

SIGNATURE

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PGCA WELCOMES PGAMA MEMBERS, EXPANDING FOOTPRINT IN THE PRINT AND GRAPHIC COMMUNICATIONS INDUSTRY

The Print & Graphic Communications Association (PGCA) is proud to announce that, effective October 1, 2024, the Printing & Graphics Association MidAtlantic (PGAMA) will officially join PGCA, solidifying PGCA's leadership as the premier trade association for the print and graphic communications industry. With this strategic unification, PGCA expands its influence and offers PGAMA members an enhanced array of services while preserving PGAMA's rich history and legacy.

"We are thrilled to welcome PGAMA members into the PGCA family. By joining forces, we are combining the best of both organizations to create an even stronger community," said Tim Freeman, PGCA Co-President. *"PGCA's extensive resources, expert support, and advocacy will empower PGAMA members to grow and succeed in today's fast-evolving industry."*

PGCA's continued growth reaffirms its position as the industry's leading association. Melissa Jones, PGCA Co-President emphasized, *"This integration is about more than just expanding our membership; it's about bringing together the strength, knowledge, and experience of two respected organizations. By doing so, we are creating a unified association that delivers unmatched value and support to the entire print and graphic communications industry."*

With PGCA's continued focus on setting the standard for industry support, advocacy, and member success, PGAMA members will gain access to a comprehensive suite of services, including:

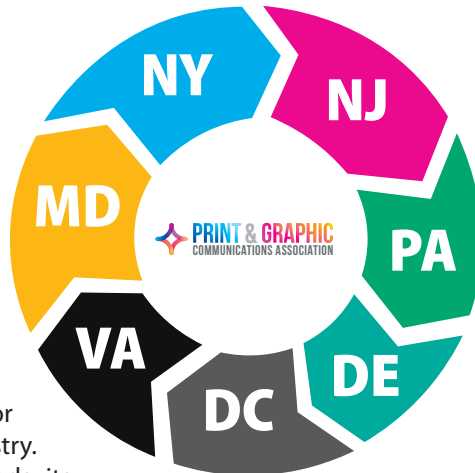


- **Comprehensive HR/Employment Law Support:** Industry-leading guidance to ensure compliance with complex labor regulations, empowering businesses to manage their workforce effectively.



- **Environmental Health & Safety Expertise:** Services designed to help members meet rigorous safety and environmental standards.

Continued on page 3



HR Academy:

Essential Training for Managers & Supervisors

Six Monthly, 60 to 90-minute webinars from November 7, 2024 to March 25, 2025

HR Academy is back!
Check the topics on page 2.

Health Insurance renewal looming?
Gilroy Kernan & Gilroy, PGCA's Insurance Partners, can help you find a solution.
See pages 12-13.



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HR Academy: Essential Training for Managers & Supervisors

Six Monthly, 60 to 90-minute webinars from November 7, 2024 to March 25, 2025



FERRARA FIORENZA PC



Have you tried our HR Academy yet?

Developed by PGCA in partnership with Association Legal Counsel Ferrara Fiorenza, this six-session virtual learning program tackles the key aspects of Human Resources Management with a straightforward, user-friendly and “real world” approach. Check out the schedule and topics.

Scheduling inconvenient? Contact PGCA at info@printcommunications.org to arrange your company’s custom scheduling. We provide the program; you train your team when convenient for you!



HR Academy Objectives

The program’s goals are to teach managers and supervisors effective human resource management skills which maximize organizational success and minimize the risk of employment related litigation. Ultimately, it is our objective to provide the participating companies with a roadmap for not only complying with complex statutory, administrative, and judicial regulations, but also to demonstrate how their employees can thrive in such an environment.

Session 1

Understanding the Basics of Workplace Regulation

November 7, 2024; 10:30 am - 12 Noon

Session 2

How to be an Effective Leader in your Company

November 19, 2024; 10:30 am - 11:30 am

Session 3

Employment Documentation (Finally) Done Right!

December 12, 2024; 10:30 am - 12 Noon

Session 4

What You Need to Know about Managing Disability Related Absences

January 14, 2025; 10:30 am - 12:30 pm

Session 5

Eliminating the Root Causes of Employment Discrimination and Harassment

February 25, 2025; 10:30 am - 11:45 am

Session 6

Turning Around the Non-Performing Employee (or Turning Them Loose)

March 25, 2025; 10:30 am - 11:30 am

For a full description of each session click on the QR Code.

Questions contact:
info@printcommunications.org

Register online at www.printcommunications.org/events

HR Academy Pricing: PGCA members receive a significant discount on this training and a further discount is available when registering for multiple sessions.

Assoc. members/Ferrara Fiorenza clients:

Single session: \$129.00 per connection

3+ sessions @ \$109.00 per connection

Non-members:

Single session: \$199.00 per connection

3+ sessions @ \$179.00 per connection



COVER CONTINUED



• **Exclusive Employee Benefits and Group 401(k) Plans:** Competitive benefits packages aimed at attracting and retaining top talent.



