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# UPDATE

## FROM THE PRESIDENT



Anyone who is familiar with MHCA knows that we position ourselves as the premier education association for contractors in the heating and cooling industry in Minnesota. We don't have a particular agenda beyond the inherent value of the education. Our focus is not on product, but on a skill set. We think the greatest value comes from knowledge about how things work. We work to help you design, build, and troubleshoot technical systems and your business practices.

Driving our agenda each year are comments from our members and program attendees. Those evaluation forms that are completed really do matter to us. So do your calls and discussions with our contractor and associate members on the Board of Directors. Your input makes its way through a Program Committee and, ultimately, onto our calendar.

Sometimes, we focus so much on the "what" that we forget to articulate the "why." Why do we put such an emphasis on training?

Frankly, it's good business. Training isn't just an expense, it's an investment and it's a good one!

Our industry is constantly changing. Continuing education keeps employees current with the latest developments, skills, and new technologies. Some continuing education, like PLT training, is required by law because of a particular concern for public health and safety.

And while we are fortunate to have several excellent technical colleges teaching HVAC, they are not the only source for our current and future workforce. Many people are coming to us with skills from previous careers, but those skills may not be directly related to HVAC. For these employees, we need to "continue" their education in general, even if our classes are sometimes their first exposure to a particular type of equipment or business practice.

Today's professionals (and their employers) must commit to a 'life-long learning' philosophy that focuses on diagnosing and solving problems. Technology can help keep us connected, but there's also a lot more autonomy. Our struggle to find time and workers means we have eliminated some of the layers in our businesses and that means that our technicians and office personnel are more than just employees. To many customers, they are the sum total of our business. What these employees know and how they handle themselves can affect the business as a whole. Anyone who's ever received a bad review online can attest to that.

Finally, continuing education is important for career satisfaction. Employees are energized by being selected to attend a class and by what they learn and share with their co-workers. Education is a confidence booster and the investment translates into a type of reinforcement of the employee's value, the potential for advancement, and a higher probability of retaining the employee.

I invite you to read on and find out, among other things, about our programs from earlier this year, what we've got planned for the rest of this year, and how a day of fun on the golf course allows us to offer scholarship opportunities to help create our next generation of technicians.

Scott Rude (Schwantes Heating)  
MHCA President

# Great Programs to Start, Round Out 2019!

## January

Our first program of the year was on radiant heat and we sold out two classes of 40 each for a program hosted at Auer Steel. Speakers included Cory Van Vickie, NTI Midwest Regional Sales Manager; Dan Chudecke, Mulcahy Company & ASHRAE Committees; and Shawn Donovan, Mondale and Associates.

Both programs received high ratings and comments like these: "This was great for a newer guy like me!" and "Good overall class. This was more "how-to" and "real world" and Cory Van Vickie was especially good at this."

## February

On February 27, MHCA hosted a program on Practical Air Flow with Charles Morales as our speaker. Charles is one of the nation's top-rated educators, bringing leadership and passion that instills a remarkable love for the trades.

## March

On March 14, Paul Sunde did the first of two PLT programs we have scheduled for this year. This was Paul's last class for MHCA, as he is retiring, but a new instructor has been found. Our classes go beyond the minimums necessary to fulfill a continuing education requirement and attendees routinely tell us that they are the best PLT program out there. Attending the Spring and Winter program promoted by MHCA each year is all you need to do to meet and exceed the State's requirements.

## April

On April 9, Kathy Nielsen, who has been in the service industry for over 20 years, presented a Customer Service Bootcamp. Kathy's passion for business operations came through loud and clear for those attending.

In April, MHCA held another Inspectors & Utilities Roundtable & Networking Program and this time we added to the program with lunch and a Business Boot Camp that same day, with valuable business insights from an attorney, banker, insurance agent, and more.

Also in April, MHCA was pleased to work with area utilities on a Quality Installation Training program on Residential Cooling. Jack Rise, CMS, of Jack Rise HVAC Technical Training, taught the highly-rated class.

