



# MIDWEST GLASS OCTOBER 2014

A MINNESOTA GLASS ASSOCIATION PUBLICATION

October 2014

## UPCOMING EVENTS

**NOVEMBER 11, 2014  
SAFETY**

**THE BUILDERS GROUP  
IN EAGAN**

**DECEMBER 4, 2014  
ANNUAL MEETING & BOWLING  
PARK TAVERN  
ST. LOUIS PARK, MN**

**MARCH 5-8, 2015  
GANA ANNUAL CONFERENCE  
LAS VEGAS, NV**

**MARCH 8-10, 2015  
GANA BEC  
ANNUAL CONFERENCE  
LAS VEGAS, NV**

## ANNOUNCEMENTS

**REMINDER MGA MOVED!**  
**MGA HAS MOVED OUR OFFICE TO:**  
**1123 GLENWOOD, SUITE #100**  
**MINNEAPOLIS, MN 55405**

## HEADLINES

- **MGA AT THE TWINS**
- **UNDERSTANDING THE EXPERIENCE  
MODIFICATION RATING**
- **GET THE LEAD OUT: PROTECTING THE PUBLIC –  
AND YOU – FROM LEAD PAINT**
- **AFFORDABLE CARE ACT: 5 THINGS EVERYONE  
NEEDS TO KNOW**
- **UNDERSTANDING THE “RESPONSIBLE  
CONTRACTOR” LAW**
- **GUY SELINSKE ELECTED TO THE NATIONAL  
GLASS ASSOCIATION BOARD**

### MGA at the Twins

The Twins didn't win but the MGA did. A perfect tailgating location within walking distance of Target Field enabled another great event for the MGA. Over 140 attended a record breaking event held by the Minnesota Glass Association in August as the Twins played Cleveland.

Members and guests owe a big thank you to **Brin Northwestern Glass** and for allowing use of the location and free parking. Frank Thumser coordinated everything between Brin and the MGA; he and Joel Bullard greeted everyone coming in and coordinated parking. **Only One Auto Glass** provided and transported the mobile grill used for cooking hot dogs and hamburgers for the event.

Another reason the event was a success was the very affordable participation cost. Sponsors made that possible and include **Dorglass Inc., W.R. Ringheim Co./Allegion** and **Trulite**. Please remember to thank them and remember them as you make your purchasing decisions.

This is the second year the MGA has held this event; both times Tammy Kurak from Brin jumped in as the grill master. Her experience and ability to take charge enabled us to have everything ready on time.

*Cont. on Page 2*

**Tammy Kurak in an Ice Bucket Challenge**



*Cont. from Page 1*

The work was hot and smoky - she cooled off by participating in an ALS Ice Bucket Challenge (see photo).

The unfortunate Twins loss can easily be overlooked in light of an otherwise perfect evening. The seating and view of the field was great and it was a perfect warm summer evening. Mark your calendars now to join us in 2015 - we are planning on doing it again when the **Twins play Texas on August 12.**

Mike Schmaltz, Executive Director



## **Understanding The Experience Modification Rating**

**By Cassandra Coopet**

*Submitted by Laura Moore, Marsh & McLennan Agency*

The experience modification rating (EMR) is the single aspect of the calculation used to determine your workers' compensation insurance premium over which you have control. It can have a dramatic impact on the cost of work comp coverage. By understanding the EMR and how it works, you will have a better chance at managing it and keeping your workers' comp insurance costs in line.

### **WHAT IS AN EXPERIENCE MODIFICATION RATING?**

The experience modification rating is a multiplier based on an employer's past losses and payroll history, where 1.0 equates to an average history of claims based on payroll within an industry. An EMR under 1.0 represents above-average performance and EMRs above 1.0 represent poorer than average performance. In a sense, it is a performance measurement of a company's safety and claims management program.

Experience modification ratings do not go down to zero because every job/class code is expected to have some losses. Knowing your minimum modification rating can be helpful when setting experience modification goals to ensure they are reasonable and achievable.

### **PRICING YOUR INSURANCE PREMIUMS**

To arrive at your workers' compensation insurance premium, the insurance carrier starts with a pure premium amount, which is based on your payroll (by job classification) and industry. That amount is multiplied by your experience modification rating and schedule credits or debits (another multiplier that is controlled by the underwriters). So a \$100,000 pure premium could easily turn into something significantly higher or lower based upon your experience modifier and credits.