• **Member Discount Programs:** PGCA members enjoy substantial savings through the association's powerful group purchasing initiatives.



• **Employee Training through Print University:** PGCA's training programs provide cutting-edge skills development to help members thrive in the modern marketplace.



• **Government Affairs and Advocacy:** As the dominant voice in the industry, PGCA continues to lead on critical legislative issues, ensuring that policies favor and benefit its members.



• **Expanded Networking Opportunities:** PGAMA members will now connect with an even broader network of industry leaders and professionals through PGCA's networking programs.

Recognizing PGAMA's longstanding traditions, PGCA will continue the programs, social functions, and services that PGAMA members have come to rely on. This seamless integration ensures that while PGAMA members gain access to an expanded portfolio of resources, the culture and community that define PGAMA will thrive within PGCA's framework.

We are pleased to report that Debbie Woolbright and Mike Vares from PGAMA will be joining PGCA's staff. We will be in touch shortly with their new contact information so members can still count on their help.

In addition, six members of the PGAMA Board will join the PGCA Board of Directors, ensuring that PGAMA's voice remains a vital part of PGCA's governance and strategic direction.

PGCA remains committed to serving the evolving needs of its members by offering unmatched services, guidance, and advocacy, ensuring that they not only meet today's challenges but excel in the competitive marketplace.

Questions contact:

Melissa Jones, Co-President, PGCA

(856) 308-2851 | melissa@printcommunications.org

Tim Freeman, Co-President, PGCA

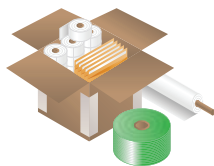
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PRINTERS RALLY...

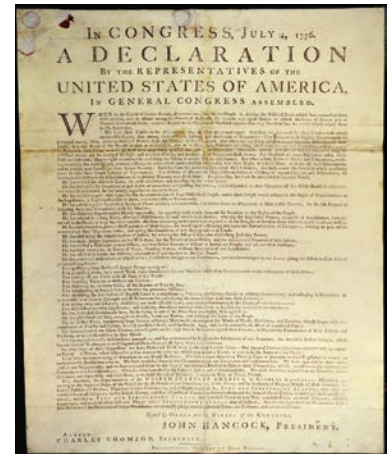
PRINTERS RALLY TO CAUSE OF SHARING AMERICA'S FOUNDING DOCUMENTS WITH STUDENTS

Like their forebears at the time of the nation's founding, printers are doing what they do best to popularize the Declaration of Independence and the Constitution of the United States. Patrick Henry looks at a project launched by the Bill of Rights Institute to help promote civics education for students and their teachers.

By Patrick Henry, Liberty or Death Communications

Printer John Dunlap produced the first printed copies of the Declaration of Independence in his Philadelphia shop during the night of July 4, 1776. The job consisted of 200 copies of a broadside—a sheet printed on a single side—to be distributed to the 13 colonies as a proclamation that they now belonged to a free and sovereign nation.

For the safety of the signers, who risked charges of treason by appending their names to the revolutionary statement, the Dunlap broadside bore only the names of John Hancock and Charles Thomson. Mary Katherine Goddard, printer and postmaster to the Second Continental Congress in Baltimore, produced a version containing the names of all the signatories in January 1777.



Like the Dunlap edition, Goddard's broadside was sent to the former colonies—now independent states—to validate the Declaration as the new nation's seminal document.

During the 1787 Constitutional Convention that knitted the states together as a republic, Dunlap made history again—literally and figuratively—by printing about 1,300 copies of the newly drafted Constitution of the United States. He and his partner David Claypool released it to the general public by publishing the text in a special issue of *The Pennsylvania Packet and Daily Advertiser*, a Philadelphia newspaper they owned.

Committed Now as Then

Democracy could never have taken root in America as swiftly and firmly as it did without the steadfast support it received from printers. That commitment remains in full force as latter-day printers rally to a project that aims to place printed copies of both documents in the hands of high school students all across the country.

The project is an initiative of the Bill of Rights Institute, (BRI) a privately funded 501(c)3 group that promotes civics education for students and their teachers. In operation for about a decade, BRI's Pocket Constitutions Program distributes compact booklets containing the Constitution and the Declaration free of charge to teachers who request them as instructional tools.

Hundreds of thousands of copies have been produced over the life of the program, which relies on donations and in-kind contributions for support. At one point, however, production of the booklets had ceased for lack of resources. That presented itself as an opportunity to Justin Goldstein, who joined BRI last December as its Director of Corporate Relations.

Earlier in his career, Goldstein served for seven years as Director of Member Services for Printing Industries of America (PIA), the former national trade association. He says that upon joining BRI, he was chagrined to discover that the booklet program had run out of funding.

