

American Employer News ©

A Glimpse of the Spring Symposium

"The success of your organization depends on understanding the psychology: how each employee connects with your company and each of your customers..."

James K. Clifton, Chairman & CEO
The Gallup Organization

The Spring Symposium was a success! It linked similarities between economic conditions during the "Miracle On Ice" 1980 USA Olympic Hockey Team and their incredible triumph, with the challenging era of today. In 1980 interest rates were the highest in history at a staggering 17%. Fifty-three American hostages were being held in Iran.

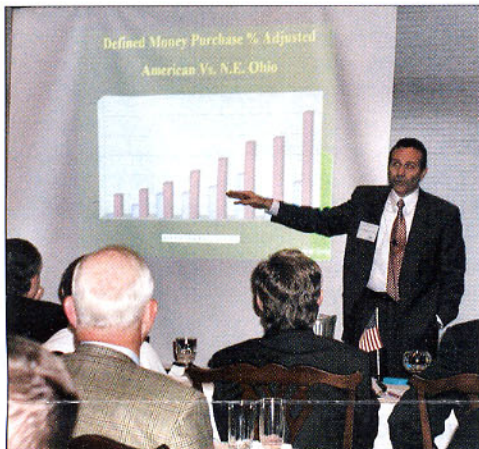
But the USA Hockey Team managed to rise above and captured the American spirit beating the Russians. Bringing home the gold re-energized Americans' spirits and dreams of success.

Three keynote speakers captured the essence of today, while presenting valuable industry-wide information. Stephen Brand, past President of Inventure Place, offered unique and creative ideas in interactive environment. He brought success ideas to light as he proposed why companies should consider developing *brand* strategies for leadership.

Bob Butts, State Fund Manger, had CEO's intensely taking notes as he revealed why Workers' Comp rates will be increasing 300% this June. Many said they have never heard Workers' Comp presented in such an interesting, upbeat, and understandable manner.

Bringing it all together, Lou Bologna, President of American Professional, Inc., provided insight and optimism to CEO's on ways to empower, motivate, and coach their employees for long-term success. In addition he shared the Defined Money Purchase Plan., a cost-saving, cost-stabilizing, and flexible solution to beat the rising cost of health care, a proven plan design by American Professional Employer. Overall, the Symposium provided valuable information in an ideal networking environment, energizing attendees with 'Success Ideas for Today... Tomorrow & Beyond.'

Complimentary audio CDs capturing the highlights of the Spring Symposium are available by calling (800) 668-7720. Don't miss our September 10th Fall Symposium! Mark your calendars to attend either our morning or afternoon program. Invitations will arrive in August.



LEFT-DOWN: Lou Bologna, Solutions to Health Care Crisis and Stephen Brand, Legendary Brand Strategies, and BELOW: Bob Butts, Workers' Comp Solutions.



Inside This Issue

- Page 1 Spring Symposium Highlights
- Page 2 The Human Resource Initiative
- Page 2 The Safety Zone
- Page 2 2003 Checklist Reminders
- Page 3 The Client Spotlight: Roger Kreps Drywall & Plastering, Inc.
- Page 3 Did You Know? Drug Free Workplace
- Page 4 A Message From the President

Join us at our Fall Symposium!

WEDNESDAY, SEPTEMBER 10, 2003
Fairlawn Country Club

American Professional Employer Thanks its Sponsors for their Support of the 2003 Spring Symposium



Employment Applications - Caution is Key

All employers should use caution when accepting and processing employment applications. Resumes are summaries of personal histories and employment experiences and not considered a legal document. Employment applications; however, are considered legal documents and should be treated as such.

No Job Openings? Do Not Accept Applications

Many employers, for various reasons, routinely accept employment applications. If there is no hiring activity at your location, do not accept random employment applications or resumes. Doing so gives the impression you may be or have intentions of hiring soon. It could also provide a disgruntled or rejected applicant with

a wealth of documentary evidence against the employer.

Some companies send unsolicited applications and resumes back to the applicant with a kindly worded letter thanking them for their interest in the company, but stating the company is not accepting applications/resumes at this time. This is a good common sense policy for public relation reasons and also for legal issues.

How Long to Keep Employment Applications?

Employment applications should state that they will stay active for a specific period of time. After that time frame has expired, the application should be removed from consideration and destroyed as any other confidential information is destroyed. Federal

Laws requires that all received applications be kept for a period of at least one year.

Writing On Applications

Once an application is obtained it should never be written on for any reason. Some companies use "secret coding" on applications, believing no one will be able to decipher the hieroglyphics. Think again. During an EEOC audit, or if a judge or jury would scrutinize applications, any interpretation could be used against you and your company.

Remember, applications are considered legal documents and must be kept for 1 year. Reduce the number of applications by only accepting them when hiring. Make sure any employee that handles the applications are aware of how they should be handled.