LOSS HISTORY	PURE PREMIUM	EMR	SCHEDULE CREDIT/DEBIT	ACTUAL PREMIUM
AVERAGE	\$100,000	1.00	1.00	\$100,000
ABOVE AVERAGE	\$100,000	0.90	0.95	\$85,500
BELOW AVERAGE	\$100,000	1.10	1.05	\$115,500

The experience modification rating is really the only aspect of the premium assessed by the workers' compensation carrier that you control. The carrier sets the rates (pure premiums) and assigns credits or debits based on how good or bad they believe your company will perform and how badly they want your business. But the experience mod is based solely on your past performance relative to your industry.

### **CALCULATING EXPERIENCE MODIFICATION RATINGS**

Experience modification ratings are set by independent organizations; in Minnesota that organization is the [Minnesota Workers' Compensation Insurers Association, Inc. \(MWCIA\)](#). The MWCIA is a nonprofit licensed by the State of Minnesota Department of Commerce to collect workers' compensation data and calculate experience modification ratings.

The [National Council on Compensation Insurance](#) (NCCI) is a similar organization operating on a nationwide level. Employers operating in states under the NCCI's jurisdiction or with workers' compensation exposures in multiple states will have their experience modification ratings calculated by the NCCI.

The experience modification rating is created six months prior to your workers' compensation policy renewal date. At that time, your insurance carrier submits a Unit Stat Card, which lists all losses within



the past three policy years, to the rating bureau. The losses include paid and reserved amounts of your claims.

When setting your EMR, the rating bureau uses the following information:

1. **Actual Incurred Losses** – These include the paid and reserved dollars of all claims within the three-year rating period, not including the current policy year.
2. **Expected Losses** – These are the losses that a company is expected to have based on their business type (class code) and size (payroll).
3. **Primary Actual & Expected Losses** – The total dollar amount of all claims incurred under \$13,500, the current split point. These dollars are weighted more significantly because loss frequency breeds loss severity. For example, studies show that for every 10 lacerations, one will likely involve tendon damage.
4. **Excess Actual & Expected Losses** – The total dollar amount of claims incurred over \$13,500 (the split point). These dollars are weighted less significantly than the Primary Losses.

The above data is entered into a formula and affected by the following factors:

1. **Expected Loss Rate (ELR)** – This value determines the assumed amount of losses by class code and is used to calculate your expected losses.
2. **D-ratio Discounts** - This is the ratio of primary expected losses plus a discounted value of large losses to the total expected losses. It is used to calculate the expected primary losses for classification codes, and is multiplied by the expected losses for the class code. The resulting number is the expected primary loss for that class code.
3. **Weight Factor** – This is a percentage of Actual Losses, and used to increase the impact of primary losses.
4. **Ballast Factor** – This is a stabilizing element that limits the modification fluctuation and draws the extremes closer to the middle.

In conclusion, it is not so important to understand all the factors of the experience modification rating calculation. It is critical, however, to know that losses directly affect your experience modification rating, which directly affects your workers' compensation insurance premiums. Effective loss prevention and claim management strategies can make a significant impact on your workers' comp costs.

*Laura Moore is a Senior Risk Management Consultant with Marsh & McLennan Agency. If you have any questions regarding the information in this article, please contact Laura by phone (763-746-8252) or email ([moorel@rjfagencies.com](mailto:moorel@rjfagencies.com)).*

## **Get the Lead Out: Protecting the Public –and You – from Lead Paint**

*Blake R. Nelson, Hellmuth & Johnson, PLLC*

Are you certified to work on residential property containing lead paint? Are your subcontractors? If not, any work you perform on such properties built before 1978 could subject you to five-digit fines.

Is lead paint really that big of a deal? In 1991, the Secretary of the Department of Health and Human Services called lead the "number one environmental threat to the health of children in the United States." In part as a result of a court case against the Lead Industries Association, the first regulations regarding lead-based paint were later enacted in 1996. In 2008, under the authority of the Toxic Substances Control Act, the Environmental Protection Agency ("EPA") enacted additional regulations expanding the lead paint rules to govern the renovation of residential housing and child-occupied buildings built before 1978 (the "RRP Rule").