## August

In August, Heat Exchanger Experts was on hand for a class on inspection techniques and procedures to help technicians diagnose the condition of furnace heat exchangers. This program sold out quickly – again!

Thanks to our hosts and sponsors:



Thanks to our partners:



## Great Programs to Start, Round Out 2019!

### September 6

On Friday, September 6, MHCA will host a program on Gas Service with Charles Morales as our speaker. Charles did our February program and was received so well that we asked him back!

Thanks to our hosts and sponsors:



### October 8

Bob Rohr is our speaker for our October program on hydronics. Bob is known for training programs filled with expertise and quick wit. He is a regular presenter and trainer for trade groups and associations over his 30+ year career. A regular contributor to Mechanical Business magazine, and several online discussion rooms, Bob carries a Master Plumbing, Mechanical and Gas Fitters license in Missouri.



### November TBA

We're still working on a few details, but we know that we will be holding a program on HR Best Practices this November. Attendees at our Business Boot Camp in April had plenty of positive things to say about the 30-minute session we did that day and asked if we could bring our speakers back for a half-day program. Look for an announcement about the date, time, location and confirmed speakers in the weeks ahead!

### December 12

We welcome Scott Higgins as the new instructor for our PLT program. Attending the Spring and Winter program promoted by MHCA each year is all you need to do to meet and exceed the State's requirements.



Information regarding all of these programs is emailed to members and friends of MHCA. Information is available online at [www.mhca.info](http://www.mhca.info) or by following our Facebook page. Search Facebook for Minnesota Heating & Cooling Association.

Dates, times, location are subject to change.

## Do You Have a Program Idea?

If you have an idea for a program, please contact the MHCA office at [info@mhca.info](mailto:info@mhca.info) or 888/782-6815 x1.

# Active Shooter Preparedness - A Matter of Survival

The sound of gunshots breaks through the hum of a busy workplace. Chaos ensues as people scramble for safety while an active shooter fires at an unsuspecting and unprepared group of workers.



It's easy to brush off the possibility of being involved in such a situation, thinking that it could never happen to you. But the unfortunate reality of the modern American workplace is that these terrifying scenarios are becoming more and more common. Active shooters act alone or in small groups, and fire indiscriminately, choosing their victims at random. Knowing how to respond is essential for every employee.

## Survival Strategies

The U.S. Department of Homeland Security<sup>1</sup> has developed a three-part response strategy, with the goal of surviving until law enforcement arrives to end the rampage, usually about 10 to 15 minutes after the event begins. Share the following strategies with your employees to help them increase their chances of making it through a deadly situation. Drills, held once or twice per year, will help keep the information fresh in employees' minds.

**Run** — This is the first and best option. Pick an escape route and follow it, keeping your hands visible to avoid being mistaken for the shooter. Avoid grouping together. If you can help others evacuate safely, do it. As soon as it is safe, call 911 and give them as much information about the situation and the shooter as you can.

**Hide** — If you are not able to evacuate, find a place to conceal yourself. Your hiding place should be out of the shooter's view, offer options for movement or escape, and provide protection from gunfire. Lock or block the entrance if possible. Ensure mobile devices are silenced, remain quiet, and wait for the shooter to leave the area.

**Fight** — This should be the last resort, and only if you are in immediate danger. Fighting requires commitment to the course of action. Act with aggression and intent. Make as much noise as you can. Throw items or use objects as weapons to disable the attacker.

No matter what strategy you must use, always remain calm. Your survival depends on your ability to make rational decisions. When law enforcement arrives, follow officers' instructions immediately without making sudden movements, keeping your hands visible.

