



*Proudly celebrating 31 years in the fastener industry*

## President's Letter

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Laura Vath  
Solution Industries

Happy Holidays to all you NCFA members out there. Hope you are getting in the holiday spirit. For those of you who attended our Holiday Party down at the Corner Alley, I know your holiday season started on a good foot. Thanks to our genius Vice President, Kelly Quittenton, we enjoyed what is probably the best Holiday Party ever in the history of the NCFA! Kelly had the foresight to book that venue over 13 months ago for our group and those who attended enjoyed a night of bowling, billiards, beverages and some great all around fun. I knew the night was going to get intense when Kelly began our bowling competition with the calm challenge of "bring it." Of course, at the end of my 10 frames, I pointed out to Kelly that I had dominated her score by one pin, only to have her point out that she had two frames left to bowl! Despite my personal humiliation and getting my butt kicked, the evening was a great time.

All this came fresh off the heels of one of largest NCFA meetings in recent history. The meeting I am referring to included guest speakers Carmen Vertulo and Salim Brahimi of the Fastener Training Institute. Carmen started the evening presentation with a description of the curriculum offered by the Fastener Training Institute and gave some background on the Pac-West sponsored organization. Salim followed up with a technical discussion of the Bay Bridge Bolt Failure incident that was not only captivating and information, but also included some really big words that even some of our industry veterans had not heard before - Polymorphic Cleavage, for example. It was truly one of our most technically sophisticated meetings and it was attended by over 160 people!

The feedback was very positive and it really did feel good to get so many positive comments about the meeting. But, the fact of the matter is, this meeting was just a result of many years of the NCFA growing into a more productive and responsive organization. We are trying to listen to our members and offer programs based upon what we hear from you. Starting with multi-year president, George Hunt, who handed things off to multi-year president Kelly Quittenton who then handed things off to me...the NCFA is a stronger organization than it has been in past years. And the board members we have do such an outstanding job, that I often don't even lift a finger for many of our events. It's great to be the President when an event goes really well and sure, I appreciate the positive feedback, but it is a team effort. And that team consists of many people who have contributed year after year to the NCFA whether or not their name shows up on the board member roster. A big thanks to all who give their time and effort to the NCFA. We are doing some great things.

I wish our entire schedule for 2014 was set in stone to share with you. We have held Night at the Races for many years at Northfield Park, but now that it is part of the Hard Rock Rocksino, we are unable to secure a date with them until after the new year. We are hopeful we can get a date set early in January and will keep you all posted. But, we do have many other events nailed down including a night with the Cleveland Indians' Bob DiBiasio. Bob will be joining us and speaking at our meeting on Thursday, February 13 at J-Bella Restaurant in Strongsville, Ohio. Nothing like "Talking Tribe" during the dismal days of a Cleveland winter. In March we will have our March Madness Basketball Tournament. Another thing we have scheduled is our 2014 Distributor Social which will take place on Thursday, May 8, 2014. This year has the potential to be bigger and better than ever as the Mid West Fastener Association has decided not to hold a meeting in Chicago next May, but rather load up a bunch of MWFA members and come join our big event! The more the merrier. This summer we will get nostalgic and return to Valliere Golf Course for our annual Screw Open. We will be filling out the rest of the schedule ASAP, but you can bet we will be returning to the Corner Alley for our Holiday Party in December, 2014.

So, we just did a program with Pac-West/Fastener Training Institute and we will be hanging out with the MFDA in May. We are trying to partner with other regional organizations to make our NCFA programs bigger and better and I think we are having some success. If people from out of state are making it to our events, then all of you should too. We'll see you at the next one!

Sincerely,  
*Marty Nolan*  
R.L. English Co.

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# **UPCOMING EVENTS**

February 13	General Meeting Bob Dibiasio, Cleveland Indians J. Bella Restaurant - Strongsville, OH
March 15	Madmen Basketball Tournament Lost Nation Sports Park - Willoughby, OH
May 8	Distributor Social Crowne Plaza - Independence, OH
June TBD	Night at the Races Northfield Park/Hard Rock Rocksino Northfield, OH
September 11	Screw Open Golf Outing Valleaire Golf Course - Hinckley, OH
October TBD	General Meeting
December 11	Holiday Bash Corner Alley - Cleveland, OH

***Above dates are subject to change***



# NCFE Holiday Bash 2013

*Kelly Quittenton, NCFE Vice President*

The North Coast Fastener Association has had another great year. In a show of appreciation, we held a Holiday Party at The Corner Alley in downtown Cleveland, Ohio. This was a special treat this year, as we changed venues to host a more laid back, casual atmosphere.

