

SIGNATURE

ENGAGE. EXPLORE. ENERGIZE. EXCEL.

INSPIRE YOUNG MINDS: JOIN PGCA IN PROMOTING CIVIC EDUCATION

The Print & Graphic Communications Association (PGCA) is proud to announce a partnership with the Bill of Rights Institute (BRI) on an inspiring project to enhance civic education and promote patriotism among our youth.

The Bill of Rights Institute, founded in 1999, is a non-partisan, non-profit educational organization dedicated to teaching civics. BRI equips students and teachers to embrace and uphold the ideals of liberty and justice through high-quality educational resources.

BILL of RIGHTS INSTITUTE



PGCA and BRI are partnering on the creation and distribution of pocket-sized Constitutions. These will include the Declaration of Independence, the Bill of Rights, and the Constitution. Our goal is to produce 100,000 copies and distribute to junior and senior high school civics classes across New York State, New Jersey, Pennsylvania, and Delaware.

PGCA recently hosted a luncheon to promote the pocket Constitution program. Justin Goldstein, Director, Corporate Relations, Bill of Rights Institute, was on hand to meet with local printers and vendors and answer their questions about the project (see pictures on page 4).

We invite member companies to support this noble initiative by donating:

- **Printing and Bindery Services**
- **Paper and Ink**
- **Cash Contributions (to support postage and distribution costs)**

All donations are tax-deductible. Supporting companies may choose to include their logo on the back of each pocket Constitution, showcasing their commitment to civic education.

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COVER CONTINUED

Members of the PGCA Board of Directors have already contributed financial donations towards the Power of the Print Word project. Our thanks to the following who have supported the program:

Christine Bassil, NB Bookbinding,
Clifton, NJ

Glen Boehmer, Sentinel Innovation,
Hempstead, NY

Jim Rosenthal, PDC Graphics,
Southampton, PA

Keegan Worley, The Standard Group,
Reading, PA

Call to Action! How Can You Help?

Join us in making a lasting impact on our community by supporting this initiative. Your participation in this project will help foster a deeper understanding of the principles that shape our nation among the next generation of informed citizens.



The Benjamin Franklin bust and Abraham Lincoln litho stone, donated by PGCA, are right at home in the offices of the Bill of Rights Institute, Arlington, VA.

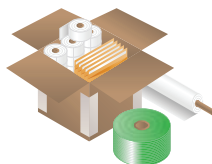
**Download printing specs at printcommunications.org/advocacy/.
Contact Tim Freeman at tim@printcommunications.org or (716) 691-3211
or Justin Goldstein, Director, Corporate Relations, Bill of Rights Institute,
at justin@mybri.org or (412) 266-2098 to offer your help.**

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FRANKLIN BUST DONATED TO BRI**PGCA DONATES BENJAMIN FRANKLIN BUST, LINCOLN LITHO STONE TO BILL OF RIGHTS INSTITUTE (BRI)**

The Print & Graphic Communications Association and Bill of Rights Institute partnership moved to a new level with a recent donation.

During a visit to the PGCA headquarters to kick off the BRI/PGCA "Power of the Printed Word" initiative (see cover article), Justin Goldstein, BRI's Director of Corporate Relations, took possession of two representations of iconic American historical figures.

These items, a large bust of American patriot Benjamin Franklin, signatory to the US Constitution, Declaration of Independence, and printer, as well as a litho stone with the image of our sixteenth President, Abraham Lincoln, will be displayed prominently at the BRI offices in the Washington, DC, metro area.

In making this donation, PGCA co-President, Tim Freeman remarked, **"the Franklin bust and Lincoln litho stone were important features in the PGCA office but seen by very few people. Sending them to the BRI office in our nation's capital, seems to be a fitting destination where they can be seen and enjoyed by the many visitors to the BRI office."**

In accepting the donation, Anthony Simone, BRI's Vice President of Development, commented, "We are thrilled and honored to receive these works of art, and know that the educators, students, and others who visit our offices will deeply appreciate the opportunity to view them. We appreciate the generosity of the Print & Graphic Communications Association, and the association's commitment to helping us advance civic and history education and inform students about our nation's founding principles."