Good Help from Good Friends

“So, a light bulb went off in my head,” he recalls. “I said, I have a lot of good friends in the graphic arts industry. I’m wondering if some printers would be willing to donate their time and services to produce Pocket Constitutions as a tax-deductible opportunity.” Goldstein’s contacts in the industry were still strong, particularly among the regional trade groups that had been under the organizational umbrella of PIA. At his request, some of the former affiliates reached out to their members, and pledges of support started coming in.

As of this writing, the renewed program has produced about 33,000 booklets for students in Ohio, Nebraska, North Carolina, and South Carolina. Goldstein is hoping to rally participation by print industry donors in the rest of the states as well.

“The demand is unrelenting now from high schools and teachers and students,” he says of the volume of requests for the booklets that BRI has received. “We have waiting lists. Printers, binderies, and suppliers can donate whatever they’re comfortable with. It’s an ongoing initiative. There’s no end date for it.”



The program also needs financial support in the form of money for postage. Goldstein says it costs about \$6 to mail 100 booklets—an expense that he suggests a paper company, an ink supplier, or an equipment manufacturer might be willing to defray in bulk.



We are more than happy to promote careers in the graphic arts industry

Vehicle for Branding

If they wish to, providers of in-kind services can promote employment opportunities at their companies by adding their own names to the booklets. “We are more than happy to promote careers in the graphic arts industry,” Goldstein says. “These are going to high school kids. We are completely open to putting that on the inside cover of the Pocket Constitution. That’s our connection with the next generation.”

Spanning generational divides with print, Goldstein emphasizes, is what the Pocket Constitutions Program exists to do.

“The aim of this initiative is to teach students the principles of our founding documents and the appreciation of how the printing press motivated people to be citizens and fight for their rights as Americans,” he says. “Print changed the world by making the mass distribution of these documents possible.”

The impact of print and the changes it wrought come vividly alive for young Americans who receive booklets made specially for them by American printers, according to Goldstein.

An Emotional Connection

“We’ve seen teachers give them as gifts at the end of class when students graduate,” he says. “Teachers are using the Pocket Constitutions to help young people form a connection with the founding documents, so getting this resource is a very emotional experience for them. It’s a testament to the graphic arts industry that

almost 250 years later, these documents still resonate in printed form.”

No one holds these truths to be more self-evident than the printers whose generosity has made the rebirth of the Pocket Constitutions Program possible.

Michael Duhr, co-owner of Foote Printing in Cleveland, worked with an Ohio-based trade binder to produce 15,000 copies of the booklets for high school seniors throughout the state. He hopes the documents will serve as touchstones for them now and later in life as well.

“Nowadays, I don’t think kids are learning as much as they should about being civic minded and knowing the Bill of Rights and the Constitution properly,” Duhr says. The founding documents “hopefully will be something they can refer to when they’re out and about.”

“Let’s Just Cover Nebraska”

“Let’s just cover Nebraska” was Mardra Sikora’s response when she learned that 1,400 requests for booklets had come to BRI from her state. Her shop, Wright Printing of Omaha, printed, bound, and shipped all of them in an effort that she speaks of as something amounting to a personal crusade.

“When you’re a born and bred print geek, you know that print was super critical to the foundation of our country,” she says. “I think it’s important to continue that tradition of educating everyone on our history. I also think that having the Pocket Constitution in your hands is way more impactful than scrolling on a phone. It lends the weight that’s required and makes it more of a living document. That’s really important for people of all ages.”

Phil Kelley, Jr., President and CEO of Salem One in Winston-Salem, N.C., says that when The Printing Industry of the Carolinas (PICA) approached him about donating services to the booklet program, “it took me three minutes to respond yes, exclamation point.” The company volunteered to cover all of the teacher requests from North Carolina and South Carolina by printing, binding, and shipping 15,000 copies.



That’s our connection with the next generation

MARK YOUR CALENDAR!Visit printcommunications.org/events/**→ Topgolf Events**

- November 13, 2024 | 5:30 pm
Topgolf Mount Laurel, NJ
- November 14, 2024 | 5:30 pm
Topgolf Holtsville (Long Island), NY

→ PGCA Holiday Party

December 4, 2024 | 6:00 pm
Book Arts, Buffalo, NY

WEBINARS**→ 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

→ HR Academy (See page 2)

- Session 1:** November 7, 2024
10:30 – 12 Noon
- Session 2:** November 19, 2024
10:30 am – 11:30 am
- Session 3:** December 12, 2024
10:30 am – 12 Noon
- Session 4:** January 14, 2025
10:30 am – 12:30 pm
- Session 5:** February 25, 2025
10:30 am – 11:45 am
- Session 6:** March 25, 2025
10:30 am – 11:30 am

→ Breakfast with OSHA

Webinar with Scott G. Shimandle,
Compliance Assistance Specialist,
USDOL/OSHA and co-hosted by Steve
Stankavage, Director of EHS, PGCA
December 5, 2024 | 9:00 am

→ PGCA Safety Training WebinarsVisit printcommunications.org**PRINTERS RALLY CONTINUED**

Kelley says that one reason he got on board with the project was to showcase the continuing power and relevance of print among the media. He feels that this purpose is well served by engaging with the Pocket Constitutions Program. “Has there ever been a more powerful document for human success than the Constitution of the United States? I think it’s a wonderful demonstration.”

