

FREE Minimum Wage Increase Posters Available

After the federally mandated minimum wage increases were enacted in July, companies are legally required to post information in prominent places where employees and applicants can easily see them. Free minimum wage posters are available from the US labor Department's website found on the web at www.dol.gov/esa/regs/compliance/posters/flsa.htm. Next year and in 2009, minimum wages will be increasing again. Each time the minimum wage changes, all employers are required to post new information.

However, free posters are available at the above address – do not pay for these posters!

Get the Facts about Workers Comp Groups

Every year, Napoleon/HC Chamber members are given the opportunity to get a quote for our workers' compensation group rating program. And every year, many members do not get a quote from the Chamber, due to common misconceptions.

Some members think their company is too small to benefit from the program. But here are the facts...

- A company paying over \$250 annually in premiums may be able to lower this cost.
- Group rating is a savings program offered to all companies.

Some members who are already in a group rating program mistakenly **think that all groups are created equal**. But here are the facts...

- Historically, group discounts have ranged from 20% to 90% depending on the claim losses that individual companies bring to the group.
- Some groups project higher discounts than they are able to deliver. Actual group discounts can be verified by contacting the BWC (800-OHIOBWC) or CompManagement, Inc.

- Some small third party administrators do not have groups currently formed in every industry. If they are unable to form the group, a company is left scrambling to find another group with the deadline at hand.

Let this be the year that you get a quote through the Chamber!

To request a no cost or obligation workers' compensation group rating quote, contact us at (419) 592-1786.

The Last Word

With the flooding that plagued so much of Northwest Ohio a few weeks ago plus the major events we have had here in Henry County, I've been thinking a lot about "being prepared". September also just happens to be National Preparedness Month. I thought it might be important to step back and go "Boy Scout" on you and talk about the need to have some planning in place for everything from flooding to fires and other emergencies.

The State of Ohio has a website that may help you and your company walk through some of the things that may need to be thought about. You never know what may be coming our way and in the aftermath, it will be much easier to rally your business if a plan is in place. It also will help your employees to know their interests are being considered. They will most likely be facing difficulties at home and your business and it's recovery may be playing second fiddle to their needs.

There are, of course, some things that just cannot be prepped for, but the better your base is during a stressful time, the better your business will fare. Another issue to consider is the security of your sensitive information. Do you handle information that predators may be looking to exploit? Would a disaster make your information more vulnerable? These are questions that face our businesses daily, but the possibility of a catastrophic event pushes it to another level.

It's that ounce of prevention Mom always talked about – let's use September to get that process started!
- Executive Director Joel Miller