

# SIGNATURE

ENGAGE. EXPLORE. ENERGIZE. EXCEL



## SUSTAINABILITY: GOOD FOR YOUR BOTTOM LINE

With the many intense issues we've experienced in the last couple of years, it can be challenging to find time to focus on the future. But the planet won't wait. As we look at climate conditions, from devastating fires to catastrophic floods, the need for sustainability action is growing in urgency. In addition, the fact that one in three consumers prefer eco-friendly options and will put their money with their preferences makes acting sustainable something that should be a priority. And there is the fact that your customers, as well as your competitors, are starting to take notice, and you won't want to be left behind.

Sustainability has become a standard business principle and expected practice. There is a real business case for investing in it. For small businesses, adopting a greener approach to running your business is not only essential to doing your part to help the environment, it's critical to staying relevant to your clients and customers.

### Eco-conscious efforts can offer a double bang for your buck.

They combat serious environmental issues like climate change, pollution, and adverse effects on pollinators, thereby helping the planet for your children and grandchildren. Plus, these environmentally conscious practices can also be good for your business.

**"It's not always easy being eco-conscious, but it's worth the effort."**



### PLATINUM SPONSORS

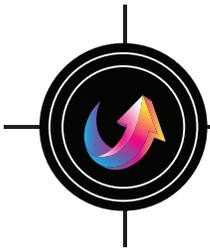


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*The Signature is published monthly by Printing Industries Alliance. Contact Kim Tuzzo for ad rates at (716) 691-3211.*



# PRINT and GRAPHICS

## Retirement Plan

Multiple Employer Plan (MEP)

## ANNOUNCING THE PRINT AND GRAPHICS RETIREMENT PLAN

MULTIPLE EMPLOYER 401(k) PLAN (MEP)

Printing Industries Alliance is always on the hunt for new member services to add to our “Essential Business Services” offerings. We are excited to announce the Print and Graphics Retirement Plan, A Multiple Employer Plan (MEP) for PIA members offering a 401(k) plan to their employees.

### WHAT IS AN MEP?

An MEP is a retirement plan for businesses that typically have a common interest but are not commonly owned or affiliated (such as members of the Printing Industries Alliance). MEPs provide cost savings for employees and plan sponsors, fiduciary support, more investment choices and reduced administrative burden.

PIA’s Employee Benefits Partner, Gilroy, Kernan & Gilroy, has developed the Print and Graphics Retirement Plan to assist PIA members in providing their employees with a powerful retirement plan, help them save money and spend less time administering it.

### MEMBER BENEFITS

- No audit required at adopting employer level
- Cost savings on the investments
- No individual Form 5500 reporting
- Minimal plan maintenance
- Flexible plan features, including safe harbor, Roth, and profit-sharing
- Customizable 401(k) plan design options involving eligibility, matches, vesting schedules, and more



### HOW DOES IT WORK?

The Print and Graphics Retirement Plan, from a government reporting standpoint, is treated like one large plan. The end result for PIA members is a 401(k) plan with competitive investments, outstanding service, and someone else doing a majority of the plan maintenance legwork. Record keeping is provided by Transamerica.

### STRENGTH IN NUMBERS

Members of the Print and Graphics Retirement Plan have all the advantages and flexibility of a stand-alone plan sponsor, but avoid the expenses and administrative burden associated with sponsoring a single employer plan.

### LET US HANDLE YOUR PAPERWORK FOR YOU

Virtually all administrative tasks can be offloaded from the employer including:

- Administrative responsibilities
- Employee eligibility tracking
- Distribution processing
- Plan compliance
- Nondiscrimination testing
- Annual reporting
- Participant enrollment/education

The result is time for you to focus on running your business. Get in touch with PIA or GKG to learn more about the Print and Graphics Retirement Plan.



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## COVER CONTINUED

### Sustainable-focused actions have the following business benefits:

- **Differentiate and boost your brand** – Standing out in today’s crowded market can be challenging. Sustainability can give your business a competitive advantage. It can be as easy as offering carbon offsets through a PIA partner like PrintReleaf (printreleaf.com). Take the extra step and become FSC® and SFI® certified through the Regional Affiliate Certificate Group (racgus.org).
- **Increase your ability to attract and stay relevant to staff, prospects, and investors** – When deciding which brands to engage with, studies show that all these constituents say that they care a lot about the societal impact of that business.
- **Reduce your operating costs and increase your profitability** – According to studies by Economist Intelligence Unit at Harvard and MIT Sloan, sustainable businesses often perform better financially. One example is that companies who “go green” receive tax credits and breaks from the local and federal government, increasing their net profits.