The Bill of Rights Institute is a non-profit educational organization based in Washington, DC. It focuses on providing educational resources and programs to promote understanding and appreciation of the U.S. Constitution, the Bill of Rights, and the principles of a free society among students and teachers.

See cover article for more information on the Power of the Printed Word program, a joint project by PGCA and the Bill of Rights Institute.



L to R: Steve Zenger, Zenger Group, Joshua Wink, Lindenmeyr Munroe, Justin Goldstein, Bill of Rights Institute, Melissa Jones and Tim Freeman, PGCA.



Melissa Jones, Justin Goldstein and Tim Freeman admire a litho stone with Lincoln's image.

BASIC FINANCE FOR MANAGERS

Four-part webinar series, October 10 through November 7, 2024

It's no secret that basic financial knowledge is noticeably missing among many managers, supervisors and yes, even senior executives who have been trained in a variety of business disciplines but not in financial management. For those new to management responsibilities, they begin this part of their career with little or no knowledge of basic financial management principles.

Many attempt to learn finance on the fly, seemingly by osmosis. Some report sitting in meetings pretending to understand "the numbers" but in fact they are confused-even terrified by them.

This online seminar series is designed to address this issue by providing basic, easy to understand learning modules that will address this lack of understanding of what constitutes superior financial performance. The series will be presented by Joseph P. Truncale, PhD, CAE, Founder and Principal, Alexander Joseph & Associates.

Four online seminar modules will focus on core elements of financial management, including:

Thursday, October 10, 2024,
1:00 – 2:00 pm

■ THE BALANCE SHEET

We will discuss the three basic elements of the balance sheet, what the balance sheet tells us about the state of the business and what to look for first when reviewing this important document. We'll discuss the difference between assets, liabilities and owner's equity and we'll look at the different elements that comprise each of these three categories. Participants will understand why the balance sheet is often referred to as "an X-Ray" that shows the financial health of an organization at any point in time.

Thursday, October 24, 2024,
1:00 – 2:00 pm

■ THE INCOME STATEMENT

A companion report to the balance sheet, the income statement (sometimes called the profit and loss or P&L statement) provides the reader with a summary of the results of the enterprise over a period of time. Published monthly, quarterly and/or annually, the income statement provides management with a timely review of how the organization is performing relative to annual targets and to prior year(s). Elements of the income statement and how it is used as a management tool will be discussed.

Thursday, October 31, 2024,
1:00 – 2:00 pm

■ CASH FLOW

Organizations don't go out of business because they run out of profits, they go out of business because they run out of cash! In this module, participants will learn the importance of liquidity and why there needs to be a priority on issuing and receiving payments on invoices in a timely way. A review of the "cash cycle" will show why it is critical to business success to eliminate bottlenecks that slow the flow of cash into the business.

Thursday, November 7, 2024,
1:00 – 2:00 pm

■ CALCULATING BREAK-EVEN

Participants will learn the importance of understanding the concept of "break-even" and how this information can help drive effective planning and allocation of resources. Concepts such as fixed and variable expenses, variable profit on sales, variable profit percentage will be demonstrated. A four-step formula for calculating break-even will be demonstrated.

Cost:

PGCA Members: \$49/per person, each webinar,
\$179/per person, for all four webinars

Non-Members: \$100/per person, each webinar,
\$350/per person, for all four webinars

About the Speaker:

Joseph P. Truncale, PhD, CAE, Founder and Principal, Alexander Joseph & Associates. Joe's practice areas include executive coaching, strategic planning facilitation, customer analysis, and organizational leadership. He is a highly sought after author, speaker, strategic planning facilitator, business advisor and executive coach. As an adjunct professor at New York University, Joe teaches graduate courses in Executive Leadership, Finance and Integrated Marketing.



