

IMPORTANT DATES

OCT 24

- › All BWC policy dividend checks should be mailed by this date

NOV 15

- › 2020 Ohio Unemployment Contribution Rate Determination coming from ODJFS
- › Deadline to get enrollment/renewal paperwork to the V+A Group Department

NOV 25

- › Group Experience Rating Program Rosters filed with BWC

DEC 1

- › One Claim Program Enrollment opens up on BWC website

DEC 15

- › Voluntary Contribution to ODJFS due (if you're making one)

Follow Us!



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Learn more about our services
variskservices.com

Your Satisfaction is Our Goal



PRIVATE EMPLOYER WORKERS' COMPENSATION GROUP RATING ENROLLMENT DEADLINE IS COMING SOON!

The BWC Group Rating program is a great way for businesses to reduce their workers' compensation premium. V+A Risk Services must file our groups with the BWC by Monday, November 25, 2019 for the 2020 policy year.

The deadline to get your company's enrollment/renewal paperwork to us is **Friday, November 15, 2019**. You may email, mail, or fax your information to the following...

Email:

Jim Weisz - jweisz@variskservices.com
Ken Finley - kfinley@variskservices.com

Fax:

419-867-1049

Mail:

V+A Risk Services
2730 Centennial Rd.
Toledo, OH 43617

Please be sure to call us with any questions you may have on renewing or enrolling your company into our Group Rating Program.

*Providing Ohio Employers with the personal touch in
Workers' Compensation claims and policy management*

COMING EVENTS



November 7, 2019

Hilton Garden Inn, Perrysburg, OH
7:30 AM to 4:30 PM

THRAC 2019

Keep your eye on the ball and achieve World Series-level results for your organization by attending the 2019 THRAC Conference. Learn from a talented lineup of presenters that will give you the power to hit a home run in organizational optimization, workplace flexibility, succession planning, building a positive team culture, and much more!

KEYNOTE: **Jim Leyland**, former manager of the Detroit Tigers, will be sharing about dealing with "Major League Egos and Personalities"

For more info and to register - click [Here](#)

NWOSIA

This year's Med/Legal seminar is being held at The Pinnacle in Maumee, Ohio. Registration will begin at 7:30 a.m. There will be a food drive, donations: non-perishable food items and/or monetary donations, go to Toledo Northwestern Ohio Food Bank. Event is casual attire.

Cost: \$100/person, \$75 each add'l designee
\$125 non-members

To register - click [Here](#)

Medical/Legal Seminar



November 21, 2019

The Pinnacle, Maumee, OH
8:25 AM to 4:30 PM



OHIO SAFETY CONGRESS & EXPO

March 11-13

Greater Columbus Convention Center

Mark your calendar...

The OSC is coming soon! Last year's event attracted more than 7,000 attendees and more than 300 exhibitors. The congress and expo provides three days of world-class workplace safety and health education, in-depth workshops, networking and much more! Make sure to stop by our booth to say hi!

Visit www.ohiosafetycongress.com for more information!

COURT OF APPEALS FINDS EMPLOYER'S FAILURE TO FOLLOW ITS OWN DRUG POLICY PRECLUDES FINDING OF VOLUNTARY ABANDONMENT



In *State ex rel. Stallion Oilfield Construction, LLC v. Indus. Comm.*, 2019-Ohio-3174, the claimant had an allowed workers' compensation claim for a back strain. The claimant returned to work in a light duty capacity. Pursuant to the company's policy, the claimant submitted to a random drug test, which revealed positive test results for morphine, codeine, and opiates. Under the company's work rules, an employee will be terminated if a drug test is positive. The Company handbook defined a positive

test as one which results in a concentration of specifically enunciated drugs, which exceed government cut-offs; for morphine, codeine, and opiates, the cut-off level is 2000 (ng/ml). In the claimant's case, the drug test came back positive, but did not set forth the concentration levels. Nevertheless, because of the positive drug test, the company terminated the claimant's employment under its policy.

After his termination, the claimant moved the Commission to additionally allow his claim for a disc condition and to award temporary total disability (TTD) compensation. TTD compensation was awarded at all hearing levels, including the full Commission, notwithstanding the claimant's admission that he ingested codeine and morphine and the company's argument that the claimant's termination constituted a voluntary abandonment under the Louisiana-Pacific doctrine, precluding payment of TTD compensation. The company filed a complaint in mandamus to vacate and reverse the order of the Commission.

