



December 16, 2009

### **Upcoming Ohio Valley NARI Events**

**January 14, 2010:** Ohio Valley NARI will be promoting its first Membership Open House of the year hosted by Building Value. Building Value's new location is 4040 Spring Grove Avenue, Cincinnati. There is no cost for this event and the topic of the program will be Green Building. The program will begin at 6:00 p.m. and will wrap up no later than 9:00 p.m. Please visit [www.naricincincinnati.org](http://www.naricincincinnati.org) or call 1.800.498.NARI and register today!

**Special Seminar: February 10, 2010 - 8:00 a.m. until 4:00 p.m.:** Ohio Valley NARI along with Roth & Associates will be presenting a Sandler Sales Training Program. Highlights: Why salespeople fail... and what to do about it. • How traditional sales practices turn salespeople into unpaid consultants. • How to get to the real decision maker. • How to touch 100% of your desirable opportunities, 100% of the time. • Why everyone looks busy, but sales remain low. • Do your salespeople have what it takes to succeed in today's volatile economy and marketplace? • Is your sales management strategy and structure optimized to produce the results YOU need to succeed? For more information or to register visit [www.naricincincinnati.org](http://www.naricincincinnati.org)

### **Congratulations Mr. Lea!**

Ohio Valley NARI wishes to express a "heartfelt" thanks to Mr. Dan Lea of Advanced Management Concepts, Ohio Valley NARI's management company. Dan will be enjoying retirement as of the first of 2010 and we certainly want to extend our congratulations and appreciation for his diligence over the years in providing administrative and management support to the organization. Dan has not only been instrumental in the success and growth of our beloved association, he has been and remains a friend! Dan thanks for everything!

### **Tweak Your Tech Tactics for your Audience**

*By Morgan Zenner*

Silicon Valley is best known for its high-tech industry, with the latest and greatest technology companies calling this area of California home. As a result, many people who work and live in the area tend to be technologically inclined.

Silicon Valley's residents who make their living outside of the tech world are no stranger technology, either because being familiar with the latest technologies come with the ZIP code.

So what does this mean for small business owners in unrelated industries? Only that if

you're not up-to-date, it will be very hard to appeal to this advanced group.

Thomas Scheid, owner of JNR Design Solutions describes his clientele as educated IT professionals in their 30s to 40s. Most of all, they're grueling work schedules keep them from managing their own renovation projects—that's where Scheid comes in.

"When I started my company a more than a year ago, I automatically purchased the latest software, cell phone and computer because those are just as important for my business as working on homes," Scheid says.

To be exact, Scheid equipped himself with the latest fax mobile service that automatically sends his faxes to his BlackBerry, software programming to design bids, Quickbooks for Contractors software to manage his books and software programs from his top vendors to integrate them into his bids and give customers digital options.

"For example, Dal-Tile provides me with a software program where I can browse the latest product as well as integrate their product into my design software for clients," Scheid says.

Scheid's friend, who works in the tech industry, helped him create a company Web site. "In this area, having a Web site is a default; people won't even bother if you don't have one," Scheid says.

Through his Web site, Scheid provides each client with their own remote site to download designs, contracts, product options, tracking information and even has live video capabilities where customers can watch work being done on their home at the office.

"The remote site is especially useful to host teleconferences on so we don't necessarily have to be face-to-face to talk through new developments," Scheid says.

In some cases, Scheid has used the remote site to present bids, but does not recommend it. "Not everything should be discussed through technology, I try to have face-to-face interaction as much as possible, but if I have to at least I know I have the capability," he says.

### **24/7 accessibility**

To provide the best customer service, Scheid makes himself accessible to his clients 24/7 via e-mail and text messaging.

"Most of my clients work during the day as I am working on their homes, so texting and e-mailing is the most convenient way to communicate with my clients at work," Scheid says.

There are several benefits to this type of communication. Overall, it's faster and more efficient through text and e-mail because there's no downtime while awaiting decisions. Messages can be answered at any time of the day or night.

There's no such thing as phone tagging if both parties miss the call. E-mail and text are accessible from anywhere, even if a client is traveling.

"One of my clients answers my texts during meetings and teleconference calls," Scheid says. The convenience of texting allows her to multi-task, whereas if he had called her, she wouldn't have been able to pick up the phone.

Written documents outlining the project progression doesn't hurt either. "I save everything in writing, either to refer back to if something was unclear or remind clients of next steps," Scheid says. "It's amazing how nice and clear things can be when you have documentation." Even text messages can be downloaded from your phone and saved onto your e-mail account.

Scheid even goes so far as to follow up all verbal conversations with written confirmation e-mails to ensure that what was discussed verbally is documented as well.

For some remodelers who have found themselves in a he said/she said war with their clients, this could be a great thing to have because e-mails and text messages are written proof of the decision or exchange.

If you're wondering about the formality of these texts and e-mails, Scheid puts a lot of thought into these more casual forms of communication.

