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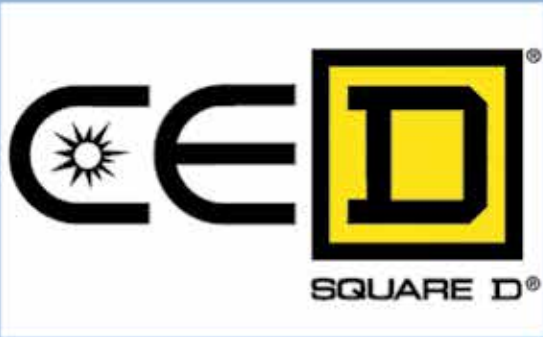
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If Someone in the Union Shows Up at Your Office or Jobsites, **Do You and Your Employees Know What to Do?**



BY HELENE WEBSTER,
EXECUTIVE DIRECTOR

Recently, some of our contractors have been faced with the union showing up at their jobsites. Are you and your employees prepared if that happens? Do you know that even your receptionist can cause discrimination suites to be filed against your company just because of what they innocently said? Back in the 1990's several of our contractors and the IEC were named in a discrimination suite. IEC took it all the way to the 5th Circuit Court of Appeals and beat the charges. However, It cost the IEC \$775,000 and more than a decade to win the battle. That kind of cost in money and time could cost a contractor even more in lost income and projects. We will host a Labor Law Seminar in a few weeks. You should send office personnel and leaders in your company to this seminar! You really cannot afford to be ignorant when it comes to dealings with the union. Until then, here are a few pointers for you to know in the union shows up at your doorstep:

WHAT A SUPERVISOR CAN DO:

1. Tell employees about the benefits they presently enjoy, especially the fact that independent contractors have a substantial amount of work available.
2. Tell employees that you or any other management member are always willing to discuss with them any subject of interest to them.
3. Tell employees that you and the company prefer to deal with them directly rather than through an outside organization regarding problems arising day-to-day.
4. Tell employees about their legal rights.
5. Tell employees that merely signing a union authorization card or application for membership does not mean that they must vote for the union in the election.
6. Tell employees that they are free to join or not to join any organization without prejudice to their status with the company.
7. Tell employees that the company opposes the principle of compulsory union membership.
8. Distribute articles containing information about unions or facts revealed through congressional hearings.
9. Actually campaign against a union seeking representation of your employees.
10. Enforce company rules impartially and in accordance with customary action irrespective of the employee's membership or activity in a union.
11. Tell employees that no union can make a company agree to anything it does not wish to or to pay any more than it is willing to do.

12. Tell employees about known undesirable activities in the union.
Only tell established facts.
13. Tell employees that the local union will probably be dominated by the International Union.
14. Tell employees about any misleading or untrue statements made by an organizer, by handbills or any medium of union propaganda and give the employees the correct facts.
15. Tell employees about any experience you may have had with the unions.
16. Tell employees anything you know about any union or its officers.
17. Tell employees you opinion of union polices and union leaders, even though in uncomplimentary terms.
18. Tell employees of the disadvantages that may result from belonging to a union such as loss of income because of strikes, requirement to serve on a picket line, expense of dues, fines, and assessments.
19. Tell employees that the law permits the company to hire a permanent replacement for anyone who engages in an economic strike.
20. Tell employees about the National Labor Relations Board election procedures, the importance of voting and the secrecy of the ballot.

WHAT A SUPERVISOR CANNOT DO:

1. Do not ask employees at the time of hiring or thereafter whether they belong to a union or have signed a union application or authorization card.
2. Do not ask employees for an expression of the thoughts about a union.
3. Do not ask employees about the internal affairs of unions such as meetings, etc.; but some employees may on their own walk up and tell you of such matters. You may listen, but you should not ask questions to obtain additional information.
4. Do not urge employees to try to persuade others to oppose the union or stay out of it.
5. Do not discriminate against the employees who actively support the union by assigning undesirable work to them.
6. Do not discipline or penalize the employees who actively support a union for an infraction which non-union employees are permitted to commit without being disciplined.
7. Do not intentionally assign work or transfer employees so that those active on behalf of the union are separated from those you believe are not supporting the union.

8. Do not make any work assignment for the purpose of causing employees who have been active on behalf of the union to quit their jobs.
9. Do not take any action that impairs the status of or causing employees who have been active on behalf of the union to quit their jobs.
10. Do not transfer any employees because of union affiliation.
11. Do not engage in any partiality favoring non-union employees over employees active on behalf of the union.
12. Do not select employees to be laid off with the intention of curbing the union's strength or to discourage affiliation with it.
13. Do not threaten or actually discharge, discipline or lay-off any employee because of activities on behalf of the union.
14. Do not make statements to the employees to the effect that they will be discharged or disciplined if they are active on behalf of the union.
15. Do not threaten loss of jobs, reduction of income, discontinuance of any privileges or benefits presently enjoyed or use any intimidating language which may be designed to influence an employee in the exercise of his right to belong or refrain from belonging to a union.
16. Do not threaten through a third party any of the foregoing acts of interference.
17. Do not make a statement that you will not deal with the union
18. Do not promise employees a pay increase, promotion, betterment, benefit or special favor if they stay out of the union or vote against it.
19. Do not conduct yourself in a way which would indicate to the employees that you are watching them to determine whether or not they are participating in union activities.
20. Do not spy on union meetings such as parking across the street from the union hall to watch employees entering the hall.
21. Do not visit the home of employees for the purpose of urging them to reject the union.
22. Do not ask employees how they intend to vote in the National Labor Relations Board Election.
23. Do not prevent employees from soliciting other employees to join the union during their free time on company premises so long as they both are not supposed to be performing their assigned work. This includes free time such as breaks and lunch.
24. Do not help employees to withdraw their membership from the union.
25. Do not take any part in the preparation or circulation of anti-union petitions.
26. Do not prohibit employees from wearing union buttons or insignia or from displaying union buttons or insignia.

