

MACC *News*

**METROPOLITAN AIR CONDITIONING
CONTRACTORS OF NEW YORK**

THE VOICE OF HVACR IN NEW YORK, NEW JERSEY, CONNECTICUT AND LONG ISLAND

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DECEMBER 2015



**Mentoring
Programs
Boost
Employee
Engagement,
Service
Revenue**

—page 10

MACC 
Holiday Party
Thursday,
December 3rd
See information on Page 8

**METROPOLITAN AIR CONDITIONING
CONTRACTORS OF NEW YORK (MACC)**
Formerly Air Conditioning Contractors Association - NY Chapter
123 South Street, Suite 112
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516-922-5832 / www.maccnyc.org

From the President...



MARC SOFFLER
Dynaire Corp.

On behalf of the board of directors of MACC, I want to wish everyone a healthy and happy holiday season.

This year, MACC emerged as a newly organized trade association of HVAC professionals in our area.

Through the efforts of the board of directors, we provided many exciting new programs and events for our membership. Our new Workshop Series, an update newsletter and website, and a shift towards topics that deal with business development are just a few of our accomplishments for this year.

This organization gives us the opportunity to get together with our peers, learn, be entertained, establish new relationships, and make more money. I ask all of you to be more involved in this organization in the upcoming year by attending our events and offering your support. Our 2016 calendar already has many new events planned, including a destination conference in the fall.

I want to thank William Artis from Daikin Applied for speaking at our last monthly meeting. His presentation on applying VRF technology in New York City was very informative. Obviously this was an important topic based on the number of members that attended this meeting.

Please join us at our Holiday Cocktail Party at the Chalet Restaurant in Roslyn on December 3rd. I look forward to seeing you there. Also, remember to visit our web site at www.maccny.org for upcoming events.

— Marc



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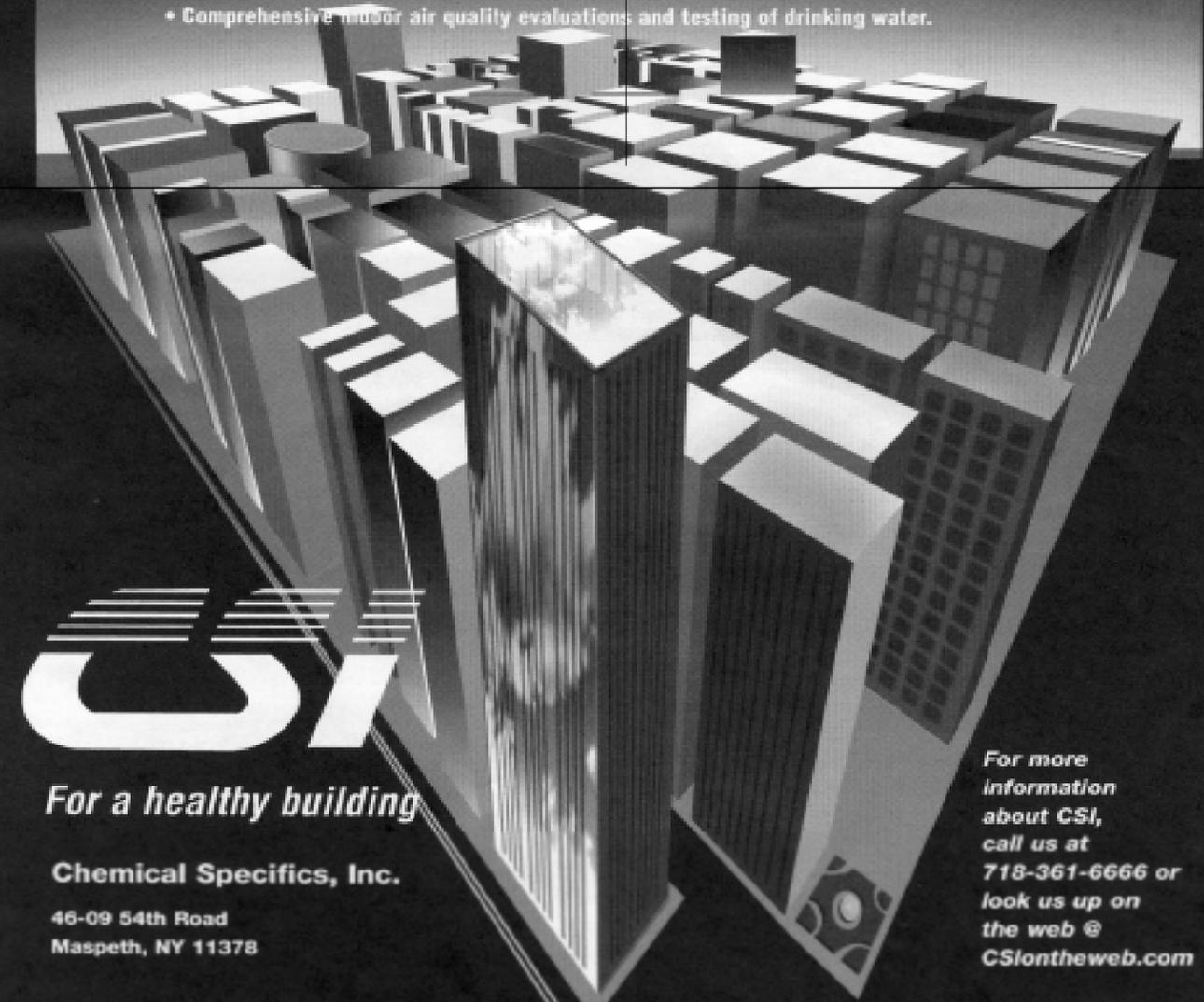
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Editor's Notes