Basic Finance for Managers is for those managers, supervisors and executives

who seek to develop a firm foundation in financial management. These sessions will help eliminate the complexity and confusion that often surrounds financial matters and replace them with clarity and confidence.



Questions?

Contact PGCA at (716) 691-3211 or info@printcommunications.org

Register online at printcommunications.org/events.

MARK YOUR CALENDAR!

Visit printcommunications.org/events/

→ Printers & Pints

August 15, 2024 | 6 – 8 pm
Double Nickel Brewing Co.,
Pennsauken, NJ

WEBINARS

→ Company Culture Brief by Kelly Mallozzi

August 8, 2024 | 1:30 pm

→ Basic Finance for Managers 4 part webinar series by Joe Truncale

- The Balance Sheet – Oct. 10th
1:00 pm
- The Income Statement – Oct. 24th
1:00 pm
- Cash Flow – Oct. 31st | 1:00 pm
- Calculating Break-Even – Nov. 7th
1:00 pm

→ Mail Design Consultant Certification Course

October 21 – 24, 2024 | 1:00 pm

→ PGCA Safety Training Webinars

Visit printcommunications.org/safety-webinars-ondemand-24/7

PGCA STAFF IS HERE TO HELP!

Reach out to your PGCA staff with questions about your membership, a new “Member Ask a Member” query, or any other way we can assist you with making your business more successful.



COVERING KEY INDUSTRY TOPICS

Submit confidential questions to
info@printcommunications.org



NEW YORK STATE NOW REQUIRES 30-MINUTE PAID LACTATION BREAKS

By Nicholas J. Fiorenza, Ferrara Fiorenza PC
& PGCA Association Counsel



For the past year or so, New York employers have been adapting to the State law protections granting employees returning from childbirth leave the right to express breast milk at work. Initially, employers were obligated to provide unpaid breaks of a minimum 20 to 30 minutes every three hours. A year into this requirement, the employers’ obligation has been significantly changed by a 2024 State budget bill. The budget bill’s amendment to New York Labor Law §206-c now provides employees the right to “paid break time for 30 minutes” to express milk, as well as the right “to use existing paid break time or mealtime for time in excess of 30 minutes”.

Faced with uncertainty as to how many paid breaks per day are required under the new law, the New York Department of Labor has issued a new model policy “clarifying” the requirements of section 206-c. In so doing, New York has established the broadest workplace lactation rights in the nation. The Department of Labor notes as follows:

“Employers must provide thirty (30) minutes of paid break time for their employees to express breast milk when the employee has a reasonable need to express breast milk. Employees must be permitted to use existing paid break or mealtime if they need additional time for breast milk expression beyond the paid 30 minutes. This time must be provided for up to three years following childbirth. Employers must provide paid break time as often as an employee reasonably needs to express breast milk. The number of paid breaks an employee will need to express breast milk is unique to each employee and employers must provide reasonable break times based on the individual.”

Employers should note that these lactation rights are in addition to any other regularly paid break time enjoyed by employees and may not be deducted from them. Moreover, employers are prohibited from discriminating against an employee who takes these breaks as described.

The new model policy also includes both employer and employee notice requirements. Employers are to inform employees upon hire, once a year thereafter, and when returning to work after childbirth about these rights.

Employers are urged to review their policies and compliance strategies with respect to this recently updated employment obligation.

CYBERSECURITY PLANS AND RESTRICTIONS ON EMPLOYEE MONITORING

By Nicholas J. Fiorenza, Esq., Ferrara Fiorenza, PC

Most data and cyber security plans today include some sort of employee activity monitoring. Whether targeted at access to your organization's critical data points or centered on what information is being downloaded/shared, employee monitoring software is becoming more and more common.

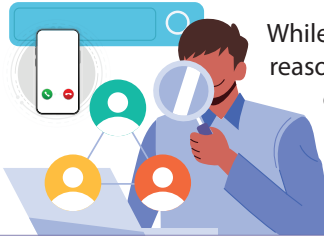
Underappreciated in many cyber and data security plans, however, is the expanding body of employment law impacting private sector employers and governing- often restricting- their plans to implement electronic monitoring and employee surveillance procedures. Two specifics deserve immediate attention.

