PENNSYLVANIA Fall, 2016 Edition ICA NEWS PALICA Land Improvement Contractors of America • Pennsylvania Chapter President FXTRA FXTRAII Steffanie Adams Chairman of the Board **UFG'S State LICA Policyholders** Daniel Micsky to receive BIG dividend!!! Vice President Chris Moore ***** NSYLVANIA 1936 LICA Directors September 2016 Jason Bleach PAY TO THE ORDER OF **YOUR NAME HERE!** ????? **Evelyn Cottrell** In 2015-16-PAID 10% - POLICYHOLDER DIVIDEND DOLLARS Richard B. Cottrell William Guiste UNITED FIRE GROUP PALICA Insurance Program Gary Theuret «00000018L« * P52000000 1000

Executive Director Joanie Micsky 775 Mercer Rd, Grvl, PA 16125 724-866-1082 or 724-588-1954 or

Pennsylvanialica@gmail.com

WWW.pennsylvanlica.com

Dates to Remember

PALICA Year End Meeting Saturday, November 12th 4pm—Hosses in State College

POSSIBLE STATE CONVEN-TION IN JANUARY OR FEBRUARY—MORE INFO TO COME!

Winter 2017 National Convention—March 5-6, 2016 Con-Expo—Las Vegas, NV March 7-11, 2017

UFG policyholders participating in the Pennsylvania, New Jersey, and Ohio State Chapters of the Land Improvement Contractors Association (LICA), have earned a **10 percent** policyholder dividend for 2015. Earning a dividend is a testament to these policyholders' commit-

ment to safe and profitable construction, soil, and water conservation practices. UFG's independent agents received their state LICA policyholders' checks for distribution in mid-September.

HOW MANY OF YOU EVER GET MONEY BACK FROM YOUR INSURANCE COMPANY? IT'S TIME TO FIND OUT HOW YOU CAN BECOME PART OF THIS AMAZING PRO-GRAM....as of the publishing of this newsletter, 16 members have inquired, applied and signed up! Congratulations!

Let's keep it going!



Safety Matters!

PRESIDENT'S MESSAGE:

Hello All! As you all can tell with the wet days & the chilly nights, I think fall has finally arrived. Now is the time to start taking inventory on all the things you haven't had the chance to do. One of those things would probably be looking over the stacks of PALICA newsletters that have been sitting on your desk all summer. Please take a



moment to look over all the wonderful benefits that Pennsylvania LICA has to offer. There are a lot of members that take advantage of these benefits & it can really add up the savings; which we all know everyone can use some savings.

On another note, last month I had the opportunity to attend a local DOT Q&A session that PALI-CA hosted. Please make sure, as we are getting into fall, that you take the time to make sure your equipment is strapped down properly, your vehicles are in proper working order & you double check to see when your DOT needs it's Bi-Annual update.

As always, please work smarter not harder; be safe out there & have a wonderful holiday season!

Respectfully your president,

Steffanie S. Adams



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Caddick Utilities

David W. Caddick 254 S. Main Street, 2nd Floor Ambler, PA 19002 Montgomery County 215-653-0438

<u>Company Associates:</u>

Guaranteed Plumbing Eric Slifkin 4574 Everview Drive Doylestown, PA 18902 Bucks County 215-342-7200 Double D Construction Inc.. Dylan Layser 120 S. Fort Zellers Rd Newmanstown, PA 17073 Lebanon County 610-589-1771

*SMS//Shayerian

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Unearth your potential. Protect your tomorrow.

UFG and your state's Land Improvement Contractors Association (LICA) want to help you unearth your potential in the construction industry by making sure you have the coverages you need to do your best work.

State LICA members insured with UFG will receive tailored coverages, best-in-class services, preferred pricing, and the opportunity to earn a safety group dividend.

To take advantage of this offer, locate an independent UFG agent on ufgins.com, or contact Prins Insurance, Inc. at 800-831-8545.





PLICA MEMBERSHIP DUES NOTICES HAVE BEEN MAILED-PLEASE WATCH YOUR MAIL.

