PENNSYLVANIA CHAPTER



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PRESIDENT'S MESSAGE

Hello PA LICA members,

Well, what a spring that turned out to be in PA! We can only hope that the start of summer takes a 180 degree turn and allows everyone to come close to getting caught up. It was definitely one of the reasons we had to cancel the summer picnic - an extra dry day to try and get caught up is at a high premium this year!



You don't have to look too far to see how all that rain has affected our industry, as well as all the farmers. It's a year I hope we don't soon repeat!

A quick note that the 2026 PALICA Winter Conference will be held back at Toftrees Golf Resort in State College PA, March 26-28th. More info will be coming out with the dues renewals in September.

Keep a watch for some changes coming down the pike on the National LICA level - we'll know more after the National Summer Meeting in Deluth. Joanie will be sure to update everyone on any changes and updates. Until then, stay safe and try to keep a balance between work and family for your physical and mental health! Joanie has supplied us with some info below regarding just that topic - take the time to read it.

Justin Hoover,
President

MENTAL HEALTH ISSUES & INFO FOR EMPLOYERS TO BE AWARE OF

Please read and utilize the resources below

Screen Yourself Now

Workplace Stress- Guidance & Resources for Employers

MENTAL HEALTH IN THE INDUSTRY -

It's a topic that can't be ignored any longer.

Guidance and Tips for Employers

Workplaces can have many stressors. Issues in the workplace can exacerbate the risk of experiencing mental health challenges. Combined, these stressors can make it more difficult for workers to get their tasks done; threaten their productivity, happiness, and well-being; and lead to burnout. Because of the many potential stressors employees may be experiencing, a comprehensive approach is needed to address stressors throughout the community, and employers can be part of the solution. More than 85% of employees surveyed in 2021 by the American Psychological Association reported that actions from their employer would help their mental health.

OSHA Resources

- Getting Started Guides for Employers. These aim to help employers gain confidence about talking to workers about workplace stress, mental health, and substance use.
 - Getting Started Guide for Senior Managers
 - Getting Started Guide for Front-line Supervisors
- Mental Health Checklists for Employers. These identify ways for employers to alleviate workplace stressors and support mental health.
 - Checklist for Senior Managers
 - Checklist for Front-line Supervisors

Take action

- Incorporate CIASP Toolbox Talks into your safety plan.
- Ask your Employee Assistance Program (EAP) provider to present sessions or lunch and learns on mental health and coping techniques.
- Promote the free, anonymous <u>Connected Mind screening</u> (available in Spanish) to your employees.
- Incorporate these short videos into your safety training.
- Distribute hardhat stickers, poker chips, and wallet cards with warning signs and helplines. Request a supply from CIASP.
- Display posters in trailers, break rooms, or on company message boards. Download here.
- Complete the <u>LivingWorks Start online training program</u>.
- Read and Share: <u>Educate Workers About Employee Assistance</u> <u>Programs to Address Behavioral Health</u>

Suicide Guide

Opioids in the Industry- a YouTube 8 min video



graduate from LCTI, looking for an opportunity - contact him if interested in meeting with him

PALICA Members,

As you may be aware, the LICA Educational Foundation for Veterans goal is to train Veterans in Heavy Equipment knowing that our industry is always looking for quality operators. We would like to introduce our latest graduate — Reynaldo

Pierluisse III.

Reynaldo came to our program eager to learn, with a remarkable determination to succeed and serve in a new way. Over several months, he mastered the operation of multiple machines, displayed leadership among his peers, and consistently demonstrated reliability and drive. We are confident that Reynaldo will be an outstanding addition to any job site and encourage our members to welcome and support him as he embarks on this new chapter in the construction industry.

Reynaldo is seeking opportunities throughout our region, is willing to relocate and is eager and open to connecting with contractors who value dedication and a strong work ethic. If you have a position available or know of a project where Reynaldo's skills can contribute, please consider reaching out.