### Where to Start? - Create a Simple Sustainability Plan

The first step is understanding the issues at stake and that creating a sustainable plan and taking action is both feasible and beneficial for your business. Here is a simple 4-step process to make it more manageable.

#### STEP 1 Understand the Issues - Profit, People and Planet

Internalize the idea that sustainability within your business means managing your triple bottom line: your company’s financial, social, and environmental performances over time. Become knowledgeable on the issues and options. Forget outdated “take-make-waste” thinking and change your perspective – see the business, the self, the economy, and the household as connected with, instead of separate from, the environment.

#### STEP 2 Find Your Vision

A sustainability vision is a top-line statement of what sustainability means to your business. Ask yourself, what are we [your company] passionate about? It could be what you, your employees, or your customers care about – and ideally, all three. And it’s also where you can have a meaningful impact.

#### Here’s an example:

*We will employ a production process that prevents waste and reduces the manufacturing requirements for materials, energy, and personnel.*

Your vision statement can be used to communicate instantly to customers, employees, and partners what you’re about and can be referred back to as a benchmark for judging all your business decisions. Hint: Start with your values, and don’t be afraid to make them personal.

#### STEP 3 Choose the Strategies & Tactics

Choose a few short-term and longer-term ways your business can support the environment. This could be as simple as selecting “recycling” as one of your key strategies for sustainability and then picking easy tactics such as having multi-use recycling bins in the office. Or deciding to get a larger recycling program going for your print shop, such as connecting with a company like iPaper (<https://bit.ly/3IAQTPJ>) that will recycle all your fiber waste instead of it going to landfills. You will find a handy list of easy sustainable strategies and tactics on page 4 & 5.

#### STEP 4 Implementation

The most important step is executing on an ongoing basis – meaning implementing these tactics in your business and with employees. Make sure to adequately communicate your new sustainability plan across your entire company. Educate and encourage your employees to ensure successful execution. And be sure to practice what you preach.

Once upon a time, “going green” was treated as a side project. It was something to think about, something to consider, but not a main priority. Now, sustainability should be a state of being for your company.



It’s not always easy being eco-conscious, but, it’s worth the effort. With labor and supply chain challenges so difficult right now, it can be tempting to put sustainability on the backburner. But, remember, sustainability is good for business, good for your clients, and good for the planet that we all share. Whether you take small steps or big leaps, the most important thing is building momentum and keeping it going.

Businesses large and small need to do their part, for the sustainability of our planet. Get started, and if you are doing something green already, we’d love to hear about it, and feature it in our newsletter and website. Reach out to Kim Tuzzo at [ktuzzo@PIAlliance.org](mailto:ktuzzo@PIAlliance.org).

Article written by Sonali Shah, Director of Marketing & Communications for Visual Media Alliance.

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**GO GREEN CHECKLIST****STRATEGIES & TACTICS TO EASILY GO GREEN**

By Sonali Shah, Director of Marketing & Communications, Visual Media Alliance

Every dollar and hour matters to a small business so you want to be thoughtful with your commitments. It will be much more effective to focus on supporting a few initiatives that really matter to you, your staff, or your customers. Try these practical ideas, both big and small, to make your business sustainable.

**Reduce energy use**

- Use electricity meters to find which equipment uses the most energy. See if you can use those appliances more efficiently, or switch to energy-efficient alternatives.
- Investing in solar panels or energy-efficient lighting. It might be more cost-effective than you think.
- Ask your energy providers if they offer renewable forms such as solar or wind.

**Conserve resources**

- Improve water conservation. Recent, sustained droughts have made clear, water conservation is just as important. Low-flow toilets and faucets, as well as waterless urinals, can drastically cut your water consumption.
- Instead of stocking the fridge with plastic water bottles, use a water filter system so employees can fill their own.
- Go paperless. Running your business digitally reduces waste and costs associated with paper, printers, copiers, ink cartridges, and filing cabinets.

**Reuse everything possible**

- Try not to buy everything new – reuse stationery, binders, and folders when they're available.
- Print smarter. Use recycled paper and ink cartridges where possible, only print when necessary, avoid color printouts, print documents double-sided, and reuse unwanted paper.

**Reuse whatever you can**

- Provide bins for returnable bottles, non-returnable bottles, aluminum cans, paper, and food scraps. Have clear signage for separate bins and make them easily accessible.
- Contact your local e-scrap recycler to get a bin for your workplace and put old hardware there instead of in a landfill. Allow your staff to bring their e-waste in from home.

**Buy supplies mindfully**

- Provide real kitchenware rather than disposable cups, plates, knives, and forks.
- Use green office cleaning products – replace cleaners, dish, and hand soaps. The benefits include improved health, a reduction in allergic reactions, and a healthier planet. Check out grove.com.

