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# inGOODcompany

The Official Magazine of LCIA.



THE MEMBER SERVICES ARM OF LCI WORKERS' COMP

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# Association News:

- ∴ **CE Provider Status** – LCIA has been approved to be a CE provider for the Department of Insurance and for the Louisiana State Licensing Board for Contractors. Certain workshops will be designated CE courses, and licensed individuals will receive CE credit for their respective licenses.
- ∴ **Family Night Out** – Don't miss our Family Night Out on May 11th at Zephyr Field! LCIA hosts social events as a way to provide networking experiences everyone can enjoy. Turn to our list of events for details.
- ∴ **Bring a Friend to an LCIA Workshop** – The more, the merrier! We'd like to invite you to bring a fellow business associate to one of our workshops.
- ∴ **LCI Orientation Lunches** - LCIA and LCI are hosting a series of luncheons, so we can get to know you and your business. Come out to network with other business members and to learn what LCI and its Member Services arm, LCIA, can do for you. Be sure to check out our schedule to see when we'll be making our way to your area.
- ∴ **Calendar in Member Portal** – The Member Portal, the site where you go to pay your workers' comp bills, has many valuable tools for all LCI policy holders. In the Member Portal, LCI policy holders can post business events on the Community Calendar. Have an upcoming sale? Grand opening? Is there a networking event happening in your community? Post it!\*
- ∴ **Social Media** – Let's socialize! Look us up on Facebook and Twitter and start a conversation with us. We'd love to hear from you.

*\*All entries will be reviewed prior to posting.*

# Notes From The Association



**Christina Buras**  
*Associate Director, LCIA*

Since this year began, we've seen a significant increase in workshop attendance, and we couldn't be happier about it. We plan these workshops and webinars for you, and we want you to get the most out of them.

Never been to a workshop? We invite you to join us at one of our upcoming classes, so you can see for yourself how LCIA operates. We bring in highly qualified instructors, provide you with the materials you need for the workshop, and create a comfortable environment conducive for group discussion. Furthermore, we limit attendance, so you can have a personalized experience.

This year we have begun utilizing webinars, so we can reach all of our members. What is a webinar, you ask? It is a "web seminar" (webinar). Webinars are online presentations. All you need to participate is a computer, equipped with speakers and an internet connection. Participants log-into the webinar and watch a presentation narrated by one of our instructors. You can be as interactive as you wish—virtually "raise your hand" and ask the presenter questions. Our webinars usually last up to about an hour, and you can watch them from the comfort of your own home or office.

Don't see any classes you're interested in? Let us know, and we'll look into hosting the topic of your choosing.

We look forward to hearing your suggestions, and we hope to see you soon at one of our workshops or webinars!

:: Christina



**Nicholas Peddle**  
*Marketing and  
Communications  
Coordinator, LCIA*

Who is LCIA? What does LCIA do? While most of you know that LCIA works hard on behalf of our members, articulating what exactly LCIA does can be a challenge. With this challenge in mind, we have developed new identity ads. You'll see the first of these in this issue, and you'll find the others in your monthly invoice, on our Facebook page, and in the Member Portal. We hope these help to answer the question "What is LCIA?"

In other communications news, we are still looking for businesses to feature in our Orange Blog and the Member Spotlight in *In Good Company*. Let me know if you are interested in having your business featured. Additionally, if you have any feedback about our mailings, newsletters, blog, Facebook page, or any other way we communicate with you, please let me know. I'm always eager to hear from our members to make sure LCIA is working for you.

:: Nick

# On the Issues:

## PLANNING

Having a plan is important in every aspect in life and in business. Where is your business going to be a year from now? Are you going to seek financing for growth? Are you even planning to grow? Have you thought about it? Do you have a safety program to keep your employees safe? These are all important questions, and can all be answered by sitting down and creating a plan. The following articles from our guest authors all relate to planning. They encourage you to think about the future of your business: creating a business plan, planning financially for yourself and for your business, and having a plan to ensure the continued safety of your employees.



### Plan to Grow: How to Write an Effective Business Plan

*Sandy A. Summers, Assistant Director, Louisiana Small Business Development Center at Southeastern Louisiana University*

Running or starting a business without a business plan is comparable to walking in the dark without a flashlight. Both can be done, but operating this way leaves you open to the risk of something getting in your way that you won't see until it's too late.

A good business plan provides you with a unique opportunity to define details about your business and allows you to review the hard, clear facts that are needed to make strong and successful business decisions, even if it means making big changes.