It's that time of year again...the 2016-17 membership dues notices have been mailed out for all Contractor and Associate Membersplease return a copy of your invoice with your check as soon as possible. We can't function without you. Your dues help pay for postage, printing, our website, our newsletter and email blasts, travel expenses for regional meetings and much, much more!

If you have not received your notice or have any questions, please call Joanie Micsky at 724-588-1954 or email her at pennsylvanialica@gmail.com.

PALICA SCHOLARSHIP— A VERY WORTHY CAUSE

Along with your invoice for membership dues, was a donation sheet for those that would like to make a contribution towards the PALICA Scholarship Fund. This fund has awarded children and grandchildren of PALICA members a scholarship in the amount of \$750 over the course of many years. In the past two years, we have been able to offer two scholarships because of the generosity of our members; through this drive as well as our annual convention auction proceeds. Please consider making a donation with your dues payment or at any time throughout the year. The sheet below can be used when mailing your check.

THE SCHOLARSHIP FUND AWARDS UP TO TWO SCHOLARSHIPS EACH YEAR IN THE AMOUNT OF \$750.00 EACH. THIS SCHOLARSHIP IS AVAILABLE TO ALL CHILDREN AND GRANDCHILDREN OF PALICA MEMBERS WHO ARE ENTERING COLLEGE OR WHO ARE CURRENTLY ATTENDING A COLLEGE.

(MORE DETAILS AND THE APPLICATION ARE ON THE WEBSITE.)

YOU CAN INCLUDE YOUR DONATION WITH YOUR DUES or MAIL SEPARATELY.

\$100.00 _____ \$50.00 _____ \$25.00 _____ \$10.00 _____ OTHER \$_____

THANK YOU!

GOING TO CONEXPO?

If you are planning to attend ConExpo, why not take a couple of days before ConExpo starts and join us for the National LICA Winter Convention? The National LICA 2017 Winter Convention will be held March 5th & 6th at Harrah's. ConExpo starts March 7th.

You can find the link to register for ConExpo on the website and you can save \$50.00 on your registration. This is open to everyone.



MAKE SURE TO VOTE ON **NOVEMBER 8TH!** THIS IS AN ELECTION LIKE

NONE WE'LL EVER SEE AGAIN IN OUR LIFFTIMES!



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PPS, INC. is transitioning into a Topcon Solutions Store.



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2016 LICA MEMBERS

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Many Thanks to L.v. micsky excavating for hosting our DOT WESTERN regional meeting in September and to **GILBERT'S RISK SOLUTIONS & UFG FOR SPONSORING DINNER!**



Special thanks to DOT Officers Lombardo and Daloney who spent over 4 hours answering questions and doing a simulated inspection for the members and guests who joined us.







State Representative Parke Wentling also stopped by to offer his assistance to anyone who had questions with state regulations or legislation.





special Thanks to eagle power & equipment & bridget mcdonald for hosting our DOT EASTERN regional meeting in October and to ufg & franconia insurance & financial services for sponsoring dinner!





We appreciated DOT Officer Carpenter coming out again this year to do a great inspection and answered many questions for several hours. It was a great event!





IT'S NOT WORTH THE HASSLE!

In November 2015, Congress enacted legislation requiring federal agencies to adjust their civil penalties to account for inflation. The Department of Labor has adjusted penalties for its agencies, including The Occupational Safety and Health Administration (OSHA). *The new penalties took effect August 2, 2016.*

Any citations issued by OSHA on or after this date will be subject to the new penalties if the related violations occurred after November 2, 2015. So, is it worth it to hold weekly safety meetings? Send your employees to safety trainings? Put up shoring? Wear the personal protection equipment? We certainly think so!

FOR MORE ASSISTANCE GO TO: <u>https://www.osha.gov.penalties</u>

ALONG with using your Zywave Benefit to download over 500 safety forms. (call Joanie at 724-588-1954 for more info.)