Since May 2020, private sector employers in New York have been required to provide written notice to their employees that their employer is monitoring – or intends to monitor – employee telephone, email, and internet communications. In addition, private sector employers engaging in this practice must give prior written notice to all employees who are subject to monitoring at the time they are hired.

Employers must also post a notice of the law in a "conspicuous place" where it can be viewed by all employees. The posting must specifically advise employees that all telephone communications,

electronic mail or transmissions or internet access or usage may be subject to monitoring at any time and by any lawful means.

Restrictions on technologies that allow employers to utilize security cameras, key stroke monitors, workstation screenshots, webcam photos, GPS activity and the like are under increased scrutiny at the Federal level as well. In October 2022, Jennifer Abruzzo, the General Counsel of the National Labor Relations Board, issued a Memorandum urging the Agency to protect employees "from intrusive or abusive forms of electronic monitoring."



Electronic Monitoring

While acknowledging that employers "may" have legitimate reasons for electronic surveillance, the General Counsel cautioned that some uses interfere with a "reasonable" employee's legally protected activity, including unionizing right under the National Labor Relations Act (NLRA). Since the NLRA generally prohibits employer surveillance which is used or even appears to be used to spy on or chill union organizing or other protected activities, employers are cautioned

to review their monitoring practices so that they are "narrowly tailored" to the legitimate business purpose at play. The General Counsel also advised that even where employee electronic monitoring is justified, employers must inform employees of the use of such systems which are not obvious to the employee.

The law in this area is rapidly changing, and employers are urged to review their data/cyber security plans and any other avenues of employee electronic monitoring for employment law compliance.

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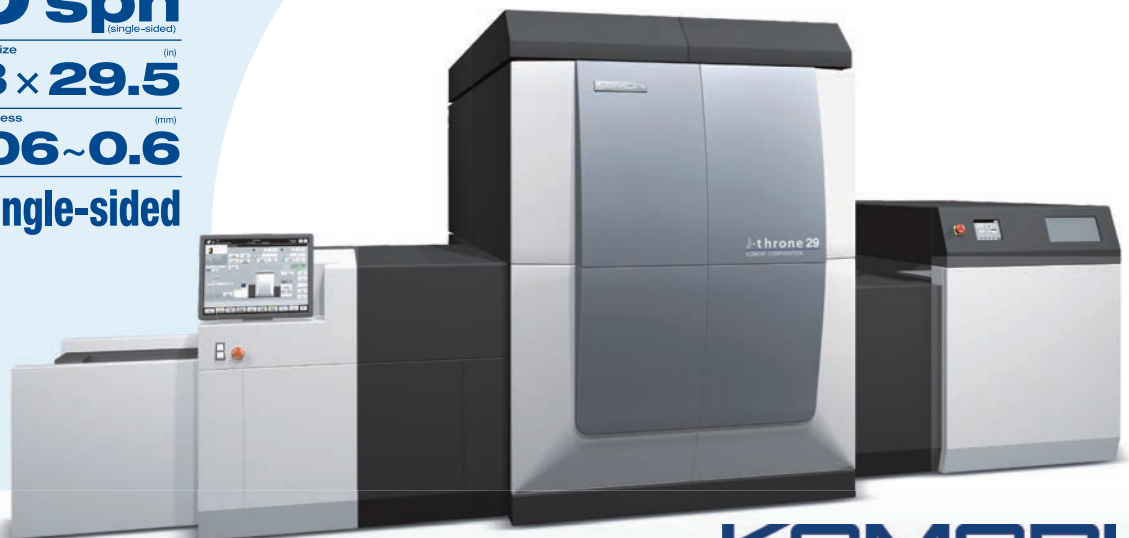
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PAVER APPRECIATION PARTY September 26th at Book Arts, Buffalo, NY

Mark your calendar for the dedication of pavers installed in the entryway at Book Arts. Pavers were inscribed to commemorate individuals and companies important to Buffalo printing history. Plan to join us that evening to honor those immortalized in brick! Visit printcommunications.org/events to register.



