American Employer News

Driving Force Symposium

Featuring Peter Schutz, The Best Ever

While the big news coming out of The American Group's (TAG) Symposium was featured speaker, Peter Schutz, former CEO of Porsche, the 3 presentations brought together innovative techniques and business solutions crucial to a company's success and growth.

Attendees listened closely as leading consultant, motivational speaker, and author Peter Schutz shared his management and marketing techniques that facilitated Porsche's dramatic profit increase nearly ten-fold during his tenure as President and CEO. He enlightened the audience on proven success techniques from his new book, *The Driving Force, Extraordinary Results with Ordinary People.* Many of the concepts in Schutz's book are applied in The American Group's Corporate Development program, Ground Breakers.



L to R: Fred Baker, President of Fred Baker Porsche & Audi; Walt Stashkiw, Porsche winner; Lou Bologna, President of The American Group; Peter Schutz, Former President of Porsche

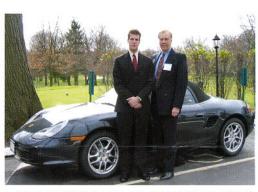


Left: Peter Schutz, former CEO of Porsche; Below: Stephen Brand presenting TAG's Corporate Development program, Ground Breakers



Stephen Brand, in cooperation with TAG's Corporate Development Center, shared innovative ideas of how Ground Breakers enhances your existing team for extra-ordinary results and increased efficiencies.

Lou Bologna, President of TAG, brought it all together by sharing how TAG's "Fortune 500" benefits and services will help you to give your company the winning edge and race ahead of the competition. If you would like an audio CD recording of this event call 330.668.1845 (S & H \$2.95). We look forward to seeing you at our Summer Symposium!



Clockwise: Seth Geeslin, Fred Baker Porsche & Audi with 30 day Porsche winner Walt Sashkiw, ITW Ride Quality Products, Inc.; Presentation by Lou Bologna on TAG; Peter Schutz personalizing his book, *The Driving Force*, after the Symposium





Join us at our Summer Symposium!

Details to be announced

Success Ideas Today...
Tomorrow & Beyond

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THE AMERICAN GROUP THANKS ITS SPONSORS
FOR THEIR SUPORT OF THE
2004 DRIVING FORCE SYMPOSIUM









The HR Initiative...



Kristen V. Mallardi Human Resources Specialist The American Group

EMPLOYERS' RIGHTS UNDER THE CARRYING CONCEALED WEAPON'S LAW

On January 8, 2004 Governor Bob Taft signed into law a bill that allows Ohioans to obtain a license to lawfully carry concealed weapons. This bill becomes effective on April 8, 2004. This controversial law allows a 90-day delay for employers to have a window of opportunity to prepare and educate themselves and their employees regarding the law and how it will affect their workplace. For Ohio employers, the law creates concerns and questions on safety in the workplace.

Who can carry a concealed weapon under the new law?

In order to receive a license to carry a concealed weapon an individual must complete the required application and pass a background check that establishes the following:

- · Must be 21 years of age;
- Must successfully complete a firearms safety, training course, class, or program;
- Must not be a fugitive from justice or under indictment or otherwise charged with a felony;
- · Must not have a prior conviction for a felony or an offense under Ohio's drug laws &/or conviction for misdemeanor offense of violence within 3 years of their application;
- Must not be under indictment or otherwise charged with a felony and/or an offense under most of Ohio's drug laws and/or a misdemeanor offense of violence;
- · Must not be currently subject to a civil protection, temporary protection order, or protection order issued by a court of another state.

Where can a licensee carry a concealed weapon under the Ohio law?

A licensee may carry a concealable weapon anywhere in the state of Ohio, EXCEPT for the following specific places and circumstances:

- · Police station, state correctional institution, jail, or Ohio Department of Rehabilitation facility;
- · Airport terminal;
- State institution for the care or treatment of mentally ill or retarded individuals;
- · Within a school safety zone;
- · Courthouse, any building owned or leased by the State of Ohio;
- · Any room or open area where liquor is dispensed;
- · Any premises owned or leased by a public or private college, or university, unless the weapon is locked in a motor vehicle;
- · A church, synagogue, mosque, or place of worship;
- · Any place where federal law prohibits weapons.