On mandamus, the 10th District Court of Appeals found the company failed to follow its own policy in terminating the claimant. Although the claimant did, in fact, show evidence of morphine, codeine, and opiates in his system, the policy defined "test positive for drugs" to require drug concentrations above established levels. Because the company terminated the claimant without the requisite concentration amounts, the termination could not be deemed to preclude TTD compensation under Louisiana-Pacific.

Employers should note the importance of strict compliance with their own work rules if the employer contends termination in violation of such rules amounts to a voluntary abandonment of employment, precluding the payment of TTD compensation. This does not mean the employer may not have just cause for termination. However, under workers' compensation law, termination from employment rises to the level of a voluntary abandonment only when the work rule is written, clearly defines the prohibited conduct, and identifies the conduct as dischargeable. In addition, the offensive conduct must be known or should be known by the employee as dischargeable conduct. If an employer fails to follow its own work rule, then the defense of voluntary abandonment collapses.

AIM FOR NO FALLS THIS FALL!

Many of us have been looking forward to the Fall season with its comfortable temps and beautiful colors. But we can agree there is another kind of fall we all want to avoid!

Falls are among the most common causes of workplace injuries and deaths. Whether working from a ladder, roof, scaffolding or simply walking in an office to the copy machine, falls can happen anywhere. However most falls are preventable. Employers and employees must work together to ensure a safe workplace to avoid slips, trips and falls.

OSHA's Fall Prevention Campaign recommends three simple steps to preventing falls. **Plan, Provide,**

PLAN ahead to get the job done safely.

Employers must plan projects to ensure the job is done safely, especially when working from heights. Decide how the job will be done, what tasks will be involved, and what safety equipment will be needed for each task.

PROVIDE the right equipment.

Workers who are six feet above lower levels have a greater risk for serious injury or death if they should fall. Employers must protect these workers by providing the fall protection and the appropriate equipment for the job including the proper ladders, scaffolds, and safety gear.

TRAIN everyone to use the equipment safely.

Every worker should be trained on the proper set-up and safe use of the equipment, and recognizing hazards on the job.



A FEW MORE TIPS:

- Clean up spills immediately or place a "wet floor" warning sign near the spill.
- Keep filing cabinets and drawers shut when not in use.
- Keep walkways clear of clutter, obstacles and debris.
- Cover cables and cords in walkways.
- Make sure walkways and hallways are properly lit.
- Use non-slip floor mats and replace worn flooring when necessary.
- Encourage workers to wear comfortable, properly fitted shoes.
- Do one thing at a time. Being distracted while walking can prevent you from noticing obstacles in your path.



CLIENT SPOTLIGHT



We'd like to celebrate Oktoberfest by putting the spotlight on our brewery clients!



Earnest Brew Works is the vision of two homebrewers who want to share their passion for craft beer. The word earnest means "serious in intention, purpose, showing depth and sincerity." This captures the brewers' attitude towards beer and brewing. While they don't serve food, they have a rotating variety of food trucks on hand for your dining pleasure.

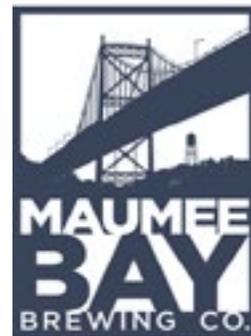
Current beers on Tap: Earnest Honeybuzz, Earnest Before the Sun, Earnest Crunchy Hippy, Earnest Evil Ear-nie, Earnest Worker's Porter, and more!

4342 S Detroit Ave, Toledo, OH

The **Maumee Bay Brewing Co.** is Toledo's original craft brewery. Thriving on the variety and creativity that is the craft beer business, their brewers always have something on tap that is sure to please. They have seven year-round beers as well as a variety of seasonals, rarities, and occasional returns. Maumee Bay Brewing also serves breakfast and lunch in the cafe, and dinner in their steakhouse or brewpub.

Current beers and ciders on Tap: MacQueen's Hard Cider, Rollar Coaster Cider, #FAKEJUICE, Glass Hopper, Oktoberfest Lager, Blitzen Flavored Ale, Beermuda Triangle, and more!