Let's show our support for veterans transitioning into our field and help Reynaldo establish a fulfilling and productive career within our community.

Revnaldo Pierluisse

Phone: (757) 927-8179 • Limerick, PA • Email: reynaldopierluisse3@gmail.com

Seeking a Career as a Heavy Equipment Operator

On May 12th, 2025, I successfully completed training at LCTI on a variety of heavy equipment including skid steer, roller, backhoe, dozer, wheel loader, track loader, haul truck and excavator. I have achieved certification in OSHA 10-Hour Construction Safety Training and completed flagger training. Combined with my communication skills, adaptability and proven work ethic I am ready to launch my career in the construction industry as a heavy equipment operator.

WORK EXPERIENCE

United States Air Force - Lackland, TX

Security Forces / Logistics | June 2023 - December 2024

- · Led a 12-member squad in Security Forces, earning unit-wide recognition
- · Excelled in Materials Management, receiving Letters of Appreciation for performance
- · Gained skills in discipline, teamwork, logistics, and responsibility

Cafe Rio - Kuna, ID

Line Cook / Runner | December 2021 - March 2022

- · Promoted quickly from line cook to runner; managed a kitchen section
- · Trained new employees and supported multiple locations
- · Demonstrated multitasking, time management, and strong communication skills

Fox Pool Management - Newton, PA

Lifeguard | June 2021 - September 2021

- · Maintained pool safety and cleanliness, including checking chlorine and pH levels
- · Opened and closed the pool independently, ensuring a safe environment
- · Earned Lifeguard, AED, CPR, and First Aid certifications
- · Zero safety incidents under supervision

EDUCATION

Lehigh County Technical Institute - Schnecksville, PA

Heavy Equipment Operation Course | Certificate | May 2025 | GPA: 3.1

Community College of the Air Force - San Antonio, TX

Law Enforcement Course | Certificate | March 2024 | GPA: 3.3

Logistics Course | Certificate | August 2024 | GPA: 3.7

VOLUNTEER EXPERIENCE

Feeding the Homeless

- · Assisted with fundraising efforts
- · Distributed food to homeless individuals

Ramp Construction for Low-Income Handicap Households

- Built 4 ramps per week for families in need
- Improved accessibility for multiple homes

AWARDS AND HONORS

Letter of Appreciation - San Antonio, TX

August 2024

· Recognized for exceptional performance, dedication, and accountability

Air and Space Training Ribbon - San Antonio, TX

Completion of Basic Training

National Defense Service Medal - San Antonio, TX

Service during designated national emergency periods

Global War on Terrorism Service Medal - San Antonio, TX

· Supported operations related to the Global War on Terrorism

REFERENCES

- 2nd Lt. Jackson Govan Supervisor | \$813-310-0132
- Cassidy Lawler − Teacher | \$\sqrt{908-468-0813}
- Jim Itterly LCTI Instructor | ItterlyJ@mylcti.org | 610-799-1817
- Jerry Biuso, Sr. CEO Land Improvement Contractors of America (LICA)

 gbiusosr@earthlink.net | 908-996-7979



What's in Trump's New Budget Law for Contractors?

EW equipmentworld.com/business/article/15750241/whats-in-trumps-new-budget-law-for-contractors

Don McLoud July 9, 2025



Contractor groups are pleased with the new \$3.4 trillion federal budget legislation signed July 4 by President Donald Trump, touting tax relief and other measures they say will benefit the construction industry.

"Passage of this bill ensures our nation does not default on its debt and ensures most construction companies will not face a 20% tax increase – which would have been a higher rate than before the 2017 Tax Cuts and Jobs Act (TCJA) passed," reports the <u>Associated General Contractors of America</u>.

"This new law provides long-overdue tax certainty that empowers construction businesses to invest in their workforce, expand operations and keep America building," says the <u>Associated Builders and Contractors</u>.