TYPE OF VIOLATION	PREVIOUS MAXIMUM PENALTY	NEW MAXIMUM PENALTY
Serious Posting Require- ments	\$7,000.00 per violation	\$12,471.00 per violation
FAILURE TO ABATE	\$7,000.00 per day beyond the abate- ment date	\$12,471.00 per day beyond the abatement date
Willfull or Repearted	\$70,000.00 per violation	\$124,709.00 per violation

OSHA 10 HOUR SAFETY CLASS

Are you and/or your employees in need for the 10 HOUR OSHA SAFETY CERTIFICATION? If so, please fill out this information sheet or email/call the details into the PALICA office so we can determine the interest level on each side of PA. If it's determined that both ends of the state have interest (the class is capped at 40 people), we will look at sponsoring two classes. <u>BUT WE NEED YOUR INPUT!</u> One would be held at Gilbert's Risk Solutions located in Sharon, PA and the other would be at Franconia Insurance & Financial Services in Telford, PA. We'll update those interested, of class status in early January.

I am interested in attending the 10 Hour OSHA Safety Class at the discounted <u>rate of \$45/pp</u> as comparted to the normal \$100-\$150/pp rate. The course will be held over 2 days (5 hours each) and will provide 2 daily meals for each attendee. (We're looking at Jan or Feb to hold classes.)

Name: Company:				
NUMBER OF EMPLOYEES THAT <u>MAY</u> ATTEND: PHONE #:				
ADDRESS:	CITY:	ZIP:		
I AM INTERESTED IN THE: WESTERN, PA ((<u>DR)</u> <i>EASTERN, PA</i> _TR	AINING (CHECK ONE)		
MAIL THIS FORM TO: PALICA, 775 Mercer Road, Greenville, PA 16125				

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(YOUR HAVE A VOICE IN GOVERNMENT THROUGH YOUR LICA MEMBERSHIP!) -SEE BELOW

The Land Improvement Contractors of America 3080 Ogden Ave., Suite 300, Lisle, IL 60532 • (630) 548-1984 • Fax: (630) 548-9189

19 OCT 2016

John Dalrymple, Deputy Commissioner for Enforcement CC:PA:LPD:PR (REG-163113-02) Room 5203 Internal Revenue Service (IRS), POB 7604 Ben Franklin Station Washington, DC 20044

RE: Estate, Gift, and Generation-Skipping Transfer Taxes: Restrictions on Liquidation of an Interest (Docket No. IRS-2016-0022-0001)

Dear Deputy Commissioner Dalrymple,

The Land Improvement Contractors of America (LICA) are pleased to submit the following comments on the Internal Revenue Service's proposed rule: Estate, Gift, and Generational-skipping Transfer Taxes: Restrictions on Liquidation of an Interest (Docket No. IRS-2016-0022-0001).

The Land Improvement Contractors of America (LICA) dates to 1951, and represents those earthmoving contractors that have installed most of the conservation practices on our landscape over time. They work closely with the nations Conservation Districts and their motto is "Dedicated to the Professional Conservation of Soil & Water." The focus of LICA is to encourage high standards of workmanship in resource management, land improvement practices, and to promote private enterprise in land improvement contracting. Training and safety are key LICA activities.

LICA has serious concerns with the proposed new regulations as written, and we urge IRS to withdraw them. The proposed Regulations would:

- Reduce the money LICA Contractors have to invest in maintaining and upgrading needed construction equipment. •
- Compromise the ability of LICA family contracting businesses to remain intact after intergenerational transfer; and • Change the rules that LICA Contractors family businesses have known and used for years, and on which they based their business planning decisions.

Why does LICA say the proposed changes will negatively affect the intergenerational transfer of LICA member contracting businesses? Real estate and equipment account for about 85% of these mostly family owned businesses. With such a high percentage of assets being relatively illiquid, family contracting businesses are often forced to sell their businesses in order to pay the inherited taxes.

LICA is also concerned that the IRS's proposed regulations would change the rules and policies that contracting family businesses have used and relied on for years. Family contracting businesses are complex, and getting more so. Planning for intergenerational transfer requires difficult decisions for family members, some of whom might want to keep the businesses, and some who may not. They begin these discussions well in advance of the death of a family member. Changing the regulations in mid-stream disrupts the planning and adds even more uncertainty to a process fraught with anxiety.

LICA strongly urges the IRS to withdraw the proposed changes to estate, gift and generation-skipping transfer taxes.

