



# NRLA BUSINESS SOLUTIONS

*Valuable Resources  
for Saving You  
Time and Money*

**NRLA IS YOUR SOURCE FOR INFORMATION, PRODUCTS, AND SERVICES  
TO FURTHER THE SUCCESS OF YOUR BUSINESS AND PROVIDE VALUE.**

**LOOK INSIDE TO START MAXIMIZING THE BENEFITS OF YOUR MEMBERSHIP!**

**NRLA**  
Northeastern Retail  
Lumber Association

800-292-6752  
nrla.org



# ***NRLA***

**Northeastern Retail  
Lumber Association**

UPDATED DECEMBER 2025

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Dear Member,

It is my great pleasure to present to you the Northeastern Retail Lumber Association's Business Solutions program. The program is a comprehensive suite of business resources prepared to support and grow your business.

At NRLA, we leverage the power of 1,200 industry businesses to negotiate the best terms for programs and services. In addition, we take the time to comparison shop and survey vendor clients to ensure that the highest quality services are offered.

So, whether you are looking for a new vendor to support your business or want to use NRLA programs to strengthen your current relationships, the NRLA is working for you.

Also, if you're searching for a resource that is not listed here, consider your search over. Call our toll-free number at 800-292-6752 and our knowledgeable staff will research your request.

Throughout this pamphlet, you will find resources for your everyday business challenges. These programs represent important partnerships and are regularly reviewed, added to, and changed to address your evolving needs.

Thank you for your continued support.

A handwritten signature in black ink that reads "Rita".

Rita C. Ferris  
President

# REGIONAL DIRECTORS

Bringing the NRLA to your door is vitally important, and the NRLA's Regional Directors make that happen. Whether it is updating you on a legislative issue, informing you of a new benefit or member program, or inviting you to a state and local association activity, the Regional Directors are an important resource for you.

## MEET YOUR REGIONAL DIRECTORS:



**Steve Ciccone** • sciccione@nrla.org  
**Cell: 585-455-6515**

Western New York Lumber Dealers Assn. (WNYLDA)  
Central New York Retail Lumber Dealers Assn. (CNYRLDA)  
Northern New York Lumber Dealers Assn. (NNYLDA)  
Vermont Retail Lumber Dealers Assn. (VRLDA)

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**Anne Cunic** • acunic@nrla.org  
**Cell: 410-684-0410**

Eastern Building Material Dealers Assn. (EBMDA)  
New Jersey Building Material Dealers Assn. (NJBMDA)

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**David Gluck** • dgluck@nrla.org  
**Cell: 603-686-6369**

New Hampshire Retail Lumber Assn. (NHRLA)  
Retail Lumber Dealers Assn. of Maine (RLDAM)  
Massachusetts Retail Lumber Dealers Assn. (East) (MRLDA)  
Rhode Island Lumber & Building Materials Dealers Assn. (RILBMDA)

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**Tammy Wandler-Ginexi** • tammy@nrla.org  
**Cell: 518-527-8376**

Eastern New York Lumber Dealers Assn. (ENYLDA)  
Lumber Dealers Assn. of Connecticut (LDAC)  
Massachusetts Retail Lumber Dealers Assn. (West) (MRLDA)  
Mid-Hudson Lumber Dealers Assn. (MHLDA)  
New York & Long Island Lumber Assn. (NYLILA)

## CREDIT CARD PROCESSING

NRLA is your wholesale option for credit card processing. Deal directly with us and our trusted provider (**Payment Processing Consultants**) for next-day deposits, easy-to-read statements, exceptional service, and the very best rates. You'll never wonder again if you're paying more than you should for processing. As the agent, NRLA controls every aspect of the program, which means your rates will be the lowest possible and never change. Large and small, we've facilitated conversions, saving members from \$2,000 to \$45,000 per year.

Take the guesswork out of your credit card processing and let NRLA be YOUR trusted agent. Contact us to see how much you will save!

**Member:** Contact us for an audit.

**Non-Member:** Standard processing rates apply.

## LUMBER AND BUILDING MATERIALS MANUAL

This 100+ page handbook allows your employees to estimate customers' product needs, such as lumber, cement, trusses, roofing, siding, paint, doors, windows, plumbing, and electrical supplies.

**Member:** \$24.95 per copy.

**Non-Member:** \$39.95 per copy.

\*Box of 62, \$20 each, total \$1,240.

## COMPENSATION & BENEFITS SURVEY



NRLA invites its retail members to participate in a bi-annual Compensation and Benefits Survey. All information is kept confidential. This is an important tool that provides valuable information about business practices and staffing levels, and measures the validity of current wages being paid in your area.