Activities performed by many construction trades can disturb lead-based paint and have the potential to create hazardous lead dust. Under the RRP Rule, [contractors](#) performing renovation, repair and painting projects that disturb lead-based coatings (including lead paint, shellac or varnish) in “child-occupied facilities” built before 1978 must be certified and must follow specific work practices to prevent lead contamination.

Some basic math skills are helpful when navigating the lead paint laws:

The U.S. government defines “lead-based paint” as any “paint or surface coating that contains lead equal to or exceeding one milligram per square centimeter (1.0 mg/cm<sup>2</sup>) or 0.5% by weight.”

- “Child-occupied facility” means “a building, or portion of a building, constructed prior to 1978, visited regularly by the same child, under 6 years of age, on at least two different days within any week (Sunday through Saturday period), provided that each day’s visit lasts at least 3 hours and the combined weekly visits last at least 6 hours, and the combined annual visits last at least 60 hours.” In addition to residential apartments and homes, “child-occupied facilities” can include day care centers, preschools and classrooms.
- The year the property was built can suggest the likelihood of whether lead-based paint is present. Properties built within the following time frames have the corresponding percentage chance of containing lead paint:
  - Built before 1940: 87%
  - Built between 1940 and 1960: 69%
  - Built between 1960 and 1978: 24%
  - Built after 1978: Unlikely to contain lead-based paint.

Despite the interesting probabilities listed in the last example, there is no subjectivity involved in determining whether the RRP Rule applies. Even though only 24% of houses built between 1960 and 1978 likely contain lead paint, the RRP Rule must be strictly followed for all properties that qualify as child-occupied facilities. Also note that while the RRP Rule originally allowed a property owner to waive compliance by “opting-out” and stating that the property was not a child-occupied facility, the EPA quickly abolished that option because of the high potential for dishonesty. If you are still using a lead paint disclosure form containing a section allowing the customer to “opt out,” your form is outdated.

Residential contractors also need their calculators to add up the increased costs for training and education, establishing dust containment methods (such as sealing off doorways and [HVAC](#) ducts with plastic), properly disposing of materials, and testing for “dust clearance” at the end of the project. A number of national trade associations outraged by these additional costs have opposed the RRP Rule and have even sued the EPA (without success). The importance of subcontractors understanding and complying with the RRP Rule cannot be understated. The EPA aggressively enforces the RRP Rule, and earlier this year announced enforcement actions against 35 home renovation contractors.

- In one case, a Kansas contractor who worked on a *vacant* apartment building built in 1922 incurred total civil penalties and costs of over \$27,000. I question how a vacant property qualified as a “child-occupied facility” but I assume the EPA asserted that children would “regularly visit” there in the future.
- In other recent case, a contractor working for the Alaska Department of Administration on the state *governor's house* was fined \$32,130 for failure to have proper the EPA certification and failure to hire EPA certified subcontractors. One would think the State of Alaska might have verified whether it was hiring an EPA-certified contractor to work on the governor’s house, but this further illustrates that additional lead paint education is required.

Keep in mind that common sense is not the yardstick for measuring if the RRP Rule applies. I recently represented a wood flooring contractor installing new wood floors in a house built in 1968. The

contractor ripped up carpet that had been installed in 2003 and threw it in the construction dumpster, only to be tagged by a building inspector for failing to properly dispose of it. The contractor objected, noting that the carpet was installed in 2003 and therefore could not possibly be affected by lead paint. The inspector said that even though the carpet was from 2003, it had been sitting in a 1968 house where lead paint flakes could have fallen on and contaminated the carpet. Therefore, the contractor needed to be certified and properly dispose of the carpet per the EPA guidelines. Luckily for my client it was the local building inspector that flagged the issue and not the EPA.