## Plan and Train

An emergency action plan (EAP) can help prepare employees for an emergency, including an active shooter. Your EAP should include:

- ◆ A preferred method for reporting emergencies
- ◆ An evacuation policy and procedure
- ◆ Emergency escape procedures, including floor plans and safe areas
- ◆ Information for contacts
- ◆ Emergency service information, including hospital telephone numbers and locations
- ◆ An emergency alert system to notify law enforcement and individuals at remote locations within your facility

It's not enough to simply have a plan. Your employees should know how to implement it. Collaborate with local law enforcement for training on recognizing and reacting to an active-shooting event. Training should include recognizing the sound of gunshots, applying the Run, Hide, Fight strategy, reacting when law enforcement arrives, and adopting a survival mindset during a crisis.

## Prevention and Intervention

The unpredictable nature of an active shooter means that there are no definitive ways to prevent a shooting. But experts have identified indications<sup>2</sup> that an employee might have violent tendencies, including sadness, depression, threats, menacing behavior, hypersensitivity, diminished work performance, and a host of others.

Teach employees to be on the lookout for warning signs and notify a supervisor or human resources representative as soon as they can. It could be a matter of life and death.

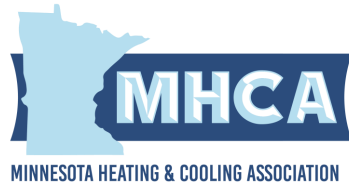
With the uncertainty of identifying a potential perpetrator and possible legal ramifications of taking pre-emptive action, prevention can be tricky. If you suspect an employee might be at risk of committing workplace violence, consult law enforcement immediately. Federated offers resources to help you educate your employees on this vitally important topic. Seven Minute Safety Trainer<sup>®</sup> has the resources to conduct training sessions with your employees. J. J. Keller<sup>®</sup> Video on Demand offers videos on preparing for, surviving, and recovering from an active shooter threat. The Training Today<sup>®</sup> learning management system offers a course on reaction to and preparation for an active shooter. Log on to [Federated's Shield Network<sup>®</sup>](#) for access.

<sup>1</sup>Source: "Active Shooter: How to Respond," U.S. Department of Homeland Security. <sup>2</sup>Source: "Workplace Violence Prevention: Readiness and Response," Federal Bureau of Investigation Law Enforcement Bulletin.

## MHCA Introduces New Logo

Have you noticed our new logo? We did a refresh of our logo with the help of our friends at the Service Roundtable. We're constantly looking for ways to increase value for our members and finally took a few minutes to update our look. We hope you like it!

In with the new....



Out with the old....



### **Service Roundtable – New Benefit for MHCA Members**

We're pleased to offer a benefit for those who are members of MHCA: A complimentary Associate Membership in Service Roundtable that gives you access to tools to grow your business.

Your Associate Membership with the Service Roundtable includes hundreds of ready-to-use marketing materials and business documents, cash back on items you buy every day, and the opportunity to attend exclusive Service Nation events to network and learn from other contractors just like you.

If you are not sure how to access your free Associate Membership, please contact a Success Team member of Service Roundtable at (877) 262-3341. You will be provided a log-in and temporary password so you can "test-drive" the value provided.

For those who want to upgrade from an Associate Membership to a Full Membership, the cost is \$50.00 per month. Here are three reasons to consider upgrading:

- Access to not just a couple of hundred, but more than 3,000 pieces of professionally developed content ready to download and immediately use in the business. Plus, 10 to 12 new pieces of content are developed and provided each month.
- Exchange of information with 4,000+ contractor members of Service Roundtable through the Idea Exchange. Have a question? Post it to the Idea Exchange and you'll get responses from other Service Roundtable members who have dealt with the same issue. (Responses and topics are archived, so you have access to more than 16 years of discussions.)
- Higher rebates from Service Roundtable Preferred Partners. Association members who join the Service Roundtable often see rebates increase which, on average, are more than \$6,600.00 per year. That's more than enough to pay for your membership in MHCA, the Service Roundtable, and to attend a seminar or conference too!



