

NETWORKING TIPS

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LCIA MEMBER SPOTLIGHT

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TAX TALK

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L O U I S I A N A

inGOODcompany

Dedicated to the affiliate membership of the LCIA.



LOUISIANA CONSTRUCTION
AND INDUSTRY ASSOCIATION

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TO ALL OF OUR MEMBERS:

Happy New Year!

With this New Year comes a whole new wave of LCIA opportunities. We, at the Association, have planned some big events for you this year, and we heartily hope you will show your support through attendance and participation. You can get information about all of our events by checking our website, reading our monthly e-newsletters, and/or visiting our Facebook and Twitter pages.

Also new, the Association has teamed up with LCI to create an Orientation Packet for our members, so all of you can be well-informed about your workers' comp policies as well as about the Association. This is another way in which we strive to serve you.

As we continue to push forward, we continually keep you, our members, in mind in every new step we take, so please do not hesitate to let us know how you think we are performing. We cannot stress enough that we want to hear from you.

Please remember, this is your Association. Because you have an LCI Workers' Comp policy, you may partake in all of the Association's benefits and services. Make a point to use this to your advantage this year. Let us help your business grow.

From all of us at LCIA, wishing you and yours a happy new year!

Christina Buras

Christina joined LCIA in 2010. As Associate Director, she is responsible for the planning and implementation of LCIA events and for managing LCIA communications. Christina is a graduate of LSU, where she received a B.S. in Business Management and a minor in Leadership Development. She joined LCIA with valuable nonprofit experience and an affinity for helping people meet their full potential. Her favorite movie is *Arsenic and Old Lace*, and she loves French fries.

WELCOME

to the **NEW** LCI/LCIA Member Portal



[Log-In](#)



See how it works.

ONLINE BILLING • EVENT INFORMATION • TECHNOLOGY CORNER • JOB POSTINGS • AUDITING AND CLAIMS FORMS

For tutorials on how to log-in and use the Member Portal, go to LCIA's website, www.lciassociation.com.
If you have any questions about the Portal, please call us at 985.612.1230.

New Hires



Ashton Clause
LCI Claims Department
Claims Service Representative



Mallory Weaver
Receptionist

Special Thanks

Thank you to all of the Association members and partnering agents who attended LCIA's Family Day at Audubon Zoo on November 12th. Because of you, the event was a great success with over 300 attendees. We hope to see you again at other LCIA events throughout the year.

New Developments

MEMBER PORTAL

You can now pay your LCI Worker's Comp bills online! With our new Member Portal you will now be able to make your premium payments from your home computer. The new site also includes the following:

- **Information about LCIA events**
- **The Technology Corner**, a forum for LCIA members to share information about new and useful technology for businesses.
- **Job Postings**, a page where LCIA members can post available job openings.
- **Auditing and Claims documents and forms.**
- Complete **Contact Information** for LCI Workers' Comp and LCIA.

Log in to see how it works at members.lciwc.com. For more information about the Member Portal, contact us at 985.612.1230. You can also see it on page 2.

LCI ORIENTATION PACKET

LCI and LCIA have teamed up to create an Orientation Packet that will include detailed information about LCI Workers' Comp as well as the Association. This new packet is meant to serve as a reference for all members and will provide you with information concerning Auditing, Claims, and Payments. The packet will also offer several resources for employers such as sample employment applications and drug testing procedures. Keep an eye out for your Orientation Packet, which should be reaching you by late-February.

AUDITING APPOINTMENTS

The LCI Auditing Department is currently taking appointments for personal one-on-one auditing sessions in February. The Audit Department will be scheduling appointments at the LCI Office to review

and complete your annual LCI audit. To reserve an appointment, call Christy Nihart, the Audit Department Customer Service Representative, at 985.612.6734, or email her at christy@lciwc.com.

LCIA BLOG

LCIA now has a blog to keep you up-to-date on all LCIA happenings. You can view and/or subscribe to the blog at www.lciassociation.com/blog.