### Encourage your staff

- Gift reusables – give your staff easy access to reusable coffee cups, water bottles, and recyclable/reusable tote shopping bags.
- Reduce commuting by car – encourage your staff to ride, walk, or take public transport to work, or work from home where appropriate.
- Reward employees for coming up with sustainable ideas or for volunteering for an environmental cause.
- Ask your employees for sustainable ideas. To make it engaging, create a challenge and offer a small reward for employees whose ideas are implemented.

### Support environmental causes

- Community-driven programs are good for your image and public reputation, and it feels good to support something that makes a difference.
- Adopt a green cause and do an annual fundraising event or volunteering day. There are all sorts of conservation campaigns you can take part in; find one that's close to your heart and involve your staff and customers.

### Spread the word and educate

- Celebrate and promote what you are doing externally through your website, newsletters, and social media.
- Partner with other local businesses to share sustainability ideas and solutions.

### Choose eco-friendly vendors and partners

- Choose vendors who are committed to the environment.
- Read labels and check out alternatives for items that are resource intensive or polluting.
- Ask your vendors to develop sustainable solutions.

### Deliver on demand for sustainable

- Designing and producing high-quality packaging is essential to standing out on store shelves. But sustainability matters too. According to McKinsey, 55% of consumers are concerned with the environmental impact of product packaging.
- Provide paper, ink, carbon offsetting, and other sustainable options and recommend these to your clients.

### Lastly put the word out

- Being sustainable is a selling point, so don't be shy about advertising your efforts. Are you using recycled paper? Label your print projects with the recycled symbol.
- Are you outfitting your building with solar panels? Show them off on your website.

## PIA SUSTAINABILITY SERVICES

### PrintReleaf Sustainability Certification – Reforest with Every Job

One of the easiest ways for businesses to be sustainable is to offset their carbon emissions. PIA's partner, PrintReleaf, allows you to do this easily.

PrintReleaf plants trees in global forests to offset paper use. Through their verified reforestation process, they guarantee 100% net survival of the trees planted. And you even get to choose the forest to support through the offset. To date, as a PrintReleaf partner, Printing Industries Alliance has reforested 44 trees in the United States. Visit [printreleaf.com](http://printreleaf.com).

### FSC® Certification – Ensures Products Are Sustainable

Forest Stewardship Council® Certification (FSC®) and Sustainable Forestry Initiative® (SFI®) Chain of Custody Certification can be a valuable tool for printers, packaging manufacturers, in-plants, brokers or paper companies.

Save thousands on certification costs with the Printing Industries Alliance group or individual FSC CoC and SFI CoC programs.

Group program annual cost is \$1,695 per year. To qualify, your company must be able to show that you have annual wood product sales of under \$5 million and be a Printing Industries Alliance member. Visit [racgus.org](http://racgus.org).

### Packsize

By using the On Demand Packaging® system, companies eliminate all the empty space inside their packaging. On demand packages means less corrugated, less void filler, and a smaller impact on the environment. This results in less trees cut, less landfills filled, and cleaner air for all. The smallest possible box means there's a reduced need for unsustainable void fillers, eliminating up to 50 percent used. PIA members save \$11,000 with waived equipment fee. Visit [packsize.com](http://packsize.com).

### ITU AbsorbTech

ITU AbsorbTech is PIA's preferred provider for printer towels, floor mats, mops, garments, first aid and more. Their Ultra™ Printer Towels are the better choice for the graphics industry. They are cleaner, lower lint and more absorbent with environmentally-preferred in-house processing. ITU also provides proprietary solvent recovery and reporting. Visit [ITUAbsorbTech.com/PIA](http://ITUAbsorbTech.com/PIA).

Contact Caroline Wawrzyniec at [cwawrzyniec@PIAlliance.org](mailto:cwawrzyniec@PIAlliance.org) or (716) 691-3211 to find out how you can save money on PIA's sustainability services.

## 2022-2023 PIA BOARD OF DIRECTORS

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## WHO CAN SAY NO TO SAVINGS?

### GET YOUR SHARE OF THE SAVINGS!

Many Printing Industries Alliance members benefit from participation in our New York State Worker's Compensation Safety Group, established in 1987 and declaring a cash dividend every year since.

Is your workers' compensation policy coming up for renewal soon? Even if your renewal is months away, why not get a no obligation quote? Read on for more on this popular PIA program.