TIMEKEEPING PRACTICES

TIMEKEEPING TRAP: BE CAREFUL WHEN "ROUNDING" AN EMPLOYEE'S WORK TIME

By Michael L. Dodd, Esq., Ferrara Fiorenza PC



The Fair Labor Standards Act (FLSA) regulations do not require an employer to track and pay an employee for the exact number of minutes they actually work. As currently written, the regulations will permit employers to round up or down to the nearest 5-, 6-, or 15-minute intervals, whichever your company chooses. For example, if your company chooses to round an employee's work time on a 15-minute interval basis, it could not "round up" for an employee who is four minutes late. It could only do so, if the employee were more than 7.5 minutes late. However, this rounding practice is increasingly becoming a subject of FLSA litigation.

The specific FLSA regulation reads as follows, in pertinent part:

Presumably, this [rounding] arrangement averages out so that the employees are fully compensated for all the time they actually work. **For enforcement purposes this practice of computing working time will be accepted, provided that it is used in such a manner that it will not result, over a period of time, in failure to compensate the employees properly for all the time they have actually worked.** (29 CFR 785.48 Emphasis added).

Plaintiffs' attorneys are using the section of the regulations bolded and underlined above as the basis for legal action against employers. If they are able show that over a period of time, the rounding practices always favor the employer, employees may be able to recover large amounts of money.

Accordingly, employers should consider reviewing their timekeeping practices and records to ensure that employees are being compensated for all hours worked. Employers may also want to consider eliminating the rounding practice all together. The technology currently exists to precisely keep track of employees' work time. Such precise records would eliminate the risk of FLSA rounding litigation completely. If your company does not possess this technology, you may want to consider rounding to the smallest increment of time possible. This can help minimize the risk of this costly litigation.

PGCA HR SERVICES PROGRAM

Here are just a few of the services available through PGCA's HR Services Program offered in conjunction with Nicholas J. Fiorenza and Michael L. Dodd, Partners with the Ferrara Fiorenza PC law firm, and PGCA Association Counsel.

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Visit printcommunications.org/human-resources-solutions/ and contact Nick Fiorenza and Mike Dodd at (315) 437-7600 for assistance.

MEMBER NEWS

BEHIND THE DREAM FISH STORY AT QUALITY BINDERY SERVICES

It's one of our favorite memory makers here at Quality Bindery! This custom-designed leather 6-ring binder was for a customer who loves to fish. The entire family does! The concept was to create saltwater and freshwater books to add pictures of the fish they caught into a sleeve where the fish's description was in the book. It is absolutely perfect for the family to remember their exciting expeditions.

We took the sheets out of the books he gave us and secured 6-ring binding elements in gold, attached them to the covers we made in genuine leather, and then created a pocket in the back for additional sleeves that they could insert where they wanted to. The display ring element also allows them to move the sleeves around according to the fish they catch.

Our fisherman was so excited with the gold foil stamped leather binders with spines that he had another set made for a fellow fisherman friend as a wedding gift.

By putting our minds together with our customer's concept, dreams come true.

"The charm of fishing is that it is the pursuit of what is elusive but attainable, a perpetual series of occasions of hope." John Buchan



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GOLF OUTING RECAP

RAYMOND A. BUBAR CLASSIC

The 7th Annual Raymond A. Bubar Classic was held on July 26th at Terry Hills Golf Course in Batavia, NY. It was a perfect day for golf and a great salute to the memory of past PIA Chair Ray Bubar, golf and print fanatic and overall fun guy. Our thanks to Event Sponsors Canon Solutions America, Konica Minolta, Lindenmeyr Munroe, Quality Bindery and Zenger Group. Hole sponsors included BCO Industries, Ferrara Fiorenza PC, Genesee Valley Pennysaver, Gilroy Kernan & Gilroy, Landa, Sustana and Quality Bindery Services.