As a refresher, all subcontractors working on “child-occupied buildings” built before 1978 should do the following:

- **Attend an EPA Lead Renovation Class:** Become certified in lead-safe work practices by attending an EPA-accredited training program.
- **Apply for Certification.** The EPA’s web site contains forms and instructions at: <http://www.epa.gov/lead/pub/pdf>.
- **Provide Customer With “Renovate Right” Pamphlet:** For pre-1978 properties, give customers a copy of the EPA “Renovate Right” pamphlet. The pamphlet can be downloaded from the EPA’s web site at: <http://www.epa.gov/lead/pubs/brochure.htm>.
- **Obtain a Receipt Showing the Customer Received the Pamphlet.** EPA regulations required you to keep a copy of the receipt for your records.
- **Perform the Lead-Safe Test:** Determine if lead paint is present. Test flooring finishes, baseboards, and shoe moldings. The EPA’s web site has information on acceptable lead-testing kits at: <http://www.epa.gov/lead/pubs/pubs/kits.htm>.
- **If Lead Is Present:** *Before starting any work*, tell the customer about the presence of the lead paint, the required procedures, and the related costs. Note that you *may* choose not to perform the lead paint renovation or repair work.
- **Contact Your Insurance Agent:** Determine if you need additional liability insurance to cover lead paint renovation and repair work.
- **Keep Your Calculator Handy:** But use it to calculate your additional overhead for compliance, or else you later might be adding up your fines and penalties. While the costs of training and compliance are not insignificant, too many contractors have learned the hard way that the costs of enforcement actions are far more expensive.

Virtually all relevant information about lead paint certification and abatement can be found on the EPA’s website at [www.epa.gov](http://www.epa.gov).

*Blake Nelson is an attorney with Hellmuth & Johnson PLLC in Edina, and focuses his practice on construction law and representing general contractors, subcontractors and suppliers in the construction industry. He can be reached at [bnelson@hjlawfirm.com](mailto:bnelson@hjlawfirm.com) or (952) 746-2131.*

## **Affordable Care Act: 5 Things Everyone Needs to Know**

*Tim Pass, CPA, with Smith Schafer and Associates, Ltd.*

On Feb. 10, 2014, the IRS issued final regulations on the Employer Shared Responsibility provisions under the *Affordable Care Act*. Here are five things everyone needs to know about the *Affordable Care Act*:

1. The Employer Shared Responsibility Provisions are in affect beginning January 1, 2015. No Employer Shared Responsibility payments will be assessed for 2014.
2. Number of Employees - Employers will use information about the number of employees they employ and their hours of service during 2014 to determine whether they employ enough employees to be classified as a large employer for 2015.
3. Employer Size
  - *Small Businesses with fewer than 50 employees: (about 96% of all employers):* Under the

- Affordable Care Act*, companies having fewer than 50 employees are not required to provide coverage.
- *Mid-size Businesses 50 to 99 employees (about 2% of employers)*: Companies not providing quality, affordable health insurance to their full-time workers will report on their workers and coverage in 2015, but have until 2016 before any employer responsibility payments could apply.
  - *Larger employers with 100 or more employees (about 2% of employers)*: Employers need to offer coverage to 70 percent of employees in 2015 and offer 95 percent in 2016 and beyond. Employers in this category not meeting these standards will make an employer responsibility payment for 2015.
4. Liability - For 2015 and after, an applicable large employer will be liable for an Employer Shared Responsibility payment only if:
- (a) the employer does not offer health coverage or offers coverage to fewer than 70 percent of its full-time employees and the dependents of those employees and at least one of the full-time employees receives a premium tax credit to help pay for coverage on a Marketplace (exchange);
- OR
- (b) the employer offers health coverage to all or at least 70 percent of its full-time employees, but at least one full-time employee receives a premium tax credit to help pay for coverage on a Marketplace (exchange).
5. Transition Rules Extended - A package of limited transition rules applied to 2014 under the proposed regulations is extended to 2015 under the final regulations, including:
- *Employers first subject to shared responsibility provision*: Employers can determine whether they had at least 100 full-time or full-time equivalent employees in the previous year by reference to a period of at least six consecutive months, instead of a full year.
  - *Non-calendar year plans*: Employers with plan years that do not start on January 1 will be able to begin compliance with employer responsibility at the start of their plan years in 2015 rather than on January 1, 2015.