#### The PIA Safety Group can save your company money

- **New, unbeatable, up to 45% total upfront savings for new eligible members**
- **New 10.2% Deferred Assessment in Year 1 until Dividend**
- **35% Upfront Discount for Qualified New Business**
- **PIA's Safety Group 514 can now write workers' compensation coverage for policyholders' out-of-state employees directly through the NYS Insurance Fund, saving the hassle of obtaining a separate policy for those employees.**

#### The PIA Safety Group advocates for group members

PIA's Safety Group Manager, Gilroy Kernan & Gilroy, has been advocating for group members since they became group manager in July 2020. Savings they were able to achieve for group members ranged from \$5,906 up to \$95,596.

#### The PIA Safety Group's Loss Control will help decrease your risk exposure

- **Risk Management:** A dedicated risk manager is assigned to the group. Specific solutions will be targeted to decrease your business's exposure to risk.
- **Nurse Case Management:** Your assigned injury manager will streamline claim reporting.
- **Claims Management:** Safety Group Manager Gilroy Kernan & Gilroy will train the appropriate staff person to manage the claims process. Our pre-renewal meeting will include a loss analysis examining injury trends, with help mitigating these trends.

#### Get started on saving money today!

Fifteen PIA members have joined the group in the past year, all receiving significant savings over their previous coverage. To receive a no obligation quote, visit <https://pialliance.org/insurance-nyswc/> or email Kim Tuzzo at [ktuzzo@PIAlliance.org](mailto:ktuzzo@PIAlliance.org).

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## PIA AND RACG VISIT THE INAUGURAL AMERICAS PRINT SHOW IN COLUMBUS, OHIO

PIA President Tim Freeman was interviewed by Deborah Corn (photo below: left), the Intergalactic Ambassador to the Printerverse, at the Americas Print Show held in August in Columbus, Ohio.

The Regional Affiliate Certificate Group was an exhibitor at the Americas Print Show held in Columbus, Ohio. Printing Industries Alliance is the managing affiliate of RACG and PIA staff manned the booth at the show. Caroline Wawrzyniec, Group Manager for RACG (photo below: right), explains the benefits of FSC Certification to Steve Harrison, President of Penny Lane Printing (and PIA member) located in Avon, NY, who was visiting the show.

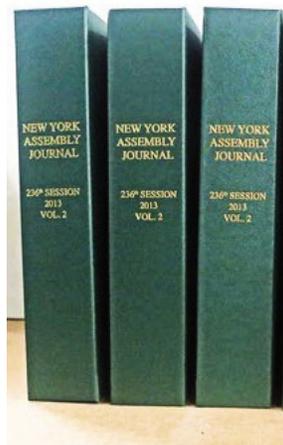


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## MEMBER NEWS

## FIORE NAMED PRESIDENT AT SHIPMAN PRINT SOLUTIONS

Shipman Print Solutions, a trade printer with its facility in Sanborn, has announced the appointment of a new President. Michael Fiore, a 41-year associate with the company, has been named President. The announcement was made by Mr. Gary Blum, Chairman.

Mr. Fiore began his career with Shipman, then known as Human-Wahl Printing, in 1981 as coordinator of the new division, Shipman Envelope. His commitment to the company and perseverance to continually improve his knowledge of the business earned him promotions through the years from coordinator, to assistant vice president, to vice president, and now president.

Mike spent many years representing the Company well at trade shows both locally and out of state. He was an annual presence at PIA's popular Vendor Fair & Industry Mixer. His "People First" and "There's always a solution" mind-set has been witnessed by all who have interacted him. And... if you've spoken with Mike, there is no doubt he made you laugh, smile or simply shake your head at his unique sense of humor.

In his free time Mike enjoys spending time with his wife, children and eight grandchildren. When Mike isn't working in the printing industry, he is assisting his son and daughter-in-law's business, The Village Bake Shoppe, Lewiston NY coordinating wedding cake deliveries.

Shipman Print Solutions is a 100% trade printer producing envelope, web cut single, digital and commercial sheet-fed products for independent forms distributors, printers, direct mail companies, and other resellers throughout the United States.

*Good luck, Mike, in your new role at Shipman!*



**SHIPMAN**  
Print Solutions



## SYRACUSE LABEL & SURROUND PRINTING, MACARAN PRINTED PRODUCTS AND W.N. VAN ALSTINE ANNOUNCE MERGER

Syracuse Label & Surround Printing, Macaran Printed Products and W.N. Van Alstine, have announced a merger.

The new organization will provide enhanced development and manufacturing capabilities, incorporating state-of-the-art label technologies along with improved economies of scale. The new business will be led by industry veterans Nick Van Alstine (Macaran / Van Alstine) and Kathy Alaimo (Syracuse Label) operating as co-CEOs, with Tom Sargent as President.

"I have known Nick Van Alstine, and we've been friendly competitors for over 20 years," said Kathy Alaimo. "This friendship and mutual trust evolved into a conversation about how similar our companies were, and what an exciting opportunity we had to support future growth for our employee-owners," she added.