“I would love to see this go national,” he declares. “I would hope others from other states will pick this up. And if not, we may just step forward and cover some additional states.”

Back to “Fundamentals”

Bindtech of Macedonia, Ohio, was Foote Printing’s partner in producing the booklets for students in the Buckeye State. Like Kelley, John Helline, Bindtech’s CEO, regards the project as a practical means of promoting the use of print. He takes a philosophical view of his participation as well.

Helline says he believes in “supporting, educating, and bringing back some of the fundamentals that our country’s gone away from. I feel like we are losing the value set that made America great, including creating good corporate citizens and good productive individuals as a part of our society.”

This is what makes the Pocket Constitutions Program “a nice initiative to bring us back to those fundamentals,” Helline says. “And it’s utilizing the power of print to do that.”

At BNP Empowered Print in Buffalo, N.Y., President Thomas J. Majerski is getting started on printing and binding 25,000 booklets in what would be the largest contribution of in-kind services to date by a print service provider. He says he plans to run the booklets digitally, noting that their compact page flat size (7 x 5-in.) makes them very cost effective to impose and print. Kathie Hartmans at Quality Bindery Services, is providing the stitching for the booklets. To date, members of his regional trade group, the Print & Graphic Communications Association (PGCA), have donated \$2,250 to cover mailing.



These documents are critical to the principles of our country. It’s logical and fitting that our industry plays a role in this. Print was so instrumental in disseminating these ideas

In Majerski’s view, the extreme polarization of today’s politics, biased news reporting, and the spread of disinformation make it urgent for printers to counter with time-honored truths, especially where young people are concerned.

“Almost Our Obligation”

“I think it’s critical and almost our obligation to provide students with the documents that our Founding Fathers intended for this nation,” he says. “These documents are critical to the principles of our country. It’s logical and fitting that our industry plays a role in this. Print was so instrumental in disseminating these ideas.”

“Print is believable,” Majerski adds. “This is another great reason why we should be doing these types of things.”

The readiness of printers to take part in the project “shows you the passion and the dedication of this industry,” Goldstein says. His boss, David Bobb, president and CEO of BRI, shares the appreciation.

“The Bill of Rights Institute’s Pocket Constitutions Program helps connect teachers and students to the founding documents and principles that unite us as Americans,”

POWER OF THE PRINTED WORD PROJECT

said Bobb in a written comment. "We are grateful for the leadership the printing industry has shown in supporting this important initiative. We encourage more industry companies and professionals to get involved in helping us deliver these valuable educational resources to classrooms across the nation."

Originally published by WhatTheyThink.

About Patrick Henry

Patrick Henry is a journalist and an educator who has covered the graphic communications industry since 1984. He is the author of many articles on business trends and technological developments in graphic communications. Pat also has taught graphic communications as an adjunct lecturer for New York University and New York City College of Technology. The holder of numerous awards for industry service and education, Henry is currently the managing director of Liberty or Death Communications, a content consultancy.

PGCA MEMBERS STEP UP TO SUPPORT THE POWER OF THE PRINTED WORD PROJECT

PGCA hosted a luncheon over the summer to kick off the Power of the Printed Word Project to the membership. Donations and offers of printing services have been coming in pretty steadily.

Visit printcommunications.org/advocacy to download the printing specs and read more about how you can help, or contact Justin Goldstein, CAE, Director of Corporate Relations, at (412) 266-2098 or by email at jgoldstein@mybri.org.

The following companies and others who have supported the project, are listed on billofrightsinstitute.org/power-of-the-printed-word.

PGCA Cash & Printing Services Donations To Date:

- * **Christine Bassil, NB Bookbinding, Clifton, NJ**
- * **Glen Boehmer, Sentinel Innovation**
- * **Marissa Day, Grit Printing, Montoursville, PA**
- * **Kathie Hartmans, Quality Bindery Services, Buffalo, NY**
- * **Tom Majerski, BNP Empowered Print, Buffalo, NY**
- * **Kemper Matt, Dupli Envelope & Graphics, Syracuse, NY**
- * **Jim Rosenthal, PDC Graphics, Southampton, PA**
- * **Diane Wasieczko, Compu-Mail, Grand Island, NY**
- * **Keegan Worley, The Standard Group, Reading, PA**

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PGCA DONATES LITHO STONE TO BOOK ARTS

PGCA recently donated a litho stone believed to contain the image of William Shakespeare to Book Arts, to join their collection of historical printing artifacts. We were so pleased to find a new home for the litho stone, where more people will be able to admire it.