The Corner Alley is an upscale restaurant/bowling alley. We reserved a private party room, with our own bar, 4 bowling lanes, and pool table. With an open bar and food, there was plenty of fun to be had. Friendly competitions in bowling games took place. We laughed and enjoyed each other's company tremendously, bringing another year to a close in style and holiday spirit.

The NCFE Board appreciates all member companies for coming out to support all of our events this year. We wish you and yours a safe and joyous holiday season, and a prosperous New Year.

## North Coast Fastener Association 2014 Board:

**President:** Marty Nolan (R.L. English Co.)

**Vice President:** Kelly Quittenton (Brighton Best Intl.)

**Rec. Secretary:** Larry Kelly (Buckeye Fastener)

**Treasurer:** Ken Graham (National Threaded Fasteners)

**Trustees:** Dave Audia (Advance Components), Michael Delis (Fastener Tool & Supply), Scott Faidiga (K-J Fasteners), Andy Graham (National Threaded Fasteners), Joe Tomaro (Hodell-Natco), Kurt Triptow (Branam Fastening), Laura Vath (Solution Industries), Jackie Ventura (Fasteners & Industrial Products)



Visit our Facebook Page to view more pictures from the NCFE Holiday Bash  
**Facebook.com/northcoastfastener**



# NCFA Night at the Races and George Hunt III Hall of Fame Induction

*Kelly Quittenton, NCFA Vice President*

The North Coast Fastener Association is a very close group of hard working fastener industry people. It has certainly been a pleasure going to all the NCFA events through the years. It seems that people within this industry really enjoy networking and coming together to support each other.

One of our recent events the NCFA hosted, shows this loyalty and support within our network of friends. On June 21st, we held our annual Night at the Races at Northfield Park in Northfield, OH. This social event that has become an NCFA tradition! What made it even more special this year, is the surprise induction of Mr. George Hunt III of Brighton Best International into the North Coast Fastener Association's Hall of Fame. The NCFA Board was able to pull off this surprise without George finding out and it was a complete shock to George!

We couldn't be more excited to announce this honor. George has dedicated years of volunteer work into the NCFA. George's hard work and dedication to the association is appreciated by all current and past board members. George joined the board in 2008, holding a trustee position. His second year, he became President and held this position for a total of 3 years. He continued on the board as a trustee, passing the torch to other folks within this industry.

Although he is currently not on the board, he continuously calls members of the association to check in with them. George always wants to make sure he is still supporting the association as much as possible. George is a great person, giving all his dedication to those he cares about and his career within the fastener industry. His work ethic and passion stands alone! It is certainly our pleasure to announce George's induction into the North Coast Fastener Association's Hall of Fame. Congratulations George!



Visit our Facebook  
Page to view more  
pictures from the  
NCFA Night at the  
Races  
**Facebook.com/  
northcoastfastener**

# Screw Open - 2013

*Michael Delis, NCFA Trustee*

Early clouds, wind, and rain quickly gave way to sunshine and a great afternoon at Signature of Solon Country Club for the 2013 NCFA Screw Open.

Sixty golfers tested their patience against each of Signature's challenging 18 holes. Two teams shot an amazing 22 under with the help of the 20ft. putting string, and a tie breaker on the back 9 determined the winning team. For the 3<sup>rd</sup> year in a row, American Ring took the first place honors. Right behind American ring to challenge their 3<sup>rd</sup> peat was Buckeye Fasteners taking 2<sup>nd</sup> place after the tie breaker. There were other teams close in the field at 20 and 19 under.

Overall, the day turned out to be a great showcase of skill shots, crowned by the \$10,000 putting contest on the 9<sup>th</sup> green after the outing. Fourteen qualifiers from the field tried their best to be the hero and putt for \$10,000. Larry Braun from Republic Steel stole the honors and came within inches from winning the large prize, as his final putt took the menacing break towards the water and waved goodbye to the cup as it passed. Due to the 20 foot putting string, each foursome used their best creativity to carve out 7 skins during the day. Closed to the pin skill shots were won by Gregg Delis, and Kevin Trem. The long drive champion was Andy Nagy.