**Participating Members:** \$349.

**Other Members:** NA

\*Please note, survey is conducted in even years.

## BUILDER LENDING PROGRAM

NRLA has partnered with **Spreo Capital** to help you support your builder customers. This innovative program allows NRLA members to offer builders access to competitive financing—without any financial risk to the dealer.

Builders can secure up to 85% loan-to-value, enjoy faster access to funds, and even have the option to finance the interest. At the same time, participating dealers gain a new revenue stream and a powerful tool to strengthen customer relationships and grow profitability.

# BUSINESS SOLUTIONS

Managing Your Business Assets and Resources

The program is also available to retailers seeking financing themselves.

**Member:** Contact NRLA for pricing and schedule.

**Non-Member:** Unavailable.



## BUSINESS ADVISORY SERVICE

NRLA is a partner with **Conifer Hill Advisors, LLC**, which provides expertise in M&A, legal matters, compensation plans, or any strategic business issue you are considering. The principal of

the program, Mike Ferraro, has also helped our members acquire and sell businesses. Contact Rita Ferris or your regional director for more information. Every engagement is customized to the business owner's needs.

### Advisory Board clients discuss:

- Historical financial results
- Projected financial results
- Compensation plans
- Legal matters
- Mergers and acquisitions
- Selling your business
- Succession planning
- Family planning

**Member:** Contact NRLA for pricing and schedule.

**Non-Member:** Unavailable.

# HUMAN RESOURCES

Managing Your Intellectual Capital

## DRUG & ALCOHOL TESTING



If you employ a CDL driver who operates a commercial vehicle with a gross vehicle weight rating of 26,001 or more pounds, a vehicle that transports 16 or more passengers, including the driver, or a vehicle

that transports hazardous material, DOT requires that you establish a drug and alcohol testing program for your drivers. NRLA's random drug and alcohol testing program offers members a comprehensive and inexpensive way to meet state and federal regulations.

**Member:** Drivers enrolled in random testing program—\$65 each (annually/driver). Fees prorated for partial years.

**Non-Member:** Unavailable.

# HUMAN RESOURCES

Through NRLA Connect

**NEW & UPGRADED!** A wealth of employee benefits, including OSHA and property & casualty insurance, are available online through **NRLA Connect**. The human resource products and services listed on pages 7 and 8 are offered through the NRLA Connect platform. *NRLA Connect is in partnership with Gallagher Insurance and powered by Zywave.*

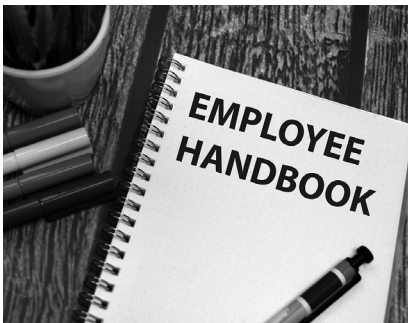
## HUMAN RESOURCES HOTLINE

Through NRLA Connect, members can access an HR Hotline staffed by certified HR professionals. This service is available by phone or email to answer your HR-related questions.

**Member:** Free.

**Non-Member:** Unavailable.

## EMPLOYEE HANDBOOK BUILDER



NRLA members have access to an electronic, customizable handbook. This flexible tool is perfect for businesses located in one state or multiple states. The handbook can be branded to any organization by answering a few quick questions. State and federal content is available, along with the ability to upload any custom content.

**Member:** Free.

**Non-Member:** Unavailable.

## FEDERAL POSTER ADVISORY

The U.S. Department of Labor requires all companies to display a number of different posters in the workplace. Simply identify the required posters and download printable posters with the Federal Poster Advisor. Available in 19 different languages.

**Member:** Free.

**Non-Member:** Unavailable.

## FMLA ADVISOR



Easily understand your rights and responsibilities under the federal Family and Medical Leave Act (FMLA). The FMLA Advisor can assist in understanding notice requirements, valid reasons to take a leave, which employers are required to provide FMLA leave, which employees are eligible to take FMLA leave, and more.

**Member:** Free.

**Non-Member:** Unavailable.

# HUMAN RESOURCES

Through NRLA Connect

## HUMAN RESOURCES FORMS

Why not reinvent the wheel? NRLA Connect has information including interview questionnaires, performance reviews, disciplinary forms, and exit interviews. All forms are available electronically.