The merger brings together three strong, industry-leading label and packaging companies who share common cultures, common cause and common goals. Both companies are 100% employee-owned, each with rich corporate legacies. Driven by industry consolidation, both organizations found themselves in similar circumstances as the competitive landscape has shifted around them. The merger will create an organization with greater scale, capacity and capability, bringing additional value to the customers and markets it serves.

"This is a great fit for our businesses. This merger is all about our shared values; preserving corporate legacies, creating value for our employee-owners and becoming more competitive in the marketplace," said Nick Van Alstine.

The merger will create a new organization with three facilities – 165,000 sq. ft. of manufacturing space, 175 full time employee owners and \$65M in sales. It also brings together a C-suite team with decades of proven industry experience.

In addition, this announcement is the culmination of a well-planned and orderly succession process to ensure the continued success of all organizations. To that end, effective December 31, 2022 both Kathy Alaimo and Nick Van Alstine will retire and assume roles as Co-Chairs of the Board of Directors. Tom Sargent will assume the CEO position effective January 1, 2023.

*Our best wishes for continued success of the merged companies!*

# NEOgraphics



## PIA MEMBERS ARE WINNERS IN NEOGRAPHICS

Join us in congratulating the following Printing Industries Alliance members who were winners in the 2022 Neographics print contest.

### Best of Category Winners

- Diamond Packaging, Rochester, NY
- Hatteras, Tinton Falls, NJ (2 awards)
- Zenger Group, Tonawanda, NY (4 awards)

### Franklin Award for Excellence

- Diamond Packaging, Rochester, NY (2 awards)
- NB Bookbinding, Inc., Clifton, NJ
- Zenger Group, Tonawanda, NY (2 awards)



Diamond Packaging also won 4th overall Best in Show with their entry Diamond Packaging 2022 Calendar.

To celebrate all the award recipients, the Power of Print Show & Banquet will be held from 5:30 – 10 pm, October 6, 2022 at the Cescaphe Ballroom, Philadelphia, PA. Visit [graphicartsassociation.com](http://graphicartsassociation.com) to purchase tickets for the gala.



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## MARK YOUR CALENDAR! Visit [PIAlliance.org/events/](http://PIAlliance.org/events/)

### → Neographics Exhibition and Awards Ceremony

October 6, 2022  
Cescaphe Ballroom,  
Philadelphia, PA



### → PIA HR Conference

May 4 & 5, 2023  
Turning Stone Resort & Casino,  
Verona, NY

## WEBINARS

### → Top Trends Affecting International Mailing

Mailers Hub Webinar  
September 27, 2022 | 1:00 pm

### → Health Insurance Innovations: "Spectrum of Financing" Webinar

September 28, 2022 | 10:00 am

### → Getting to the Next Level Short Attention Span Webinar

October 13, 2022 | 11:30 am

### → Mailpiece Design Certification Virtual Workshop

October 18-20, 2022  
Deadline to register is October 11th

### → 7th Annual Strategic Risk Management Virtual Course

Presented by Gilroy Kernan & Gilroy  
November 2022 – June 2023,  
8-part course  
Deadline to apply is October 7th

### → PIA Safety Training Webinars

Available on demand, 24/7, mobile ready training. Access from any internet connection on a desktop computer, tablet or mobile device to get the training you need, anytime, anywhere. [PIAlliance.org/safety-webinars](http://PIAlliance.org/safety-webinars)

## GOLF OUTING 2022

### 5TH ANNUAL RAYMOND A. BUBAR CLASSIC HELD

Golfers from PIA members across Western New York enjoyed a perfect day on the golf course on July 29th at Terry Hills Golf Course in Batavia, NY. This annual outing is named after Raymond A. Bubar, lover of print, golf, Molson, and also president of Boncraft for 37 years and former Chairman of Printing Industries Alliance, who passed away in 2016. Thanks to our major sponsors, Gilroy Kernan & Gilroy, Hammer Packaging (a Multi-Color Corporation Company), Lindenmeyr Munroe, Quality Bindery Services and Zenger Group, who helped make the day a great success.



Our winning group was sponsored by Hanna Paper Recycling and included (left to right) Phil Rechin, Mod Pac Corp., Bryan Corbett, Hanna Paper Recycling and Eric Hoffman, Mod Pac Corp.



Enjoying cocktails and appetizers were (left to right) Joe Zenger, Zenger Group, Phil Guerra, Benton Announcements, Jim Bubar, Zenger Group and Dave Carver, Nosco.

### SEND US YOUR BEST WORK!

Printing Industries Alliance recently updated our office conference room with fresh paint and furniture. Now all we need is some colorful artwork to dress up the room!