Tips of the Trade by Annette Wray, Founder of the Wray Group

Annette B. Wray, CEO and founder of The Wray Group, LLC. The Wray Group educates businesses on how to recognize and best utilize behavioral patterns within their organizational structures. The Wray Group's primary focus is working with medium and large-sized businesses and their management teams to create effective service plans to keep them motivated and moving forward toward their goals. Annette is a Certified Human Behavior Consultant.

NETWORKING

In this issue, Annette answers your questions about networking.

What is the purpose of networking?

Audrey Parker / New Orleans, LA

Simply, networking is the opportunity to connect with other business professionals who are trying to build their business just like you. In my opinion, a huge misconception of networking is that the goal is to make as many contacts as you can and connect with them later. I completely disagree with that idea of "networking."

You want the connections you make with other business professionals (especially those that have access to your target market) as an opportunity to build productive relationships. What I mean by productive relationships is that you want a relationship where you can trust each other, rely on each other's abilities in business, and not only will you be comfortable sending your customers to that person, but you are also actively looking for potential customers for them as well. You want a relationship where you know that if you can contribute to the success of their business, they will want to be the same for you and will work as hard as you to build your success.

By connecting with others and working on building relationships with other business people that share your target market can open more doors for you than doing so by yourself.

How do you get over the fear factor when networking?

Jimmy McDaniel / nSpire Technologies, LLC.

Attending a networking event can be one of the scariest places to be as a business professional. Did you know that about 13.3% of the general population experience social anxiety at some point in their lives? I personally think this statistic is higher.

We know it can benefit us to meet other people, but if you are one to experience social anxiety, have you asked yourself why? Most people are afraid that others will think badly of them or that they may embarrass themselves in front of others. Naturally we want people to like us. Actually we need to remember that the other business professionals are probably having the same thoughts and feelings too!

A good way to overcome anxiety of attending social events like a networking meeting is to invite another business professional as your "wingman." You obviously want someone who is more comfortable introducing themselves and who can take you around for introductions too. Typically once connections are made, you begin feeling

relieved and conversation begins to flow a bit easier. Now you are networking! Pairing up with others can also give you an opportunity to share strengths you may have such as finding common likes (kids, schools, hobbies), or asking people to describe what they do in their business. Once common points are found, you will begin building relationships that can possibly help you in the future.

Remember to relax! There are many others out there just as nervous as you! Do your best to make them feel comfortable too; the more you do, the easier it will be to make introductions on your own in the future.





MUDDY WATERS

THE UNFILTERED TRUTH

The Mighty Mississippi is Louisiana's most-valuable resource. It fuels our economy, but more importantly, it fuels us. We drink it, bathe in it, and use it to prepare food for our families. With water being at the center of our lives, have you ever once thought about what is in that water? One company has been on a crusade to educate people about what exactly is in their H₂O since the 80s.

Located in Old Jefferson, the Wellness Water Company sells, installs, and maintains water quality improvement systems for residential, commercial, and industrial applications.

The founder and current owner, Julio Torres, established The Water Company in 1984 to sell quality water filtration systems to residents and businesses in the New Orleans area. After Katrina, Julio joined forces with Jerry Michael Casso, owner of Casso's Wellness Store, to collaborate and devise a system to filter and alkalize the water, and thus the two created the Wellness Water Company.

Originally a pharmacist, Julio's life veered from his original plan when he decidedly left pharmacology to begin a career not only selling filtration systems but also preaching the health benefits of utilizing pure water. "When I saw a presentation of a system in 1982, I thought that a water filtration system would be the next appliance that everyone would have."

With degrees in Biology from the University of New Orleans and Pharmacology from Xavier University, Julio immediately recognized the benefits of using advanced systems in homes and businesses to filter the hard, chlorinated

water of New Orleans and the surrounding areas. "Everyone uses water. We need it to live, and in New Orleans, our water has toxins, chemicals, and metals, carried down from plants along the Mississippi. Our water utility companies treat it by adding chemicals such as Potassium Permanganate, Ammonia, Polyphosphates, Fluoride and Chlorine to counteract the chemicals and microorganisms in the water. The water company does what is necessary, but, the water still isn't filtered completely."