The golfers and guests were then welcomed into fall through the NCFA's first ever clam bake dinner. Fresh steamed clams, herb roasted chicken, and all of the traditional fall sides were enjoyed by all, as guests enjoyed each other's company late into the night.

On behalf of the NCFA, we want to thank all of our sponsors and participants. The proceeds benefit the NCFA scholarship program. Next year's outing is going to take everyone back down memory lane to the newly renovated Valleaire Golf Course on September 11, 2014. We look forward to seeing everyone there next year for a nostalgic twist to our 2014 NCFA Screw Open!



Visit our Facebook Page to view more pictures  
from the NCFA Screw Open  
**[Facebook.com/northcoastfastener](https://www.facebook.com/northcoastfastener)**

# Buckeye Fasteners & The Ohio Nut and Bolt Company Open their doors to NCFCA Members

*Larry Kelly, NCFCA Trustee*



On Thursday, October 3, 2013, Buckeye Fasteners and The Ohio Nut and Bolt Company opened their door to over 40 North Coast Fasteners Association members and Guests. The event was kicked off with a meet and greet at the Sheet Metal Local #33 Union Hall in Parma, OH. Historic *Lolly the Trolley* provided transportation to and from the Union Hall to each of the plants located in Brook Park and Berea, OH.

First stop on the tour was Modern Fasteners, a manufacturing facility located adjacent to Buckeye Fasteners. Here tour guests got to witness the high volume manufacturing of many of the products Buckeye Fasteners has to offer. Guests were able to see up close and personal just how the cold heading process takes place. The Employee Owners of Modern Fasteners were more than happy to answer any questions the touring guests had.

Second stop on the tour was Buckeye Fasteners just a short walk through a connecting tunnel from Modern. At this location attendees were able to see how the product manufactured at both Modern Fasteners and The Ohio Nut and Bolt Co. gets packaged and placed into the warehouse for inventory. They were also able to see the shipping and receiving departments as well as the quality area where all incoming inspections are performed.

The guests were loaded back on the trolley and proceeded to the final stop on the tour, The Ohio Nut and Bolt Company located in Berea, OH just across the street from the Browns offices and training facilities. Everyone on the tour once again was able to experience the cold heading process as well as high-speed punch operations. The tour concluded with a welding seminar conducted by the companies welding supervisor. Many of the guests especially enjoyed this part of the program because they were able to see just how a weld fastener is attached by resistance welding.

Once again the tour guests boarded the trolley and headed back to the Union Hall where they were treated to a dinner reception with of course Buckeye's preferred beverage of choice, "Old Rusty Bolt Beer."

Once again the tour guests boarded the trolley and headed back to the Union Hall where they were treated to a dinner reception with of course Buckeye's preferred beverage of choice, "Old Rusty Bolt Beer."



Visit our Facebook Page to view more pictures from the Buckeye/Ohio Nut & Bolt Tour [Facebook.com/northcoastfastener](https://www.facebook.com/northcoastfastener)

# MEMBER NEWS

**Advance Components, Inc.** - is now interviewing qualified candidates for Regional Sales Manager. The position will cover sales primarily in the Midwest states. For more information, please visit the News section at [www.advancecomponents.com/news](http://www.advancecomponents.com/news) or contact Gary Cravens at [gcravens@advancecomponents.com](mailto:gcravens@advancecomponents.com) Advance Components is the distributor's source for quality fastener products.

## **CONGRATULATIONS!!**

The following individuals are the 2013 NCFA Scholarship Award Recipients:

**Hanna Huss - \$1,500**  
Attending Case Western Reserve University. Sponsored by Jacobson Mfg.

**Alexis Gervasi - \$1,000**  
Attending Brigham Young University. Sponsored by Kerr Lakeside Inc.

Alexis also had this to say:  
*I would like to thank the NCFA for your generous contribution to my education at Brigham Young University. I was thrilled to learn of my selection for one of the scholarships your organization awarded this year.*

*I am currently enrolled as a freshman at BYU and will be taking prerequisites to allow application into the Nursing Program. I have always enjoyed helping others and hope to be able to do that some day as a nurse. During my High*

*School career, I participated in the following activities:*

*Key Club, Interact Club, West G TV, Marching Band, High School Choir, Class Act Performing Choir and Freshman Mentoring. I also served as a Teacher Aid and volunteered as a tutor. During my high school career, I was on the honor all four years.*

*Once I again, I offer my sincerest thanks for your Scholarship. This will help greatly in furthering my education. By awarding me the NCFA Scholarship, you have lightened my financial burden. This allows me to focus more on the most important aspect of college, which is learning.*

**Aimee Rodriguez - \$1,500**  
University of Arizona

**Itzel Rodriguez - \$1,000**  
University of Arizona

**Naiby Rodriguez - \$1,000**  
University of Arizona

All sponsored by Kimball Midwest.