Have a recent project that you are extra proud of? We would be thrilled to display it for visitors to see. Contact Kim Tuzzo at [ktuzzo@PIAlliance.org](mailto:ktuzzo@PIAlliance.org) with any questions on getting your art to PIA. Thanks!

## QUOINS2PIXELS

### SAVING INTO SUCCESS

We read an article by a well-known industry consultant who analyzed the financial statements of a money losing firm and prescribed a series of cost reductions—a save yourself into wealth approach.

What was missing was any analysis of the possibility of increasing sales. It's very likely that the hit ratio (% of quotes turning into orders) was lower than 50%, so a modest adjustment in pricing would have produced a significant increase in volume by capturing orders that would have been lost.

Since it is unlikely that the firm's out of pocket cost of production is more than 60% of sales, the previously lost orders would have produced a meaningful contribution to over-head and profit.

### YOUR ESTIMATING SYSTEM DOESN'T KNOW...

#### The situations which should be mark-ups:

- The buyer trusts you to get the job right and on-time.
- The job is key to the launch of their new campaign and the files are late.
- The job is a mess and you're the only one that can make it right.

#### The situations which should be discounts:

- It's a simple job with no problems and the buyer knows other printers whom they trust.
- The job is for a government agency who is required to get multiple quotes and then give it to the low bidder.
- The job is for a prospect who has meaningful work but who has no experience with us.

The fundamental business opportunity is that if we can maximize contribution dollars by matching quotations to these realities, contribution dollars are maximized, and so are profits. Getting the order in both situations explodes the contribution dollars and profit.

**quoins2pixels** is written by Bob Lindgren and Joe Polanco. Bob and Joe have spent decades in the printing industry, and throughout their careers, they have counseled hundreds of company owners on a variety of management topics. As a value-added service of PIA, they are available to expand on these articles, or aid with projects. Bob can be reached at (818) 219-3855 and Joe at [jspolanco49@gmail.com](mailto:jspolanco49@gmail.com).

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## CHANGES TO WORKERS' COMP RATING PROGRAM

## NEW YORK'S UPDATED WORKERS' COMP EXPERIENCE MODIFICATION RATING PROGRAM

Provided by Gilroy Kernan & Gilroy, PIA Insurance Partner

The New York State Department of Financial Services recently approved amendments to the New York Experience Rating Plan Manual, which is written by the New York Compensation Insurance Rating Board—also called the Rating Board. With the approved amendments, the Rating Board is changing the experience modification formulas for New York employers. This means new formulas will be used to calculate employers' experience modification factors for workers' compensation insurance.

In addition to using these new formulas, New York state is removing itself from the National Council on Compensation Insurance (NCCI) interstate rating plan. On or after Oct. 1, 2022, New York will work off experience modification formulas that apply only to their state-specific exposures. The Rating Board's merit rating plan will no longer be used, and the use of current experience modification formulas will be discontinued. This article provides an overview of the changes.

## Reasoning Behind the Changes

In 2017, the Rating Board began a multiyear project of analyzing its experience rating program for workers' compensation insurance. During this review, credits and debits issued under the current experience rating plan were found to be inadequate. This means the credits and debits were insufficient to adjust premiums to an appropriate level for individual risk or incentivize workplace safety.

Essentially, risks with good outcomes were not given enough credit, and the risks that had worse outcomes than expected were not given enough debit.

Ideally, a good experience modification rating will account for the risk of loss appropriately; the current formula was not doing so.

## The New Plan

As a result of the current program's inefficiencies, a new experience modification rating plan for New York state is set to begin on or after Oct. 1, 2022. The new plan will aim to incentivize workplace safety appropriately. This plan will also provide larger credits for those risks that have better-than-expected outcomes and larger debits for those whose outcomes are worse than expected.

By providing larger credits and debits, the plan will either decrease or increase New York companies' loss ratios, thus impacting their workers' compensation premiums.



This new plan provides for several new rating methods. Specifically, the new plan includes the following types of methods:

- SPLIT POINTS
- SIMPLIFIED RATING FORMULAS
- NOVEL CLAIM CAPS

These different rating methods are intended to provide a more equitable rating. By providing a reasonable system, New York companies will be encouraged to implement and enforce more effective workplace safety programs.

During the first year of the new program, New York employers may use the transitional modification factor. This formula can be used for experience modifications that are effective between Oct. 1, 2022, and Sept. 30, 2023. This formula provides that if the experience modification exceeds the modification that would have been generated by the old formula by more than 30%, an employer's experience modification will be capped at the modification derived from the old formula in addition to the 30%.