by Anthony N. Carbone

"REDUCTION TO THE RIDICULOUS" IS WHAT I CALL CUSTOMERS WHO ASK WHAT IS THE COST OF EACH PIECE OF THE EQUIPMENT, PROVIDE A LIST OF MATERIAL COSTS, AND THEN ASK HOW MUCH YOU ARE FIGURING FOR LABOR?

The selling process is a maze of questions and answering many objections. The key is to be responsive and prepared for almost any objection or inquiry.

Failing to prepare is preparing to fail!

I take this same scenario into a restaurant. It never works. I ask the waiter, "Can you tell me what you pay for these vegetables, or how much was that Branzino you are charging \$33.00 for." Sounds crazy to ask at a restaurant, right? The waiter, Maître D', or owner would probably ask me, "Is there a problem?"

I use the percentage method. I tell clients there is "X" percentage in your proposal for material, "Y" for labor, and a percentage mark-up for profit. What would the answers to a client's questions mean to them if you told them your exact costs? The bottom line is, they want to determine if you are making too much of a profit!!!

Another factor is that no one is figuring the overhead that it costs to run a service or installation business! Is that a ghost cost or an invisible charge?

Meanwhile, every advertisement on TV or radio is saying, "Be sure your contractor is licensed and insured. Well that isn't free!!!

What are your thoughts regarding cost objections, and how does your sales staff handle these questions to get past the "Reduction to the Ridiculous?"

— *Anthony N. Carbone*

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Statement From Stuart S. Zisholtz, Esq.

About Insurance Companies and Claims

Most of my articles are about mechanic's liens and related claims. However, I feel compelled to inform you about other areas of the law which are important.

Virtually every claim that is made to an insurance company is viewed as an attempt to defraud the poor insurance company out of money. The insurance companies are notorious for disclaiming coverage while happily accepting your premiums.

Recently, a woman slipped and fell on a broken sidewalk and brought a routine action against the City of New York that owns the sidewalk and the owner of the abutting property. The owner of the property passed the summons on to his insurance company for coverage and the

insurance company promptly disclaimed.

It appears that the fine print of the insurance policy contained an unusual "warranty" clause. The "warranty" clause provided that coverage exists if the building, structure and lot: "are in compliance with all federal, national, state and local codes and/or requirements as respects fire, life....., building construction and building maintenance".

The insurance company, after it received the summons and complaint, trotted down to the Building Department and found that there were violations against the building

{ ...insurance companies are notorious for disclaiming coverage while happily accepting your premiums. }

that date back a year before the accident happened. The insurance company jumped on the bandwagon and said that the owner of the property breached the warranty in the policy and, accordingly, it had the right to disclaim coverage.

The usual procedure for an insurance company, before issuing the policy, is to run an inspection. The company requires that any violations that exist must be cleared up within a certain period of time or the company will cancel the policy.

In this particular instance, apparently, the insurance company decided to provide the owner with fine print in the policy and lulled him into believing that he had insurance after accepting his premiums. Fortunately for this particular owner, the Appellate Court rejected the insurance company's claim and compelled the company to defend the claim.

My suggestion is that you look at your policies and make sure that they are clearly understood. You never know when you will be on the receiving end of a claim and find out that you have no insurance coverage.

Never let your lien time run out.