Again, Congratulations to all the scholarship recipients. The NCFA wishes you all the best!

The NCFA awards scholarships each year to employees of member companies and their immediate family. Scholarships are available on the NCFA Website [www.ncfaonline.com](http://www.ncfaonline.com). Scholarships are awarded in July.

Thank you to our members for making these scholarship possible by attending events and donating to the scholarship fund!



The NCFA now accepts Visa and MasterCard as a form of payment for membership renewal and events.

## **2014 NCFA MEMBERSHIP INVOICES**

Membership invoices were mailed out to current member companies on Monday, December 15th. Membership Dues that are received by January 31, 2014, will receive a **\$50** discount. Thank you for your continued support!

## **PUBLICATION DEADLINE**

If you would like to include a press release or advertisement in our next newsletter publication, please forward your information to the NCFA Office by: **February 1, 2014**

The NCFA Board wishes you and your family a very happy and healthy holiday season. All the best in 2014!





UPDATED April 2013

**FACT SHEET**  
**on**  
**Final Conflict Minerals Rule**

*IFI members have begun to receive letters from their customers regarding the disclosure of "Conflict Minerals" in the fastener manufacturing process. This fact sheet is intended to provide IFI members with an update on the final rule and some helpful recommended next steps. It is not intended to be legal advice or counsel nor to substitute for your own development of appropriate responses to the reporting requirements.*

**BACKGROUND**

In July 2010, H.R 4173, the *Wall Street Reform and Consumer Protection Act*, was signed into law. Section 1502 of this law imposes Securities and Exchange Commission (SEC) reporting requirements on publicly-traded companies if their products contain metals derived from minerals defined as "Conflict Minerals". Conflict Minerals include: columbite-tantalite (coltan, niobium, tantalum); cassiterite (tin); wolframite (tungsten); and gold, as well as their derivatives or other minerals designated by the Secretary of State. The law aims to use the market power of "downstream" manufacturers to help address one of the ways in which the ongoing conflict in the Democratic Republic of Congo (DRC) is being financed (i.e., the mining and transport of certain minerals).

Companies that report to the SEC are required to report annually the use of Conflict Minerals originating in the DRC or an adjoining country that are "necessary to the functionality or production" of a product that they either manufacture or contract to be manufactured. In order to be able to file these annual reports, these companies will have no choice but to conduct due diligence inquiries of their supply chains.

**STATUS**

The SEC issued a proposed rule implementing Section 1502 in December 2010. Many manufacturers and their trade associations, including those in which IFI is involved, provided comments to the SEC urging them to provide greater clarity in the final rule, including the creation of a category for products of indeterminate origin and a phased-in compliance period. A final rule was issued on August 22, 2012. The effective date for companies that file with the SEC is May 31, 2014 for the period January 1, 2013-December 31, 2013. The trigger for the calendar year reporting is the manufacture of the product, NOT the date the customer receives the product.

Lawsuits have been filed by the National Association of Manufacturers and the US Chamber of Commerce but it is unclear whether these challenges will be successful. *Therefore, OEMs have no choice but to begin to communicate with their suppliers on these reporting requirements to be prepared for compliance. As a result, you may have already received a letter from your customer(s) or soon will asking you to begin the due diligence process with your parts/assemblies and your supply chain.*

**KEY DEFINITIONS IN THE FINAL RULE**

Following are key definitions from the final rule that will help you determine if you use Conflict Minerals and whether or not you will need to provide your customers with annual conflict minerals reports.

**Conflict Minerals:** Conflict Minerals include cassiterite, columbite-tantalite, gold, wolframite, and their derivatives. The derivatives are limited to tantalum, tin, and tungsten unless the Secretary of State determines that additional derivatives are financing conflict in the Covered Countries (the DRC).



