

April 2003

## Hard Surface Products Knowledge to be Topic in April ProSource will host speakers to discuss topic as it relates to features and installation

The next Ohio Valley NARI dinner meeting will be a hosted event by ProSource Wholesale Floorcovering of Cincinnati on Thursday, April 10, 2003 at the ProSource facility, 11489 Enterprise Drive. Two speakers will be featured discussing Hard Surface Products Knowledge as it Relates to Product Features and Installation. The evening promises to be not only full of networking opportunities, the ability to see what ProSource Wholesale Floorcovering has to offer, but a tremendous opportunity to learn more about hard surfaces.

ProSource is the largest "Trade Professionals Only" wholesale flooring source in North America with over 135 showrooms. You always have the absolute largest selection of name brand flooring at the absolute lowest price - GUARANTEED. . . that means more money on every project with over 20,000 flooring choices. The company's

private showrooms and exclusive flooring programs are all designed to help you make quick and convenient product selections. See for yourself why they've become the trade professionals favorite source for floors.

Contact the Ohio Valley NARI office at 800.498.NARI (6274) to RSVP for the April 10th event. A special thank you to ProSource for hosting this month's meeting.

## Is April Fool's Day the 1st or the 15th?

We couldn't resist in running an article to coincide with the big day coming up - April 15th - tax day!

While completing a tax return is no picnic for individuals or tax professionals for that matter, it's nothing compared to all of the crazy sales tax laws that businesses have to deal with each day. That being the case, we thought it might be interesting to run an article of some of the zaniest tax laws, courtesy of Salem, MA based Taxware. Taxware, has been making business tax-compliance software for the past twenty years, and employs a team of 40+ tax specialists to constantly monitor these ever-changing regulations in the 7,600 tax jurisdictions in the United States.

So in true Late Show fashion, here are the "Top Ten Craziest Sales Tax Laws":

10. In Minnesota, non-edible cake decorations are taxable, but edible cake decorations are exempt.
9. In California, chewing gum is considered candy, or a "nonfood" product, and taxed at

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## Call to RSVP

**What:** Membership Meeting  
**When:** Thursday, April 10, 2003  
**Where:** ProSource Wholesale  
Floorcovering  
11489 Enterprise Drive  
**Time:** 6:30 p.m.  
**RSVP:** Ohio Valley NARI at (800) 498-NARI  
**Cost:** Hosted by ProSource



## Workers' Compensation Reserves

In the world of Ohio Workers' Compensation a "reserve" is a prediction of the future cost in a claim. Since reserves can comprise a major portion of employers' 4-year total modified losses, and since reserve amounts can be rather sizable, it behooves employers to have a basic understanding of how the workers' compensation system assesses reserves and the way to control or eliminate the reserve component of a claim.

The Ohio system is in the process of transitioning to the MIRA reserving system. MIRA, which stands for Micro Insurance Reserving Analysis, is the industry standard. MIRA uses 49 claim specific key data elements or cost drivers, that can influence the predicted reserve amount.

Claims strategies that can control not only the MIRA reserve but also the overall cost in a claim include, but are not limited to:

1. Timely claim filing and early intervention in the claim.
2. Early return to work/transitional work programs. If you can return the injured worker to work in 7 days or less, then the MIRA reserve will be \$0;
3. Salary continuation. If you will pay the injured worker their normal wages in lieu of the

payment of temporary total compensation by the BWC, then the MIRA reserve will be "suppressed" and will be \$0;

4. Rehabilitation. If the injured worker will participate in a certified rehabilitation program, then the MIRA reserve will be reduced by 50%.
5. 90 days after the injured worker returns to work, the MIRA reserve will be reduced.
6. After 13 months of claim inactivity, the MIRA reserve goes to \$0;
7. Lump sum settlement. The settlement of the claim causes the MIRA reserve to go to \$0.

These are very important concepts to keep in mind and to discuss with your Frank Gates claims representative when you are confronted with a workers' compensation claim. The implementation of some or all of these strategies will assist you greatly in controlling your company's workers' compensation premium expense.

## Talking to Difficult People

What we say to people who are being difficult can produce positive or negative results. How we say what we say is sometimes even more important. Every one of you is a communication expert because you communicate all the time, and you'll notice that there are times when you are a very effective communicator and other times when no matter what you do, it still doesn't seem to improve your communication with someone. Here are 4 strategies you can use with any difficult person to have a more positive outcome.

### 1. Monitor Your Tone of Voice

Your tone of voice sends people either a positive or negative message about your opinion of them as a human being. Many people take your tone personally, even when it has nothing to do with how you feel about them.

### 2. State Your Positive Intent

This is one of the most powerful communication tools you can use. When you

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## Coming Events

**May 8, 2003** - 6:30 p.m.

Location: Marsh Building Products

**June 12, 2003** - 6:30 p.m.

Location: Pella - The Design Center

**July 10, 2003**

Topic: Paul Meyers, Assistant Building Official Cincinnati, President of the International Code Council

Location: TBD

**August 14, 2003**

Golf Outing at Twin Oaks

## April Fool's? *(continued from page 1)*

between 7.25 - 8.75%. In Pennsylvania, however, it is exempt as it qualifies as food for human consumption.