Construction workers will also likely appreciate the elimination of federal income taxes on overtime pay, and equipment purchases will be eligible for heftier tax breaks than in the past.

1/4

Read More Here.....

DEP launches SPEED program to fast-track permit reviews

Ed Gruver//June 25, 2025//

launching a program to fast-track stormwater and <u>construction</u> permits. According to a release, the Streamlining Permits for Economic Expansion and Development (SPEED) program is designed to improve efficiency while maintaining environmental standards.

The DEP will begin accepting applications for the SPEED program beginning on June 30, for a common construction permit. The initiative builds on the Shapiro Administration's reform of <u>Pennsylvania</u>'s permitting, licensing, and certification processes.

"For the past few years, DEP has looked for new ways to improve our services, while still protecting Pennsylvania's beautiful environment, and SPEED is another tool for us to do both," DEP Acting Secretary Jessica Shirley said in a statement. "Like an amusement park fast pass, SPEED gives permit applicants the choice to skip the permit line and have their project first reviewed by a qualified professional contracted through the department and paid for by the applicant."

The first permits available under the SPEED program are Chapter 102 Individual NPDES Permits for Stormwater Discharges Associated with Construction Activities, per the release. A pilot program to improve and accelerate the review process for these key construction and stormwater discharge permits was released by the DEP. The SPEED program was created by the 2024-25 budget signed by Governor Josh Shapiro. Shapiro signed an Executive Order shortly after taking office directing state agencies to conduct a 90-day comprehensive review of how long it was taking them to process applications for licenses, permits and certifications. Based on the review, the Governor's Office established a date-certain for each license, permit, or certificate by which completed applications will be processed. If completed applications are not processed by that date, the agency responsible will refund the applicants their application fee.

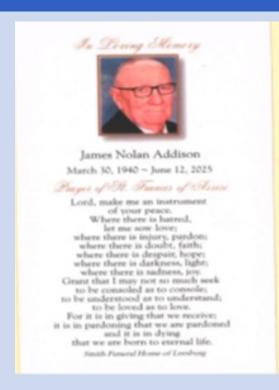
The SPEED program is aimed at providing further flexibility to permit applicants by allowingthemto choose to have a DEP-verified and qualified professional conduct the initial review of the application. DEP staff will review recommendations of qualified professional and a final permit decision or identify technical deficiencies to the applicant. DEP will have final authority over all permit decisions. Applicants for those permits will agree to pay any review fees incurred by the qualified professional, in addition to permit application fees.

DEP is accepting bids from qualified professionals to review applications for certain Air Quality Plan Approvals, earth disturbance, dam safety, and individual water obstruction and encroachment permits. Applications for other permit types under the SPEED Program will open later in July.

To identify and eliminate bottlenecks, DEP is modernizing its permitting process by investing in new technology and reviewing processes.

A <u>Permit Tracker</u> was launched in January by DEPto allow applicants and residents to monitor the progress of permits as they move through the review process. DEP has added 225 employees over the past two years to carry out public health and safety inspections and permit application reviews.

Goodbye and Godspeed to a Dear Friend of PALICA





In memory of long-time member Jim Addison, who passed away last month. Jim was a very active member of PALICA, and served Treasurer, as well as a board member. We will miss him dearly and send our his lovely condolences to wife Jane and son Below is a segment from a 2020 newsletter where I and his featured Jim business over the years. I thought it made sense to run it again for anyone who isn't familiar with Jim, or just to remember the man who always had a smile to share.