For more information call
Human Resources at (330) 668-1845.

Is Your Company On OSHA'S TOP TEN LIST?

By: Gregory Newsome
Risk & Safety Director
American Professional Employer, Inc.

Every year OSHA conducts a national study on the ten most frequently cited safety standards. The results are then analyzed and published. The results are often indicative of either national trends or changes within the workplace safety environments. In addition,

the results may also demonstrate changes of areas of enforcement and importance within a certain industry.

In 2002 the construction industry had nearly **24 deaths every week**. This brought the Scaffolding/Construction standard to the top of the list with **inconceivable 7,953 violations (see below)**. This exceeded the 2001 number by more than 800.

By reviewing the safety standard results from 2002, we feel you will have a better understanding of where safety emphasis needs to be placed within your company. Maybe you should consider looking into implementing a new safety and risk program that meets OSHA's standards. This would also help you to avoid unnecessary future accidents and/or violations. One of the most obvious benefits of implementing safety programs, for these top ten standards and others, is the reduction of exposure to costly fines. This equals immediate savings.

Here Is The Complete OSHA Top Ten List:

1. Scaffolding/Construction 7,953 violations
2. Hazard Communications 6,702 violations
3. Fall Protection/Construction 5,118 violations
4. Respiratory Protections 4,075 violations
5. Lockout/Tagout 3,796 violations
6. Electrical Wiring 3,106 violations
7. Machine Guarding 2,747 violations
8. Powered Industrial Trucks 2,421 violations
9. Electrical Systems 2,219 violations
10. Mechanical Power 2,026 violations

Implementing a safety and risk program designed specifically for your company is what we at American Professional Employer do for our clients. Our goal is to help you reduce their overall risk exposure, lower your overhead costs, and to help you grow and succeed for the future.

Don't let unforeseen changing trends in enforcement by OSHA cost you thousands of dollars and thousands of headaches. Protect yourself and your company today! Call Greg at (330) 668-1845 for assistance.

THINGS TO DO THIS YEAR . . .

- \$ **Reduce costs: employee benefits & Workers' Comp**
- \$ **Focus more on core business & bottom line**
- \$ **Increase effective communication w/ employees**
- \$ **Call American Professional Employer for assistance**

***Attend => Fall Symposium**

September 10, 2003

~ (330) 668-1845

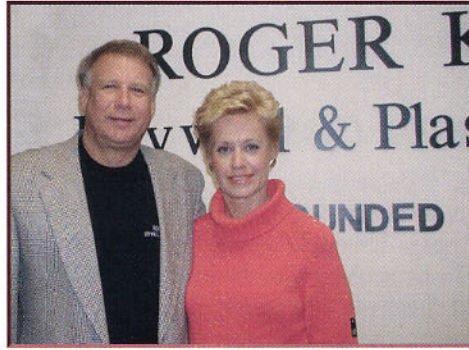
Success Ideas Today... Tomorrow & Beyond

In The Spotlight

A Review of a Growing American Professional Employer Client



ROGER KREPS DRYWALL & PLASTERING, INC.



Roger Kreps, Founder and President of Roger Kreps Drywall, with his wife, Mary Ann Kreps, Secretary/Treasurer.

In 1984 Roger Kreps Drywall & Plastering, Inc. was formed under the solid management, dedication, and discipline of Roger Kreps. He took a one-man operation and turned it into a company that today has an impressive 150 employees. Together Roger and his wife, Mary Ann, who is also Secretary and Treasurer for the company, run a business that has over \$11 million in annual sales. They project to reach \$13 million in annual sales for 2004. Without a doubt, the Kreps' and their employees' commitment to excellence and efficiency in all areas of their operations is impressive and admirable. Roger says "...it is our intention to continue to provide the finest quality work conceivable in the most expedient manner possible. I am proud of our accomplishments thus far and look forward to the challenges ahead." (www.rogerkreps.com)

The Kreps' Competitive Edge

Roger and Mary Ann maintain the strong belief in developing a unique network of employees, suppliers, contractors, and business agents to help them establish and maintain their competitive edge. To be a major player in the Tri-State Area they must have strong networking and vendor relationships as well as the specific expertise.

Roger Kreps Drywall Specializes in:

- Metal Stud Framing
- Drywall Hanging & Finishing
- Acoustical Ceilings & Panels
- Rough and Finish Carpentry
- Exterior Insulation Finish Systems
- Veneer, Stucco, Cement & Conventional Plastering

Their clients range from small area commercial work to large metropolitan markets including Akron, Cleveland, Pittsburgh, and Canton.



Sample of Kreps' work in Ohio: FAR LEFT (CLOCKWISE) Grove City Prime Outlet Mall; Kentucky Fried Chicken, Boardman; and Thomas Lambros Federal Building and Courthouse, Youngstown.