Kim Tuzzo, PGCA and Mike Bosworth, Executive Director, Book Arts, with the litho stone PGCA donated to Book Arts.

Located in the heart of downtown Buffalo, the Western New York Book Arts Center (Book Arts) is a community print shop and studio for letterpress, screen printing, book binding, paper making, calligraphy, origami, and more. It is a nonprofit organization, and a working museum dedicated to preserving the book arts through collaboration and innovation, bridging antique equipment and processes with modern artmaking techniques, and celebrating the heritage of Buffalo's printing industry.

Kim Tuzzo, Marketing/Programs Director for PGCA, was honored to be elected to the Book Arts board recently, joining a diverse group from industry and the arts, and also including Kathie Hartmans, Vice President, Book Arts Board, past PIA Chair and President of Quality Bindery Services.

Plan a visit to Book Arts and get your hands dirty and take a class. Upcoming workshops include Spooky Book Sculpture, Hardcover Case Bookbinding, Cyanotype and more.

Sign up for Toast to Type, WNY Book Arts Center's premier fundraiser on Saturday, November 16, 2024. Visit wnybookarts.org for details.

BOOK ARTS PAVER CELEBRATION

BUFFALO'S PRINTING LUMINARIES AND COMPANIES CELEBRATED AT BOOK ARTS

Printers from the past and present gathered at Book Arts in downtown Buffalo on September 26th to celebrate the installation of pavers in their entry way. Pavers (or bricks) were inscribed to commemorate individuals and companies important to Buffalo's printing history.

Those in attendance shared memories of businesses and individuals who helped make the WNY printing industry so vital. Attendees also enjoyed shopping the handmade goods in Book Arts store, admiring the artwork on display and taking a tour of the printing equipment and print memorabilia in the working print facility located in the basement.

Stop in to Book Arts sometime and check out the brick installation! Tentative plans are underway to add more bricks in the future.



Left to right: Ralph Salerno, Keller Bros. & Miller, Steve Zenger, Zenger Group, John Salerno, Keller Bros. & Miller, Barb Makuch, Thom Knab, Book Arts Board member, Kathie Hartmans, Quality Bindery Services & Book Arts Board member, Jim Roach, Falconer Printing, Deb Abgott, former PIA board member and former owner, Partner's Press, Donna Bubar, wife of the late Ray Bubar, Boncraft, Mike Degen, Grover Cleveland Press and Tim Freeman, PGCA.

Some of the industry luminaries and PGCA members, past and present, who were honored in brick include:

- * Al Abgott, Partners Press
- * Bill Sabio, Dual Printing
- * Compu-Mail
- * Doug Bolling, Alling & Cory/xpedx
- * Fred Coon, Elma Press
- * George J. and George F. Zenger, Zenger Group
- * Gilroy Kernan & Gilroy
- * Jim Degen, Grover Cleveland Press
- * Keller Bros. & Miller
- * Maurice Roach, Falconer Printing
- * Printing Industries Alliance
- * Print2Web
- * Raymond A. Bubar, Boncraft
- * Quality Bindery Services
- * Robin Evenhouse, Evenhouse Printing
- * Zavarella Family, Printed Image

Thanks to everyone who joined in the celebration of Buffalo's rich printing history!



Left to right, Steve Zenger, Zenger Group, John Salerno, Keller Bros. & Miller, Diane Wacieczko, Compu-Mail, Ralph Salerno, Keller Bros. & Miller, Jim Roach, Falconer Printing, Jim Bubar, Zenger Group and formerly Boncraft, and Tim Freeman.



Left to right: Mike Degen, Grover Cleveland Press, Steve Zenger, Zenger Group, Tim Freeman, PGCA.



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EXPECTANCY THEORY RESONATES

MOTIVATING YOUR EMPLOYEES: UNCOVERING EXPECTANCIES AND UNLEASHING THEIR PERFORMANCE

By Dr. Ralph Williams, Associate Professor and Dr. Dan Morrell, Professor, Jones College of Business, Middle Tennessee State University

Motivating your employees is vital to firm performance. If your employees are motivated, they care more, do more, and are more committed to your firm. Expectancy Theory (from Victor Vroom, Yale School of Management Professor, in 1964) points to three crucial questions you should consider when seeking to motivate employees.

After leading printing companies, I entered academia and taught management. From teaching motivation, "Expectancy Theory" resonated with me. When consulting a company, we applied Expectancy Theory. I will share that story after briefly explaining this relevant theory.