IF YOU'D LIKE TO SEND JANE AND/OR HIS SON JIM A CARD, THE ADDRESS IS:

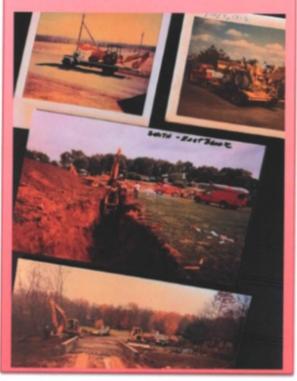
936 Leesburg Station Road Volant, PA 16156 Ph: 724-748-3888

FEATURED PALICA MEMBER #1 - JIM ADDISON

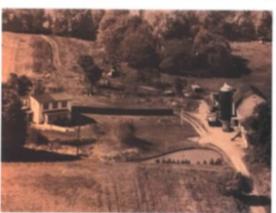
Jim and Jane Addison have been an intrical part of what PALICA is today. He became a member of PALICA in 1990 and they have been very involved with the association. He became a Board of Directors member in 1999. He also held the position of Treasurer from 1999 until 2013. He was awarded the 2002 CONTRACTOR OF THE YEAR. Jim has been in business for over 40 years.

Jim graduated from Grove City High School in 1958. He was in the Army for 2 years (1958-61). He then went to work for AT&T Telephone Company as a lineman in White Plains, NY in 1961. He worked for Bell Telephone of PA until he retired in 1991. He did construction jobs during the day and worked afternoon turn at Bell Telephone

Besides doing contractor jobs, Jim enjoys working on old International Tractors and spending time with his family.







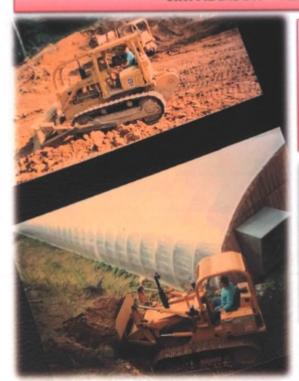
Left: pictures of various job sites

Top: Machines from the business/family shots

Bottom: aerial photo of Jim and Jane's

homestead

JIM ADDISON - FEATURED MEMBER #1



Jim is a very humble man but also has a heart of gold. He always has a hug or a handshake for everyone as well as kind words to brighten your day. Even though Jim has had some health issues in recent years, he still keeps going and gives inspiration to many. Thanks for your years with PALICA!







One of my most favorite memories of Jim since I've been the Executive Director of PALICA is one of our first State Conventions in Harrisburg. We were holding a live auctio for our scholarship fund. Someone donated a beautiful porcelain doll as an auction item and a young girl in attendance wanted that doll more than anything – Jim quietly bid on that doll over several others and when he was awarded the doll, he walked over and gave it to that little girl, and Christmas morning sat there right in front o all of us. That wraps up Jim Addison to me in a nutshell.

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Welcome our new Associate Member - LB Water



Ben Reichley

Manager, Public Relations

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Hands-Free Law goes into effect June 5th

To help combat distracted driving, Pennsylvania will soon implement "Paul Miller's Law," which prohibits, as a primary offence, any driver from using an interactive mobile device while driving. The law is named after Paul Miller, who was tragically killed in a crash with a tractor trailer in 2010 in Monroe County because of a distracted driver who reached for their phone.

According to PennDOT data, there were 11,262 crashes statewide involving a distracted driver in 2023, resulting in 65 fatalities. In the northwest region, which includes Crawford, Erie, Forest, Mercer, Venango and Warren counties, there were 540 distracted driving crashes and six fatalities.

Enforcement of the law begins on June 5, 2025, and the violations during the first 12 months will result in a written warning. Effective June 5, 2026, the penalty for violations will be elevated to a summary offence with a \$50 fine, plus court costs and other fees.

5 Ways to Prevent Budget Overruns in Your Projects

Budget overruns eat into the profits of hardworking contractors and drive up costs for clients, so it's no surprise that the construction industry has spent considerable time researching this topic. Leading software providers are taking an especially active role, Business with Procore, Autodesk, Buildern and Propeller among the companies examining the root causes of cost overruns.

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Those companies point to inaccurate estimates as a main driver of budget overruns, as contractors make overly optimistic assumptions about the cost and availability of materials, labor, production schedules and even the weather. In some cases, line items are based on incomplete or outdated data, leading to miscalculations during the critical preconstruction phase.