AUGUST 2012

**NOTE:** Most basic steel mill products DO NOT incorporate any of the conflict minerals including all common grades of wire rod. Tinplate, certain nickel-cobalt alloys (tungsten), certain titanium alloys (tin and/or tantalum), and a few stainless steels (tungsten) DO contain conflict minerals. A helpful resource is produced by Metal Miner: *The Definitive Guide to Conflict Minerals Compliance for Manufacturers – An A to Z Guide to Conflict Minerals and Semi-Finished Metals*. The report is available for free when you register at: <http://aqmetalminer.com/definitive-guide-to-conflict-minerals-compliance-for-manufacturers/>.

**Contract to Manufacture:** The guidance states that whether an SEC-regulated company will be considered to “contract to manufacture” a product depends on “the degree of influence it exercises over the materials, parts, ingredients, or components to be included in any product that contains conflict minerals or their derivatives.”

An OEM “will not be considered to “contract to manufacture” a product if it does no more than take the following actions: (1) the issuer specifies or negotiates contractual terms with a manufacturer that do not directly relate to the manufacturing of the product (unless it specifies or negotiates taking these actions so as to exercise a degree of influence over the manufacturing of the product that is practically equivalent to contracting on terms that directly relate to the manufacturing of the product); (2) the issuer affixes its brand, marks, logo, or label to a generic product manufactured by a third party; or (3) the issuer services, maintains, or repairs a product manufactured by a third party. It is our opinion that most if not all OEMs that contract with fastener manufacturers and that file with the SEC will be required to report on conflict minerals.

**Necessary to the Production and Functionality of a Product:** The final rule makes it clear that physical tools and machinery used to produce products that may contain conflict minerals are NOT “necessary to the production and functionality of a product”. The final guidance states the conflict mineral must be present in the final product to trigger reporting. In our view, this means that a fastener manufacturer would NOT be responsible for determining or reporting any potential presence of conflict minerals in machine tools, heading machines or similar equipment used to produce fasteners.

**De Minimus and Intentionally Added:** Many trade associations argued for a de minimus exception in the final rule. The final rule does not contain this type of exception however, it does contain guidance that points out that a conflict mineral must be “intentionally added” to the product. The guidance states: “we believe focusing on whether the mineral was intentionally added addresses some of the concerns regarding de minimis amounts of minerals. For example, according to one commentator, a number of metal alloys, including the high volume materials of cold rolled steel, hot rolled steel, and stainless steel, contain tin only as a contaminant, such that it is not part of the specification of these alloys. Therefore, the tin in these alloys is not intentionally added, and we do not consider the tin “necessary to the functionality or production” of any product containing those alloys.” However, if a conflict mineral is added to the metal such as tantalum to steel as a strengthener, then it would be considered to contain the conflict mineral.

**Existing Inventory or “Outside the Supply Chain”:** The final rule excludes conflict minerals that are “outside the supply chain” prior to January 31, 2013. The final rule considers conflict minerals to be “outside the supply chain” only in the following instances: after any columbite-tantalite, cassiterite, and wolframite minerals have been smelted; after gold has been fully refined; or after any conflict mineral, or its derivatives, that have not been smelted or fully refined are located outside of the Covered Countries. This means that if you determine that current inventory of products or raw materials contain conflict minerals they are exempt from reporting if you have them in your plant prior to January 31, 2013.



AUGUST 2012

### **WHAT SHOULD I DO?**

If you are a publically-traded company that reports to the SEC, then you must take specific steps to determine if you must file a new form with the SEC. You can find specific information in the final rule located at: <http://www.sec.gov/news/press/2012/2012-163.htm>

If you do not report to the SEC, but you supply to companies that do, then you will need to determine whether any of your products contain conflict minerals beyond just as a "contaminant" such as the tin example above.

Some OEMs and suppliers are choosing to use the following template: <http://www.conflictreesmelter.org/ConflictMineralsReportingTemplateDashboard.htm>

In addition, you may want to publish a policy statement on your use of conflict minerals.

If you do not report to the SEC and you never receive an OEM inquiry on conflict minerals, you may thank your lucky stars and carry on!