Winning foursome from Panther Graphics with an 11 under score: L to R: Tony Jackson, Kerwin Jackson, Andy Schenkel and Josh Cummings.



L to R: Joe Burge, John Hurmich and Shane Chatham, Flower City Group, with Ross Kraft, Gilroy Kernan & Gilroy (2nd from right).



Ross Kraft, Gilroy Kernan & Gilroy, taking care of beverages for his group.



Ready to tee off are Chuck and Danny Stachowiak, Quality Bindery, Phil Guerra, Zenger Group and Dave Carver, Nosco



L to R: Bob Maurer, Marc Fortner, Zenger Group, Austin McMullen, Bryan McMullen, Supremex



L to R: Joshua Wink, Lindenmeyr Munroe, Joel Coon, Peter Coon, Elma Press, DJ Trent, D & D Printing



L to R: Phil Rechin and Eric Hoffman, ModPac, Carl Rosati, BNP Empowered Print, and Brian Corbett, Sustana



L to R: Maury Coppin, Bill Lawver, Landa, Andy Biernat, Gilroy Kernan & Gilroy and Ted Hansen, Hansen & Hansen QP



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POST DRUPA REVIEW

3 CRITICAL TAKEAWAYS FROM DRUPA 2024 FOR PRINTING AND MARKETING BUSINESSES

By Deborah Corn, the Intergalactic Ambassador to the Printerverse, Print Media Cent



Greetings, Citizens of the Printerverse! drupa 2024 is now in the rear view. As your Intergalactic Ambassador, I want to share a few things I learned that I believe will affect the success of print and marketing businesses moving forward.

You may agree, you may not... but you can't say you weren't warned.

European Union Deforesting Regulation

The EU is not playing anymore when it comes to establishing, maintaining, and proving that the pulp used to make paper is from a sustainable supply chain and not from rainforests, for example.

This regulation starts on December 30, 2024. Printers who send materials into the market from that point on – even if they printed materials before December – are subject to following it.

There are a lot of moving parts. If you are in the EU, I hope you are already preparing. If you are out of the EU (hello UK!) but ship into the EU, this is now part of your world. If you are in other locations, especially the US, this is coming across the pond, count on it.

Here is my best call to action. Connect with CarbonQuota for information and guidance. Nathan Tiller presented a session at drupa DNA on this topic, and they are following it closely since it will disrupt the paper and printing market in many ways.

Data Privacy and Digital Bridges

On one of the last days of drupa 100+ students invaded Hall 7 and used our stage for an awards ceremony. They came early and I used the time to tell them about the #WeAreDrupa project and invite them to participate.



The process was simple. Scan a QR code, upload a photo, and enter your email to receive confirmation that the process was successful. The photo was turned into a die-cut sticker using Antigro Designer's Sticker Builder platform. The participants received a sheet of

stickers and were asked to place one on the #WeAreDrupa wall. More than 2500 sticker sheets were created – including stickers of pets, kids, and I got currywurst on there, too.

I thought it would be easy to get the students to participate. They got cool stickers to take home, and it was a fun engagement with print. However, no one moved. I decided there must be a language barrier and asked the faculty to interpret. They did, and no one moved. I then turned to my drupa DNA co-host, Frank Tueckmantel, to help me. He got on the mic, explained the process in German, and encouraged participation. NO ONE MOVED.

I could not understand what was going on. And then it was explained to me. These students cared more about their data privacy than creating stickers. They didn't want to scan a QR code, they didn't want to provide their email address, and they didn't want their face on a sticker on a banner that could be shared on social media by others.

This was the most shocking and horrifying experience I had during 11 days of drupa. How can we promote print as part of a successful omni-channel marketing campaign if activating the digital bridge from print is deemed too data-dangerous?

We need to be mindful of how young people feel about this – especially in Europe. We need to secure that bridge and communicate clearly with customers and consumers how data is collected, stored, and deleted. We need to stop thinking of humans as data points for collection. It's over... or rather the end is coming, soon.

drupa Delivered

The anticipation of drupa after an 8-year gap was palpable. drupa is where we create the future, together. On that, drupa delivered!