CPAs play an important role in helping businesses make the best health insurance decisions in an environment that has changed significantly as a result of the new laws. For more information on this topic or tax-planning questions you may have, please contact the Smith Schafer Specialty Contractors Team at 952-920-1455 or visit our website at [www.smithschafer.com](http://www.smithschafer.com)

## **Understanding the “Responsible Contractor” Law**

*Patrick Lee-O'Halloran, Attorney for Hammargren & Meyer, P.A.*

On May 16, 2014, Governor Mark Dayton signed the so-called “Responsible Contractor” bill into Minnesota Law. This new law was proposed as an effort to “weed out” contractors that have committed unlawful employment practices and prevent them from performing public work. Failure to satisfy this law will effectively remove contractors from bidding and performing public work. As such, it must be taken very seriously.

### Responsibility and the 2014 Legislation

Minnesota law long has required that contractors bidding for public work must be “responsible,” meaning that the contractor has the capacity and qualifications to perform the work. *Kelling v. Edwards*, 134 N.W. 221, 223 (Minn. 1912). To the courts, a contractor’s “responsibility” includes financial responsibility, integrity, skill, ability, and the likelihood of the bidder’s doing faithful and satisfactory work. If those requirements were met, under the law the government was required to award a publicly bid contract to the lowest “responsible” bidder with a responsive bid. *Griswold v. County of Ramsey*, 65 N.W.2d 647



(1954).

Nevertheless, the 2014 legislature passed and the Governor signed the Responsible Contractor law to define responsibility in the context of public construction. Minn. Stat. §16C.285. Proponents argued that this law would prevent the state from awarding non-compliant contractors work on state projects. The new law attempts to address such situations by providing specific criteria for responsibility that will allow the state to either decline to award a contract, or void a contract after the fact, if the contractor or vendor is found to be non-responsible.

## Application & Minimum Requirements

The Responsible Contractor law's new minimum standards of responsible contracting apply to any publicly bid Minnesota project that exceeds \$50,000.00. On such work the prime contractor, its subcontractors (regardless of subcontract value), and any related entities must meet the following minimum requirements:

- (1) Insurance and tax.
  - a. Compliance with workers compensation and unemployment insurance;
  - b. Registration with the Department of Revenue and the Department Employment and Economic Development ("DEED");
  - c. A valid federal tax id or social security number;
  - d. Registration to transact business in Minnesota (foreign businesses);
- (2) Wage and Hour compliance. A **three-year** record of compliance with the following laws:
  - a. Minn. Stat. § 177.24 (minimum wages);
  - b. Minn. Stat. § 177.25 (overtime);
  - c. Minn. Stat. §§ 177.41 to 177.44 (prevailing wages);
  - d. Minn. Stat. §§ 181.13 and 181.14 (prompt payment of wages);
  - e. Minn. Stat. § 181.722 (misrepresentation of employment);
  - f. 29 U.S.C. §§ 201-219 (FLSA); and
  - g. 40 U.S.C. §§ 3141-3148 (Davis-Bacon Act).
- (3) Registration and Licensing Compliance. Compliance with:
  - a. Minn. Stat. § 181.723 (pertaining to independent contractors and registration)
  - b. Chapter 326B (construction codes and licensing).
- (4) Affirmative Action. The contractor has not had a certificate of compliance revoked or suspended more than twice during the three-year period.
- (5) Good Faith Efforts. Good faith efforts at targeted group business, disadvantaged business enterprise (DBE), or veteran-owned goals (no more than 1 violation in three years).
- (6) Debarment/Suspension. No debarment or suspension by any federal or state agency.

Subcontractors. All subcontractors must also verify to contractor they also meet the minimum requirements, regardless of the value of the subcontract.

## Self-Certifying Compliance

The law requires a contractor that is bidding or proposing public work to certify that it complies with all of the minimum requirements summarized above. If a contractor fails to do so, or provides a false certification, then it will be ineligible to be awarded public work. It also risks termination of any contracts previously awarded. Importantly, false certification also implicates the liability and penalties set out by the False Claims Act including civil penalties, treble damages, and attorney fees.

The statute will be primarily enforced by contracting agencies, which can either refuse to award contracts or cancel existing contracts when they know of a compliance issue. In reality, however, the statute does not require an agency to independently investigate certifications, nor does it appropriate money for such enforcement. As a result, the investigation and enforcement likely will be done by watchdog groups and disappointed bidders. Second-low bidders will have a strong incentive to challenge the award of projects if they can find evidence of false certifications, as the law already provides that any contract awarded to a

non-responsible contractor is illegal and void. E.g., *Coller v. City of St. Paul*, 26 N.W.2d 835, 843 (1947).