For a free copy of a pamphlet pertaining to Mechanic's Liens and payment bond claims, kindly contact me or the Association. •

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BY MARGUERITE MCNEAL

Article first appeared in Field Service Digital
<http://fieldservice.com>

Rapid technology advancements in field service mean that technicians' job requirements change before they know it. Who thought 10 years ago that today we'd be dispatching fleets from iPhones or repairing Internet of Things-enabled devices?

One way for service organizations to keep employees engaged and informed about the changing landscape is through mentoring and coaching programs. Not only do these initiatives help close the skills gap that plagues so many companies, but they also combat another pressing challenge: the aging workforce.

Among field service leaders surveyed by The Service Council, 46 percent cited people development as a top priority as they look to staff and train a new generation

of service workers. As Baby Boomers hit retirement age, the loss of knowledge and skills is becoming even more apparent. With mentoring programs, top-performing veteran technicians can impart years of wisdom and skill upon newer hires.

Such programs have real value, too. Service revenue was more than twice as high for organizations with a mentoring program, according to a recent Aberdeen report.

Millennials Crave Mentors

Mentoring opportunities are especially valuable to Millennials. "We believe that Millennials are typically more interested than previous generations in finding a mentor," Karl Moore, an author and leadership educator, writes on Forbes. "They have grown up with the notion that one must constantly seek the advice of another." Since the future of every company relies on Millennials

to succeed, Moore says that their older peers should take time to shape the direction of this workforce.

Knowledge transfer goes both ways.

"There has been a rise of reverse mentoring. [Gen Xers] have invaluable knowledge that demands to be shared, but in this technological age, so do Millennials," Moore says. "They understand emerging technologies and social media trends better than the older generations."

Mentoring From All Angles

The Aberdeen research shows that 76 percent of top-performing field service organizations have formal mentoring or coaching programs in place, compared to a 41 percent industry average. While these formal engagements are a plus, companies also should include opportunities for employees to casually share information and develop informal relationships.

"In a complex environment, learning comes from a combination of discovery, dialogue, experience, reflection

and application," Raghu Krishnamoorthy, GE's vice president of executive development and chief learning officer, writes on Harvard Business Review. At GE's Global Leadership Institute in Crotonville, N.Y., senior leaders and thousands of other employees have the opportunity to teach and learn from one another, with the ultimate goal of creating more cohesiveness and collaboration.

Mentoring programs, coupled with frequent training opportunities, build a learning culture where skills and knowledge keep up with technology and industry shifts.

About the Author

Marguerite McNeal covered marketing industry insights for a variety of print and online channels before joining Original9. With a masters in interactive journalism, she studied Web development and basic programming in addition to traditional reporting techniques. She's been called a human compass and is always looking for the next opportunity to travel. She can be reached at mmcneal@original9.com.

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ACA Reporting for 2016

Under the Affordable Care Act, all employers are required to submit reporting forms to both employees and the Internal Revenue Service. These forms will reflect the employer's compliance with health care reform's "shared responsibility" mandate to provide affordable health coverage to its employees. The exact forms depend on the number of employees in your company.

Employers with 50 or more full-time equivalent employees, known as applicable large employers in 2016, must complete and file Forms 1095-C and provide each full-time employee with a copy, even if they are no longer employed. The form requires an applicable large employer to track the number of full time employees for each calendar month and list coverage information for each full time employee. Employers are required to provide employees with a copy of the form to show that the employee has insurance and therefore would not be required to pay the individual penalty. (The penalty is whichever is higher of 2.5% of household income; per adult \$695, \$347.50 per child under 18 with a maximum of \$2,085). Further, the employee can use this information to determine if they are eligible for a premium tax credit.

The Affordable Care Act requires that employers with 50 or more full-time employees provide affordable coverage that provides at least a minimum level of benefits to 95% (beginning in 2016) of their full time employees or be subject to penalties based on the number of employees who receive subsidized coverage on a public insurance marketplace. Ap-

plicable large employers must provide a Form 1095-C for each full-time employee regardless of whether the employee participates in the employer-sponsored group health insurance plan.

For employers with fewer than 50 full-time employees, Form 1095-B must be completed. The Form 1095-B should be provided to you by the insurance company, if your company sponsors an insured plan. If the employer does not receive this form, you should inquire about it because it is the company's responsibility to file it.

Both the 1095-C and the 1095-B forms must be filed with the IRS, are based on the 2015 calendar year, and provided to employees. As with Form W-2, copies of the forms must be provided to individuals by January 31, 2016. The forms must be filed with the IRS by February 28, 2016 if reporting on paper or by March 31, 2016 if reporting electronically. As these are IRS forms, employers should be seeking the assistance of their accountants to complete the forms, if necessary.