(Continued on page 4)



ANOTHER GOOD REASON TO PAY SALARY CONTINUATION

By Gregory Newsome, Safety & Risk Director The American Group

The American Group is often able to save their clients tens of thousands of dollars just by reducing their Workers' Compensation premiums. You might be wondering how this is possible, considering the 75% dividend credits have been taken away as of January 1, 2003. One of the reasons we are able to stay ahead of the competition and help our clients save is through our proven Salary Continuation programs. Our Safety and Risk team will work with your team to ensure that a formal Salary Continuation program (sick leave due to injury or illness for exempt employees) is implemented within your company to reduce future and unforeseen claims. This plan of action gives companies a competitive edge against the competition by reducing the BWC reserves.

Today, the probability of either you or one of your employees to suffer from a disability is greater than you may think. As you hire more employees, your chances of this happening and potential risks increase. A formal Salary Continuation program must be in place before a disability occurs. By doing so, the employer avoids unexpected payments due to the possible financial strain of having an absent key employee. The American Group's Safety & Risk team is constantly working to reduce possible financial strain on our clients. We require that they have a formal Salary Continuation program in place in order to experience our large group savings.

Benefits of Salary Continuation

Increases Employee Retention Increases Employee Loyalty Reduces Employers Unforeseen Risk Minimizes Workers' Comp. Reserves

The following is an excellent example of how having a formal Salary Continuation program in place deterred one injured employee from suing their employer. This employee became disabled at a worksite due to a General Contractor's unsafe working condition. The injured worker filed a law suit against the General Contracting Company and the Delivery Company. All the while, the injured employee did not pursue additional remuneration from The American Group or the Client Company. Why? The injured worker felt that his/her employer had done everything possible to provide help during their injury and financial time of need.

One could imagine the insurmountable stress a disabled worker has to deal with at time of an injury. Not only is he/she suffering from the injury, but without a Salary Continuation program, there also is no paycheck for at least 14 days pending the BWC appeal process. A Salary Continuation program minimizes the serious financial burden that an injured employee otherwise would face. Having such a program in place clearly sends the message that the employer does care about their employees. If not already in place, let us help you develop a Salary Continuation program for your company.

GROUND REAKERS



-- Stephen Brand

One of the most important assets your company has is your people. Without their experience, knowledge, motivation and time, you cannot have success.

Companies struggle with how to treat employees in a way that allows them to be a vital part of the team, regardless of where they sit within the company structure. Some of the most important employees to listen to are those running your machines, talking with your customers, working the night shift, and managing the day to day elements of your business operations. You'd be surprised at how strategic they are thinking. In some cases, they know more about your company than the CEO does.

The American Group, a group of companies providing comprehensive human resources and business solutions, featured Peter Schutz, at their rrecent Symposium. Former President of Porsche, Mr. Schutz drove home the idea that employees are a company's hidden treasure. Attendees were at the edge of their seats waiting for the next great idea Mr. Schutz had to share. He is a renowned business leader, motivational speaker, and author. The following are some ways in which Mr. Schutz was able to motivate his people and drive stronger and stronger results, as well as making the company a place that people are proud of working at each day.

THE TOP 9 INSIGHTS FROM PETER SCHUTZ ABOUT MOTIVATING EMPLOYEES TO GET BETTER BUSINESS RESULTS AND WORK MORE AS A TEAM:

- 1. At race circuits he notes, the pit team "pays little attention to rank or position I sometimes found myself being ordered to go fetch a tool or spare tire. The team simply works together to get the job done."
- 2. "If you want to succeed in business, learn how to make decisions democratically and implement them dictatorially."
- 3. "If George Washington had decided to remain a dictator after the Revolutionary War, there probably would not be as much freedom left in the world today. But you can't fight a war democratically."
- 4. "Until I earned their (employee's) trust and respect, I couldn't accomplish any of the things that needed to be done."
- 5. "One of the biggest problems I observe among managers is that many of them lack credibility with their own people."
- 6. "I never had the idea that I could do anything by myself."
- 7. "If you let your imperfections show, people will get much closer to you and will actually help you achieve your objectives."
- 8. "In my experience, the best thing to do with people who don't want to succeed is to ignore them and devote your time and attention to those who want to be part of a winning organization."
- 9. You need answers to the five questions every employee desperately wants to know:
 - · Why are we here?
- · What's in it for me?
- · What is expected of me?
- · Where can I get help?
- · How am I doing?