With over 29 years of experience, Julio knows exactly what he's talking about when it comes to water filtration, and he works hard at customizing packages for customers to fit their needs. "We offer a number of different technologies depending on the source water and what the customer requests, such as softening, activated carbon filtration, de-ionization, reverse osmosis, mechanical filtration, ultra-violet light (UV), neutralizing filters, and iron, manganese, and sulfur removal. We service ALL brands including delivery and installation of salt as well as filter(s) replacement, and general preventative maintenance." As for the equipment involved, Julio can provide you with a system to filter all of the water in your

entire household or a simple small system that fits under your sink to filter the tap water. It all depends upon the customer's needs.

Because all this jargon may be a bit daunting to the H₂O laymen, Julio helps people understand with his in-person, interactive presentation. "It makes the benefits tangible to potential customers," says Julio. "I want them to use as many senses as they can during this presentation. Participants can see, hear, feel, taste, and smell the differences in the filtered and unfiltered water." The presentation, which involves beakers, dyes, chemical compounds, and a quick hand wash, is nothing short of incredibly illuminating. "The results speak for themselves," states Julio.

Some of Julio's most recent, notable projects include installing systems in the The Maritime Building (105 apartment units) and The Saratoga Building (154 apartment units). As for the direction he wishes to take his company, Julio says, "we presently service over 1,000 customers offering exclusive proprietary equipment, and we're currently looking to expand to Houma, Baton Rouge, and Lafayette. We took a hard hit after Katrina when we lost over 500 customers, but managed to survive and now continue to grow as more people are recognizing the health, economic, and aesthetic benefits of quality water."

To speak to Julio about potential business opportunities, to schedule a presentation, or to request information, contact him at 504.838.8345 or at juliotorres@thewatercompany.net.



WHAT IS MOST INTERESTING ABOUT JULIO'S FILTRATION PRODUCT IS THAT IT OFFERS FOUR UNIQUE FEATURES:

:: 1 ::

It is manufactured out of stainless steel.

:: 2 ::

It is registered by the EPA.

:: 3 ::

It is bacteriostatic.

:: 4 ::

It incorporates the exact same technology to purify the water aboard the NASA space shuttles.

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WELLNESS WATER COMPANY
800 DAKIN ST., SUITE B
JEFFERSON, LA 70121
WELNESSWATERCO.COM
504.838.8345



Why Shop Local?

GUEST CONTRIBUTOR: Dana Eness – Executive Director of The Urban Conservancy

You can't turn around these days without hearing phrases like "keep it local," "stay local," or "shop local"; and that's a good thing for local businesses of all kinds. Independent business alliances started emerging about a decade ago throughout the US and other countries to bring attention to the fact that patronizing independently owned businesses first and whenever possible results in greater wealth retention and wealth generation for the businesses' home community. Since then, they've expanded rapidly.

Stay Local!, The Urban Conservancy's flagship initiative, is the independent business alliance serving Southeast Louisiana since 2003. Stay Local! focuses on the critical role local business ownership plays in neighbor-hood revitalization, economic equity, and environmental sustainability. And with the holidays just coming to a close, it's important to remember that the "Stay Local!" mission is relevant and alive year-round.

Stay Local!'s Top Ten Reasons to Shop Local, located below, gives you the points you need to join the debate. Include them on your website and in your next company newsletter. If you have a storefront, post them by your cash register to remind your patrons of why they should continue to shop locally. And use them as talking points with the media or elected officials when making the case for a business climate favorable to local ownership in your community.

Best wishes for a safe, prosperous, and very local 2012 from your colleagues at The Urban Conservancy!

TOP TEN REASONS TO SHOP LOCAL

1. PROTECT LOCAL CHARACTER AND PROSPERITY

Louisiana is unlike any other state in the world. By choosing to support locally owned businesses, you help maintain Louisiana's diversity and distinctive flavor.