**Member:** Free.

**Non-Member:** Unavailable.

## JOB DESCRIPTIONS



It's a rapid-paced, ever-changing work environment these days, and outdated job descriptions are time bombs ready to explode. NRLA Connect offers job description builders and interview question builders ready for your use. All are available electronically.

**Member:** Free.

**Non-Member:** Unavailable.

## SAFETY TRAINING



NRLA Connect LEARN is here to help you train your employees on a variety of topics. The Learning Management System (LMS) allows you to invite employees to take courses, view who has completed a training, and issue certificates to those who have passed. Choose from over 150 trainings in both English and Spanish.

All training is free to NRLA members and is offered in multiple languages. Examples are forklift training and sexual harassment prevention training for employees and managers.

Thanks to the work of NRLA's Safety Task Force, the LMS contains suggested safety training curriculum for every position in your business. Workplace safety training can reduce unsafe behavior in employees and reduce the likelihood of insurance claims and lost revenue.

**Member:** Free.

**Non-Member:** Unavailable.

## COMPREHENSIVE VIRTUAL HEALTH CARE: HEALTHIESTYOU BY TELEDOC



NRLA offers a comprehensive tele-health program for just \$10 per employee per month. For the same \$10 a month, your employees' family can also utilize this significant health benefit. Cut down on your employees' deductible and your deductible by offering this high-quality care!

### Talk to a doctor 24/7 — \$0 Co-pay

Speak to a doctor by phone or video from anywhere. Doctors can diagnose and offer treatment, including prescriptions if necessary.

### Mental Health Support—\$0 Co-pay

Choose a therapist or psychiatrist to get a personalized treatment plan, including FDA-approved medication and evidence-based therapy.

### Dermatology—\$0 Co-pay

A board-certified dermatologist will diagnose your condition and provide a treatment plan, including appropriate prescriptions.

### Neck and Back Care—\$0 Co-pay

A certified health coach will help you get neck and back pain relief and improved physical functioning with a home physical therapy program.

### Nutrition—\$0 Co-pay

Work with a registered dietitian coach to jointly build a nutrition plan including custom meal plans and healthy eating guides.

### Specialist Medical Advice—\$0 Co-pay

Have a leading specialist evaluate an existing condition or give guidance on your medical concerns (heart disease, cancer, surgery, and more).

**Member:** \$10/month per employee.  
\$0 co-pays.

**Non-Member:** Unavailable.

# INSURANCE

Safeguarding Your Assets

## HEALTH, DISABILITY, & LIFE INSURANCE



Your employees are your most important asset, and salary and benefit costs are among your highest expenses! Don't you owe it to yourself to obtain the most comprehensive and competitively priced employee benefits package you can without sacrificing quality? Let NRLA, in partnership with **Gallagher Insurance**, guide you on the path to providing your employees with insurance benefits at competitive rates.

**Member:** Discounted.

**Non-Member:** Unavailable.

## HEALTH INSURANCE— MASSACHUSETTS MEMBERS



NRLA has a partnership with insurance broker **Gallagher Benefit Services** for Massachusetts members. Gallagher Benefits possesses the size and strength to negotiate the best possible terms for their clients. Let Gallagher Benefits Group review your current plan and provide you with cost-saving alternatives.

**Member:** Available.

**Non-Member:** Unavailable.

## WORKERS' COMPENSATION INSURANCE FOR NEW YORK MEMBERS

**Group #531** is the New York Workers' Compensation Insurance Program for NRLA members. NRLA formed **Group #531** in 1990, and it's among the best performing groups in the state. It has returned an average discount of 25% and an average dividend of 20% over its 24-year history. For policy year 2020-2021, eligible members received an *advanced discount of 25% in addition to a 20% dividend!*

**Member:** Discounted rates, potential dividends.

**Non-Member:** Unavailable.

## WORKERS' COMPENSATION INSURANCE FOR MASSACHUSETTS MEMBERS

Members have enjoyed yearly dividends from the **Self Insured Lumber Business Association, Inc. (SILBA)** averaging 23% of paid premiums, have earned more than \$27 million in dividends, and pay lower premiums than conventional fully insured programs due to reduced administrative charges.

**Member:** Discounted rates, potential dividends.

**Non-Member:** Unavailable.

## AUTO, GENERAL, PROPERTY, UMBRELLA, AND WORKERS' COMPENSATION



NRLA, **Acadia**, and **Gallagher Insurance** have joined forces to bring you a distinguished member program in New York and New England. This program is available for lines of insurance including, but not limited to, property, general liability, automobile liability and physical damage, and workers' compensation. Participating members may have the opportunity to share potential future dividends through a plan created for NRLA members.