Major Challenge: Workers' Compensation

Within this very competitive industry, one of the major on-going challenges the Kreps' face is managing human resource services and Workers' Compensation. When I asked the Kreps' how they manage such a large and changing employee base, Mary Ann shook her head in agreement as Roger stated, "...by always being fair, honest, and treating the employees well and with respect." We all smiled

as Roger continued to say, "...they work harder for me than for anyone else, and they get their pay and benefits." Both Roger and Mary Ann believe in paying their employees extremely well."

Strength in Numbers

Nearly 7 years ago Roger Kreps Drywall and Plastering, Inc. joined teams with American Professional Employer, Inc. to help them solve their ever increasingly complex Workers' Compensation challenges and human resource needs. The American Professional Employer, a Professional Employer Organization, was able to bring the Kreps' company into one of their 4 different cost-saving Workers' Compensation pools. It is through aggregating their more than 9,000 employees that they are able to provide such significant cost savings to their clients. Hence, the more qualified companies that join forces with American Professional Employer, the more everyone will save.

The Kreps' feel that the 24/7 service and American Professional Employer's incredible responsiveness are the most useful tools they have been provided. **Since the partnership, the Kreps' have been able to increase their competitiveness by keeping their costs down. They have actually saved over \$1 million in Workers' Compensation alone with American Professional Employer, Inc.**

Streamline and Save

In addition to Workers' Compensation, the Kreps' decided to have American Professional Employer manage their payroll administration. Mary Ann maintains control of their payroll by reporting the hours and similar functions, but she has confidence in having American Professional Employer manage it. By streamlining these critical daily business operations, the Kreps' have more time to focus on their core business and bottom line. They have increased confidence knowing American Professional Employer is behind them every step of the way. There definitely is 'Strength in Numbers!'

Since then, what used to be a major challenge and expense for the Kreps' has become manageable, stable, and continues to improve everyday. Roger and Mary Ann rate American Professional Employer a 10 on a scale of 1-10 with 10 being the best. "We would definitely recommend your services to other business owners," says Roger.

Great News for 2004!

Recently Lou Bologna, President of American Professional Employer, met with Roger and Mary Ann to strategize further on how to decrease their costs even more for 2004. Kreps Drywall will be ready to move into the American Professional Employer's best Workers' Compensation pool by 2004. By doing so, the Kreps' will experience the most significant cost savings possible. Together with their solid management styles and solid work ethics and American Professional Employer's expertise and persistence, 2004 will prove to be very rewarding for the Kreps' and their employees. Last year the Kreps' gave a profit sharing bonus of an impressive 13% of their salaries to their employees. They know their employees are their number one asset to their long-term success and growth, a shared value between the Kreps' and American Professional Employer.

Did You Know?

- 40% of serious & fatal workplace accidents have drug or alcohol involvement.
- 38% to 50% of all Workers' Compensation claims are related to drug or alcohol abuse in the workplace.
- By implementing a Drug Testing Program into your workplace you could be receiving one of 3 levels of discounts from the BWC.
- American Professional Employer, Inc. offers their clients a full array of effective & accurate drug testing procedures: Hair Testing, Laboratory Urine Testing, Oral Fluids, and more.

**Call (330) 668-1845
for more information.**



A Message from the President...

Lou R. Bologna, RHU, CLU
President

STOP THE WORKERS' COMPENSATION FREIGHT TRAIN!

There is a freight train ready to hit your company. Ohio companies have been sheltered for the past four years from extremely high Workers' Compensation rates that have been prevalent in other states. With the 75% discount no longer available, your Workers' Compensation costs are speeding down the track and are going to hit you in June with approximately a 300% increase! For Ohio companies that were previously in discounted pools and no longer qualify, it will be more like getting hit by a tornado. With economic conditions being soft, most companies are not prepared for this type of a financial impact directly to their bottom line.

Our organization has been successful in helping clients throughout Ohio reduce and maintain their Workers' Compensation costs, avoiding the freight train. This is possible through our Safety and Risk Division by carefully analyzing your company's current situation. Every business owner in Ohio needs to stop and take a serious look at his or her Workers' Compensation. **If your costs are in jeopardy of increasing 300%, they could be reduced in half. This is a substantial savings to help you get through the slower economic times.**

On March 12 our company held its Annual Spring Symposium. Workers' Compensation was one of the major discussions. **If you were unable to attend but are interested in hearing the Symposium highlights, call (330) 668-1845 for a complimentary CD recording of this event. Capturing just one success idea may save your company thousands of dollars.** Your invitation to join us at our Fall Symposium on September 10, 2003 will arrive in August. We look forward to your attendance. The train is only weeks away. American Professional Employer can help you derail it. Call today!

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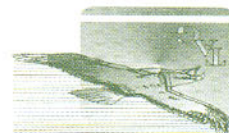
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Highlights of American Professional Employer's Spring Symposium! Success Ideas Today...Tomorrow & Beyond

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Strength in Numbers

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