2. COMMUNITY WELL-BEING

Locally owned businesses build strong neighborhoods by sustaining communities, linking neighbors, and by contributing more to local causes.

3. LOCAL DECISION MAKING

Local ownership means that important decisions are made locally by people who live in the community and who will feel the impacts of those decisions.

4. KEEPING DOLLARS IN THE LOCAL ECONOMY

Your dollars spent in locally-owned businesses have three times the impact on your community as dollars spent at national chains. When shopping locally, you simultaneously create jobs, fund more city services through sales tax, invest in neighborhood improvement and promote community development.

5. JOB AND WAGES

Locally owned businesses create more jobs locally and, in some sectors, provide better wages and benefits than chains do.

6. ENTREPRENEURSHIP

Entrepreneurship fuels America's economic innovation and prosperity, and serves as a key means for families to move out of low-wage jobs and into the middle class.

7. PUBLIC BENEFITS AND COSTS

Local stores in town centers require comparatively little infrastructure and make more efficient use of public services relative to big box stores and strip shopping malls.

8. ENVIRONMENTAL SUSTAINABILITY

Local stores help to sustain vibrant, compact, walkable town centers—which in turn are essential to reducing sprawl, automobile use, habitat loss, and air and water pollution.

9. COMPETITION

A marketplace of tens of thousands of small businesses is the best way to ensure innovation and low prices over the long-term.

10. PRODUCT DIVERSITY

A multitude of small businesses, each selecting products based, not on a national sales plan, but on their own interests and the needs of their local customers, guarantees a much broader range of product choices.

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Adapted and reprinted on www.staylocal.org with permission of Stacy Mitchell, The Institute for Local Self-Reliance

**Founded in 2001, The Urban Conservancy is a 501c(3) nonprofit organization dedicated to research, education, and advocacy that promote the wise stewardship of the urban built environment and local economies. Visit their website at www.urbanconservancy.org.*

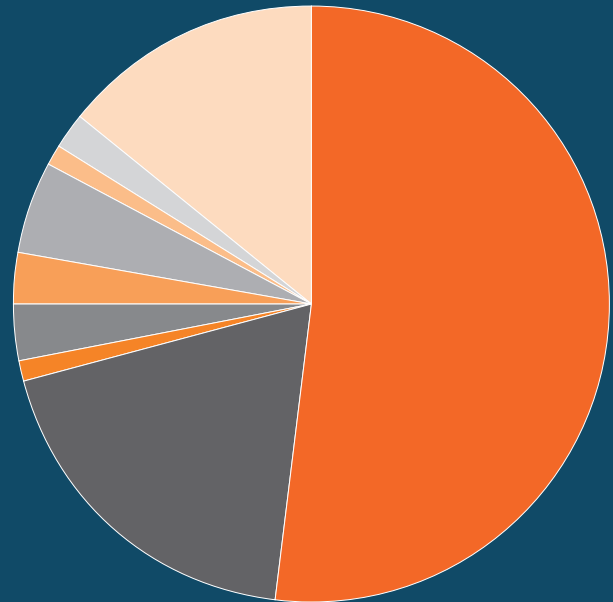
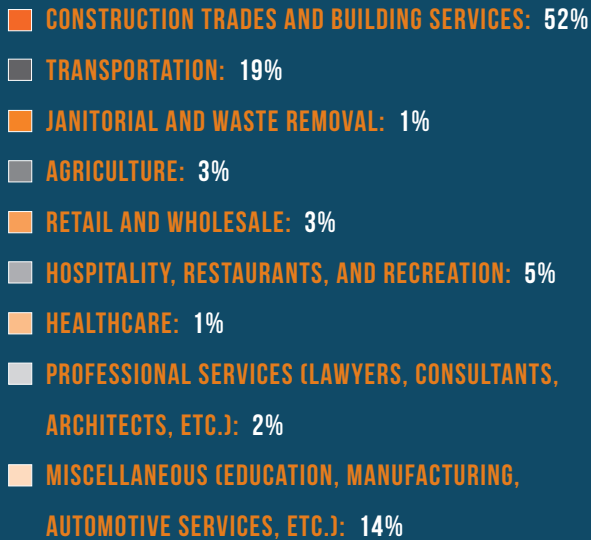
For more information, go to www.ready.gov/business/index.html

