



THE INSIDER

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TBG NOW OFFERS U.S. LONGSHORE & HARBOR COVERAGE

The Builders Group has partnered with The American Equity Underwriters, Inc. to provide TBG members and your subcontractors with a USL&H program designed specifically for their needs.

The U.S. Longshore and Harbor Workers' Compensation Act (known as the Longshore Act, or USL&H) is a federal law that provides benefits to workers injured while working **on or near navigable waterways**. If you are working on or near any body of water that meets the USL&H definition of a navigable waterway, you may be legally required to have this coverage. If you think you may have this exposure, or would like a more in depth definition, contact your agent.

Below are classes of business that could potentially have USL&H exposure:

- Heating and A/C Contractors
- Refrigeration Repair
- Architects and Engineers
- Fire Extinguisher Servicing
- Wallboard Installation
- Communications Repair
- Crane Installations and Repair
- Concrete/Cement Work
- Engine Repair
- Sheet Metal Work
- Electricians
- Pest Control
- Carpentry
- Welders
- Painters
- Iron Workers

Contact your agent today if you have any questions.

Why Is It Important?

The penalties for not securing USL&H coverage can be costly; failure to obtain coverage could result in:

- A fine of up to \$10,000.
- Potential Imprisonment.
- Personal Liability of corporate officers for any unpaid benefit.
- Loss of sole remedy, so that once Longshore benefits are paid, the (un)insured can also be subject to tort liability in excess of the Longshore benefits.

THE TBG EDUCATION FOUNDATION MARKED ANOTHER SUCCESS WITH THE FOURTH ANNUAL CLAY SHOOT FOR THE TRADES.



Nearly 60 shooters joined us at Game Unlimited in Hudson, Wisconsin for a day of trap shooting and camaraderie for a cause.

In addition to the many supporters of the Foundation and its mission, we were fortunate to have Scott Leffler, a Technology Education Instructor from Chisago Lakes High School, join us for the Clay Shoot dinner.

Leffler shared how the Wildcat construction class, known for its energy, dedication, and "can do" attitude, had long struggled with inadequate space. Cramped in a windowless former food service area and making do with makeshift spots for masonry and other trades, students found it challenging to explore their vocational interests.

That all changed when the TBG Education Foundation and their committed partners stepped in with a generous grant. This support equipped the Wildcats with the tools they needed to dive into hands-on learning. Students prepped sites, poured concrete, and created two beautiful work pads, wrecking clothes and shoes but finishing with smiles. Now, these new work pads are used for lessons in jobsite safety, framing, roofing, and more. While student engagement is a common challenge in classrooms, this class proves what's possible when students are given the tools and opportunities to thrive. Thanks to the TBG Education Foundation grant, these students are gaining confidence, skills, and a newfound excitement for the trades.

"You could feel the energy in the room when Scott was talking about the students in his program," said Jon Schindel, TBG COO. "Everyone at the Clay Shoot knows that the construction industry needs to add to the workforce; Scott was able to draw a direct line from the TBG Education Foundation's contribution to high school-age students joining the trades."

As we continue to spread the word about the TBG Education Foundation and its mission, we are able to give more in grants and scholarships. In early October, we were less than \$200 away from our giving goal of \$100,000, with \$99,868 already committed. More than \$60,000 has gone to grants.

Almost a third of the grant money has gone to help 109 young people go through the OSHA 10 certification course. Nearly half of the grant money has gone directly into schools working to give students hands-on building experience.

We're so close to reaching our goal of giving out \$100,000 this year – help us spread the word!

More information about the Foundation and how to donate can be found online at www.tbgedu.org.

Mark your calendars for next year's clay shoot on September 9, 2025.



Chisago Lakes High School's Wildcat construction class, a recipient of a generous grant from TBG Education Foundation.



2024 Clay Shoot by the Numbers:

56 SHOOTERS

19 SPONSORS

for \$8,450 in Sponsorship Dollars



3,476 CLAYS USED



BUILDING BETTER LEADERS: ADDRESSING THE LEADERSHIP TRANSITION CHALLENGES IN CONSTRUCTION

Leadership training has always been necessary in the construction industry, but in today's rapidly evolving landscape, it's no longer just necessary—it's essential.