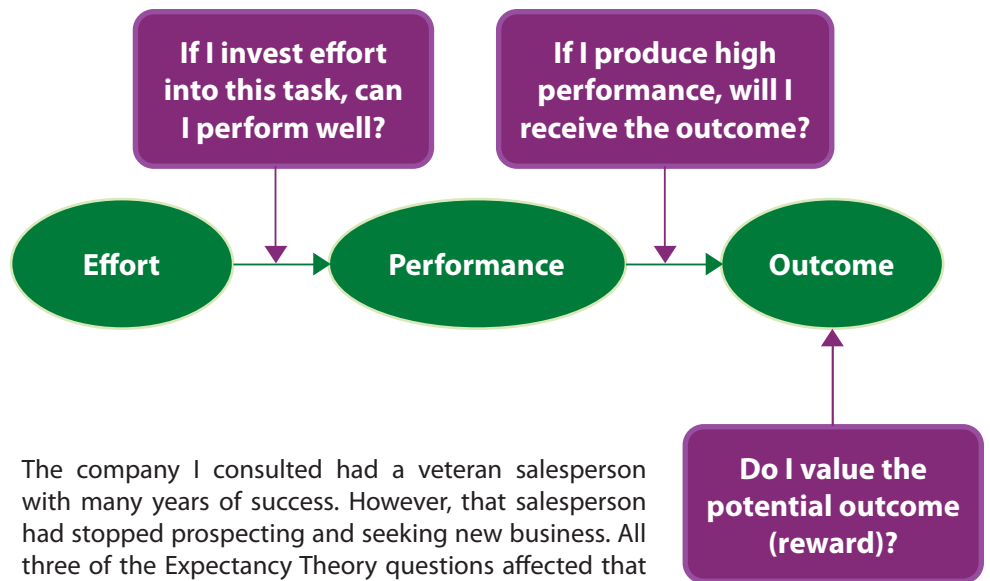
Expectancy Theory is based on the relationships between three elements.

- Effort (*E*) – the effort an individual puts into completing a task and performing well
- Performance (*P*) – the performance that results from effort
- Outcomes (*O*) – rewards from performance and the value of those rewards

Those relationships prompt three questions in employees. To these questions, Vroom applied three terms: Expectancy, Instrumentality, and Valence.

- (*E*→*P*, Expectancy) If I invest effort into this task, can I perform well?
- (*P*→*O*, Instrumentality) If I produce high performance, will I receive the outcome?
- (Valence) Do I value the potential outcome (reward)?

See the illustration below.



The company I consulted had a veteran salesperson with many years of success. However, that salesperson had stopped prospecting and seeking new business. All three of the Expectancy Theory questions affected that salesperson's motivation to pursue new business.

If I invest effort into this task, can I perform well? (*E*→*P*) – Technology was changing (and it still is). And this salesperson did not feel he had the knowledge needed to promote the company's new products and services. To address this, the company engaged in ongoing "product training" for their sales team. Training like this helps increase an employee's expectancy to perform well.

If I perform well, will I receive the outcome (reward)? (P→O)

– The company had some flaws in its sales compensation plan. Without going into detail, a salesperson sometimes received more commission than was expected after a printing job was shipped. But sometimes, a salesperson received less commission than was expected. Indeed, multiple times a year, a salesperson would not receive a commission for a job they sold. To address this, the company fixed its sales commission plan. Trust is a huge component of instrumentality. If an organization has failed to deliver on promised rewards in the past, employees are less likely to try to attain promised rewards in the future.

Do I value the potential outcome (reward)? (Valence)

– Again, the salesperson who is the focus of this story had a long history of success. Therefore, he was in a comfortable personal financial position. Was earning more commission good for him? Yes. But not as valuable as in previous times. The company started to emphasize intangible outcomes (recognition) in addition to tangible outcomes (commissions). When someone in their sales team identified an excellent prospect or closed a deal with a new customer, the leadership team publicly recognized that accomplishment. This is an excellent example that valences, or the amount of value an employee places on a reward, differ among employees. Therefore, you may need to try different rewards (or recognition systems) or do a brief survey to see what would really motivate your team members.

These steps, which align with Expectancy Theory, increased that salesperson's, and their sales team's, pursuit of new customers.

Printing company leaders, you might consider these questions when considering the motivation of your sales, production, and office teams.

- Do they believe they can perform well?
- Do they have the needed knowledge and resources?
- If they perform well, are they confident they will receive the implied outcomes (rewards)?
- Do they value the implied outcomes (rewards)?

Here are some other thoughts. To motivate an employee, all three questions must have a "YES"! If one is a "no," motivation is minimal. You should consider these questions from both a "group" and an "individual" perspective. Apply what's most effective in motivating the team. But remember that everyone is different. You might have to do something a little different for a specific individual. Always consider both tangible and intangible outcomes (rewards). Lastly, you might discuss these concepts with your management team; they might apply them.

Printing company leaders, we hope this knowledge expands your view of how to motivate your valuable team members!

Email Ralph at ralph.williams@mtsu.edu with any questions or comments.

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MANAGING HEALTH INSURANCE RATE INCREASES



NOT "VERY DEMURE", NOT "VERY MINDFUL", NOT "VERY CUTESY" - MANAGING HEALTH INSURANCE RATE INCREASES

By Sarah Armstrong, Gilroy, Kernan & Gilroy, PGCA Insurance Partner

As we enter the final quarter of the year, many businesses across the region are receiving news of their health insurance rate increases for the coming year—and it's enough to make any employer groan in frustration. The latest releases show large fully insured groups facing average increases of 20%, with some pushing beyond a staggering 40%. The ripple effects of these rising costs hit everyone: from the C-suite to frontline employees, straining budgets, morale, and future planning.