Instead of giving you a list of items describing how to construct your business plan, I am going to mention a few common business planning mistakes and mention what NOT to do.

#### **DON'T be vague**

A business plan should not read like a novel. If a fairly intelligent person with a high school education can't understand your plan, then you need to rewrite it. If your business involves highly confidential material, processes or technologies, then show people your executive summary first. If they're interested in learning more about the business, have the parties sign noncompete and nondisclosure agreements before showing them the entire plan.

#### **DON'T be unrealistic**

Business plans should highlight critical assumptions and provide some sort of rationalization for them. Avoid burying assumptions throughout the plan so no one can tell where the assumptions end and the facts begin. Market size, acceptable pricing, customer purchasing behavior, time to commercialization—these all involve assumptions. Wherever possible,

make sure you check your assumptions against benchmarks from the same industry, a similar industry or some other acceptable standard. Tie your assumptions to facts.

#### **DON'T say you have no competition**

I cringe when I hear potential business owners say or write that they have no competition. If you truly believe this, you should really step back and reevaluate your business model. Every successful business has direct and indirect competitors. If you can't find any competitors today, try to imagine how the marketplace may look once you're successful. Identify ways you can compete, and accentuate your competitive advantages in the business plan.

Writing a business plan can be tedious, but it is certainly worth the time and effort. The process will dramatically increase your odds of succeeding as an entrepreneur.



# Plan to Prosper: Financial Planning for All Business Life Cycles

Kelly Anderson, *Financial Representative, Northwestern Mutual*

Business and personal financial planning are tied together whether you are just opening your doors or passing the torch to the next generation. Where do you begin? Is something missing or exposed? What is the next step? These are best answered with an advisory team including an accountant, business attorney, banker, and financial advisor.

Whether at startup, growth, maturity, or transfer of your business, planning for your personal needs, risk management of the business, employee benefits, and business succession are all vital. You may feel confident or that you skipped steps along the way. Regardless, consult with your advisory team and review your plans annually. Here are some strategies to consider during each phase.

## Startup

**Business Risk Management** – Protect against liability and loss of property.

- :: Secure commercial liability coverage.
- :: Provide workers' compensation coverage.
- :: Obtain property coverage for business assets.

**Personal Planning** – Financially protect owners and their families against sickness, injury, or death.

- :: Audit personal assets, life insurance, and long term disability plans to insure sufficient income.
- :: Evaluate options for major medical coverage for self and family.
- :: Create your retirement savings plans along with business growth savings plans.

**Business Entity & Succession** – Taxes, legal & financial liabilities, and ownership transfer vary with formation types.

- :: Select which business formation is best with your attorney and CPA.
- :: Update your will and legal documents to include your business entity.



**Employee Benefits** – Distinguish your business to quality professionals and foster loyalty.

- :: Group benefits may attract and retain employees.

## Growth

:: Continue annual review of risk management and wealth accumulation for business and personal needs.

:: Disability overhead expense coverage provides monthly income for covered business expenses if an owner experiences a health slowdown.

:: Key person disability and life insurance plans allow capital while operations may be challenged from absence of a key employee.

:: Consider a qualified retirement plan for all employees.

:: Enhance executive benefit offerings for attracting and retaining select talent.

:: Begin addressing succession plans by setting your objectives, calculating your business value, choosing the next owner, and funding your buy-sell agreement for retirement, disability, and death with

help from your attorney, accountant, and financial advisor.

- :: Share your plans with select employees and your bank to foster retention and access to loans and lines of credit.

## Maturity

:: Review and adjust as needed to ensure financial security for your family and business continuity.

:: Inform any creditors of continuity plan changes.

:: Update employee benefit programs to remain competitive in attracting and retaining employees at all skill levels.

:: Update your strategy and funding for orderly transfer of your business.

:: Estate taxes can be your largest liability, so determine your liquidity needs and enhance your strategy to preserve your estate's value and efficiently transfer wealth to your heirs.

## Transfer

:: Leave a legacy by allowing your business to continue to selected owners.

:: Share business risk management and employee benefit plans so the new owner can adapt the plans to meet business needs.

:: Execute your exit strategy and enjoy the rewards of your hard work while ensuring your estate and retirement income plans continue to provide for you and your heirs.



## Plan to Stay Safe: How to Create an Effective Safety Program

*Peggy Sellers, President, PS Safety & Risk Management, LLC*

I'm sure everyone has heard that OSHA inspections have increased greatly in recent months. To ensure your company will not receive fines and citations in the event of an audit, and more importantly, to ensure your employees have a safe and healthy work environment, follow these simple steps.