## Responsibility for the Past?

The new law applies to new contracts solicited on or after January 1, 2015, although violations “occurring prior to July 1, 2014,” are not considered for compliance purposes. Thus, any proposals submitted starting January 1 must include a valid certification affirming that the minimum requirements have been met since July 1, 2014.

A word of caution: the statute provides that, for most purposes, a violation occurs when a court or agency has issued a final order or judgment. Thus it is possible that enforcement actions that were started previously, but which result in an adverse order or finding of liability on or after July 1, 2014, could disqualify a contractor from public work in Minnesota. It will not matter how long ago the work was performed, or when the supposedly disqualifying events occurred (such as an underpayment or misapplication of prevailing wages). Under the Responsible Contractor law, if the order finding a violation is issued July 1, 2014 or later, the contractor cannot meet the law’s minimum standards.

The implications of this timing problem are potentially large, and raise critical issues that public contractors must address now, before they begin verifying compliance next January. These include not only how they will address past violations when they begin self-certifying, but also whether they even should defend or appeal currently pending investigations or orders. These are sensitive issues with very serious potential consequences, such as False Claims liability, debarment, or criminal penalties. If you are in a situation raising these issues, you should consult an experienced public contracts attorney as soon as possible to prepare your compliance plan.

*Patrick J. Lee-O’Halloran is a shareholder with Hammargren & Meyer, P.A. Patrick focuses his practice on construction and surety litigation, contract review, and compliance issues facing the construction industry. He has more than 15 years of experience representing contractors, subcontractors, owners, sureties, design professionals, and other businesses.*

## **Guy Selinske Elected to the National Glass Association Board**

Newly elected to the NGA board is Guy Selinske, president of American Glass & Mirror, Prior Lake, Minn.. Guy will serve a 3-year term. He has served in various capacities on several industry-related associations, including as the President of the Minnesota Glass Association in 1999 and on the Glass Professionals Forum. Guy and his wife Mary have two sons, Matthew and Benjamin. Guy enjoys tennis, gardening, travel and singing.

## **Welcome New Members!**

Welcome eglass Service, Inc. eglass is a full service auto, residential, and commercial glass repair and replacement company. Located throughout the Twin Cities metro area, their mobile same day services and convenient locations make glass repair and replacement easy! Certified technicians use only the best practices, emphasizing safety and quality in everything we do. <http://www.eglassservice.com/about.php>





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## JOIN YOUR FELLOW MEMBERS OF MGA IN SAVING ON FUEL!!

SPECIAL PROMOTION FOR MEMBERS OF MGA  
**\$.10 (10 CENTS) PER GALLON DISCOUNT FOR THE FIRST 90 DAYS.**

NEW APPLICATIONS ONLY

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### ► FUEL DISCOUNTS

Receive a \$.05 (5 cents) per gallon rebate on all gasoline and diesel fuel purchases. You must use your Holiday Fleet Card to receive this rebate. Good at over 400 Holiday Stationstore locations. In addition for each gallon an association member purchases, an additional half-cent is rebated to MGA, creating a source of non-dues revenue.

Your Holiday Fleet Card balance must be paid in full each month.

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### ► PROGRAM HIGHLIGHTS

- On-line account access / Self manage your account
- Set Limits / Restrictions per card. Time of day, Dollar amount, etc.
- Add / Delete Cards.
- Shows Current Account Activity
- Review Historical Data – up to two (2) years
- PIN # Security
- Track Fuel Purchases by: Driver ID, Vehicle ID, Purchase Order, Odometer.
- No Cost Program. No set up fees. No monthly or annual dues.

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### ► CAR WASH SAVINGS

Receive \$2 off a car wash at any participating Holiday Stationstores. No fuel needs to be purchased, but you must use your Holiday Fleet Card.

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### ► NO ANNUAL FEE

There is no annual fee to carry the Holiday Fleet Card.