Excerpted from an interview with Peter Schutz on http://www.hobbsherder.com. To learn more about Peter Schutz' approach and insights, you may purchase his book at http://www.thedrivingforcebook.com/.



The American Group has developed a Corporate Development Center program, Ground Breakers, to help you be more like Peter Schutz as you develop your employees and grow your business. A company's success is largely determined by the abilities and the motivation of their employees for sustained growth and success. Empowering your employees to achieve great goals and to overcome obstacles is a must in order to stay competitive today. This is a new leadership development initiative designed to help CEO's find ways to better leverage the talents and ideas of their employees through workshops and programs. The programs are presently available for front line supervisors and other managers. For more information on how to get involved with Ground Breakers, call Stephen Brand, 330-668-1845 or e-mail me at sbrand@theamericangroup.net.

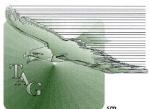
Can an employer prohibit its employees from carrying a concealed weapon on their workplace?

An employer may by policy prohibit the presence of firearms in the workplace and may also prohibit a licensed employee from carrying a concealed weapon while operating any automobile owned or leased by the employer. Such policies may also prohibit an employee from concealing a firearm in their own motor vehicle that is parked on the employer's property or premises.

Given the concern of Ohio employers regarding the prevention of violence in the workplace and employers' rights under this new law, The American Group recommends that employers examine their current company policy. Employers should add language to any such policy specifically prohibiting employees from carrying a concealed weapon on their property or premises. We also recommend additional postings to be placed in conspicuous locations throughout the workplace.

For more information call Kristen Mallardi, Human Resources Specialist at (330) 668-1845.





Strength in Numbers

A Group of Companies Providing Comprehensive Human Resources & Business Solutions

- Integrated Human Resource Services
- "Fortune 500" Health Care Benefits
- Payroll Administration & Taxes
- Corporate Development Center
 - GROUND REAKERS

- Federal & State Compliance
- Workers' Compensation
- Safety & Risk Management
- **■** Retirement Plans
- Recruitment, Hiring, & Staffing

STREAMLINE AND SAVE. It just makes smart business sense.

Visit us at www.theamericangroup.net

Contact us for a free, no obligation, quote or for more information.

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In The Spotlight A Review of a Growing American Group Client



Bob Walker, President of JMA at 2202 Superior Ave, Cleveland, Ohio 44114, partnered with TAG to help reduce costs, to stay in compliance, and improve employee retention. In 2003, JMA saved over \$14,000 alone in health care costs.



By Hilarie Bologna

For over 26 years JMA Promotions has been providing Northeast Ohio with innovative, creative, and unique promotional products. Their company is run on 'Biblical principles as it seeks to serve its customers and staff.' JMA specializes in Event Marketing, Business Gifts, and Public Relations. Their success is evident by their highly satisfied and growing client base. Bob Walker, President of JMA, says that, "Critical to our success is keeping our commitment and word, delivering products on time, and working with honesty and integrity to build trust with our clients." Since partnering with The American Group, a group of companies providing comprehensive human resources and business solutions, Bob has managed to increase employee retention through better compensation and benefits, reduce costs, and increase productivity. "The American Group is my one stop shop for all of my human resource needs," says Bob.

JMA assists its customers with the introduction, reinforcement and enhancement of their corporate image and message to their customers and staff.