## **Safety Resource Corner**

### **Ohio BWC Division of Safety & Hygiene**

1-800-OHIOBWC (1-800-644-6292)

EMAIL: [safety@bwc.state.oh.us](mailto:safety@bwc.state.oh.us)

### **RiskControl360**

Risk & Safety Management Services

Toll Free: (877) 360.3608

Fax: (614) 827.0361

[info@riskcontrol360.com](mailto:info@riskcontrol360.com)

### **CareWorks Consultants, Inc. (CCI)**

1-800-837-3200

[www.careworksconsultants.com](http://www.careworksconsultants.com)

## Modernizing BWC – The plan to optimize the premium collection model

BWC is transitioning to a billing system that will provide more flexibility for employers while reducing overall systems costs. This change aligns BWC with standard industry practice and enables us to collect premiums before extending coverage. This transition becomes effective July 1, 2015, for private employers, and Jan. 1, 2016, for public employers. This conversion is part of BWC's ongoing efforts to modernize its operations and provide better service to Ohio's employers.

### The benefits of prospective payment

A switch to a prospective billing system could provide the following benefits to Ohio employers:

- Overall base rate reduction of 2 percent for private employers and 4 percent for public employers;
- Opportunities for more flexible payment options (up to 12 installments);
- Better opportunities for BWC to provide quotes online or via the phone;
- Fewer costs from employers who either don't pay premiums timely or have workers injured without coverage being mutualized among employers in good standing;
- Increased ability for BWC to detect employer non-compliance and fraud.

### How it will work

Ohio employers will see a few modest changes as this transition takes place. They are:

- **Earlier opportunities to sign up for incentive programs** - Beginning in the fall of 2014, employers looking to participate in programs such as group rating, group-retrospective rating or other rating plans will have the opportunity to make those selections sooner;
- **A one-time credit in July 2015** - An average employer will enjoy a one-time premium credit, as BWC will cover his/her August payroll report (covering the January to June 2015 premium) as well as the first two-month's (July and August) prospective premium;
- **A new payment schedule** - Employers will receive their invoice in June and begin paying premiums before July 1. While that is earlier than before, all employers will be able to make at least quarterly payments, and some employers will be able to pay up to as many as 12 installments;
- **A true-up process** - Because BWC is providing workers' compensation insurance coverage based on estimated payrolls, we will ask businesses to report or "true-up" their actual payroll for the prior policy year. This begins in August 2016.

# BWC Reform

## Accomplishments

Saved Ohio's private employers \$130 million in premiums over two years by reducing average base rates by 4 percent from the 2011 policy year.

Reduced average rates for public employers saving them an estimated \$40 million over two years. This marks the fourth consecutive year in which public employer rates have been reduced by at least 5 percent and they are now at their lowest rate since at least 1983.

Saved \$80 million by reducing our budget by 12 percent over this biennium, and an additional \$3.3 million as a result of Governor Kasich's mid-biennium review process.

Reduced the amount of private employer premiums going toward operating expenses by 3 percent.

Created in 2011, the Grow Ohio program helps new businesses by offering discounts during their startup. In its first full year, the program saved 21,376 businesses more than \$3 million. Businesses have the option of taking a 25% for their first two years, or joining the group rating program immediately, saving up to 53% off their premium.

As part of the Lt. Governor's Common Sense Initiative, BWC established a one-time forgiveness program that waives penalties and interest for first-time lapsed premium.

Created *Destination: Excellence*, a new program that rewards employers for their efforts to create safer work places and to transition injured workers back into their job. Just months after its start, more than half of all Ohio employers are taking part in at least one aspect of the program, helping the business community save an estimated \$28 – \$41 million.

Initiated pilots to improve the claims management process by helping us understand which claims are most likely to become complex and identifying exactly the right point at which to introduce vocational rehabilitation and/or transitional work plans.

Expanded the safety council rebate program

- Group and non-group rated employers are eligible for both a 2 percent discount for participating in Safety Council programs, and a 2 percent rebate for demonstrating improvements to employee safety.
- Increased funding that supports Ohio's 80 safety councils by 10 percent.

Established the first annual Safety Innovations Award competition recognizing Ohio companies that excel in introducing safety innovations to increase awareness and encourage employers to make keeping their workers safe and healthy on the job a top priority.

Unveiled the new Wellness Grant Program to help employers meet the challenges related to rising incidences of obesity and chronic disease, as well as an aging workforce—all factors that contribute to workplace injuries and slow the recovery of injured workers.

Improved Pharmacy Management to ensure workers are being prescribed drugs that help, not hinder, their recovery.

- Created the first-ever formulary that has shown positive early results, including an initial 12% reduction in prescribed narcotics, a 58% reduction in muscle relaxants, an estimated 2012 saving of \$12 million.
- Initiated measures to ensure BWC will only cover drugs related to the specific injury.
- Changed rules to prohibit decertified providers from prescribing drugs for injured workers.
- Established a lock-in program to improve the safety of medication prescribed to injured workers and limit the practice of doctor and pharmacy shopping.