**Be on the lookout for the upcoming Labor Law Seminar!
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FIVE COMPONENTS OF A SUCCESSFUL MARKETING PLAN



BY TIM BERRY, FOUNDER AND CHAIRMAN,
PALO ALTO SOFTWARE, INC.

What is a marketing plan? Do you know how to create a marketing plan? Good marketing fuels sales and growth, and good marketing takes strategy, planning, and execution. So, a marketing plan, and a good planning process to execute that plan, is vital for most businesses.

What Is a Marketing Plan?

Think of a marketing plan as navigation for marketing. The long-term goals are the destination. The strategy, tactics, and marketing mix are the route. Details like major milestones, measurements of success, tasks, deadlines, and budgets are the actual steering. And regular review and revisions are like GPS-driven navigation with real-time traffic and weather.

The elements of a marketing plan matter much more than the form or format of the marketing plan. It can be as formal as a marketing plan document with sections, or it can be simply a collection of components of a marketing plan including bullet-point lists, tables, charts, budgets, and explanations.

What Makes a Good Marketing Plan?

The value of a marketing plan is in the execution. You can measure the worth of the marketing plan by the decisions that follow, the business it generates, and how well it's implemented. A brilliant marketing plan that is not executed is worth much less than a mediocre marketing plan that's carried out.

However, in practical terms, that means a good marketing plan has a successful marketing strategy covering marketing mix, budgets, schedules, and so forth. It's also extremely important that the people charged with executing the plan review results regularly, make revisions as results demand, and keep it fresh.

A good marketing plan is one that tracks results. Tracking means objective numbers, like sales, but also includes leads, pitches, store traffic, responses, emails, likes, follows, subscriptions, and presentations.

What Are the Elements of a Marketing Plan?

Marketing, in its essence, is getting people to know, like, and trust your business. In more businesslike language, it's planning all that you do to attract and build relationships with present and future customers. It starts with strategy of target market and product-market fit. It includes tactics like pricing, distribution, advertising, and promotion. And it lays out concrete specifics of dates, deadlines, milestones, responsibilities, and budgets.

How to Create a Marketing Plan

Every good marketing plan is unique; it has to be tailored to each business. It reflects your goals and objectives and your strengths and weaknesses. It understands the industry you're in. It's sensitive to your resources, your niche. You don't find a marketing plan; you build your marketing plan. Here are some of the common steps.

- **Set metric-driven marketing goals.**

A good marketing plan is a marketing plan you can track, so use objective measurable numbers to track your progress. Not just sales — include measurements like users, views, visits, inquiries, leads, posts, likes, follows, calls, and so forth.

- **Set accurate key baselines and metrics.**

You can't track progress without good numbers to show your starting points. One way to test the value of different measurements is whether you can accurately set their baselines.

- **Outline your user personas.**

Your user personas are pictures and stories of your ideal customers. These are one or more imagined people who help you envision potential customers. You imagine their likes and dislikes. How do they find you? What problem does your business solve for them? How do you get the word to them? What do they watch?

- **Research all your competitors.**

Know your competition and what they do to reach your target customers. Compare factors like price, distribution, features, and benefits.

- **Create an actionable marketing strategy.**

A good marketing plan is nine parts execution for every one part strategy. Make sure you can track progress via objective measurements. Avoid generalities like "be the best." Include who does what and when they do it. Make tasks and budgets clear.

- **Set tracking or reporting guidelines.**

Have a regular review schedule you use to get your team together and study results. Make it one day a month, like the third Tuesday or second Thursday. Set standards for reporting the key numbers you need to track.

- **Write a simple summary.**

You might consider leaving the summary until all the elements of a marketing plan are done. Do the marketing plan components first, then create a summary. The summary is usually a short document that describes the strategy, tactics, and key details of execution and online management.

5 Components of a Successful Marketing Plan:

I've explained the steps to creating a marketing plan. Now, let's look at the attributes you want to make sure your plan has them. Here, I'll use a

restaurant as an example because it's familiar to most people, but you can apply these concepts to your business just as well.

1. Market Focus

The secret to failure is trying to please everybody. Good marketing plans define target markets narrowly. A restaurant's target market might be families or couples, but not both. Or maybe it's baby boomers, teenagers, children, date nights, busy and rushed working people, or some combination.

You won't find a restaurant that works for a baby boomer couple's night out also working for families with small children. Choose. Divide and conquer.

2. Product Focus

Product focus matches market focus. If you want baby boomers' date nights, then serve good food. If you want families with kids, then serve food quickly, make the menu items relatively cheap and, of course, the food has to be kid-friendly.