JMA helps their clients promote the sales of their products, create customer and employee incentive programs, boost morale, and reinforce their corporate identities. Their outstanding service is achieved through strong relationships with their suppliers, inhouse warehousing abilities, timely fulfillment, and drop shipment abilities, which differentiates them from 95% of the competition

Currently JMA operates out of a 14,000 square foot office building (see photo below) with a staff of 10 employees. They plan on expanding this June. According to Bob, in five years JMA will be doubling in size and having office locations in all of the major cities surrounding Ohio, including Detroit and Pittsburgh.



Benefits of Outsourcing

Streamline of Processes
Cost Reduction and Efficiencies
Improved Plan Administration
Improved Employee/Employer Communication
Increased Benefits Communication
Improved Productivity
Improved Efficiencies
Reduced Paperwork/Filing
Careful Management of Claims
More Time to Focus on Core Competencies

As with most growing businesses, in order to survive in today's increasingly complex environment, Bob faced employee-related, compliance, and health care challenges. "Compliance-wise, as a small business owner, I didn't always know what I was doing and there are so many issues and changes in rules and regulations going on all the time. I sometimes let compliance and human resources go to the side, and I wasn't sure if what I was doing was in compliance or not. As a small business owner you hope you are doing everything right. With TAG's input and insight I am assured of doing what is best for my employees and in accordance with the law," says Bob.

By streamlining their processes with TAG, JMA has saved thousands of dollars, and increased employee retention.

Prior to partnering with TAG, JMA was having difficulties with maintaining the rising cost of their benefits. In fact, their health care increases were well over 27%. They were also having problems with their payroll company performing as promised. Whereas now "...partnering with TAG has improved our operations and simplified life. You are our one stop shop. I have the same phone number I call for employee, health care, or payroll issues. Everyone is so willing to help and knowledgeable. And, the privacy of our payroll information with you is a plus. I know that it is kept very secure."

With the help of TAG's business solutions and 'unsurpassed problem-solving abilities,' JMA has managed to continue offering their employees 100% company paid health benefits. Bob stated that, ..."a lot of our ability to do so (pay 100%) is because we are now better able to keep our costs in line. Without you (TAG) we may have not been able to do that." With TAG's tailored medical contribution plans, this year JMA experienced a low 7% increase. This is unheard of considering the average trend of over 25%. In fact, this year JMA saved over \$14,000 in medical costs alone! "With you (TAG) we are truly able to show value and worth to our employees while growing our business."

Mention seeing this article in American Employer News and receive 10% off your first purchase with JMA! Call 216.574.9009 Pg. 5



Lou R. Bologna, RHU, CLU President The American Group

A Message from the President...

Oh, If Wishes Only Could Come True!

Are You Wishing for Your Health Insurance Premium and Workers' Compensation Costs to Drop?

You are not alone. Most owners and senior managers have both of these items on their minds and as the top two on their wish list. "If only I could control, reduce, or predict the costs of these two beasts within my business." The economy seems to be picking up steam and, unfortunately, as you start to see increasing revenue, your health insurance premium and Workers' Compensation costs are stopping that increased revenue from hitting your bottom line.

You and I both know that wishing without taking action will not enable your wishes to come true. There are a number of things that you can do today. Foremost is to include these items on your "Six Must Do List for the Day." When you arrive at your office sit down at your desk and STOP! Take out a piece of blank paper. Clear your mind. Take a few good breaths. Then write down the six most important items that you must do today. One of those MUST ITEMS is your dream item. All successful business leaders must have a dream to strive for. It may be to have the best managed business so that you can play more golf or it might be to be the best company at what you do.

The dream item is worked on everyday. It may be for only five minutes, however, it is always present and effort is made to reach it. The other five items lead you to the dream. If you want to increase your profits without increasing revenue, then "tackling the insurance beasts" must be a priority. Second on your action plan, "Call The American Group." We have a way of making wishes come true and slaying the "Insurance Beasts."

Note: Today's Must Do!

- 1. Increase Profits
- Call TAG, 330.668.1845 to reduce Health Premiums and WC costs

Company 'X' Costs vs With TAG



OAPEO







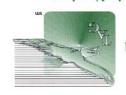
The American Group is an active member of:

Success Ideas Today...Tomorrow & Beyond

Highlights of TAG's Symposium with Peter Schutz, Former CEO of Porsche

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