Emphasized fraud department efforts and broadened the focus to all types of fraud.

- First-ever attempt to close a non-compliant business through an injunction.
- Decertified one of the state's most prolific providers for inappropriately prescribing narcotics.
- From January 2011 to present, BWC's special investigations department obtained 255 convictions, identifying a total of \$115 million in savings for the State Insurance Fund.

Careful, conservative management of BWC investments resulted in a three year period (fiscal year ending 6/30/12) annual return on BWC's portfolio of 11.4 percent, 7.4 percent above the assumed 4 percent rate.

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## MARATHON SOLUTIONS – CREDIT CARD PROCESSING PROGRAM

Marathon Solutions provides a valuable membership benefit designed to save NCFA members money on expensive credit card processing fees. Members are encouraged to take advantage of the following valuable benefits:

- Wholesale credit card processing rates: NCFA members should expect to save 10% - 40% off their existing credit card processing fees.
- Personalized customer support: NCFA members will now have VIP merchant support with an assigned merchant specialist for all of your credit card processing needs.
- Rate Education/Advocacy: NCFA members will receive education from the representatives at Marathon on how to always achieve the lowest processing rates.

Complimentary Processing Gateway: NCFA members will have access to Marathon's secure processing technology designed to increase overall efficiency and further ensure the lowest rates are achieved on every transaction.

If you are interested, it all begins with your free and confidential savings analysis that will show you a line-by-line comparison of fees. Simply fax a recent merchant statement to (913) 888-0598 or call 877-948-9733 X 176 for more information.



## DISTRACTED DRIVING

### Dangers of Distracted Driving

- ❖ Distracted driving crashes killed more than 3,000 people and injured 416,000 in 2010.
- ❖ Reaction time is delayed for a driver talking on a cell phone as much as it is for a driver who is legally drunk.
- ❖ More texting leads to more crashes. With each additional one million text messages, fatalities from distracted driving increased more than 75%.
- ❖ People under the age of 20 are involved in more fatal crashes due to distractions than any other age group.
- ❖ Studies show that drivers who send or receive text messages focus their attention away from the road for an average of 4.6 seconds. At 55 mph, this is equivalent to driving the length of a football field blindfolded.

### Workers safety is your business

Texting while driving puts millions of Americans who drive on the job at risk every day. That risk continues to grow as texting becomes more widespread.

As a business owner or manager, it's your legal responsibility under the *Occupational Safety and Health Act* to safeguard drivers at work.

This holds true whether they drive full-time or only occasionally to carry out their work, and whether they drive a company vehicle or their own. When your workers are behind the wheel doing your company's work, their safety is your business.

That's why the Occupational Safety and Health Administration (OSHA), which enforces worker safety laws, has joined with the Transportation Department, other Labor Department agencies and key associations and organizations to enlist the help and cooperation of businesses – large and small – in a nationwide outreach, education, and enforcement effort to stop the dangerous practice of texting while driving.

*More workers are killed every year in motor vehicle accidents than any other cause.*

**Healthier Worker  
Safer Workplaces  
A Stronger America**

*It is well recognized that texting while driving dramatically increases the risk of a motor vehicle injury or fatality. OSHA is asking employers to send a clear message to workers and supervisors that your company neither requires nor condones texting while driving.*

*David Michaels, PhD  
Assistant Secretary  
Occupational Safety and  
Health Administration*

**DISTRACTED  
DRIVING**

**NOTEXTING**





The North Coast Fastener Association  
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## MISSION STATEMENT

The North Coast Fastener Association is a not-for-profit organization made up of volunteers to help inform and educate affiliates of the fastener industry.

Established in 1982, the North Coast Fastener Association is dedicated to helping our members succeed in business by interacting with other companies in the fastener industry. We continually strive to meet the needs of our members and value any comments that could help improve the Association. It is our goal to consistently grow as an organization and be of assistance to our members by helping them stay abreast of the events taking place in the fastener industry.

## 2013 COMMITTEES

**ELECTIONS:** Kelly Quittenton, Marty Nolan

**MEMBERSHIP:** Marty Nolan, Jackie Ventura

**SCHOLARSHIP:** Scott Faidiga, Lisa Graham

**PUBLICITY:** Lisa Graham, Marty Nolan



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