#### Contact

Don Keis...952-830-8889 or Shannon Miller...952-832-8521  
fleetsales@holidaycompanies.com

#### Application Instructions:

1. Go to [www.holidaystationstores.com](http://www.holidaystationstores.com)
2. Click on the FLEET TAB
3. Click on FLEET MEMBER LOGIN
4. Enter User Name **MGA**
5. Enter Password **MGA900**
6. Select "Fleet Application"

**CONFIDENTIAL**



MGA Membership Application			
Name - Primary Contact		Company Name	
Address		City	State
			Zip
Phone	Fax	Email	
Primary Business - Check One <input type="checkbox"/> Flat <input type="checkbox"/> Auto Glass <input type="checkbox"/> Combination Auto & Flat <input type="checkbox"/> Trade Representative			
Annual Dues Structure:  <input type="checkbox"/> up to \$499,999                      \$300 <input type="checkbox"/> \$500,000-\$1,999,999                \$500 <input type="checkbox"/> \$2,000,000-\$4,999,999                \$800 <input type="checkbox"/> Over \$5 million                          \$1,000 <input type="checkbox"/> Associate Members                      \$300 <input type="checkbox"/> \$25 per location or name (please list separately)		Dues covers all employees. To list branch locations or additional company names under the same ownership on the MGA member list, please add \$25 per name/location, this will also include them on all MGA mailings.  Total Amount Due	
Payment Type <input type="checkbox"/> Check (made payable to MGA) <input type="checkbox"/> VISA <input type="checkbox"/> Master Card <input type="checkbox"/> Amex			
		Phone	
Billing Address (if different than above)		City	State
			Zip
Number		Expiration Date	V-Code
By applying to become a member of the Minnesota Glass Association, our company and personnel agree to abide by the MGA Code of Ethics and bylaws.			
Please send and remit payment to:  <b>Minnesota Glass Association, 1123 Glenwood Ave. #100, Minneapolis, MN 55405</b>			

Founded in 1991, the Minnesota Subcontractors Association (MSA) is a non-profit trade association representing construction industry specialty contractors and suppliers. MSA is the only association that concentrates on the business issues affecting all subcontractors and suppliers with a focus on slow payment, retainage, indemnification, lien rights, fair contract language, bidding practices and similar issues. Members include both union and non-union firms from every specialty construction trade. MSA provides representation in government affairs, education services, scholarships and cooperative action for the improvement of the construction industry. Information is available on our website [www.msamn.com](http://www.msamn.com).



Minnesota Glass Association  
1123 Glenwood, Suite 100  
Minneapolis, MN 55405

763-413-0805  
<http://www.mnglass.org>

## UPCOMING EVENTS

◆ Tuesday, November 11, 2014:

### Safety Training Seminar

#### OVERVIEW:

- \* Cold weather safety
- \* How to set up safety program for your small business
- \* Benefits of setting up safety program for your small business

#### SPEAKERS>



#### Adam Tripp, ASP

*The Builders Group*

Adam John is the Loss Control Manager at The Builders Group of Minnesota (TBG). TBG is a self-insured Workers' Compensation fund for contractors and construction related businesses. Adam and his team of Loss Control Professionals work together to provide Safety and Loss Control services to over 880 Member companies and their employees.



#### Lana Steck, Health and Safety Technician (Loss Control)

*The Builders Group*

Joined The Builders Group in May 2014 and is currently working as a Health and Safety Technician. Holds a Master of Environmental Health and Safety degree from the University of Minnesota Duluth. Has workplace safety experience in: Mining, Agriculture and Construction.

◆ Thursday, December 4, 2014:

### Annual Meeting & Bowling

The MGA invites members, suppliers, sales representatives and others in the industry to join us for a brief review of 2014 highlights/Board Election followed by a networking event and bowling party.

Dinner & Meeting  
Bowling

6:00 - 7:00pm  
7:00 - 9:00pm

Meeting only: FREE  
Meeting, Dinner & Bowling: \$26.95. Cash bar.



**Details can be found at [www.mnglass.org](http://www.mnglass.org)**

*(click Meetings/Events for details and to register)*

1123 Glenwood, Suite 100, Minneapolis, Minnesota, 55405  
Office 763-413-0805 | Fax 763-413-1131 | <http://www.mnglass.org>