## MHCA Holds Annual Golf Outing

Many thanks to everyone who attended our annual golf outing at Dellwood Country Club! We especially thank our sponsors:

Ace Supply  
ADP Coils / RAC Sales, Inc.  
Aqua Finance  
Auer Steel  
Bryant  
CenterPoint Energy  
Fantech  
Ferguson HVAC  
Fujitsu  
Goodin Company  
Gustave A Larson Co  
Heating & Cooling Two, Inc.

Lukjan  
New Brighton Ford/North Central  
Truck Equipment  
Panasonic Ventilation / Stabeck Sales  
Proselect  
Rapid Recovery  
Reclamation Technologies, Inc.  
Resideo  
Saufferer Associates  
Soderholm Associates HVAC Division  
Stevens Equipment Supply



Proceeds from the day will help us fund four, five, and possibly even six scholarships for students recommended by MHCA members who are studying or plan to study HVAC in school. An application for the scholarship is included in this newsletter and available online at [www.mhca.info](http://www.mhca.info).



## **MHCA Supports Joseph Groh Foundation, Families With Special Needs**

Once again, MHCA is sponsoring the Joe Groh Foundation golf outing in Minneapolis. Through our donation and that of many of our members and other companies, funds are raised to support the Foundation whose good work includes support for people in our industry whose lives are affected by a disability. Joe was a leader in the industry when he suffered a spinal cord injury. Joe has been an inspiring figure and recently published a book about his incredible, poignant and just plain funny experiences from the life of a quadriplegic. Find out more at [www.josephgrohfoundation.org](http://www.josephgrohfoundation.org).



Here's the story of one of the recipients....

Addison's father, Tim, worked as the Remodeling Manager for Just-In-Time Heating, Air-Conditioning, Plumbing, Carpentry & Remodeling Services in Sandwich, Illinois. Tim's sister Janeen and her husband Justin are the owners of the company. Sandwich is a small town just southwest of the greater Chicagoland area. Addison has a brother and a sister, but unlike them, she faces a challenging future. Five-year-old Addison is nonverbal, and was born with cerebral palsy.

Addison has had many seizures, and continues to take meds to control them. Her food must be puréed as she has difficulty swallowing, and she is very dependent for all activities of daily living. Their vehicle, an older model Chrysler Town & Country, was in need of a number of expensive repairs and had a lot of miles on it, so it was not worth converting for wheelchair accessibility. With Addison's disability, Tim and his family were in need of more support than what they could find in Illinois, so they moved north to Hamilton, Michigan. They began applying for grants for a wheelchair accessible van, as Addison was now in her first wheelchair, including one from the Joseph Groh Foundation.

The Foundation was pleased to say YES to Tim's request, all because of the generosity of its donors! The family purchased a rear-entry conversion, 2017 Chrysler Pacifica. Tim wrote, "I wanted to tell you THANK YOU so much for all your help, and for the donation to provide a vehicle and transportation for my family with a special needs 5-year-old. This is going to be a whole new world for us, having her in a chair go everywhere we go. Addison is so excited and loves being able to ride in her chair right between her brother and sister. Our life just got so much easier... I know you can relate."



## Scholarship

The MHCA is pleased to invite interested individuals who are seeking a career in the Heating, Ventilation, and Air Conditioning (HVAC) field to apply for a MHCA scholarship. Multiple \$1,000.00 scholarships may be available.

To be considered for a scholarship, an individual must intend to pursue studies at an accredited technical program related to the HVAC field and complete the application that follows. Winners must agree to provide a photograph and allow the MHCA to use their name, image and choice of school in promotion of the award, future rewards, and scholarship-related fundraising.

An application is available online at [www.mhca.info](http://www.mhca.info), or from the MHCA office at (888) 782-6815. **Applications must be submitted by September 30, 2019.**

# Thank You!

Thank you for your participation, sponsorship, and donations!  
A portion of the golf outing proceeds is used to support industry scholarships...