The exhibitors brought their vision of the future of print to life through products and services, robotics, AI, and sustainable solutions that help reduce waste and impact on the environment.

The visitors came educated, with shopping lists and checkbooks. And they bought plenty of presses, platforms, and products that were not prearranged for PR moments. They spent quality time with exhibitors. From what I saw, booth sessions and demos were well attended. The Landa booth was just as packed on day 10 as on day 1, and Mr. Landa was still doing multiple shows in the Landa Theater. Listen to Deborah's podcast with Mr. Landa at <https://podcastsfromtheprinterverse.com/>



We need to communicate clearly with customers and consumers how data is collected, stored, and deleted.

Pat McGrew and I also recorded 4 podcasts live from Hall 7. These episodes of The Print Report provide a recap and overview of the event, products and services shown and launched, the companies collaborating across drupa and how their partnership manifested into production lines and printed samples, how the sustainability topic hit and missed, trends

in finishing and book production, and how drupa 2024 may end up being known as the #FOMO drupa for exhibitors and visitors who didn't make the journey to Düsseldorf.

There is plenty of post-drupa content and information available for you to review. If you missed pre-drupa or during drupa announcements, you can access that information and see 11 editions of the drupadaily on whattheythink.com/topic/drupadaily/. I also have more Print Report podcasts coming with exhibitor guests. Everything you need to get up to speed and plan the direction and future of your business is available. Take advantage of this moment, it won't happen again for four years.

PRINT LONG AND PROSPER!

Deborah Corn is a Print Buyerologist, international industry speaker and blogger, and the cultivator of Print Production Professionals, the #1 print group on LinkedIn. She provides printspiration and resources to print and marketing professionals through education, events, community-lifting initiatives.

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DISASTER PLAN TIPS

RESILIENCE IN THE FACE OF DISASTER: THE IMPORTANCE OF INSURANCE AND COMMUNITY SUPPORT

By Sarah Armstrong, Strategic Business Advisor, Gilroy Kernan & Gilroy



In the wake of the recent tornado that struck my hometown of Rome, NY on July 16th, I find myself reflecting on the profound impact such events have on our lives and businesses. The devastation left in the tornado's path is a stark reminder of the unpredictable nature of life and the importance of being prepared for the worst.

One week ago, today, I was working from home when the skies darkened, and the winds began to swirl. Fear gripped me as I realized this was no normal storm and shortly after my phone was alerting me that a tornado had hit our city. I quickly gathered my two oldest children and our pets as we hurried into the basement. With no power and the howling wind outside the fear was real, but the relief and gratitude I felt upon the clearing of the storm and learning that everyone was safe amidst the chaos was a blessing.

The Devastation and the Aftermath

The tornado hit with an intensity that few of us could have anticipated. Homes were destroyed, businesses were shattered, and lives were uprooted in an instant. One of our cherished landmarks, the beautifully painted building mural, depicting General Peter Gansevoort on horseback, created by local artist Jane Taylor (my former art teacher), was destroyed, along with two of our historic churches, homes, and countless trees and powerlines now blocked our roadways. These losses are not just physical; they are emotional and now leave a void in our community.



The Importance of Insurance for Businesses

For businesses, the aftermath of such a disaster is particularly challenging. The financial impact can be crippling, threatening the very existence of enterprises that have taken years to build. This is where the importance of having comprehensive insurance coverage comes into sharp focus.

Insurance is not just a financial safety net; it's a lifeline that can help businesses get back on their feet. It covers the cost of repairs, replacements, and even loss of income during the recovery period. Without adequate insurance, many businesses might not survive the financial strain caused by this disaster. As we rebuild, I urge all business owners to review their insurance policies and ensure they have the necessary coverage to protect against unforeseen events.