3. Concrete, Measurable Specifics

A good marketing plan is full of dates and details. Maybe strategy drives a good plan, but tactics, programs, and details make all the difference. As much as possible, the plan has to tie results back to activities and come up with hard numbers to measure those results.

A restaurant cannot have vague goals like having the best-tasting food. It needs specifics that are related to marketing messages, insertions, posts, tweets, dinners served, return visits, email sign-ups, reviews, stars, and so forth.

The key is to take a plan and think ahead about how you'll know whether it was implemented. Will you be able to tell?

4. Responsibility and Accountability

Groups and committees get little done. Assign every part of a marketing plan to a specific person. Measure the results of every task and be sure a person is responsible for it: The people executing the plan have to be accountable for measurable results. A good marketing plan needs commitment, not just involvement.

5. Reviews and Revisions

What is a marketing plan? Every successful marketing plan is actually a planning process, not just a plan. Things change too fast for static plans. A good marketing plan is part of a process that involves setting goals, measuring results, and tracking performance. It entails regular review and revision. Knowing how to create a marketing plan does little good if you don't execute on it.

If the group running the marketing plan isn't meeting once a month to compare the plan with actual results and make course corrections, there is no marketing plan.

Reminder: It's Not Just a Plan, It's a Process

You know how to create a marketing plan, the elements of a marketing plan, and the components of a marketing plan. But please don't forget that what makes a good marketing plan is the execution. It's the decisions it causes. So develop the plan, build execution into it, and then review regularly, revise as needed, and execute.



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**Question:**

We are looking ahead to 2022 and trying to plan out what HR issues our company should be prepared for. What are some of the things our HR department should focus on this year?

Answer:

In addition to the normal workplace concerns that HR always has to deal with, 2022 will present some new challenges to consider. The effects of the COVID-19 pandemic are still being felt in the workplace and will affect HR in a number of ways. Other top concerns include a focus on diversity, equity, and inclusion in the workplace, employee well-being, and the competitive hiring market.

One effect of the pandemic is that some workplaces are just now returning to in-person work after a sudden shift to remote work. Adjusting to working with co-workers in person again may be a challenge for some employees, and that creates headaches for HR. Planning ahead for this re-adjustment period may smooth the way for returning to in-person work.

You may find that some employees prefer remote work to coming into the office and that others prefer a hybrid approach, with some days spent in the office and some days at home. Working with employees to successfully navigate a hybrid workplace will be a common challenge for HR departments in many industries. The best way to do this will depend on the nature of your particular workplace.

Employers will also need to be aware of required COVID-19 protocols, which continue to evolve based on location and federal,

state, and local guidelines. One particular issue to pay attention to is the ongoing litigation regarding federal vaccine mandates for large private employers, health care workers, and federal contractors. The outcome of those lawsuits, which are expected to be decided by the Supreme Court, will affect many employers across the country. Other employers may be affected by state or local requirements.

Many companies are also focusing efforts on improving diversity, equity, and inclusion within the workplace. These efforts include working to increase diversity in hiring so that many different groups are represented in the workplace, ensuring that all employees are fairly compensated and have access to opportunities within the company, and fostering a sense of belonging for employees within the company.

Employee well-being in general is something that many employers will be concerned about in 2022. Employees are being increasingly vocal about their needs related to work-life balance, mental and physical health, flexible work, leave for personal and family needs, professional development, and finding meaning and personal satisfaction in their work. How to incorporate these things into the workplace culture will be a top priority for 2022.

All of these issues will also affect the continuing challenge of a competitive hiring market. Potential candidates have the ability to be selective about positions they are considering and can expand their job searches geographically thanks to the increase in remote work. Along with more traditional things like compensation and employee benefits, company culture and flexible work options will be a critical selling point if your company is hiring in 2022.

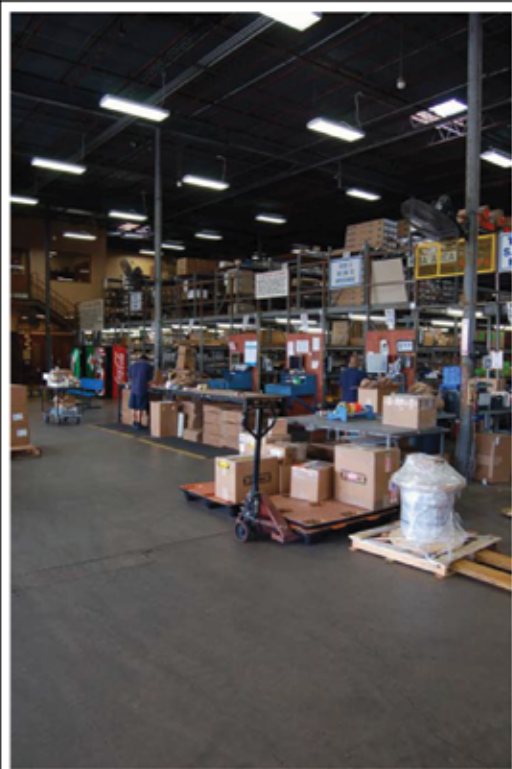
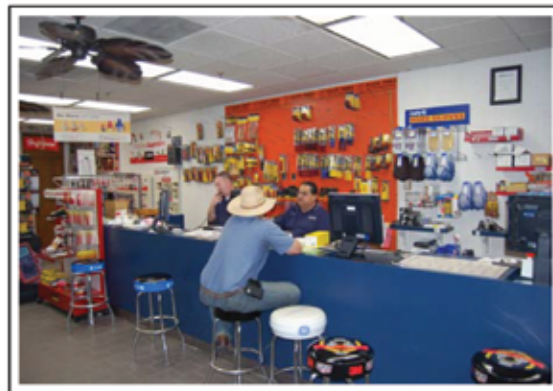
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Time to Review Your Personal and Business Financial Risks