### Meet Our Most Recent Scholarship Award Winners!



From left to right: Colby Buntin, Dana Bloom, Deondra Redmon, and Greg Bunn

*As one of the recipients of the Minnesota Heating & Cooling Association scholarship award, I would like to thank you for your support and funding. Thank you again so much for your amazing support. I hope to be able to make a difference in many people's lives just as you have made a very positive impact on my own life. ~ Colby Buntin*

*With gratitude and cheer, I thank you for awarding me with your very generous \$1,500.00 scholarship! The money is exceptionally helpful right now and will go a long way toward covering tuition. HVAC is not an easy field, and your act of selecting me for the scholarship is a solid form of encouragement. ~ Dana Bloom*

*I am truly grateful for the scholarship you guys awarded me with. I must say I really am enjoying myself and eager to get out there in the field. When I received the letter stating I was chosen, I called everyone who has encouraged me since I started going back to school. Thanks for doing this and giving people like me something to help us become successful in this demanding field. I will most definitely put this to good use on furthering my education and learning how to excel out in the field. ~ Deondra Redmon*



# Industry News

## **DOE Rules on Gas Furnace Petition**

The U.S. Department of Energy (DOE) has issued a ruling on a petition filed in October 2018 by a group of fuel gas providers, nominally called the Gas Industry Petitioners. A DOE Proposed Rule would effectively mandate residential gas furnaces and commercial water heaters to utilize condensing technologies. The petition asked for changes in those proposed rulemakings including maintaining products with conventional venting systems. The department agreed with the gas industry in part, ruling that that exclusive use of condensing combustion technology would result in the unavailability of a performance-related feature which would be contrary to the intent of the Energy Policy and Conservation Act (EPCA). DOE did not, however, grant the petitioner's request to withdraw the proposed rules; rather, it expects to review public comments based on this interpretation. The department further believes that the market is already moving rapidly to higher efficiency products and will continue except in limited instances.

## **Hands-Free Is the Law Now**

The state's hands-free cellphone driving requirement kicked in August 1, meaning holding your phone while operating a motor vehicle is punishable by a \$50.00 ticket on the first offense and \$275.00 for tickets thereafter.

The new law still allows you to grab your phone to make emergency calls. Talking on the phone is still legal, it just has to be done hands-free. While most new vehicles come with some sort of hands-free feature, there are several options available for going hands-free and allow drivers to comply with the law.

## **Thank You – Bob Sluss!**

Earlier this year, Bob Sluss retired from Goodin, Inc. With Bob leaving the company and the industry, he also left his position on the MHCA Board of Directors. MHCA wishes to thank Bob for his many years of service to the industry and to the association.

## **Call for Nominees**

The MHCA holds its Annual Meeting in December of each year and it's there that we elect/reelect Directors to serve three-year terms and also elect our Officers to one-year terms. If you are interested and want to find out more about Board service, contact the MHCA office or any of the Directors/Officers to find out more about this opportunity to serve.

## Membership

If your company is not already a member of MHCA, make this the year that you join! For a membership application, visit us online at [www.mhca.info](http://www.mhca.info). If you'd like to discuss the benefits of membership, give us a call at (888) 782-6815 or send us an email at [info@mhca.info](mailto:info@mhca.info).

# The Five Cs of Credit for Service Contractors

Written by Brandon Bolen, Live Oak Bank

A bank's decision to lend money to a borrower is not based on rocket science. It's a decision based on a few founding principles. To better understand how they decide who is approved and who isn't—and why—let's look through the lens of the lender.

At the core of any loan process is the credit analysis, which is used to determine the risk associated with making the loan and the likelihood that the loan will be repaid. In business financing, it is not just a matter of evaluating the business, but also evaluating the person(s) associated with its ownership and operations. Most credit analyses use five categories to evaluate the risk of a loan: character, capital, conditions, collateral and cash flow. These are known as the five Cs.