As someone who has been closely involved in the health insurance sector, I hear this frustration daily. You're being asked to do more with less, and these escalating premiums make it increasingly difficult to provide employees with competitive, comprehensive benefits while maintaining your bottom line.

The Growing Frustration for Employers

If you're feeling the pressure, you're not alone. For years now, health insurance costs have been climbing, and many employers feel trapped in a cycle of compounding increases, year after year. After a while, the question becomes: what options are left?!

These increases come at a time when inflation and other economic challenges are already pushing businesses to their limits. It's hard to stomach a 20% increase—let alone a 40% spike—and absorb it without making sacrifices elsewhere, like cutting employee benefits or delaying investments in growth. While small group rates haven't surged as high as some predicted, any increase feels like a blow, especially when there's no clear way forward.

Why the Sudden Spike?

Several factors are driving this surge in rates. From inflation in the healthcare industry to increased utilization due to post-pandemic care, insurers are adjusting premiums to protect their margins. But where does that leave employers? Should you simply accept these annual rate increases as an inevitable part of doing business?

Exploring Alternatives: Taking Control of Costs

The good news is that you don't have to. There are options—some more well-known, others that may feel like taking a shot in the dark—that can help you regain control.

If you're tired of the compounding interest of rising premiums, here's what you should be considering:

1. Self-Funded or Partially Self-Funded Plans

For companies that are tired of unpredictable, compounding rate increases, self-funding can be an attractive option. When done right, self-funding allows companies to take direct control of their health plans, paying for claims as they occur rather than prepaying large premiums. By customizing the plan to meet the needs of your workforce and leveraging stop-loss coverage for large claims, businesses can find more stability and predictability.

2. Captives

Not large enough for self-funding, or a little too risky for your appetite? Captive arrangements are becoming an increasingly popular choice for employers looking to spread risk while gaining control over their health insurance programs. These arrangements allow businesses to pool resources and share risk, reducing exposure to large claims and leveraging the group's collective buying power to negotiate better rates.

3. Level-Funding

For smaller companies looking to balance risk and reward, level-funding offers a hybrid approach. It provides the predictability of fixed monthly costs with the potential of a refund if claims come in lower than anticipated. It's a way to dip your toes into self-funding without jumping in completely.

4. Professional Employer Organizations (PEOs)

Another alternative to consider is partnering with a Professional Employer Organization (PEO). A PEO allows businesses to out-source employee management tasks like payroll, benefits, and compliance while gaining access to the PEO's group health insurance plans. By pooling employees from multiple businesses, PEOs can offer lower rates and better benefits than many standalone employers can negotiate on their own. For companies facing significant rate hikes, this option provides immediate cost relief and reduced administrative burdens, giving you more time to focus on running your business.

5. Plan Design and Cost-Sharing Adjustments

Adjusting plan designs—whether it's through higher deductibles, offering HSAs, HRAs, or tiered networks—can help mitigate rising premium costs.

Partnering

It's a daunting landscape, that's where having the right strategic partner comes in.

At Gilroy Kernan & Gilroy (GKG), we specialize in helping employers navigate the complexities of health insurance, offering more than just a quick quote—we work to understand your business and customize solutions that provide long-term relief from these year-over-year increases.



While the rate hikes are frustrating, they don't have to dictate your future. Employers who explore creative, strategic options can regain control of their health insurance costs—and we're here to help you every step of the way. Let's take a shot in the dark together and find the solution that works for you.

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COMPLIANCE WITH FIFA

WRITTEN CONTRACTS FOR FREELANCE WORKERS NOW REQUIRED IN NEW YORK STATE

By Nick Fiorenza, Partner, Ferrara Fiorenza PC and PGCA Association Counsel



Originally planned for May, the requirements of New York State's Freelance Isn't Free Act ("FIFA") became effective August 28, 2024. The law has flown under the radar for many employers. The Act is part of steadily increasing regulation and scrutiny of the work of independent contractors, broadly characterized as any workers, including individuals, classified as paid and pursuant to an IRS 1099 and not considered an organization's employee.

FIFA defines "freelance" worker as any individual or organization comprised of no more than one individual engaged to provide services regardless of the workers corporate form. The law excludes attorneys, licensed medical professionals, construction workers and sales representatives.

Understanding compliance with the law requires both an understanding of the specific requirements for freelance workers as well as a threshold understanding of which workers should even be classified as independent contractors in the first instance.