8. In Illinois, cooking wine is taxable as an alcoholic beverage, even though it's only a nominal amount and most of the time considered an "ingredient."

7. In Texas, plain nuts are exempt food, however, once a candy coating is added, they become taxable candy.

6. In Connecticut, ice is considered food, thus untaxed, whereas in Washington, it is not and is therefore taxable.

5. In Rhode Island, fruit juice that is less than

100% pure is taxable. The exception is cranberry juice cocktail, which is a mixture of juice and water or concentrate, yet is exempt.

4. In Minnesota, cough drops are taxable as "candy."

3. In California, fresh fruit is exempt, but an apple purchased through a vending machine is taxable at 33%.

2. In New Jersey, naturally carbonated water is exempt, but artificially carbonated water is taxable. (Drum roll....)

1. In Pennsylvania, State and U.S. flags are not subject to tax. However, if either of these flags is sold with "accessories" (i.e. a pole), the entire purchase becomes taxable.

## Leadership in Times of Crisis

What are the key elements for a leader in times of crisis? Many think it's to keep the company/division/group of people financially sound. And that is very, very important. However, one of the key issues that needs to be dealt with first is the leader's connection with his/her people. In times of crisis, who cares about how much money we have, have to spend, etc. The first concern is the people and this must be the number one concern of a true leader!

1. Are you literally reaching out and touching people? Are you holding their hands? Are you empathizing with them? Are you listening to their needs, concerns, fears? If you're not, you haven't connected with them emotionally.
2. Are you walking the talk? Is what you are thinking what you are saying and then what you are doing? If not, you aren't congruent and no one will follow you. You will have a mutiny on your hands on top of a crisis!
3. Keep people informed. You must do this. Give them as much information as you can as you move through the crisis. Because there's a crisis, things may have to change. Ask people how they have handled change

before and what happened? How did the change effect them? What did they learn?

4. During crisis you may have to change a paradigm vs. expanding the current one. Do you have people around you who will help you change the paradigm or do you simply have "yes" people who will simply agree with whatever you say or do? When you emotionally connect with people, they have the confidence to tell you the truth and help you move through the crisis.



**The family and friends of Ohio Valley NARI members support our troops during this time of crisis. Whether you support the war efforts or not, please show your support to the brave men**

**and women who are fighting for the freedom of so many. May each return safely and quickly to their families and friends.**



## Ohio Valley NARI

Serving the Cincinnati Metropolitan Area

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### The mission of Ohio Valley NARI is:

- ✓ To establish and maintain the association's firm commitment to developing and sustaining programs that expand and unite the remodeling industry as well as to ensure the industry's growth and security.
- ✓ To encourage ethical conduct, sound business practices, and professionalism in the remodeling industry.
- ✓ To present NARI as the recognized authority in the remodeling industry.

### These missions are carried out by:

- ✓ Promoting the common business interests of those engaged in the industry.
- ✓ Sponsoring educational programs and activities for members.
- ✓ Enlightening consumers to the needs and advantages of home remodeling and maintenance, thereby improving the nation's housing inventory.
- ✓ Recommending legislative and regulatory action that safeguards and preserves the remodeling industry, and stimulates the marketplace.

### Goals of chapter to accomplish mission:

- ✓ To provide education to enhance professional and personal competencies.
- ✓ To create and encourage networking.
- ✓ To develop and promote the profession.
- ✓ To serve as a resource center.
- ✓ To provide quality publications to members.
- ✓ To improve membership and membership participation.
- ✓ To improve consumer awareness.
- ✓ To remain proactive on current and pending legislation.

## Talking to People *(continued from page 2)*

regularly begin all communication by stating your positive intent upfront, you will be a master communicator! Instead of assuming that someone knows where you are coming from (your intent), let him or her know upfront. And don't forget to make your intent positive by expecting the best of people, not the worst!

### 3. Tell Your Truth

Honesty can be effective no matter what difficult behavior a person engages in, if you tell your truth in a way that builds someone up rather than tearing him or her down. The more trust that you have with a person, the more likely that you will be heard.

### 4. Stay Flexible

If you remain faithful to one goal, "speak to be understood," your communication will inevitably positively influence your problem person. If they become defensive, be willing to temporarily drop what you are saying and totally focus on their reaction to it. Do your best to fully understand by backtracking, clarifying, summarizing and confirming.



## THE NARI RENOVATOR

A Publication of the Ohio Valley Chapter of the National Association of the Remodeling Industry

The Ohio Valley NARI newsletter, *The NARI Renovator*, is produced by Ohio Valley NARI as a service and benefit to its membership. The organization's office is located at 136 South Keowee Street, Dayton, Ohio 45402; (800) 498-NARI or fax (937) 222-5794.

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