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In March 2020, the world changed when COVID-19 shut everything down. Since then, there have been stay-at-home orders, remote work, and schools and universities teaching over Zoom. The economy is a paradox — staffing shortages, high unemployment, supply chain problems, and business closures for some, and the best sales results in decades for others, along with a stock market that continues to grow. In the meantime, company expenses have increased to adjust to the impact of the pandemic.

The life insurance industry has also been impacted. The number of death claims has grown by double digits. But the positive is new life insurance sales are growing for ages that were slow to purchase coverage in the past. Perhaps the pandemic has shown a light on the financial risks that weren't as apparent or were brushed off in the past. Have you considered your personal and business financial risks?

Personal Coverage — In the event of your death, a benefit to your spouse or children can help cover the loss of income, final expenses, and debt, and help provide an educational benefit. If you already have personal coverage, it is important to review the death benefit amount periodically to make sure it will continue to provide desired coverage for any increasing income and higher expenses. And in a low interest environment, will a death benefit earn enough for lifetime access to the funds, or will the beneficiary run out of money too soon? Consider increasing your coverage to manage a gap in your personal financial plan. If your spouse doesn't have an income, it is still important to purchase coverage on your spouse to cover the expense for child care, final expenses, and debts.

Business Coverage — When competition for qualified employees is fierce, life insurance can also be used to offer a more immediate award for remaining with the company by using a bonus structure that encourages key employees to stick around for the long term. To help protect your business from the sudden loss of a key employee (including yourself) due to death, key person coverage provides the business with cash at a time

when it may be needed most to help find, recruit, and train someone new, and to help replace lost profits due to the loss of the key employee and their skills and leadership.

Did a business in your community risk its future when a business owner died suddenly? It is essential to have a written business succession plan to help manage the transition to a new owner. Yet, even the best succession plan can be derailed if the money to implement a buy-sell agreement is not there when it's needed. Life insurance proceeds are promptly available after the death of the insured owner to help cover the purchase price for the owner's share of the business, helping to ensure that the new or remaining owners can keep the doors open.

Every industry has experienced unprecedented change over the last two years. What hasn't changed is the need to manage the risk. Take some

time to review your personal and business financial risks and consider updating your coverage.

This article is for general information and risk prevention only and should not be considered an offer of insurance or legal, financial, tax, or other expert advice. The recommendations herein may help reduce, but are not guaranteed to eliminate, any or all losses. The information herein may be subject to, and is not a substitute for, any laws or regulations that may apply. This information is current as of its publication date and is subject to change. Some of the services referenced herein are provided by third parties wholly independent of Federated. Federated provides access to these services with the understanding that neither Federated nor its employees provide legal or other expert advice. All products and services not available in all states. Qualified counsel should be sought with questions specific to your circumstances. All rights reserved.

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Year-End Tax Planning

CONTENT PROVIDED BY FEDERATED INSURANCE

Now that we've lived under the Tax Cuts and Jobs Act (TCJA) for several years, let's look at what we've learned about how to take full advantage of its provisions. Here are some moves to consider:

Itemized Deductions — Because of the increased standard deduction (\$12,550 single and \$25,100 married filing jointly), and the \$10,000 deduction limitation on combined local and state income taxes, many individuals are no longer able to itemize deductions. Consider bunching your deductions. This would involve making two years of charitable contributions in one calendar year, or delaying elective medical expenses into one year to put you over the threshold in one year, and taking the standard deduction in the next.

If you are over the age of 72, you may elect to have some or all of your required minimum distributions from qualified retirement plans be paid directly to a charity. This reduces your taxable income dollar for dollar. You can also consider a Donor Advised Fund (DAF). This allows you to take a large charitable deduction and spread the distribution of the gifts to charities over a number of years. You should consult your tax advisor for more information about this type of plan.

Accelerate Above-the-Line Deductions — You can maximize your contributions to an IRA or Health Savings Account (HSA), health insurance premiums for self-employed individuals, and qualified student loan interest. These are not itemized deductions. They are subtracted from income in determining your adjusted gross income.

Loss Harvesting Against Capital Gains — If, before the end of the year, you sell investments that have underperformed, you can use the losses to offset capital gains, up to \$3,000. Unused losses can be carried forward to offset gains in future years.

Sell Capital Assets — Long-term capital gains are taxed at 0, 15, or 20 percent, depending on your taxable income and filing status. Since these rates are historically low and could go up, now might be the time to sell some capital assets, especially if you would be in the 0 percent bracket.

Roth IRAs and Roth Conversions — If you anticipate that income tax rates will increase, now might be the time to consider contributing to a Roth IRA, or converting an existing IRA to a Roth IRA. Contributions to a Roth IRA will be with after-tax money. Or, if you convert to a Roth, you will pay tax on the converted amount, but all future growth and distributions from the Roth IRA will be tax-free, assuming you meet the Roth requirements.