## Who Is Eligible?

All employers with New York state exposures during the "experience period" are eligible for participation in the experience rating plan. The experience period represents the total amount of past exposure and loss data used in an experience rating during a specified timeframe.

Contact Printing Industries Alliance at [info@PIAlliance.org](mailto:info@PIAlliance.org) with any questions on this information.

## NEW GUIDELINES FOR COVID SCREENING

### COVID SCREENING TESTS MUST BE JOB-RELATED AND CONSISTENT WITH BUSINESS NECESSITY, EEOC NOW SAYS

By Michael L. Dodd, Partner, Ferrara Fiorenza PC,  
PIA Association Counsel



The U.S. Equal Employment Opportunity Commission (EEOC) recently issued revised guidelines for employers on the interplay of Americans with Disabilities Act (ADA) and COVID-19 workplace testing, mandated vaccinations, etc. See <https://www.eeoc.gov/wysk/what-you-should-know-about-covid-19-and-ada-rehabilitation-act-and-other-eeo-laws>.

In the EEOC’s previous guidelines, employers were permitted to require COVID-screening testing under the ADA, even though such tests qualify as “medical examinations” under the law. The ADA has long prohibited employers from inquiring about general health matters and medical examinations, unless the reason for same was “job related and consistent with business necessity.” The EEOC justified the slight deviation from this rule in its prior guidelines by stating that “an individual with the virus will pose a direct threat to the health of others.” In other words, because an individual with COVID would be a direct threat to the health of others, the EEOC gave blanket approval to screening testing.

**“job-related and consistent with business necessity”**

The new guidance, however, eliminated this “direct threat” justification for testing. Now, employers who want to impose mandatory COVID testing for screening purposes will need to demonstrate that it is “job-related and consistent with business necessity” as defined in the ADA. For employers, this means these medical examinations will need to be justified on a case-by-case basis, once again.

If you have any questions, please feel free to contact Mike Dodd at [mldodd@ferrarafirm.com](mailto:mldodd@ferrarafirm.com) or (315) 437-7600.



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## DO OR DON'T LEAVE A VOICEMAIL?

### DO/DON'T LEAVE A VOICEMAIL

By Bill Farquharson

If you asked a politician or Two Face, one of Batman's rivals, whether or not to leave voice mail during a prospecting call, the answer would be either a resounding yes-no or an equally convincing no-yes. Voice mail is equal parts problem and opportunity, nuisance and last resort, "Don't bother" and "Better than nothing." People typically have strong opinions one way or the other. If you can make both arguments, you are not alone (plus, you'd make an excellent consultant!).



Voicemail became popular in the early 80s as an added service (read: added cost) along with Caller ID and Call Forwarding. It eliminated the need for an answering machine and gave us access to messages 24/7 from anywhere in the world. Voicemail was the first in a long line of "technology services" that tethered us all to work. Prior to this point, unanswered phones rang incessantly and callers learned to simply try again later. Ah, the good old days.

But what was once a convenience for both caller and recipient became a Black Hole for Sales effort and a place where persistency goes to die. If that is the case, is there still a reason to leave a message at all?

Let's examine both arguments...

### OMG, yes! Leave Voicemail. Are you nuts?

You are seriously considering not leaving a voicemail message? What record will there be of your desire to speak to someone? Not leaving a voicemail message is like not making a sales call and hoping that business comes to you. Granted, you should not expect a return phone call, but that's no longer what voicemail is for.

The number one reason why someone buys from you is your raw sales ability. Voicemail is an audition. It's a chance for you to demonstrate your personality, attitude, and diligence. It's the "Tag. You're it!" part of sales. As Wayne Gretzky's Dad said to him, "You miss 100% of the shots that you never take." By leaving a clear, concise, and professional voicemail message, you build your brand. The value goes beyond the words you use. Combining strong and valuable words with diligence leaves the impression that you are knowledgeable, different, fun, positive, and someone that everyone wants to do business with.

**Consider this scenario:** You call on a prospective customer. She looks over at the Caller ID and sees your name but does not pick up. You choose not to leave voicemail but you have still left a message. You have told the prospect that you have nothing of value to say, that perhaps she is just a name on a list that you bought, and that you are just another sales rep. The next time you call and she sees your name on her screen, she will remember all of these negative messages. Is that really what you wanted to say? Is that really the impression you want to leave?

## OMG, no! Don't leave Voicemail. Are you nuts?

You are seriously considering leaving a voicemail message? Really? Why bother? Your odds of getting a call back are just slightly better than a teenager saying, "Let's do something tonight that the whole family can enjoy," or the same number of socks coming out of the dryer that go in. It's a waste of time and energy and there is absolutely no benefit whatsoever.