The estate tax itself confiscates 40 percent of income and assets above a specified exemption, that individuals leave behind after their death. Why? Taxing someone for dying just seems wrong. And it is a tax on capital, which has already been double taxed as regular income and dividend income before death.

Sincerely,

David Rule

David Rule President 444 W. Main Street Arcade, NY 14009 Cc: Biuso, CEO; Levy, Office Mgr.; Peterson, Gov. Rel.

Attention Septic Installers

National LICA is working on a Septic Warranty Benefit Program for our members who install and/or maintain septic systems.

The draft program is now in the hands of the attorneys and once they have worked through it, National LICA will be launching the program in a few pilot chapters; New Jersey, Illinois and Florida initially.

The program will provide a revenue source for our members and LICA in addition to protecting your customers!

The program is expected to start later this year or early next year. We will be mailing out information to our members who work in the septic side of things, but feel free to contact us if you'd like more info as well by calling the state office at 724-588-1954.

Watch the website for more information as well.

Jokes of the day.....

Lady (to her doctor), "What I am worried about is my height and not my weight."

Doctor: "Why's that?"

Lady: "According to my weight, my height should be 7 feet, 8 inches!"

Teacher: "Whoever answers the next question can go home."

Boy throws his bag out the window. Teacher: "Who threw that bag?" Boy: "I did and I'm going home!"

My elderly mother was rushed to the hospital following a serious tumble. There the staff placed a band around her wrist with large letters warning "FALL RISK." Unimpressed, mom said to me, "You better inform them I'm also a winter, spring and summer risk too!"

Due to a job transfer, Brian moved his hometown to NYC. Being that he had a very comprehensive health history, he brought along all of his medical paperwork to use at his first checkup with his new doctor. The doctor kept glancing at Brian as he reviewed his medical records. (Con't)



WE UNDERSTAND YOUR BUSINESS.

CALL THE ST. MARY'S FAMILY OF INSURANCE AGENCIES TO LEARN MORE ABOUT INSURANCE SPECIALIZED FOR CONTRACTORS AND DISCOUNTS FOR PALICA MEMBERS.



After browsing through the extensive medical history, the doctor stared at Brian for a few moments and said, "Well there's one thing I can say for certain, you sure look better in person than you do on paper!"

While volunteering in a soup kitchen, I hit it off with a very attractive, single man. It was a relief since my mother and I always laughed at the fact that the men I was drawn to were inevitably married.

So, optimistic about my chances, I asked my new friend what he did for a living.

He replied, "I'm a priest."





Five Lessons My Dad Taught Me by John M. Hawkins

(inspired by my Father in Law, FOR my Husband and my Son)..joanie micsky

Who your dad is will have a huge impact on your life. It can help push you to the highest of highs or the lowest of lows. A father's influence shapes who you are as a youth and who you become as an adult. This is true whether your father is a business professional, a craftsman, a day laborer or a multimillionaire. Each of these occupations will have an impact on your life in one way or another. Regardless of how positive or negative your view of your father is, it is important to learn from your experiences with your dad. Love your father for the lessons he is able to teach you. As a young boy, I had hoped for the multi millionaire father, but as a grown man, I am thankful for the one I had.

I came from a relatively large family. We had 7 children, 4 girls and 3 boys and we lived in Torrance CA, a suburb of Los Angeles. My father was a finish carpenter, my mother a stay at home mom who ran a day care out of our family home to make ends meet. My father was a perfectionist and was very good at doing custom carpentry. Torrance, CA was 20 miles from some of the richest cities in Southern California that included Beverly Hills, Brentwood and Palos Verdes Estates to name a few. A finish carpenter is a trade job-you get paid a decent hourly rate, but with 7 children, you can image how difficult it was to survive. For additional income, my father would take on side jobs doing carpentry for some of the richest people in Southern CA.

When I was about age 7, he needed a helper to go with him. A second hand got the job done in much quicker time and I worked very cheap. We started a weekly routine of me going with my father to his side jobs; I became his carpenter's assistant. As a result, I got to travel to marvelous homes all throughout the LA area. Saturday mornings became pretty special to me. I got up early between 4:45am and 5:00am, made sandwiches for our lunch and left mundane life in the suburbs to go help the mega wealthy with their special carpentry projects. On the drive to work, typically 30-45 minutes, I would ask guestions about the job. Who owned the home and how did they become so successful? At lunchtime, I would sit down on a curb or in the truck to eat my sandwich and ask my date whatever came to mind.