27 Broadway St, Toledo, OH



Clubhouse Brewing Company is a veteran owned microbrewery focused on crafting great beer and giving back to the veteran community. In addition to making great beer with the finest ingredients, this brewery is dedicated to employing veterans, donating to veteran charities and holding both brewing and small business workshops to help local veterans realize their dreams of one day being a small business owner. Make sure you bring your appetite for one of their 1/2lb sandwiches!

Current beers on Tap: Hellfire Helles Lager, CONUS Blonde, Mk2 Pineapple Whit, Reaper Oktoberfest, Double Tapp DIPA, and more!

668 N River Rd NW, Warren, OH

STOP BY AND SAY HI...

- Nov 1 - **Anne Grady Foundation - Enchanted Evening**
Brandywine Country Club, Maumee, OH
- Nov 7 - **THRAC - Annual Toledo HR Associations Conference**
Hilton Garden Inn, Perrysburg, OH
- Nov 7 - **TTA - Toledo Trucking Association's Monthly Meeting**
Georgio's Cafe, Toledo, OH
- Nov 21 - **NWOSIA Med/Legal Seminar**
The Pinnacle, Maumee, OH

Every Monday

Rotary 
Club of Toledo

Park Inn, Toledo, OH

OVER \$18,000 RAISED FOR THREE CHARITIES!



Jim Vassar started V+A Risk Services and served as president until he lost his fight against brain cancer in 2013. Jim grew to love the game of golf so his friends and family created a memorial golf tournament in his name. This year's tourney was held on September 14th at Spuyten Duyval Golf Club and raised over \$18,000! The money was equally split between three organizations that were important to Jim. Now in it's 7th year, the Jim Vassar Memorial Golf Tournament has raised well over \$100,000 towards causes including curing brain tumors and rehab for those affected by tumors!



EXTRA HOUR OF SLEEP!

Sunday, November 3 marks the end of Daylight Saving Time. Remember to turn your clocks back and enjoy an extra hour of sleep!

Fun Fact: Candy companies lobbied the US government to push DST back into November when the candy business wasn't as hot around Halloween!



October

Halloween Fun Facts!



1. Afraid of Halloween? You have Samhainophobia.
2. Halloween is the second largest commercial holiday after Christmas.
3. 50% of kids prefer chocolate candy on Halloween, 24% like other candy, and 10% want gum.
4. Last year, M&M's were the top selling Halloween candy in Ohio followed by Blow Pops and Starburst.
5. Halloween was first celebrated around 4,000 BC.
6. Ohio is one of only six states that grow the majority of pumpkins.
7. In Ireland (where Halloween originated) people use the day to play fortune-telling games to predict their true love.
8. Michaels Myer's mask from the movie Halloween is actually a store-bought mask of William Shatner!
9. The most popular costume in Ohio is Tinker Bell!
10. The Ohio State Reformatory in Mansfield is considered to be one of the most haunted places in America!



November

Crispy Bacon Appetizers

Perfect to snack on while waiting for the turkey to cook or while watching the game!

Ingredients

- 1 sleeve of club-style crackers
- 3/4 cup grated Parmesan (can also use brown sugar or blue cheese)
- 1 pound thinly sliced bacon

Directions

- 1) Preheat oven to 250°
- 2) Lay the crackers face up on a large rack over a baking sheet (or broiler pan). Scoop about 1 teaspoon of the grated Parmesan onto each cracker. Cut the package of bacon in half (or cut pieces individually) and carefully, so the cheese doesn't fall off, wrap each cheese covered cracker with one half piece of bacon, completely covering the cracker. It should fit snugly around the cracker, but not be pulled too taut. Place the bacon-wrapped crackers onto the rack. Place the baking sheet in the oven for about 2 hours.
- 3) Serve immediately or at room temperature!



DECEMBER

ACROSS

1. Apple or Pumpkin
3. Santa's ride
6. Celebration
8. Newborn
9. Northpole crew
13. Word of praise
14. Words on a Christmas Card
17. It's open on Christmas Day

DOWN

1. Another name for 17 across
2. Christmas drink
4. Christmas dinner centerpiece
5. Dec. holiday
7. Christmas warmer
8. "Jingle _____"
10. Christmas tree
11. O. Henry's "The Gift of the _____"
12. What carolers do
15. French Christmas
16. Snow glider