Compliance with FIFA can be deceptively straight forward. The law applies to "hiring parties" and freelance workers where the services provided are valued at \$800 or more over a consecutive 120-day period. The \$800 threshold can be met either on a single project or be based on an aggregate value of multiple projects performed over 120 days. The law requires a written contract covering the basic terms of the engagement, including: names and addresses, a statement of services to be performed, payment details including amounts and due dates, and any specifics the freelancer must follow to allow the hiring party to meet their internal administration requirements. The New York State Department of labor has posted a model contract on its website.

Hiring parties failing to meet their payment obligations under the contracts can be assessed damages double the amount owed plus attorney fees. Other penalty assessments are possible as well. The law also contains anti-discrimination and retaliation provisions protecting workers from exercising their rights under FIFA. Contracts with freelance workers must be kept for a minimum of six years and made available to the New York State Commissioner of Labor upon request.

Employers are cautioned that technical compliance with the Freelance Isn't Free Act offers no protection from potential liability associated with an underlying misclassification of the worker as an independent contractor. Whether any worker is considered "independent" and properly compensated as an IRS 1099 worker remains determined by a number of situation specific, interrelated factors, including: whether the worker is free from supervision, direction and control in the performance of their duties, offers their services to the general public, has an established business, pays their own expenses, sets their own schedule, is free to refuse work, assumes the risk of profit or loss, and others.

PGCA members with questions about FIFA compliance or properly classifying independent contractors in their organizations are encouraged to contact Nick Fiorenza or Mike Dodd at (315) 437-7600.

MEMBER NEWS

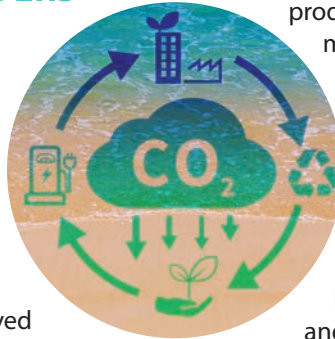
DIAMOND PACKAGING NAMED TO USA TODAY'S AMERICA'S CLIMATE LEADERS 2024 LIST

PGCA member Diamond Packaging, Rochester, NY, recently announced that it has been named to USA Today's list of America's Climate Leaders 2024. This prestigious award is presented by USA TODAY and Statista Inc., the world-leading statistics portal and industry ranking provider.

The list recognizes U.S.-based companies that achieved the greatest reduction in their core emissions intensity (Scope 1 and Scope 2 emissions per revenue) between 2020 and 2022 with publicly available emissions data and revenue of over \$50 million. Other considerations included tons of CO2 equivalents emitted, total emissions reduction, disclosure through CDP, and participation in the Science Based Targets initiative (SBTi).

"This recognition affirms Diamond's commitment to environmental stewardship and our progress in reducing Scope 1 and Scope 2 greenhouse gas emissions intensity," said Dennis Bacchetta, marketing director and founding member of Diamond's Green

Team. "We will continue to research, design, and implement innovative and more sustainable packaging through energy-efficient production methods while reducing carbon emissions to mitigate the risks of climate change."



Diamond reported on its industry-leading greenbox sustainability initiative, the core which represents a comprehensive approach to packaging that minimizes environmental impact throughout the supply chain. Through creative design, careful material selection, and best practices at the plant level, Diamond can minimize waste, reduce energy use and emissions, and increase efficiencies – all of which support a more sustainable use of resources and cultivate a positive emotional connection to the brand.

Today, Diamond's packaging is designed utilizing recyclable or recycled paperboards (many FSC-certified), and manufactured using 100% clean, renewable wind energy, in a Zero Waste to Landfill (ZWL) and Carbon Neutral (Scope 1 and Scope 2) facility.

Congratulations to Dennis Bacchetta and the Diamond Packaging crew on this achievement!

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4TH QUARTER BLUES

The calendar year end is rapidly approaching, and the next three months can be a hectic time for the company's accounting team. Inventories, final billings, accruals, and other year-end preparations should be top of mind. Yet, this could be an opportune time to take a deep dive into your accounting software. Many print providers use MIS software developed for our industry, with accounting given no, or little consideration. Thus, it may be time to relook at your accounting software. If it's integrated into your MIS, are you using it to its full potential? If you have a stand-alone solution, are there platforms you can use to integrate into your MIS? The ability to create timely and factual financial reporting is crucial to the success of your business and here's an area often overlooked; so, spend a bit of time to review and rethink your accounting solutions.

In Memoriam
BOB LINDGREN



Bob Lindgren, until very recently the co-author of quoins2pixels, passed away in August. He was the president of the PIA of Southern California (now PIA) for 35 years. After his retirement in 2017 Bob stayed active as the co-founder of The Management Guys, a printing consultancy, sharing his many years of financial knowledge in the monthly quoins2pixels briefs.



quoins2pixels is written by Joe Polanco. The author has spent decades in the printing industry, and held various management positions within the industry. As a value-added service of the Print & Graphic Communications Association, Joe is available to expand on these articles, or aid with projects. Contact Joe at jspolanco49@gmail.com.

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