Early risk assessment

T.J. Forbes, a senior solutions engineer at Procore, says contractors should envision the risks associated with projects early in the process so they can build contingency plans into estimates. In a simple example, he points to a 12-month project that stretched out to 13 months, resulting in higher labor costs and a sizable budget overrun.

The initial estimate was off, but it might have been possible to stick to the timeline if project managers had quickly recognized the error, Forbes says. Adding manpower and extending production hours may have been viable ways to accelerate the schedule, and project management software can help contractors weigh their options, he says.

"By learning about (potential budget overruns) sooner, I actually get to make a decision on if I want to do different things to try to prevent that," Forbes says. "That's why technology is so important in this. You can start to identify trends sooner and see the integration between the schedule and the budget."

The competitive nature of the bidding process may lead contractors to make errors regarding the scope of work to be completed and potential difficulties. That's why it's vital for contractors to perform due diligence during the preconstruction phase, establishing accurate and realistic project deadlines and costs from architects and subcontractors, according to Grace Ellis, manager of content marketing strategy at Autodesk.

During the RFP process, architects, contractors and owners should express their concerns over the budget and project timelines, Ellis says. "If either of the parties appears to be unrealistic about timing or budget, this should be an immediate red flag that the project is heading straight for an overrun."

Autodesk estimates that preconstruction and design services may account for up to 15% of a project's total budget, but "if this process can successfully identify potential issues before construction actually begins, that 15% will be nothing compared to the money saved down the line," Ellis says.

The case for AI

As the construction industry looks to embrace artificial intelligence, estimating is emerging as a compelling use case. All could evaluate data from a contractor's past projects and identify the most frequent materials, processes or stages associated with budget overruns and delays. Contractors could correct recurring errors in their estimating and production processes and compensate for a lack of experience in their estimating departments.

Of course, some cost overruns, such as client-driven changes, supply-chain shocks and economic volatility, may be beyond a contractor's control. Any number of external factors can impact a construction project, including labor strikes, tariffs, geopolitical conflict and natural disasters.

Similarly, unexpected site conditions such as soil instability, hidden underground utilities and archaeological discoveries could throw a wrench into schedules. Performing geological surveys, soil tests and environmental assessments can help construction teams identify potential issues before breaking ground.

Here are five best practices for preventing budget overruns:

- 1. Establish a contingency fund. Typically ranging from 5% to 10% of the project's total cost, a contingency fund provides a financial buffer to help manage unforeseen expenses during construction. These funds should be used strategically and judiciously since tapping them too early may leave contractors with no leeway to address future problems.
- 2. Establish processes to manage change orders. When a project's scope is altered from the initial contract, costs can quickly escalate. Contractors should have clear protocols for promptly reviewing and approving change orders, ensuring that each one is necessary. The effects of each change order on the project's budget and timeline should be carefully weighed and accounted for.
- **3. Execute the buyout phase strategically.** During this crucial stage, project managers and contractors work to secure the best prices and terms for services, labor and materials. Going with the lowest-priced subcontractor or supplier might be a mistake if contractors are sacrificing expertise and reliability. Poor work from a single contractor can lead to costly delays and rework, throwing off production schedules.
- **4.** Embrace technology such as BIM and digital twins. These software tools provide a comprehensive view of a project and enable construction teams to meticulously plan production and evaluate different scenarios. In addition, project management software bridges the gap between field operations and office planners by providing real-time insights on construction job sites.
- **5. Emphasize communication and documentation.** Clear communication between stakeholders can minimize the errors that lead to costly rework and help to synchronize construction activities. Stringent quality-control procedures help to prevent rework and delays and ensure that the project meets the client's goals. Additionally, documenting every decision and process change will help contractors track the project's progress against its budget so that any deviations are noticed and addressed promptly.



Now Enrolling!

Get Ahead This Summer with Pro-Level Training

Whether you're leveling up your GNSS knowledge, mastering field software, or diving into construction workflows, our Summer Training Catalog has you covered.