For more information about The Urban Conservancy, go to www.urbanconservancy.org

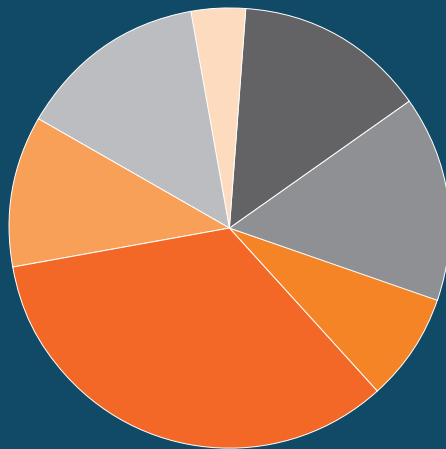
MEMBERSHIP OVERVIEW

Have you ever wondered who belong to the Associations?

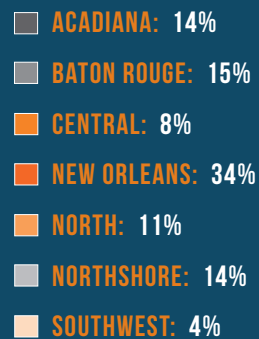
DISTRIBUTION OF MEMBERS BY INDUSTRY



TOTAL: 2923 members



DISTRIBUTION OF MEMBERS BY REGION



TOTAL: 2923

LCIA serves a diverse range of businesses. Our membership spans across Louisiana as well as across many different industries.

Above are two graphs conveying the composition of LCIA's membership. One graph depicts the different industries LCIA services, and the other displays the geographical distribution of LCIA's membership.

LCIA is proud to have a variety of business members. We believe the diversity within our membership is special, and through networking and collaboration, we believe it can only serve to help you in your business endeavors.

Tax Talk WITH L. PAUL JOUET, JR., *Owner of Tax Help NOLA*

Proper Recording for Vendors: The W-9, 1099-MISC, and 1096

As a business owner, you are required to track all transactions, including those made with vendors, contractors, and subcontractors. IRS forms W-9, 1099-MISC, and 1096 are all used to track transactions with sole proprietorships, partnerships, and LLCs (corporations are not required to do this). The IRS uses these forms to make sure businesses are reporting information correctly for tax purposes. Below you will find a description of each document along with the correct way to complete and file the form.

W-9

Internal Revenue Service Form W-9 is the “Request for Taxpayer Identification Number.” This document is used by businesses to obtain information about their vendors, contractors and subcontractors. The W-9 is called an “information return,” since it serves simply as a record keeping tool. The IRS requires businesses and organizations to obtain Form W-9 from all of their vendors, contractors and subcontractors who are classified as sole proprietors, partnerships, or LLCs for the purposes of filing these information returns. The IRS can call upon you to present this form at any time.

1) Obtain Form W-9. In general, Form W-9 should be provided by the business or organization that you pay. If not provided, Form W-9 is available from the IRS website or by phone at 1-800-829-3676.

2) The form should be completed, providing information about the vendor, contractor, or subcontractors. This includes name (as known to the IRS), formal business name (if applicable),

and indication if an individual income tax payer or a business entity, and address. The address should match the address on file with the IRS.

3) The taxpayer’s identification number in Part I. The TIN is either a social security number if filing this form as an individual income taxpayer or employer identification number if for a business.

The SSN or EIN should match the IRS’ records for the name and address you previously provided.

4) Make sure Form W-9 in Part II is signed.

5) The W-9 is kept on file in your office. You do not need to send the form to the IRS. It is recommended that the document should be kept on file for 5 years.