What my dad might have lacked in financial prowess, he made up for in his values and wisdom. He was able to teach me five valuable lessons that have helped me become the man I am today.

World Events & Love of Knowledge

My father loved to read and was a great conversationalist. He would read at every opportunity he could, he also liked to listen to books on tape and was a wealth of knowledge. His favorite magazine was National Geographic so he had an abundance of knowledge of the world and its happenings. My father had no difficulty having content rich conversasations with his clients. Those he worked for would tell him bits and pieces about their successes and what they did. He in turn would relay to me, and of course, I soaked it up like a dry sponge.



Business Skills & Dealings with Clients

One of my jobs was to clean up the mess at the end of every day. My father would insist our work area be better than when we found it. In some cases we would be coming back the next day but that didn't matter. He also taught me never overcharge a client and make sure they are happy with the work you have done. If they weren't, we had to redo the work at no cost to them. I didn't know it at the time, but this was my first and most important lesson in customer service. I use it every day.

Being Rich Doesn't Make You Happy

I got to see how the top 1% of the population lived. It didn't take long for me to realize that there was a difference in the home that I lived in with 9 people and the homes the mega wealthy live in. I rarely saw the owners of these homes, but after years of going to their homes and seeing how they lived, I naturally asked the question, "Dad why are their homes so much bigger and better than ours?" My father never really gave me a good answer. I could tell that he never wanted fame; that just wasn't in his DNA. He had an opportunity to go to college, but after taking a few classes, decided that it wasn't right for him. He in turn, joined the service and then went on to become the best finish carpenter he could be.

<u>Humility</u>

We drove to these luxurious homes in my father's 25 year old powder blue Ford F100. While seeing the homes and fancy cars, I learned that it didn't matter what you drove, that wasn't what made you who you were and to be proud of what you did have if you worked to earn it.

<u>Values</u>

My father focused on his family, faith and being a good person. It wasn't your bank account that made you what you were. It was better to be humble and have respect for others. I learned a lot about the world and myself from working with my father. As I look back on my view of my father, I feel like I didn't appreciate the lessons I was learning at the time. I took them for granted. Now, as a man, I am very happy that the father I did get was a loyal carpenter who taught me more about life than any multi-millionaire clients he worked for ever could have.

Thanks Dad,

Love, your son.....

Pennsylvania Land Improvement Contractors Association 775 Mercer Road Greenville, PA 16125

Www.Pennsylvanialica.com



TO:

SAFETY MATTERS!! Launch Your Safety Program

Safety programs are not only the responsibility of your supervisor or safety manager, everyone must take part to keep the workplace free from hazards. Lots of work goes on behind the scenes to make your job as safe as possible, but there are also some things you can do to take accident prevention into your own hands.

Safety is important because nothing less than the future of your family and business are at stake. They are counting on you to provide food and shelter, and an on-the job accident could very easily disable you and leave your without security. Whatever your job status is, and whatever your duties include, use these tips to help make your safety program a success.



WORK AS A TEAM

Each person in the workplace, from employees to supervisors and management, must work together to achieve our safety goals. With everyone pitching ideas and suggestions, we can solve problems and get through tough situations. If you see a co-worker being careless or unsafe, it is your job to speak up. Remember that you have the right to work in a place free from hazards.

MAKE SAFETY SUGGESTIONS

If you are a seasoned employee, you can use your years of valuable experience to spot potential safety hazards. Or if you are a new employee, you may be able to spot something right away that a long-time pro might have overlooked. You and your co-workers can get your own safety program off the ground by giving your supervisors or safety leaders ideas on how things can be made safer. Any idea, no matter how small it may seem to you, could prevent a serious accident.

<u>ASK QUESTIONS:</u>

If you are unsure about an aspect of your employment, it is better to ask a question if you are hesitant than wait until a serious accident occurs. It's easy to make a safety program successful if everyone does their part.