From May through August, choose from a range of in-person and online courses designed to build confidence, sharpen skills, and keep your team productive on every jobsite.

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IMPORTANT 811 INFO - PLEASE READ!



Summer 2025

Improvements to Pennsylvania 811 Tools Allow for Better Coordination

No matter the field, communication is essential to effectively accomplish tasks. A lack of communication meetings: can lead to a lot of problems - especially when the information concerns the safety of workers and communities. Without clear communication, we would discussions - or prefer to take notes digitally - there not know when or where someone plans to dig, which facility owners have marked their lines or responded to our locate requests, or where to meet for a complex project. That's where Pennsylvania 811 steps in to bridge the communication gaps among all stakeholders involved in utility locating and complex projects.

Enhancements in Online Ticket Management

With Online Ticket Management (OTM), facility owners now have the ability to include detailed notes in their ticket responses. This feature allows them to specify important details about the locate process. For example, they can note if the locator contacted the excavator for additional information or if both parties came to a mutual agreement on a specific time for on-site marking. These notes are logged and preserved in the ticket's response history, ensuring transparency and preventing confusion about each party's responsibilities during the project.

New Features in Coordinate PA and Complex **Projects**

To ease the transition between applications, recent updates have improved the integration between Coordinate PA (CPA) and complex project workflows.

For facility owners:

You can now submit responses directly within the projects you have access to. Simply navigate to the project, go to the Tickets tab, find the relevant ticket, and click the Add Response button in the Actions column. As in OTM, you can select a response type and include any relevant notes.

For excavators hosting pre-construction

If you need a template for documenting meeting are tools available. Within the project, go to the Tickets tab and click the Agreements button in the Meeting Details column. This opens a screen where you can download a meeting notes template or enter your notes directly. Once complete, click Export Agreements to download a PDF of your filled-out document. Don't forget to upload the completed notes to the Documents tab of your project.

This ensures that everyone involved can review the meeting's outcomes and align with agreed-upon actions.

Improved Tools = Better Results

With these enhanced tools, we can communicate more effectively with all stakeholders. As a result, we should expect fewer damages, reduced project costs and more satisfied participants - regardless of their role in the process.

Written by: Chance Montgomery, Damage Prevention Liaison, Pennsylvania 811

In this issue:

PA 811 Tool Improvements Receiving and Placing **Emergency Dig Tickets** End of Fax 6/30/25 **Upcoming Webinars** 2025 Safety Days

Pennsylvania 811 Discontinues Fax June 30, 2025

Fax users must provide an email address to receive notifications

Facility Owners

- If a fax number is primary or alternate delivery method update to email.
- Online ticket management provides instant Online Ticket Management shows real access to view and respond to tickets online or via phone.
- Some email clients/providers can be set to auto print the tickets.

Excavators

- · Confirm email address is on file during next ticket to receive responses.
- time responses for each ticket including notes and/or attachments provided by facility owners.

When Things Don't Go as Planned: When to Use and How to Respond to an Emergency Notification

Planning is a vital part of any excavation. However, there are times when a situation is out of an excavator's or facility owner's control. These situations may be where an emergency notification is needed to give notice of excavation. Recent updates to PA Act 287 as amended have affected the emergency notification.

An emergency is defined in the legislative update as "a sudden or unforeseen occurrence involving a clear and immediate danger to life, property or the environment, including but not limited to, serious breaks or defects in a facility owner's lines." Emergency notifications can be taken for excavation or demolition.

Pennsylvania 811 additional emergency ticket types:

- Damage report notice when a facility is damaged or exposed during excavation or when damage is discovered during excavation;
- Odor of gas notice an odor of natural gas exists in an area where no excavation is apparent, delivered to gas companies only;
- No One Call notice when a third party witnesses excavation work occurring with no physical markings visible at the work site; and
- Potential Cross Bore called in by plumbers or sewer operators to provide notice of intent to clear a clogged sewer drain prior to using a cutting tool.