1099-MISC

A 1099-MISC needs to be issued by your trade or business under many situations when you pay someone for rent, services, royalties or other various fees.

1) Determine that you paid \$600 or more in compensation for services rendered by a nonemployee to your trade or business. Include the gross amount of payments in box 7, including anything you paid the contractor for supplies and materials





2) Determine that you paid \$600 or more in rent for office space, machines, equipment or land in the course of your trade or business. Write the amount in box 1. Do not include amounts paid to corporations or real estate agents.

3) Verify that your trade or business gave any prizes or awards to an individual who is not your employee. Include only amounts of \$600 or more. Put amounts in box 3. But don't report it if the prize was transferred directly to charity.

4) Verify that your trade or business paid \$600 or more to an attorney or corporation for any legal services. Write the amount in box 7. If you cannot determine the amount paid that applies to legal services, write the gross amount paid, even if less than \$600, in box 13 and put the letter A after the amount. You must furnish your vendors, contractors, and subcontractors their 1099 by January 31.

1096

When your trade or business has issued a 1099-MISC or any 1098, 1099, 5498 or W2-G to anyone, you have to send the IRS the Form 1096 summary. A 1096 is a summary of all your 1099s throughout the tax year.

1) Determine if you have issued any 1099-MISCs to anyone in the course of your trade or business. These are commonly issued to report payments of \$600 or more for rent, contract workers, professional fees and other payments to individuals.

2) One Form 1096 can accompany one 1099 or many 1099s or other information returns, but you should submit a separate 1096 for each type of information return summarizing the data on the forms.

3) Type your name, address, phone number, and either your Employer Identification Number (EIN) or Social Security Number.

4) Check the box at the bottom to indicate the type of form being filed. Check only one box. For example, if you are filing 1099-MISCs, check the box for 1099-MISCs.

5) Sign your name, title, and date before mailing the completed form to the IRS center nearest you. Addresses are on the second page of Form 1096.

6) The due date is included in the directions for the form. An organization filing tax year Forms 1099 must send this information to the IRS by February 28 of every year.

** This is generalized information. Please consult with a CPA before taking any action.*



More and more Louisiana businesses are coming over to LCI, and yours is welcome to join the party. For over 20 years, we've helped all types of local businesses grow by offering competitive workers' compensation rates, great service and excellent coverage. So no matter what business you're in, give us a call at (985) 612-1230 or visit www.lciwc.com today. And don't forget your swimsuit.

LCI 
WORKERS' COMP

ALL ABOUT LCI AUDITS

WHY ARE AUDITS NECESSARY?

Workers' compensation premiums are based on the type of work being done—called classifications—and the amount of money paid to your workers or those that work for you and uninsured subcontractors. When you purchase your workers' compensation policy, you tell us what kind of work you do and estimate the amount of money you expect to pay out. A premium audit is an examination of your business operations and records used to determine your actual payroll and premium for the policy period being audited, and to determine proper classification.

RECORDS NEEDED TO COMPLETE AN AUDIT

PAYROLL	NON-EMPLOYEE LABOR/ SUBCONTRACTORS
W2s with W3 Transmittal OR State Quarterly Tax Reports OR Federal 941 Tax Forms	1099s with 1096 Transmittal AND Certificates of Insurance for Insure Subcontractors
AND	AND
General Ledger OR Bank Statements with ALL Cancelled Checks	General Ledger OR Bank Statements with ALL Cancelled Checks

WHEN WILL I GET AUDITED AND WHAT TYPE OF AUDIT WILL IT BE?

Upon expiration or cancellation of your policy, you will be notified of your audit responsibilities. LCI auditors will review your policy information and determine whether you will receive a physical audit or mail audit. You may request a physical audit if it is more convenient for you.

Physical Audits: 30 days after your policy expires, you will receive a letter scheduling a physical audit visit. It is important that you call and confirm the proposed date and time.