"I definitely spell check everything before I send, but there is a more casual tone that is accepted," he says. "When I am working with clients, I am working for them but also with them as a partner—everything remains friendly and respectful.

### **ANSI, GREENGUARD Issue Mold Standard**

The GREENGUARD Environmental Institute and the American National Standards Institute have released a new Mold and Moisture Management Standard for New Construction.

The standard (ANSI / GEI - MMS1001) is the first to focus solely on mold and moisture issues that can arise in the construction of new buildings. Moisture—and in turn mold—can ruin indoor environmental quality, compromise building materials and building systems, and cost thousands of dollars to fix. Preventing these risks protect financial investments while preserving the structural integrity and air quality of the building. The standard details design, construction and maintenance practices for preventing the harmful growth of mold.

"We are very excited to bring such a valuable resource to the building industry," said GEI executive director Henning Bloech. "With mold and moisture issues negatively impacting so many buildings and building occupants, we recognized a need for a consensus-developed standard to address this devastating problem."

The standard was developed by a Consensus Board comprised of professionals from diverse backgrounds including architecture, academia, commercial construction, finance, law, insurance, engineering, home building and building science professions. The group first met on March 13, 2007.

An electronic or hard copy version of the standard is available for purchase at

<http://www.greenguard.org/Default.aspx?tabid=115>.

### **Choosing the Right Group Rating Program**

Each fall, employers begin choosing their workers' compensation Group Rating Program. This important decision affects how much you pay in workers' compensation premiums and determines how claims are handled, which is why you should carefully consider your options.

Our Association's Group Rating Program has a wide range of savings tiers serving every industry so you are placed with companies similar to yours. Other Groups may only offer limited savings. With our multiple tiers, up to the Ohio Bureau of Workers' Compensation's (BWC) maximum allowed discount, we can pinpoint the greatest savings you are eligible for. Even if you have claims, our range of discount levels enables us to place most companies in our Group.

#### **Higher Savings**

Our program gives you the total package. Not only can you save on premiums, but you hire The Frank Gates Service Company / Avizent, a workers' compensation leader with 63 years of experience serving Ohio employers. Frank Gates offers a higher level of savings, service and expertise. The comprehensive claims management, risk management and hearing representation services provided through our program help you maintain your future Group eligibility.

Group Rating enrollment packets are being mailed to current Group members and those who have submitted savings estimate authorization forms (AC-3s). If you haven't already requested a free Group Rating estimate, call 800-395-4119 today or complete an online AC-3 at [www.frankgatesgroups.com](http://www.frankgatesgroups.com). If you are a member not currently participating in our Group, why not consider it? When you join our program, you pay no extra association dues. If you are currently in another Group, request an estimate and compare.

#### **Compare Your Options**

Before you choose a Group Rating Program, ask your potential Administrator:

- How many discount levels does your Group offer?
- Is my business saving as much as possible, or could I qualify for a better discount level if one was available?
- In the past, have your savings been as high as your estimates?
- Will I receive full workers' compensation claims and account management services in addition to my premium discount?

Take time and study your options. Some Groups try to force employers into making an early decision. The BWC's official deadline for applications is the last business day in February (2/26/2010).

**To learn more about our Group Rating Program, or to request assistance in comparing your offers, please contact your Frank Gates Account Executive at 800-777-4283.**

## **Contractor Indicted on Tax Charges**

An Ohio contractor faces up to nine years in prison after being indicted on three counts of tax fraud.

Roy W. Bradford, of Ludlow Falls, Ohio, was indicted on two counts of filing a false tax return and one count of corruptly endeavoring to impede the Internal Revenue Service, the Justice Department and IRS announced Oct. 15.

According to the indictment, Bradford, who owned and operated Bradford Builders, filed false 2003 and 2004 tax returns that inflated his labor costs and understated his income. As a result, Bradford allegedly claimed less net profit and taxable income than he actually earned. The company built wooden frames for residential construction.

According to the indictment, Bradford corruptly endeavored to impede the IRS in several ways:

- He filed Forms 1099, informational tax returns, which inflated the amounts that he actually paid his workers.
- He filed Forms 1099 that contained tax identification numbers for the workers that he knew were false.
- He sometimes paid the girlfriends or wives of his workers, because of each worker's immigration status, then filed false Forms 1099 stating that the girlfriends or wives worked for him.

Additionally, during the civil audit and criminal investigation, Bradford provided documents and made statements to the IRS that he knew were false, the indictment said.

If convicted, Bradford faces a maximum sentence of nine years in prison and a \$750,000 fine.

The case is being prosecuted by Justice Department Tax Division Trial Attorney Jerrod Patterson and Assistant U.S. Attorney Vipal Patel. The case was investigated by IRS-Criminal Investigation.

Additional information about the Justice Department's Tax Division and its enforcement efforts may be found at <http://www.usdoj.gov/tax>.

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