A Heartfelt Thanks to Our Community

In the midst of this tragedy, one thing has stood out—the incredible strength and solidarity of our community. From the first responders who worked tirelessly to aid those in need, to the volunteers who have come forward to help clear debris and provide support, to the city workers dedicating their labors from sun up to sun down (shout-out to my husband and father), and to the many linemen who traveled near and far to bring power back to our city...the spirit of unity has been inspiring.

As I drove my mother home in South Rome, arguably the worst hit, the sounds of generators and chainsaws filled the air, a testament to the tireless efforts of our community to rebuild and restore. Neighbors helping neighbors, businesses and municipalities offering resources, and countless acts of kindness have shown that in times of crisis, we are at our best when we come together.

Increasing Weather Events and Associated Risks

In recent years, we have witnessed an increase in severe weather events, each bringing its own set of risks and challenges. From hurricanes and floods to tornadoes and wildfires, these events seem to be occurring with greater frequency and intensity. This trend highlights the importance of being prepared and understanding the risks associated with extreme weather events. It is crucial for individuals and businesses alike to stay informed, have emergency plans in place, and ensure they have adequate insurance coverage to mitigate the financial impact of such events.

The Importance of a Disaster Plan

Rome, NY, a region unaccustomed to such events, underscores the need for a disaster plan. Preparedness is vital to protect lives and property, even in areas where disasters are rare.

Three Tips for Developing a Disaster Plan for Businesses

- 1. Comprehensive Risk Assessment:** Identify potential hazards and assess their impact on operations. Use risk mapping tools and consult local emergency agencies. Develop scenario-based plans for each risk, covering supply chains, IT infrastructure, and more.
- 2. Advanced Emergency Communication:** Implement a multi-channel communication system for timely alerts via email, text, phone, and apps. Regularly update contacts and conduct communication drills. Designate a crisis communication team.
- 3. Robust Business Continuity Plan (BCP):** Ensure data protection with regular backups and cybersecurity measures. Enable remote work with VPNs and secure platforms. Plan for supply chain disruptions with alternative suppliers and emergency stock. Secure funds and review insurance for adequate coverage.

By adopting these strategies, businesses can enhance their resilience and ensure a swift recovery from unexpected disasters. **TIP: any plan is better than no plan!**

Looking Ahead

As we rebuild, let us take the lessons learned from this disaster to heart. Ensure that our homes and businesses are adequately insured and continue to foster the spirit of community that has been our beacon of hope. Disasters remind us of the fragility of life, but they also reveal our resilience and capacity for compassion.

Thank you to everyone who has contributed to the recovery efforts. Let's continue to support each other and stay prepared for whatever the future holds. Together, we can weather any storm.

Stay safe and stay strong.

Are you searching for an insurance and risk partner that truly understands your unique needs as a business? Look no further! PGCA's longtime insurance and risk partners, Gilroy Kernan & Gilroy, who are well known to many members, work tirelessly to find the best solutions for your business. GKG brings a team of seasoned experts who offer insights, answer your questions, and ensure you're

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APPLE PRICING

We read that Apple enjoys a gross profit of 60% on the latest iPhone. Would you guess that Apple thinks like a printer with an estimating system built around detailed operating costs including projections of overhead or would you guess that it thinks about how much the prospect is willing to pay for the latest and greatest?



You might be tempted to say that printers are different than Apple. After all, we aren't selling the latest and greatest—we're selling ink on paper which everyone says has become a commodity. But, is that true? We must realize that it isn't the process of putting ink on paper that counts—it's the end use that matters. Is it the image on the box that will cause the consumer to grab for it or is it the product safety disclosure that no one will read?

Also, print itself is changing. Digital, in all its forms, is getting better and better and growing in-line finishing capabilities. These facts are redefining the product, adding value that didn't exist before. Conventional offset is becoming smarter with shorter makereadies, reduced spoilage and faster running speeds.

About the authors: quoins2pixels is written by Bob Lindgren and Joe Polanco. As a value-added service of PGCA, they are available to expand on these articles or aid with projects. Reach them at bob.lindgren815@gmail.com or jspolanco49@gmail.com.



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