Ever heard of Caller ID? They know that it's you. They know that you've called. If someone wants to call you back, they will, especially if you are calling someone under 30. Caller ID already records all the information necessary. Nothing that you say in a voicemail message is going to yield the desired response. Is it truly your expectation that a prospect will be so motivated and inspired so as to pick up the phone and call you back? Hang up and try again later. What matters is diligence, not some babbling message about how much money you're going to save them.

**Consider this scenario:** You call on a prospective customer. She looks over at the Caller ID and sees your name but does not pick up. You choose not to leave a voicemail but you have still left a message. You have told the prospect that you wish to make contact with him or her, that you will not waste anyone's time by forcing them to listen to a message that you both know will be deleted anyway. You have accomplished the goal of demonstrating your diligence. Leave it at that. Period.

## Who's right? Who's wrong?

This is one of those times when there is no right or wrong. It's just one opinion versus another. But here's the thing...

A good voicemail message can deliver value and exhibit professionalism. You can be memorable and remarkable. Sure, you can also be deleted faster than one of Dr. Evil's henchmen, but if you consider voicemail to be an audition, at least you have the chance to make a good impression.

Perhaps this is a generational issue. Many twenty somethings will tell you that they have no time or interest in voicemail messages, either leaving them or listening to them. It's not uncommon to get a return phone call from a family member in that age group who asks, "I saw that you called. What do you want?" despite the fact that you left a message. Grrrr.

Given the fact that diligence is the most important factor in sales success and a voicemail message is clear evidence of said diligence, why wouldn't you leave a voicemail message? But then, if 99.9% of the voicemail messages left go unrecognized and unreturned, why would you?

The argument goes on past this column without resolution (although I am solidly on the "do" side). Voicemail will continue to be another tool in the toolbox. When combined with emails and letters and personal visits, an effective prospecting process can be created.

The only certainty is that voicemail allows creative people to have some fun: Years ago, a print sales rep, having already left numerous voicemail messages, decided to use the technology to his advantage. As a spur of the moment idea, he left a message where he pretended that the Buyer picked up the phone and imitated his voice, congratulating the sales rep for his diligence and rewarding him with an appointment. Thirty minutes later, the Buyer actually returns a call, laughing hysterically, and adding, "You win. Let's get together." Don't you just love a happy ending?

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## THANK YOU JEN GOODMAN!

We neglected to recognize an essential PIA staff member in our 100th anniversary issue this summer. Jennifer Goodman has been PIA's graphic designer since PIA took over the Metro NY territory in 2007 and previously worked for the Association of Graphic Communications (AGC) since 2001.



Martha Stewart, 2007 Recipient for the Franklin Award for Distinguished Service; Jennifer Goodman, graphic designer for the Franklin Event program.

Over the years, in addition to designing our monthly newsletter and special editions, we have asked Jen to design artwork for anything from a pint glass, table drape for the print show, logo's, countless postcards, to conference/event flyers and awards programs. She always comes up with a fresh design, no matter if the final design is on paper, on the web or on a golf towel!

Jen has impeccable taste, high standards and there's no one that has a better eye. Thanks, Jen, for making PIA look great for 15 years!

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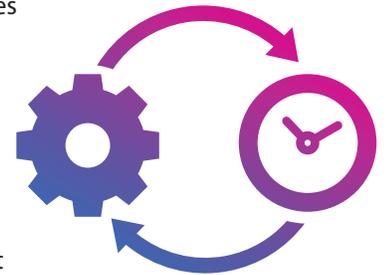


SIMPLIFY AND STREAMLINE THE ESTIMATING PROCESS

**SIMPLE ESTIMATING**

By The Management Guys

The almost universal use of estimating software packages is a great idea but can also be a trap. The fine detail they can include makes them time consuming to use. This together with their inclusion of BHRs like the \$300/hour press with crew wages of \$50/hour leads firms that use them to believe that the estimate they produce is the price that they must get. However, it may also lead them to leave money on the table if they get the order or not getting the order at all thus passing up a significant contribution to overhead.



It would be much more useful to simplify and streamline the estimating process—consider an internal price list rather than a detailed estimate.

The time and attention saved could then be directed to systematic thinking about the relationship with each customer—do they regard us as their trusted source, just one of several printers that they know, or are they strict price buyers? The fruits of this effort should be turned into systematic mark-ups or discounts designed to reflect the relationship.

On large or significant orders, the price can be enhanced and the probability of getting the order increased by focusing on the value and importance of the order to the customer.

It's reasonable to start with a simplified estimate (or internal price list) as this mirrors what the competition is likely to do. But the final quote should be based on the reality that the highest price that can be gotten is really determined by the value to the customer and their perception of what they might have to pay from a source that they know and trust.



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