New Fringe Benefit Regulations for New York City Employers

New York City Local Law 2014/053 will become effective on January 1, 2016. The law includes every New York City employer with twenty or more full-time employees in the city of New York. The code defines full-time employees as employees who work an average of thirty hours or more per week. Essentially, it permits employees the opportunity to use pre-tax earnings to purchase qualified transportation fringe benefits, which include the transit passes, vanpooling, qualified parking and qualified bicycle commuting reimbursement. The code further states that should an employer thereafter reduce the workforce down below the twenty threshold, the employees receiving the benefit are still to re-

ceive the benefit for the duration of the employee's employ.

Employers found to be in violation of the code shall be liable for a civil penalty of note less than one-hundred dollars and no more than two-hundred fifty dollars for the first violation. The employer has ninety days to cure the violation before any civil penalty is imposed. After the expiration of the ninety day period, if the employer fails to cure the violations, subsequent civil penalties of two-hundred fifty dollars can be assessed on a monthly basis.

When you need any assistance with regard to the matters stated above or any other labor or employment matter, please

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Building Homes For Heroes Celebrates Veterans Day With New Home For Marine Corps Veteran

Luxaire distributor ABCO HVACR Supply + Solutions and contractor Elm Air Conditioning team up to provide heating and cooling system for Merrick, New York, home.

ABCO HVACR Supply + Solutions (ABCO), a MACC member and distributor of Luxaire heating and air conditioning products from Johnson Controls, and contractor Elm Air Conditioning Corporation teamed up with Building Homes for Heroes to provide United States Marine Corps Corporal Kevin Vaughan with a new, mortgage-free home. The Purple Heart recipient received keys to his Merrick, New York, home during a Veterans Day-inspired Welcome Home ceremony on Nov. 7.

Building Homes for Heroes is a national organization that recognizes the tremendous sacrifices of men and women of the United States Armed Forces by supporting the needs of severely wounded or disabled soldiers and their families. The organization strives to build or renovate quality homes and gift the homes to severely injured veterans nationwide, mortgage-free.

“Our mission is to make sure wounded men and women who bravely served and sacrificed for the United States receive the highest level of appreciation we can provide,” said Andy Pujol, president and founder of Building Homes for Heroes. “We gift homes and other assistance to veterans in order to provide them a better tomorrow and some financial freedom that lets them focus on rehabilitation and their families.”

Johnson Controls, through its distributor ABCO, donated a Luxaire Acclimate Ultra-High Efficiency cooling system for the new home. Luxaire contractor Elm Air Conditioning provided installation services at no cost.

“We’re proud to play a part in providing resources to such a worthy and honorable cause,” said Dominick Drab, associate vice president, sales management, at ABCO. “It’s a small price to pay, considering what our service men and women have given on our behalf.”

“It was a real privilege to work alongside Building Homes for Heroes and give back to Corporal Kevin Vaughan and his family,” added Scott J. Oest, president, Elm Air Conditioning. “He has made truly honorable sacrifices for our country, and we’re happy to provide our services



United States Marine Corps Corporal Kevin Vaughan stands in front of his new Luxaire Acclimate Ultra-High Efficiency cooling system that was donated by Johnson Controls through its distributor ABCO.

to help make his home more comfortable.”

Corporal Vaughan, a member of the Third Battalion, 6th Marine Regiment, was wounded in Afghanistan in September of 2011, when the vehicle he was travelling in struck an improvised explosive device. In addition to the Purple Heart, the decorated marine earned the Combat Action Ribbon, Navy Unit Commendation Medal, Good Conduct Medal, National Defense Medal, Afghanistan Campaign Medal, Global War on Terror Expeditionary Medal, Navy Sea Service Ribbon and the NATO Medal.

“It doesn’t even seem like reality. It’s too good to be true, but it is, and I love it,” said Corporal Vaughan.

Johnson Controls announced its sponsorship of Building Homes for Heroes in 2014. Since that time, the company has donated and installed quality heating and cooling systems, including installation and labor costs, to 22 military families. These donations were made to

homes that were renovated or built from the ground up.

“The support of companies like Johnson Controls and its high-quality Luxaire heating and cooling equipment distributors and contractors, like ABCO and Elm Air Conditioning, enables our organization to reach more injured veterans in need and help them begin to rebuild their lives,” said Chad Gottlieb, director of construction development, Building Homes for Heroes.

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Volunteer to join the board and help plan MACC strategies

(In Photo) MACC Board of Directors meets on November 5th at the Westbury Manor.

The general membership meeting on that date was presented by Daikin Applied N.Y., featuring VRF compliance in New York City with the city's energy and building codes. It was very well attended.



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