Deferring Income and Accelerating Expenses — This has been a traditional method of reducing taxes for the current year. However, we are at a very low tax rate presently. If you think tax rates are going to increase, you may want to reverse this. If you push income into later years, it may end up being taxed at a higher rate than if you took the income now.

With all the other things on your plate as a business owner, individual tax planning can be overlooked. There is still time to do some year-end

planning that can have a significant impact on the taxes you pay this year and in the future. When considering any of the strategies above, you should consult with your tax specialist. They know your situation best and may have a better read on what the future of taxation holds.

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Safety Leadership Starts With You

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Time and time again, the topics of safety leadership and risk management culture are brought up at businesses around the country. As leaders, you have a responsibility to help keep your operations running smoothly and to ensure your employees are working to the best of their abilities. But from an overarching perspective, safety leadership must start at the top — with you.

Risk Identification — When it comes to risk management, identifying the root causes of accidents and injuries and remedying them immediately using a risk management plan can help create a healthier, more stable business. Take the time to periodically conduct a workplace analysis that includes the inside and outside of the building. Focus on:

- General operations
- Machines and equipment
- Employee processes and work practices
- Housekeeping safety
- Clean walking surfaces
- Well-lit and organized storage and loading zones
- Any other areas and activities necessary to perform safely while at your workplace

Take notes when potential hazards are found, gather the information, and develop plans for what is needed to control situations that may lead to unacceptable consequences. As necessary, endeavor to promptly correct workplace hazards. Safety guidelines are more effective if they are presented in a written format — create a formal safety manual and present it to employees. In this, include the means for holding employees accountable for any unsafe work habits or conditions.

Lead by Example — Your actions as a leader hold a great deal of value. As you interact with others, you should demonstrate a high level of understanding for the safety of your business, and your actions should reflect the culture of a workplace that encourages others to follow your lead.



If you see areas that need work, note them and address them. Any employee infractions should be documented and followed up on, and training should be assigned promptly. By continuously following your risk management plan and showing interest in a safe workplace, you demonstrate to your employees the level of dedication and respect that you have for them, and for your business model.

Listen to Employees — Your employees are on the front lines, and often interact with job-specific risks that you may not be entirely familiar with. If they raise safety concerns or offer suggestions about areas of their jobs, take the time to listen to them, and work to remedy the situation. Job hazard analyses are also more accurate when employees are involved.

In turn, work with them on areas that they may need further training in, along with regular refresher courses for specific tasks. By working alongside your employees to come up with relevant topics, you can keep them involved in regular training.

A risk manager is an important part of any business. Your role requires care, organization, and planning, as well as confidence and the energy to take control of a business's risk management culture. You will recognize the importance of designing and following

through on a comprehensive risk management plan in order to best help protect your business's people and bottom line.

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NO-COST WAYS to Mitigate the **Risk of Financial** **Cybercrimes**

BY JONATHAN ROY

With more organizations working remotely these days, the risks of cybercrimes have skyrocketed. Proactive associations can take three simple steps to reduce the chances of being taken advantage of by financial scammers and cybercriminals.

When the pandemic first struck, associations had to react quickly. Large, in-person events were canceled, membership dropped due to global economic forces, and many transitioned staff to remote work. These massive shifts in the landscape required groups to remake themselves almost overnight. In hindsight, it's easy to see how all this necessary, urgent change opened the door for financial scammers and cybercriminals to find new opportunities to profit in the association space.

Now that most employees aren't in the same building anymore, many of the common-sense protections from financial theft and fraud aren't as effective or practical. If an accounting team member gets an email wire transfer request from the association president, verifying the request is no longer as simple as walking down the hall and asking. Now, an email reply is the path of least resistance, which can play right into the hands of a fraudster.

Similarly, with no office phones, staff are sometimes reluctant to call a colleague's personal cell phone to ask a question. Instead, Outlook messaging is favored by many organizations. As more of our communication becomes electronic, an observant cybercriminal has more opportunities to access sensitive data. They can insert themselves in financial transactions to steal money or impersonate your organization to steal from your members, which can irrevocably damage your reputation.

Despite this dangerous environment, there are effective, no-cost protections companies can implement to avoid financial scams and other cybercrimes.

Here are three of the most impactful:

Formalize Your Financial Approval and Validation Processes

Most companies have a process for approving a financial transaction, with named individuals granted approval authority and multiple approvers needed for transactions over a certain dollar amount. Putting these processes in writing, ensuring they are communicated to all staff, and reinforcing them will help make them stick in employees' minds. Another best practice is utilizing your existing accounting or bill-paying software to enforce approval processes (i.e., where an approver has to log in and click an "I approve" button within a website) to make it increasingly hard for the bad guys to hack your accounting processes.

Employees also must follow the approval process and validate the identity of the person issuing the approval. For example, if a small company allows its president to solo-authorize transactions up to \$30,000, an email from the president shouldn't be all that's required. Emails can be faked with spoofing and phishing, or even perfectly impersonated with a business email compromise (BEC). The recipient should have some way to validate that email came from the president. This can be accomplished by a phone call, a text message to a known cell phone number, or any other communication that

exists entirely outside of the email system. Remember: Microsoft Teams is part of Microsoft 365 and is not technically separate from Microsoft 365 email.