When an excavator calls Pennsylvania 811 or places their emergency notification online, they will be read or prompted with the definition of an "emergency." The caller will then need to confirm that the work being done falls within the definition and describe the nature of the emergency within the notice.

When these notices are received, they should be given top priority. Once the facility owner receives the notice, the expectation is that within two clock hours of the notice the facility owner will respond to the site or make direct contact with the excavator.

For damage notices, odor of gas, no one calls, and potential cross bores, facility owners should respond in the same manner as other emergency notifications: as soon as practicable. A response within two hours of receiving the notice is the expectation.

It is now explicitly written in PA Act 287, as amended "to not provide a misrepresentation of an emergency excavation." Meaning, it is illegal to falsely claim a situation as an emergency when it is does not meet any criteria within the definition of an emergency. Falsification of an emergency is "subject to an administrative penalty." The addition of this provision makes it clear that misrepresentation is not only prohibited but enforceable under penalty of law.



Some emergencies meet the definition of "an emergency" but do not require immediate marks, the emergency notice will include a scheduled excavation date beyond the current date. An

example of this may be when a water line breaks during the winter months. It may freeze, causing a hazard, but can be kept safe until the next day using road salt. In this example, the response due is 23:59:59 the calendar day prior to the scheduled excavation date.

Because there are requirements for emergencies under PA Act 287, as amended for both the facility owner and excavator, they could be subject to alleged violation reports for failing to meet their requirements under the law

Written by: Erika Dominick, Damage Prevention Liaison, Pennsylvania 811

ATTENTION ALL PALICA MEMBERS!

ANOTHER BENEFIT OF YOUR MEMBERSHIP:

WEBINARS

There are currently several webinars uploaded that cover the new 401(k) & CDL programs - they are available on the National LICA YouTube channel.

CLICK HERE TO WATCH

There are 7 videos on that page including: The LICA Story, The LICA Leadership Panel, Beneath the Surface, and Contracts Matter.

MEMBER BENEFIT HUB - Put Your Membership to Work for You

Insurance – New Benefits for LICA Members!

4 0 1 K

You may already know World Insurance as our trusted health insurance partner. They provide affordable and high-quality health

plans for contractors, construction, and landscape companies of all sizes. Now, they're offering even more to help our members! In addition to health insurance, World Insurance is introducing two new programs: a 401K plan and a payroll program. All of these benefits, endorsed by National LICA, are designed to help you take even better care of your employees. Offering the best health, retirement, and payroll options has never been easier!

New 401(k) Benefit: A Powerful Retirement Solution for LICA Members

The Land Improvement Contractors of America Association is excited to announce a powerful new retirement planning solution, now available exclusively to our members. In partnership with Lincoln Financial, a nationally recognized leader in retirement planning services, and trusted Association member World Insurance, we've developed a unique program that leverages the power of group participation to provide an affordable, turnkey 401(k) solution for businesses of all sizes.

READ MORE ABOUT THIS BENEFIT HERE

SPECIAL PROGRAM FOR LICA MEMBERS



THE RULES HAVE CHANGED!

LICA members have the opportunity to offset ALL credit card processing fees through our new Member Benefit Program with Titanium Payments!

PROGRAM BENEFITS:

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- No Hidden Costs
- Signage Provided
- Sale Amount & Service Fee on Receipt
- Streamline Quoting & Invoicing





Land Improvement Contractors of America SOIL & WATER 609-957-1784 • louis.puglisi@yahoo.com

Must be a LICA member in good standing to receive program benefits.







You've worked hard to construct a reliable business.

We're trusted partners equally committed to protecting your business and reputation.

As the carrier of choice, we're proud to offer LICA members a special opportunity to participate in our trusted state LICA insurance program.

- Simple insurance solutions tailored to your needs, including comprehensive risk control.
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