### 1. Written Safety Program

Have strong policies and procedures that meet OSHA Standards. Many programs purchased online are generic and just cover the minimum OSHA requirements. Be sure to put your Company's policies in your program as well. Conduct audits/inspections to ensure your Company/ Employees are following the policies and procedures outlined in your program.

### 2. Training

Conduct training in all areas that pertain to your company. Be careful with just showing videos; these are very generic in content and cannot cover all the requirements for training. For example: you should have your employees put on a harness to ensure they know how to wear it properly. For HAZCOM, you need to instruct your employees where your MSDS manual is located and the most commonly used chemicals. A video can't do this.

### 3. Verify Understanding

Always give your employees a written test after the training. You must verify they understood the training they received. Be sure your test covers all the major components of the topic, and stay away from True/False answers. They have a 50/50 chance of "guessing" the right answer.

### 4. Disciplinary Action Program

Develop a strict Disciplinary Action Program and train your employees on the consequences of not following your safety rules. This is a MUST. Without enforcing your safe work practices your program is not complete.

As you can see, developing a safety program is simple and inexpensive. Most accidents are preventable, and following these simple instructions is your first step in creating a safe and profitable business.



# Member Spotlight

Since our first issue of *In Good Company*, we have highlighted various LCI insured-businesses. While the magazine has evolved, this section has remained constant because we feel it is an important way of connecting the LCIA network. We want to introduce you to one another and show you the contributions your fellow LCIA members are making to their respective industries and their communities. Above all, we want you to know that with LCIA, you're... *In Good Company*.

*Service Tire - Shreveport*



*MaAKA Janitorial - New Orleans*





# NEVER TIRED F FAMILY

## About Service Tire

Based in Shreveport, Service Tire has been in the tire business since 1958. They provide tires for all types of cars including luxury cars, sports cars, and trucks. In addition to stocking tires, their service department offers alignments, brake service, water pumps, and radiators, among others.

## 55 Years in the Making

After serving in the military and working as a Service Manager for Firestore, James A. Parnell set out on his own in 1958. Through the years, Service Tire expanded to Texas



## Meet James A. Parnell, Founder:

The patriarch and founder of Service Tire, James Parnell has built a business to pass on to his family. “Some see working with family as a challenge. Since 1958, I have been blessed to have a job to come to, and to be surrounded by my family. And I am proud to give the business to my family, so they can keep Service Tire going strong into the future.”



**“Like a coffee pot, James Parnell has been on time every morning for the last 55 years.”**

and Arkansas, has since downsized, and today has two locations, both in Shreveport. Competing with large corporations has proven challenging, but Service Tire has remained resilient with the same goal as it had 55 years ago: to be a friendly, local tire shop who helps its customers stay safe on the road.

### **All in the Family**

Little did he know at the time, but by starting Service Tire, James A. Parnell created a family business that would be passed on to future generations of Parnells. More than seven other members of his family, including

his son and grandson, John David Parnell Sr. and John David Parnell Jr., currently work at Service Tire. James still goes to work every morning, moving tires and tracking inventory with John David Sr.

### **Life at Service Tire**

The Parnells admit that mixing family and business can be challenging at times, but they make it work. They are able to overcome these trials, in part because all employees of Service Tire share a passion for auto repair. Whether selling tires to one of their many repeat customers or solving the latest

challenge with a new customer in the service department, the Service Tire team approaches each customer with a smile, ready and willing to work on the next car that rolls in.

### **Get in Touch with Service Tire**

Service Tire takes pride in being a local, family owned business. They would welcome the opportunity to do business with other LCIA Members. You can visit them at either of their two locations in Shreveport (3406 Hearne Avenue and 1033 W. 70th Street), or read about them on their website at [www.servicetireinc.com](http://www.servicetireinc.com).

# MaAKing a Name for Themselves in the Cleaning Biz

## About MaAKA Janitorial

Husband and wife Matt and Anita Horne founded MaAKA Janitorial in November 2012 in New Orleans. Throughout their lives and their marriage, Matt and Anita have always dreamt of working for themselves. When they initially had the idea to start a janitorial company, they initially looked at franchises. They ultimately decided against it, and started their own venture. They feel this truly allows them to work for themselves, and affords them the freedom and happiness that stems from owning a business.