Implement Multi-Factor Authentication Wherever Possible

As more accounting and bill-paying applications are made available with generic internet access (instead of requiring it be on the association's network or a virtual private network), it becomes easier for cybercriminals to gain unauthorized access. Credential harvesting through phishing emails, combing the dark web for known username/password combinations from prior breaches, or simply brute-force guessing passwords can allow a bad guy to log in to a user's account in Microsoft 365, Bill.com, and other externally accessible services. This allows the attacker to perform BECs, manipulate invoices, damage your reputation with your members and donors, or access bank credentials to steal money from your company.

When appropriately implemented, multi-factor authentication (MFA) is an incredibly effective (and usually no-cost) technique to stop these sorts of threats in their tracks. The hack's difficulty goes from "guessing a password" to "guessing a password while simultaneously having access to the victim's phone," which is next to impossible. When hackers realize MFA is involved, they typically give up on password guessing and move on to different targets.

Foster a Culture of Security Over Immediacy

We all know the stereotype: the demanding C-suite personality who wants things done their way, immediately, and with no questions asked. Those individuals are often revered for carrying out tasks, but they also instill a culture of bypassing processes and other safeguards that keep companies safe from cybercrime. Suppose a leader sends email requests to initiate wire transfers and expects them done immediately, without proper approval or validation processes. That plays right into the hands of fraudsters.

Scammers often impersonate C-level executives, using social engineering techniques like instilling a sense of urgency, asking for favors, requesting discretion, or being overly demanding to squash any challenges to their requests. If your association has a culture where this is normalized, then scammers will likely succeed. However, by promoting a culture that honors validation processes, scammers' requests won't hold up to scrutiny, and you'll avoid becoming another victim.

- **Cybercriminals can penetrate 93% of company networks.**
- **Businesses suffered 50% more cyberattack attempts per week in 2021.**
- **Corporate cyberattacks were up 50% in 2021.**

Source: forbes.com/sites/chuckbrooks/2022/01/21/cybersecurity-in-2022--a-fresh-look-at-some-very-alarming-stats/?sh=1c705e736b61



Reducing Confusion Surrounding Employee Benefits



CONTENT PROVIDED BY THE LEAVITT GROUP

Health care is rarely straightforward for the average consumer. Many individuals need help making sense of their options, both during open enrollment and when receiving health services.

In a recent study by Quantum Health, 8 out of 10 people said they faced challenges when receiving care. The study also pointed out these challenges were worsened by the complexity of benefits. In other words, confusion toward health benefits can take a toll on employees in the workplace.

Keep reading for an outline of key results from the study and employer takeaways related to these findings.

Key Findings

According to the study, many consumers have reported facing hurdles in the past two years when receiving care. These challenges include issues understanding coverage levels, locating providers, and navigating the insurance claims process. Issues like these were compounded for individuals with chronic conditions —

90% of whom said they faced additional challenges, such as making sense of diagnoses or test results.

Other main findings from the study include the following:

- Just 35% of respondents said it's easy to navigate the health care system.
- Fewer than half (45%) of respondents said it's easy to use their health benefits.
- The majority (60%) of all respondents said they spent work time dealing with health care challenges, averaging 30 minutes per issue.
- Of those who experienced health care challenges, 57% said they suffered negative impacts from challenges, including:
 - Declined mental well-being (19%).
 - Declined physical well-being (17%).

These findings point to a critical need for greater health care literacy and “benefits 101” education.

Employer Takeaways

As an employer, you spend a lot of time tailoring your health benefits to ensure they meet the needs of your employees. But, if

only half of your employees can effectively use the benefits — let alone understand them — then it might be time to refocus your efforts.

One of the best ways to help reduce employee confusion and maximize benefits value is through education.

This entails promoting health literacy using multichannel resources, such as the following:

- One-on-one meetings with HR
- Comprehensive benefits guides
- Digestible videos
- Informative posters
- Group presentations

As the study illuminated, it's not enough to simply provide world-class benefits; you must also ensure your employees can tap into that value by properly educating your workforces. Doing any less can lead to declined employee well-being, productivity, and morale.

Reach out to your Leavitt Group insurance adviser to discuss a benefits communication plan and secure health literacy resources for your employees.