Documents such as personal tax returns, the personal financial statement (PFS), resumes, business tax returns, interim profit and loss statements, balance sheets on businesses and business plans help paint the picture of a borrower's five Cs. Here's what those categories mean and why you should pay attention before you seek financing for your contracting firm:

## **Character: Can we trust you?**

Your aggregate traits define your character. Through each interaction you have with a lender, the bank is evaluating and determining your honesty and integrity. The lender needs to feel confident that applicants have the background, education, industry knowledge and experience required to operate the business in question. This all combines to answer the question of whether the bank can be assured that you will run the business successfully and ultimately, pay back the loan.

All business owners have a personal financial history that can help paint a picture of their (likely) future behavior. There are many factors that influence loan approvals, and personal finances and credit can have a significant impact on your ability to borrow money for business purposes. A lender will examine personal credit reports and personal financial statements (PFSs) of the borrowers and guarantors associated with the loan.

Your credit report is your track record of prior debt repayment. Your credit report compiles your debt story in one place and reveals how successful you have been at paying that debt back in the past. Balances, credit limits and payment history are reported from your credit cards, student loans, mortgages, car loans or other lines of credit. Payment history is one of the largest factors in your credit score. It is wise to check your reports before talking to a lender. If there are any delinquencies, be prepared to explain them to the financing institution.

Scores are based primarily on the following: payment history, revolving credit availability, age of accounts, collections, personal bankruptcies and liens and judgments.

## **Capital: What is your investment?**

When asking to borrow money from a lender, it is only natural that they question the personal investment—or capital—you plan to make or have already made in the business. Contributing your assets shows that you are willing to take a personal risk for the sake of your business. It shows that you have 'skin in the game.' The amount needed varies depending on the size, use and type of loan you are requesting.

To assess your personal financial position, the lender will request a Personal Financial Statement (PFS). This is simply a summary of your assets, liabilities, debts or obligations. From these numbers, you are then able to calculate your net worth, which equals assets minus liabilities. Depending on the lender and the type of loan, a positive net worth may not be a requirement to qualify for the loan.

Your PFS is also another indicator of your financial responsibility. The types of assets and liabilities that you accumulate begin to reflect long-term planning behaviors or short-term spending behaviors. Accumulating credit card debt even in smaller amounts can appear as a less favorable type of spending behavior than larger student debt balances used to invest in your education or a reasonable mortgage for a house. Savings in the form of cash, your 401(k), or other retirement accounts is also important, as it shows the lender that you are living within your means and planning for the future. There is no silver bullet, and at every stage of your life, your PFS will be looked at differently. If you are currently a business owner, your lender will understand that the value of your business can take the form of your future retirement and will consider the cash position of your business and your equity in it, as well.

Continued on page 11

**Conditions: What is happening in your industry?**

Conditions refers to the market conditions in the contracting business, which can include what financing needs business owners have, all the way to how consumer credit is affecting replacement unit sales in the HVAC business. There are several things that factor into how the lender evaluates the industry's conditions at any given moment in time. The overall premise is that they're gaining a perspective on what the loan will be used for, what will be taking place, the status of the business, and the status of the profession and the overall economy. Lenders like to see positive trends and strong business plans with a thoughtful plan for growth and continuity, but any business is going to be analyzed based upon its own unique marketplace.

**Collateral: What if you don't pay it back?**

A lender is not just interested in what happens if everything goes well. They also must consider the worst-case scenario. For instance, what happens if the borrower chooses not to pay back the loaned money or is unable to?

Collateral helps solve this problem by acting as a secondary source of repayment. A lender will consider the value of the business' assets and the personal assets of the guarantors as potential collateral for the loan. Collateral also acts as a psychological motivator, as people tend to get more resourceful when they have something to lose. Collateral is an important consideration, but its significance varies based on the type of loan. A lender will be able to explain the types of collateral needed for your specific loan.