## What's in a Name?

Not a conventional name, "MaAKA" holds a lot of meaning to the Hornes. It stands for "Matt and Anita's Kleen Atmosphere," and "AKA" is Anita's Sorority affiliation. Like all other aspects of the company, MaAKA's name is a reflection of its owners. It reminds Matt and Anita of their commitment to quality and it keeps them grounded.

## Who MaAKA Serves

MaAKA offers both short- and long-term residential and commercial janitorial services in the New Orleans and Baton Rouge areas. Their specific services include: industrial cleaning, mold treatment & clean-up, stripping and waxing, shampooing, deodorizing, surface sanitation, party clean-up, and tiling. They boast flexibility, and will work small one-time jobs in addition to large, long-term contracts.

## The "People" People

MaAKA Janitorial is a reflection of the Hornes, who believe that their people, as much as their work, make their company successful. They treat their employees and clients with the respect and courtesy they hope to receive themselves. Anita explained that she understands some clients are unsure of how to interact with the cleaning crew. She seeks to break this barrier and put her clients at ease by talking with each one of them in a personal and respectful way. By doing this, she has shown them that they are not "just the cleaning crew."

## Professional Training Classes

The Hornes put their employees through extensive training before they allow them to work on a job. This ensures the safety of their employees when using cleaning chemicals and machinery. The training also ensures the quality of MaAKA's work. Additionally, other cleaning companies and hotels have hired MaAKA to teach these janitorial classes to their employees.

The Hornes also offer classes on the art of interpersonal relations. Anita utilizes her degree and her social worker certification to teach such courses as "Customer Satisfaction" and "Managing the Team." Companies generally hire the Hornes to lead a seminar for their employees, but they do offer some classes to the public. These are posted on MaAKA's website, and occur three to four times a year.

## Get in Touch with MaAKA

MaAKA offers free consultations and estimates for janitorial services. To speak with Matt or Anita about their janitorial services or their trainings, call (504) 473-2434 or email [info@maakajanitorial.com](mailto:info@maakajanitorial.com).





## Meet the Hornes

While they are husband and wife, Matt and Anita Horne take their roles in their company seriously: Anita is the company's CEO and Matt is the Manager. They take great pride in instilling their values in MaAKA Janitorial. "Integrity, dignity, and respect define us as individuals. These values can all be found in MaAKA through our words, practices, trainings, and our employees," Anita explained. Added Matt, "Never underestimate the power of a handshake. It's a good way to connect with another person, and tell them something about yourself."

# LCI Workers' Comp Corner

## LCI Company News

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### New Hire



#### **Monica Brown**

Monica joined LCI as a Customer Service Representative in January 2013. Monica is a recent graduate of LSU, where she received a B.A. in Communications Studies. In her

role at LCI, she handles phone payments, and she directs you to the right person when you call or visit us in Mandeville.

### New Position



#### **Lacey Clawson**

Join us in welcoming Lacey Clawson to the LCI Underwriting Department. Lacey joined LCI in 2012 as a Customer Service Representative, and began her new position as Underwriting Assistant in January

2013. In her new position, she assists underwriters and agents by issuing policies, processing endorsements, providing loss runs, and assisting with login and Agency Portal setup.

## LCI Well Represented at Boys Hope Girls Hope Race Day

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LCI's staff participated in the 2013 Race Judicata benefiting Boys Hope Girls Hope of New Orleans at Audubon Park in March.



## LCI Employee Spotlight: *One on One with Yvonne Rosen*

**POSITION:** Claims Manager  
**HOMETOWN:** Lafayette, LA  
 Over 30 years of claims experience

**Q. What motivates you?**

**A.** Human spirit and challenges.

**Q. What is the claims department's greatest strength when handling a claim?**

**A.** Interpersonal relations with the employers, claimants, and treating physicians. We treat every case as though it is the only case.

**Q. How does your department service members and partnering agents?**

**A.** It's our job to keep the claims process moving and help members find a solution. We work with the agents to give them up-to-date information regarding the claims and the status of claims.

**Q. What's the one thing you recommend when members submit a claim?**

**A.** The number one advice is to have members report the claim directly to us. When we take the claims ourselves we are able to get more pertinent information beyond the questions on a typical claim form. This enables us to handle the claim in a more expeditious manner.

**Q. What is the most rewarding part of your job?**

**A.** Getting claimants back to the work force. This is a win/win outcome for all parties.

**Q. What is your greatest accomplishment?**

**A.** On a personal level, it would definitely be raising a great daughter and having a great marriage. On a business level, I would say it is going from a medical only adjuster to my current position with LCI. I've had many

mentors throughout my career and would have not made it this far without every one of them. I'm proud to be working with this organization.