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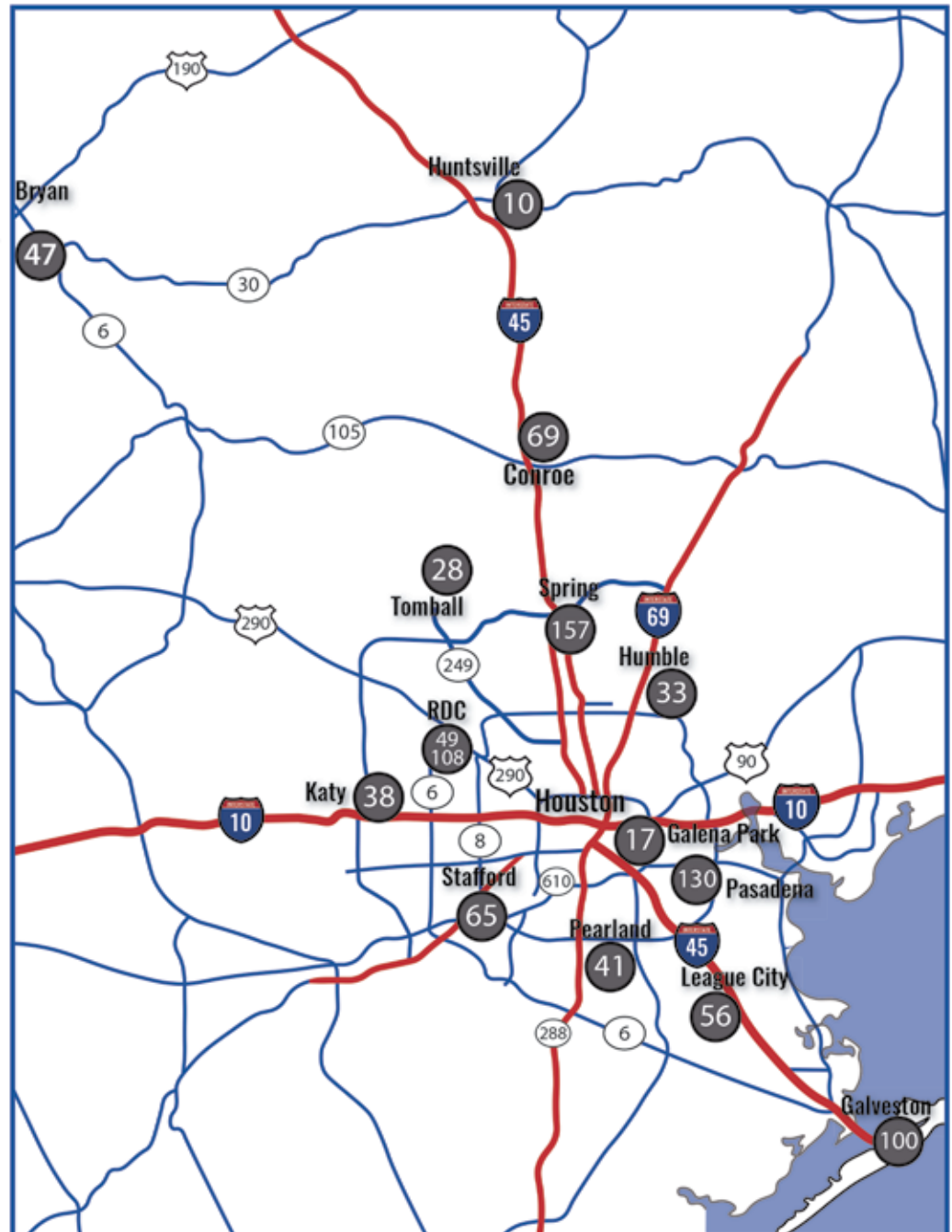
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Resolve to Reevaluate Your Risk Management Culture

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Take a moment to consider the past year in risk management. Is there anything that stands out to you as needing improvement? Anything that worked well to be taken into the New Year? It's important to reevaluate your risk management culture every so often in order to stay aware of changes that may have evolved in your industry, and check in on areas that could be improved upon at your business.

Company Culture. One size does not fit all when it comes to risk management strategies. Whatever your specific needs are, remember that a solid foundation is key. Management should be committed to upholding a culture of safety and risk mitigation across the board, and that commitment should have a ripple effect on everyone — from the most senior veteran employee to the newest hire. To create a culture of risk management, a great place to start is examining the basic regulatory requirements applicable to your business, and from there you can dive into your business's deeper needs.

A group effort. Great risk management culture ideals start at the top, and everyone needs to be involved. When good behavior is modeled, it reinforces a safety-first message. And if all employees are committed to practicing good workplace habits, it will demonstrate to newcomers and clients that safety and risk management play a valuable role at your business. It will also show that a safe business model can help lead to higher productivity, more efficient operations, and a better chance to meet your organization's goals.

Empower Employees. Give employees the tools and incentives to take ownership in a risk management culture. It is part of management's responsibility to invest time and resources to help implement sound policies and procedures. Set clear expectations, reward positive behavior, and encourage bottom-up communication so that employees feel comfortable reporting potential issues.

Learn from your lessons. Use past experiences to help guide future efforts. Stay aware of what is happening in your industry and around the world to help head off potential risks down the road, for example, noting that social inflation and cybercrime are becoming more prominent. Keep in mind that many claims are preventable, and your history can help to dictate the direction you want your business to go.

Remember, risk management is an ongoing process. As you move into the New Year, reevaluate where your company is at in terms of its risk management culture. It never hurts to focus more on maintaining a safe and productive work environment for everyone, in order to continue creating a successful culture of risk management at your business.

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- Through the ProXTra Program, The Home Depot is able to contribute 0.5% of every dollar spent by IEC Members to the IEC Foundation. The IEC Foundation uses those funds for Scholarships, Apprentice Education, Chapter Development, Facility Improvements, and other programs.

The Equipment Grant Program

- IEC Foundation seeks to support not-for-profit organizations, to create opportunities introducing and guiding men and women to successful and satisfying careers in the electrical and communications industries through Equipment Grants.

IEC Foundation Scholarship Fund

- The IEC Foundation formed the scholarship fund exclusively for the charitable and educational purpose to award deserving and qualified students who have demonstrated drive, dedication and leadership in their pursuit of careers in the electrical industry.