Mail Audits: 30 days after your policy expires, you will receive a payroll verification form in the mail to begin the audit process. You are responsible for providing LCI with all necessary documentation requested to complete the audit. These forms and supporting documentation must be completed and returned to LCI Workers' Comp within 30 days. The mailing address is 1123 North Causeway Blvd. Mandeville, LA 70471.

Failure to comply or return payroll verification will result in an audit up to TWO TIMES THE ESTIMATED PREMIUM plus attorney fees to collect the audit.

WHAT IF I DISAGREE WITH MY AUDITS?

If you do not agree with the audit you can contest it within 30 days. Audits cannot be contested by phone. You may dispute the audit in writing with documentation that supports your reason for contesting it. Please refer to the Audit dispute form within this audit section.

To obtain a blank Self-Reporting Audit visit our website: www.lciwc.com. Select Forms & Publications, the audit documents can be found under Audit Forms and Publications.

CASH PAYMENTS

If you pay any worker or uninsured subcontractor in cash, your policy will be deemed unauditible and be processed at up to two times the estimated annual premium.



LOUISIANA CONSTRUCTION AND INDUSTRY ASSOCIATION

1123 North Causeway Boulevard
Mandeville, LA 70471

Presort Standard
US POSTAGE
PAID
Permit No. 77
Mandeville, LA

LCIA Events

Follow Us:

All events are **FREE** to LCI Workers' Comp policy holders and participating LCI agents. For more information about Association events, please refer to our website at www.lciassociation.com/events, or visit our Facebook and Twitter pages.

FEBRUARY

AUDITING APPOINTMENTS*
WHERE: LCI OFFICE

SAFETY WORKSHOP:
*OSHA REQUIREMENTS AND
LADDER SAFETY CERTIFICATION*
WHEN: FEBRUARY 29, 2012
9:30 AM – 2:00 PM
**WHERE: COURTYARD MARRIOT -
ACADIAN CENTER
BATON ROUGE**

Receive a certificate in ladder safety AND learn everything you need to know about what to do before, during, and after an OSHA inspection.

MARCH

AUDITING APPOINTMENTS*
WHERE: LCI OFFICE

HOW TO WRITE A BUSINESS PLAN
*PRESENTER: LOUISIANA SMALL
BUSINESS DEVELOPMENT CENTER*
WHEN: MARCH 22, 2012
9:00 AM – 1:00 PM
**WHERE: COURTYARD MARRIOT
METAIRIE**

Does your business have a plan? Let LSBDC teach you how to construct a solid plan you can proudly show to lenders and that will successfully guide your business through 2012 and beyond. Lunch will be provided.

APRIL

LCIA CRAWFISH BOIL
*FOR MEMBER, AGENTS, AND
THEIR FAMILIES*
WHEN: APRIL 21, 2012
12:00 PM – 3:00 PM
**WHERE: PARC 73
PRAIRIEVILLE**

MAY

SMALL BUSINESS MARKETING
WHEN: MAY 10, 2012
11:00 AM – 1:00 PM
**WHERE: DRUSILLA'S SEAFOOD
BATON ROUGE**

What makes your business stand out? Does your company have an identity? Learn steps you can take to create a brand for your business, and catch up on all the different forms of media you should be taking advantage of.

WORKERS' COMP 101

WHEN: MAY 23, 2012
10:00 AM – 1:00 PM
**WHERE: LCI OFFICE
MANDEVILLE**

Do you know what to do for an audit or how to report a claim? Let the LCI staff help you understand the ins-and-outs of your workers' comp policy. Memorial Day BBQ lunch to follow presentations.

**During the months of February and March 2012, the LCI audit staff will be available to help you complete your annual payroll audit. Appointments are available Tuesday through Thursday, 9:00 AM to 4:00 PM at the LCI Mandeville Office. Gather your paperwork and call Christy Nihart at 985-612-6734 to schedule your audit appointment.*

To register for these events,
go to
www.lciassociation.com/events,
or call
Christina Buras at 985.612.6733.