Recognizing the growing need for leadership development, TBG's Safety Service Association offers the annual Buddy to Boss Leadership Course in partnership with Esch Consulting, LLC, which provides essential leadership training to the construction industry.

The Growing Need for Leadership Development

In construction, promoting skilled workers into leadership roles is common, often without the complete training needed to succeed in their new positions. Sometimes, it is assumed if someone is a productive worker, they will be an effective manager. This is not always true. The result is a gap in leadership skills (communication and team management), which are critical to maintaining safety, team morale, and productivity on the job site.

The transition from crew member to foreman can be challenging, especially when holding former coworkers accountable and managing the power dynamics that come with rank.

The "Buddy to Boss" program equips new leaders with the tools they need to:

- Set clear expectations
- Communicate effectively
- Navigate the dual roles and power dynamics of transitioning from a buddy to a boss

The course emphasizes the importance of discussing new roles and expectations upfront, ensuring that both the leader and their crew understand the changes in dynamics and responsibilities.

Leaders must learn to convey their expectations clearly and concisely, avoiding assumptions based on their previous roles. This is particularly important in a workforce that includes individuals with varying levels of experience and knowledge. By breaking down tasks into manageable steps and ensuring everyone understands their role, leaders can model effective communication. Good communication will foster a safer and more efficient work environment.

Leadership isn't just about setting expectations. It involves navigating the power dynamics that inevitably arise in every organization. The shift in rank can create tension, particularly when it involves individuals who were once equals. Transitioning from being someone's friend on the crew to leading the crew is a significant change. It requires training, awareness, and adjustments.

More Than Just Setting Expectations

Buddy to Boss addresses other vital aspects that affect leadership in construction. The program addresses mental health awareness and generational, racial, and gender differences.

The industry is known for high-stress environments, which can take a toll on workers' mental health. Leaders play a key role in recognizing and addressing mental health issues within their teams. By fostering an open and supportive environment, leaders can help reduce the stigma associated with mental health challenges and ensure that their team members have access to the resources they need.

The construction workforce is increasingly diverse, with a wide range of generational perspectives now present on job sites. Each generation brings its own set of values, work ethics, and communication styles, which can lead to misunderstandings and conflict if not managed properly. Leadership training must include strategies for bridging these generational gaps and creating an inclusive work environment where all team members feel valued and respected.

In the last few years, there has been a heightened awareness of racial and gender issues in the workplace, including in the construction industry. More women, people of color, or people from diverse cultures are entering the field, and with this shift comes the need for leaders to address potential biases and discrimination. Leaders need to be proactive in creating a work environment that is free from harassment and discrimination and respect all workers' contributions, regardless of their background. When a crew member becomes a foreman, they must balance new responsibilities while maintaining relationships with former peers and confronting their own perceptions and assumptions about the team's needs—whether related to personality, gender, race, or work style differences. This delicate transition highlights a critical need for leaders to challenge the status quo, advocate for fair treatment, and ensure every worker feels safe and supported on the job.

TBG's Safety Service Association partnership with Esch Consulting, LLC is committed to providing leadership training to meet these challenges head-on. The Buddy to Boss Leadership Course is just one example of how we continue to help build better leaders in the construction industry.

Effective leadership in construction is more important than ever, and as the industry evolves, so must our leadership approach. With the right training and support, we can ensure our leaders are well-prepared to meet both today's and tomorrow's challenges, creating safer, more inclusive job sites where every worker feels safe, supported, and valued. This approach lays the foundation for long-term success and a culture of safety and inclusion on the job.

"TBG's Buddy to Boss Leadership course answers the construction industry's need for targeted leadership training. The program addresses leadership skills, mental health awareness, and generational, racial, and gender differences."

Tom Esch, President, Esch Consulting, LLC

Tom has inspired over 25,000 people with his messages on leadership, culture, and the positive use of power. He has also trained over 9,000 construction professionals in demo saw safety and communication skills.

Tom has advanced Conflict Resolution and Organizational Development training and a master's degree in Theology from the University of Notre Dame.

In February 2021, he published a book called Personal Accountability and POWER: How Contractors Can Build a Stronger Safety Culture, which became a "#1 New Release in Construction" on Amazon in the first week.

Tom's company helps contractors build their businesses while preventing serious injuries by improving the communication skills of their leaders.