**Q. How do you like to spend your free time outside the office?**

**A.** With family. We love to spend time together eating, shopping and just talking.




### Helpful Claims Reporting Tips

- :: Always get your employee the necessary medical treatment. An injury that may not seem serious can turn much worse if it's not treated correctly. Don't take chances. In the event of a serious injury, call 911 immediately.
- :: Report all claims immediately - call 1-888-246-1988 with vital information. Claims reported late can be costly.
- :: Be prepared and have as much information as possible available, but don't delay reporting to obtain the information
- :: Give good contact information, so we can get back to you for investigation purposes. Three Point contact include the employer, the employee, and treating physician.




Let LCIA Take You Out to the Ball Game



# LCIA's FAMILY NIGHT OUT at ZEPHYR FIELD

6000 Airline Drive, Metairie, LA 70003  
Saturday, May 11, 5:00 PM



Play ball! LCIA invites all LCI policyholders, partnering agents and their families to join us in root, root, rooting for the New Orleans Zephyrs as they take on the Tacoma Rainiers. We've rented a large suite with indoor and outdoor seating, so make sure to bring your glove to catch those fly balls. We'll also have a classic ballpark spread with all you can eat hot dogs and plenty of other food to go around.

The game starts at 6:00 PM. Doors open at 5:00 PM. And it's 80s night at Zephyr Field, so stick around after the game for a concert featuring cover band High Voltage!

Tickets are limited, so register early. To register, go to [www.lciassociation.com/events](http://www.lciassociation.com/events) or call Christina Buras at 985.612.6733.

Maximum # in each party: 4







THE MEMBER SERVICES ARM OF LCI WORKERS' COMP

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

1123 North Causeway Boulevard  
Mandeville, LA 70471

# LCIA Events

## APRIL

### LCI WEBINAR: MEMBER PORTAL

**WHEN:** APRIL 10  
9:30 AM - 10:15 AM  
**WHERE:** ONLINE

### LCI ORIENTATION LUNCH

**WHEN:** APRIL 19  
11:30 AM - 1:30 PM  
**WHERE:** CAFE JOSEPHINE  
SUNSET

### SAFETY BREAKFAST: LADDER SAFETY

**WHEN:** APRIL 24  
7:30 AM - 8:30 AM  
**WHERE:** HOLIDAY INN  
METAIRIE

### ONLINE DEFENSIVE DRIVING COURSE

**WHEN:** APRIL 30  
ALL DAY  
**WHERE:** ONLINE

## MAY

### ONLINE DEFENSIVE DRIVING COURSE

**WHEN:** MAY 1  
ALL DAY  
**WHERE:** ONLINE

### EXCEL TRAINING: THE BASICS

**WHEN:** MAY 2  
8:30 AM - 4:00 PM  
**WHERE:** HYATT - BLUEBONNET  
BATON ROUGE

### LCI ORIENTATION LUNCH

**WHEN:** MAY 7  
11:30 AM - 1:30 PM  
**WHERE:** EL GATO NEGRO  
LAKEVIEW

### LCI WEBINAR: CLAIMS

**WHEN:** MAY 8  
9:30 AM - 10:15 AM  
**WHERE:** ONLINE

### LCIA FAMILY NIGHT OUT

**WHEN:** MAY 11  
DOORS OPEN AT 5:00 PM.  
GAME STARTS AT 6:00 PM.  
**WHERE:** ZEPHYR FIELD

### QUICKBOOKS

**WHEN:** MAY 15  
8:30 AM - 12:00 PM: BEGINNER  
12:30 PM - 4:00 PM: INTERMEDIATE  
**WHERE:** HOLIDAY INN  
LAFAYETTE

### "WHAT'S GOING ON WITH HEALTH CARE?"

**WHEN:** MAY 23  
11:30 AM - 1:30 PM  
**WHERE:** MANSURS ON THE BOULEVARD  
BATON ROUGE

## JUNE

### QUICKBOOKS

**WHEN:** JUNE 6  
8:30 AM - 12:00 PM: BEGINNER  
12:30 PM - 4:00 PM: INTERMEDIATE  
**WHERE:** HOLIDAY INN  
METAIRIE

### LCI WEBINAR: SAFETY

**WHEN:** JUNE 12  
9:30 AM - 10:15 AM  
**WHERE:** ONLINE

For more information and to register for these events, go to [www.lciassociation.com/events](http://www.lciassociation.com/events), or call Christina Buras at 985.612.6733.