are interested in running for office for 2015.
Elections will be held at the November 9th meeting.

Program Sponsors for 2014:

September - Lowe's Home Center
October -

Anniversaries

20 YEARS- C.E. Davis Contracting, LLC

How to Prepare for a Workers' Compensation Audit

The mere mention of a workers' compensation audit is enough to strike fear in nearly any business owner. For anyone who is scheduled for an audit, there is no need to worry or be fearful. With a little bit of common sense and preparation, much money and aggravation can be spared.

It is important to devote a few hours to setting up preparations. This small step can prevent days and weeks of hassles in the future. Business owners should plan to give their full attention to the auditor throughout the process, which can take several hours from start to finish. For this reason, it is important to make sure the time and date are both convenient. If the audit has been rescheduled or was not set for an appropriate time, call to reschedule it.

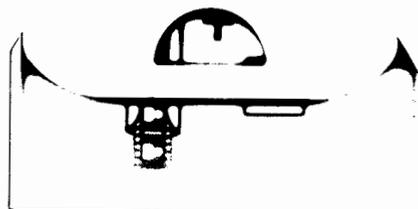
Start collecting and organizing records that show payroll reports and overtime. Make sure insurance certificates and classification divisions are also available. Write up a summary of each one to make explanations easier and to more effectively communicate with the auditor during the process. If information is organized well, this will help expedite the process. The auditor may feel more comfortable in trusting a business owner's data if all calculations can be reconciled to payroll records.

Prior to the meeting with the auditor, it is also important to make any necessary adjustments to payroll. For example, a business owner might need to subtract bonus pay from overtime pay. Minimum and maximum payrolls will need to be applied to the calculations when applicable. This may take some research, and the amounts will vary from one state to the next. They also vary between types of careers, partners, executive officers and sole proprietors.

Business owners should make sure they understand all employee job classifications and can explain them clearly to the auditor. They should also ensure employees are properly classified for the work they perform. If the auditor has questions or concerns, this can slow the process down considerably. Auditors usually ask about duties and classifications for multiple employees, so being prepared is essential. For help classifying them, discuss the details and any concerns with an agent.

When working with subcontractors, keep in mind that payments made to them will go against workers' compensation if they did not have certificates. Ask for copies of their certificates, and check them carefully to ensure they are updated and show coverage for the entire time span when the subcontractor was working. After the auditor arrives, all of these preparations will be well worth the time spent. Most business owners are also pleasantly surprised to find that auditors are not the mean individuals they picture them to be. Most auditors are pleasant and fair, and this is especially true when all of the details are in order.

After the audit is finished, politely ask the auditor for a copy of the worksheet. An agent can review it for accuracy. Every person has a legal right to request a corrected audit if any errors are suspected or confirmed. Business owners also have the right to recover any over-payments that were made under the previous three audits.



2014 Officers & Directors

Calendar of Events for 2014

President

Terry Johnson

Executive Officer

Richard A. Clawson

Vice-President/Treasurer

Jim McCombs

Vice-President/Secretary

Tony Busija

Associate Vice-President

Rodney Greczek

Immediate Past President

Matt Houser

Board of Directors

Norman Burns Jim McElwain

Warren Peter John McLaughin

Chuck Houser Sam Ward

PBA Directors: Mark Lunz & Matt Houser

PBA Life Board Members:

Richard Clawson, Gene Gemmell, Curtis Lentz,
Steve Misner, Warren Peter & Harold Wilson

July 1- Regional Meeting, Indiana County Club
25, 26- PBA Board Meeting, State College

September 9- Monthly Meeting- White Twp Fire Station -6pm
Board of Directors Meeting- White Twp Fire Station- 5pm

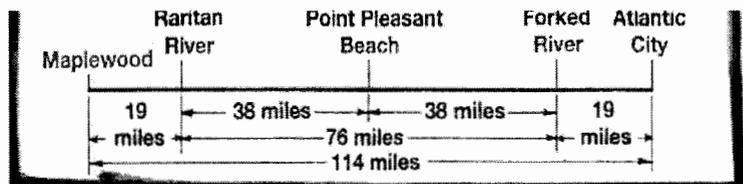
Membership has
its privileges!



May Riddle Winner:

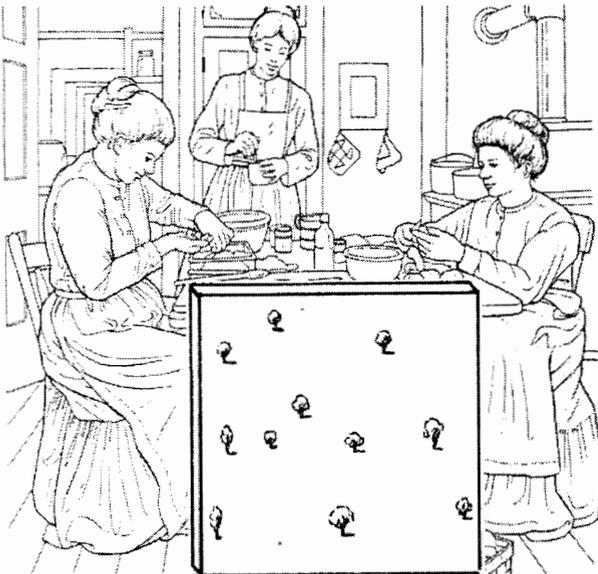
Dave Kristof of Kristof Construction, LLC

May riddle answer was:



July riddle:

WORLD'S TRICKIEST "FENCING" PUZZLE



"Land sake, Emma, do you know what Zebediah is up to now? He wants to divide the fruit orchard with **FOUR STRAIGHT FENCES** so he can graze the horses there!"

"And that's not all! He says the 4 fences will create **ELEVEN ENCLOSURES** and each enclosure will contain **ONE APPLE TREE**. I know the fences can cross each other, but I can't figure out where they go."

The reader is invited to grab a post hole digger and meet is down at the orchard.

After these pies are done let's see if you can help solve this problem!

The first three correct answers will receive a IABA Golf Hat.





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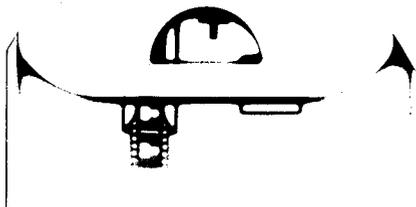
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answer all of your Medicare questions.**

**Contact Crystal Manning today!
1-800-556-4699
crystal.manning@jrgadvisors.net**

www.jrgadvisors.net