You can see more at www.EschConsulting.com or Tom@EschConsulting.com



"Power, though it sometimes gets a bad rap, is morally neutral - it's what you do with it."

— Tom Esch, Esch Consulting



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Members are jointly and severally liable for their proportionate share of obligations for the group and will be assessed on an individual and proportionate share basis for any deficit created by the group. Dividends are not guaranteed.

TBG THE INSIDER

MAKING WORKERS' COMP WORK FOR YOU



ENHANCING WORKPLACE SAFETY IS A HIGH PRIORITY FOR TBG

Enhancing workplace safety is a high priority for TBG. Our mission is achieved by building strong relationships with our Members and offering top-notch training programs through our Safety Service Association team. We are thrilled to feature Hardscapes, a company that exemplifies dedication to safety and collaboration.

Matt Barron founded Hardscapes as a specialized retaining wall company in 1996. The name "Hardscapes" refers to the hard elements of a landscape, such as pavers and retaining walls.

Over the years, the company has grown to focus exclusively on large-scale commercial segmental retaining walls and concrete sound walls. Today, Hardscapes primarily undertakes commercial developments, multifamily housing (apartments and senior buildings), and warehouse construction.

Hardscapes has enjoyed a long-standing relationship with TBG, partnering with them years ago before briefly switching workers' comp carriers.

This year, they decided to return to TBG, a decision driven by the positive past experiences and the benefits we offered.

Matt also mentioned that TBG's proximity (with our office in Eagan) and beautiful training facility made us an attractive partner. The union rates offered by TBG were an important factor for Hardscapes, given their status as union contractors with higher wages than non-union companies.

TBG's competitive rates and forward-thinking approach—including helping Hardscapes apply for an OSHA grant—reaffirmed Matt's decision to return.

Matt shared that once he decided to return to TBG, the transition was seamless, and Hardscapes was given a dividend right off the bat, a testament to our previous partnership.

Over the years, Hardscapes has found immense value in the proactive nature of TBG's safety services. Matt highlighted the unique training facilities at TBG, where they conduct their annual safety meetings. These meetings go beyond safety compliance; they engage participants and focus on practical safety measures.

Although their work is physically demanding by nature, Hardscapes has had remarkably few workers' compensation claims, a reflection of their commitment to safety. They've had just two claims for back injuries since opening despite workers regularly laying 80-lb blocks.

Matt credits TBG's proactive field visits and safety training for this accomplishment. TBG's safety team frequently visits job sites, providing valuable insights and identifying potential risks that may not be immediately apparent to the field staff.

With TBG's assistance, Hardscapes has implemented several key safety initiatives:

- Revamped Safety Manual: TBG helped revise and enhance the company's safety manual, ensuring it is relevant and comprehensive.
- OSHA Grants: TBG guided Hardscapes in applying for OSHA grants and securing funding for fall protection and new equipment (dustless grinding and sawing).
- Annual Safety Meetings: Utilizing TBG's facilities, Hardscapes conducts in-depth safety meetings, focusing on relevant and practical safety training.

Matt emphasized TBG's collaborative approach, describing them as a true partner in safety. This collaboration extends to TBG's involvement in industry associations, such as the Minnesota Subcontractors Association (MSA). TBG provides financial support and hosts safety seminars and meetings at its facility, demonstrating its commitment to industry-wide safety improvements.

Hardscapes' goal is to continuously enhance their safety standards, aiming to reduce their Experience Mod Rate (EMR) and improve overall workplace safety. With TBG's support, they are working towards meeting the stringent safety requirements of a large national retailer, a testament to their dedication to safety.

When asked for the advice he'd give businesses considering a partnership with TBG, Matt advised taking the first step and committing to making the most of TBG's resources. He highlighted the importance of having a proactive partner who is deeply involved with industry associations, genuinely cares about safety, and is committed to making companies safer.

TBG's collaborative approach and extensive resources can significantly enhance a company's safety culture and operational efficiency.

Hardscapes is a great example of how a commitment to safety, supported by TBG's specialized services, can transform workplace culture and business success. Their experience is evidence of the benefits of a long-term partnership focused on continual improvement and employee well-being. This approach pays dividends in reduced premiums and overall workforce health and happiness.

"TBG seems to have the resources and the commitment to educating me and our people."

— Matt Barron, President of Hardscapes