Disaster Relief Fund

- The IEC Foundation has developed a special fund dedicated to supporting IEC chapters, chapter staff, instructors, and apprentices that have been affected by a natural disaster, serious accident, or catastrophic life event. By donating a tax-deductible contribution to the IEC Foundation Disaster Relief Fund, you can help those in need. Donations will be directly appropriated to a managed fund of the IEC.

IEC Foundation stakeholders provide critical support to IECF grants and scholarships. IEC's programs are regarded as among the best in the industry, and are recognized by the U.S. Department of Labor and State Apprenticeship Councils across the country.

"IEC and the Foundation helped me with tuition and became the perfect conduit to put me in touch with my current employer as one of their new engineers. I can't express in words how much I truly appreciate the help and support I have received, and still receive today from the IEC. I am also happy to have the chance to give back, whether it is sharing my story, going to high school career days, or community service events. I look forward to what the future holds for IEC, scholarship recipients, members, and my career which was jump-started with the help of IEC."

—Ross Sielhammer, IECF Scholarship Recipient

For more information, visit www.iec-foundation.org.



Trenching and Excavation Safety

Trench collapses, or cave-ins, pose the greatest risk to workers' lives. When done safely, trenching operations can reduce worker exposure to other potential hazards including falls, falling loads, hazardous atmospheres, and incidents involving mobile equipment.

Occupational Safety and Health Administration (OSHA) standards require that employers provide workplaces free of recognized hazards. The employer must comply with the trenching and excavation requirements of 29 Code of Federal Regulations (CFR) 1926.651 and 1926.652 or comparable OSHA-approved state plan requirements.



Trench Safety Measures

Trenches 5 feet (1.5 meters) deep or greater require a protective system unless the excavation is made entirely in stable rock. If less than 5 feet deep, a competent person may determine that a protective system is not required.

Trenches 20 feet (6.1 meters) deep or greater require that the protective system be designed by a registered professional engineer or be based on tabulated data prepared and/or approved by a registered professional engineer in accordance with 1926.652(b) and (c).

Competent Person

OSHA standards require, before any worker entry, that employers have a competent person inspect trenches daily and as conditions change to ensure elimination of excavation hazards. A competent person is an individual who is capable of identifying existing and predictable hazards or

working conditions that are hazardous, unsanitary, or dangerous to workers, soil types, and protective systems required, and who is authorized to take prompt corrective measures to eliminate these hazards and conditions.

Access and Egress

- Keep heavy equipment away from trench edges.
- Identify other sources that might affect trench stability.
- Keep excavated soil (spoils) and other materials at least 2 feet (0.6 meters) from trench edges.
- Know where underground utilities are located before digging.
- Test for atmospheric hazards such as low oxygen, hazardous fumes, and toxic gases when greater than 4 feet deep.
- Inspect trenches at the start of each shift.
- Inspect trenches following a rainstorm or other water intrusion.
- Do not work under suspended or raised loads and materials.
- Inspect trenches after any occurrence that could have changed conditions in the trench.
- Ensure that personnel wear high visibility or other suitable clothing when exposed to vehicular traffic.

Protective Systems

There are different types of protective systems.

Benching means a method of protecting workers from cave-ins by excavating the sides of an excavation to form one or a series of horizontal levels or steps, usually with vertical or near-vertical surfaces between levels. *Benching cannot be done in Type C soil.*

Sloping involves cutting back the trench wall at an angle inclined away from the excavation.

Shoring requires installing aluminum hydraulic or other types of supports to prevent soil movement and cave-ins.

Shielding protects workers by using trench boxes or other types of supports to prevent soil cave-ins. Designing a protective system can be complex because you must consider many factors: soil classification, depth of cut, water content of soil, changes caused by weather or climate, surcharge loads (e.g., spoil, other materials to be used in the trench), and other operations in the vicinity.

Additional Information

Visit OSHA's Safety and Health Topics webpage on trenching and excavation at www.osha.gov/trenching.

Workers' Rights

Workers have the right to:

- Working conditions that do not pose a risk of serious harm.
- Receive information and training (in a language and vocabulary the worker understands) about workplace hazards, methods to prevent them, and the OSHA standards that apply to their workplace.
- Review records of work-related injuries and illnesses.
- File a complaint asking OSHA to inspect their workplace if they believe there is a serious hazard or that their employer is not following OSHA's rules. OSHA will keep all identities confidential.
- Exercise their rights under the law without retaliation, including reporting an injury or raising health and safety concerns with their employer or OSHA. If a worker has been retaliated against for using their rights, they must file a complaint with OSHA as soon as possible, but no later than 30 days.

For additional information, see OSHA's Workers page (www.osha.gov/workers).

How to Contact OSHA

Under the Occupational Safety and Health Act of 1970, employers are responsible for providing safe and healthful workplaces for their employees. OSHA's role is to help ensure these conditions for America's working men and women by setting and enforcing standards, and providing training, education, and assistance. For more information, visit www.osha.gov or call OSHA at 1-800-321-OSHA (6742), (TTY) 1-877-889-5627.

This is one in a series of informational fact sheets highlighting OSHA programs, policies, or standards. It does not impose any new compliance requirements. For a comprehensive list of compliance requirements of OSHA standards or regulations, refer to Title 29 of the Code of Federal Regulations. This information will be made available to sensory-impaired individuals upon request. The voice phone is (202) 693-1999; teletypewriter (TTY) number: (877) 889-5627.



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