If your financing path takes you to Live Oak Bank, there is a great chance that the type of loan you will be receiving is a Small Business Administration (SBA) loan. This means that a percentage of the loan will be government-guaranteed and if the loan were to not be paid back, the government would guarantee the bank's loss up to that percentage.

As a contracting business owner, you are probably thinking, "What does a SBA-guaranteed loan have to do with me and how does it help me out?" By using a SBA-guaranteed loan, Live Oak Bank is able to place an emphasis on the cash flow of the business and the ability of the cash flow to meet the monthly debt payments and hard assets as collateral become an afterthought. This is highly beneficial to contracting business owners where the cash flow is strong, but the amount of hard assets available to secure a loan is limited.

**Cash flow: How will you pay it back?**

Ultimately to approve the loan, the lender wants to get comfortable with how your firm will be able to successfully repay the loan. In business financing, there is a different paradigm in evaluating repayment ability than in consumer financing. With business loans, the repayment ability is coming from the performance of the business being evaluated. This capacity to repay comes from the business's cash flow. This is the amount of cash available after ordinary business expenses have been paid. The business should have sufficient income to support its business expenses and debts comfortably while also providing principals' salaries sufficient to support personal expenses and debts. Cash flow management is an imperative skill for any small business owner.

**Final thoughts**

Remember, these five Cs—character, capital, conditions, collateral and cash flow—are the pillars of a typical credit analysis. These five areas help the lender evaluate the contracting business owner and the business to better understand the risk of making the loan and the likelihood that the loan will be successfully repaid.

Brandon Bolen is a loan officer on the service contractor team at Live Oak Bank. If you have any questions or need assistance, you can reach him by phone at 910-550-2858 or via email at [brandon.bolen@liveoak.bank](mailto:brandon.bolen@liveoak.bank).

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## Meet Our Business Partners

MHCA is pleased to have business partnerships with the following companies. Members can take advantage of these programs to save money on some of the most common business expenses. Savings really add up, making membership in MHCA an even better value!

### **Cintas**

*Uniforms*

Joe Liberti

O – 651/674-3515 (St. Paul)

O – 612/253-3196 (Minneapolis)

### **Federated Insurance**

*Business Insurance*

Ben Cox

O – 989/400-7314

E – btcox@fedins.com

### **Holiday Gas Stations**

*Fuel Savings Program*

Save \$0.10/gallon in the first 90 days and  
\$0.04/gallon thereafter.

Don Keis

O – 952/830-8889

### **Heartland Payment Systems**

*Credit Card Processing Services*

Jared Huston

O – 763/657-6468

E – jared.huston@e-hps.com

### **Live Oak Bank**

*Financial Services*

Brandon Bolen

O – 910/550-2848

E – brandon.bolen@liveoak.bank

### **SpeedPro Imaging**

*Discounts on printing and vehicle wraps.*

Eric Olson

O – 763/784-6490

E – eolson@speedpro.com

### **HVAC SEO**

*Internet Marketing Consultation*

Josh Nelson

O – 866/610-4647

E – josh@hvacseo.net

## Welcome New Members

**Bob Boldt HVAC, LLC**  
**Rapid Recovery**  
**Select Mechanical Services**  
**Total Comfort**



**Minnesota Heating and Cooling Association**  
6066 Shingle Creek Parkway | Suite 167  
Brooklyn Center, MN 55430



Did you know that MHCA has a Facebook page? Click the link below to view our page or use your mobile device and search Facebook for Minnesota Heating & Cooling Association. "Like Us" and you can stay up-to-date with upcoming programs and events as well as the latest industry and association news.

## "Like" Us on Facebook!

MHCA is happy to send this newsletter and our program/event e-mails to more than one person from your company. Please note, however, that only the principal contact from a member company is authorized to request that we add additional newsletter/e-mail recipients. If you're a principal contact and would like to add someone at your office, give us a call at (888) 782-6815 or email us at [info@mhca.info](mailto:info@mhca.info)

## Want To Add Others To Our Distribution Lists?