**Member:** Average dividend since inception: 7.5%.

**Non-Member:** Unavailable.

# LEGISLATIVE REPRESENTATION

Laws, Rules, and Regulations on State and Federal Levels

## LEGISLATIVE & REGULATORY ADVOCACY

Protecting Your Bottom Line. For small, independently owned lumber and building material dealers, the biggest threat to profitability often isn't competition—it's government. New mandates, fees, and regulations can add thousands of dollars in unexpected costs if the LBM industry isn't part of the conversation.

The NRLA's Government Affairs program exists to change that. Your membership ensures your business has a seat at the table—before decisions are made. Just to name one example in 2025 alone, our advocacy saved LBM employers more than \$15 million in payroll taxes in New York, prevented costly mandates in multiple states, and helped members resolve countless agency and compliance issues.

Our member-driven process means you bring us the issue, and we take it from there. Stuck with a slow agency response? Need help understanding a regulation? Facing paperwork that's holding up a project? Our team cuts through red tape, finds the right contacts, and provides clear explanations of government jargon—at no additional cost to members.

## STATE ADVOCACY

NRLA states are represented by a dedicated lobbyist who works daily in the state capital to protect our industry from costly proposals and advance

practical, pro-business legislation. Lobbyists work alongside member-led state legislative committees to identify threats and opportunities early.

Members receive regular updates on what's happening at the capital, and each state hosts an annual Lobby Day—your chance to speak directly with policymakers about the issues that affect your business.



## FEDERAL LEGISLATIVE REPRESENTATION—AMERICAN BUILDING MATERIALS ALLIANCE (ABMA)

NRLA's federal work runs through ABMA, representing LBM dealers across 17 states and Washington, D.C. In 2025, ABMA delivered major wins for small businesses—including stopping the forced transition to all-electric commercial trucks, defeating the Corporate Transparency Act rules that violated small-business privacy, and launching the national “Building Homes—Not Costs” housing proposal to cut red tape and reduce government-added building costs.

Members are invited to Advocacy Day in Washington, D.C., to meet directly with their federal representatives.

**Member:** Free.

**Non-Member:** Unavailable.

# CHARITABLE SUPPORT

Providing Members Financial Assistance

## LUMBER INDUSTRY FUND FOR TODAY (LIFT)



**LIFT** is an industry-specific fund and member benefit established to provide immediate financial assistance and peer support to NRLA member employees impacted by a fire or natural disaster resulting in a loss of

shelter. LIFT will provide up to \$3,000 as a tax-free, debt-free gift to your employee who has a qualifying loss. Use of the gift is at the discretion of the employee for immediate needs such as food, clothing, and shelter.

**Member:** Free.

**Non-Member:** Unavailable.

## NRLA TRADE SHOWS

Experiencing All LBM Products and Services All in One Location

## LBM EXPO

### LUMBER AND BUILDING MATERIAL EXPO (LBM EXPO)

Independent lumber dealer principals, owners, and qualified buyers attend the **LBM Expo** to interact with manufacturers, wholesalers, and distributors of lumber, building materials, and related technologies, as well as companies offering business services to the industry. No other event in the nation delivers this amount of buying power face-to-face with leading companies that supply the Northeast market.

**Retail Member:** \$60 per attendee/11+ \$20 per attendee.

**Associate Member:** \$550.

**Non-Member Retailer:** \$75.

**Non-Member Associate:** \$995.



### IDEAS SHOW

Visit with more than 100 exhibitors—all of IDEAS' returning exhibitors plus many that are exhibiting for the first time. You'll see the latest new products and product demonstrations from the industry's leading brands and spend time interacting with regional LBM professionals.

**IDEAS SHOW** provides great information, great networking opportunities, great food, and endless IDEAS.

**Member:** Free for dealers, architects, designers, and pros with online pre-registration or \$20 on site.

**Other:** \$50 for all non-exhibiting mfrs., mfr. reps, distributors, buying group reps, wholesalers, Realtors, consultants, or financial professionals.

# WORKFORCE DEVELOPMENT

Creating a Trained and Intelligent Staff

## LEARNING MANAGEMENT SYSTEM (LMS)

*Building Better Online Learning Solutions for Our Members*



The NRLA/LBMDF Learning Management System (LMS) provides a seamless experience for our members, providing them with the opportunity to receive education and training via the NRLA/LBMDF LMS at their convenience. More than 150 courses are available for salespeople, yard workers, front-line supervisors, and more. Managers and employees can manage training in minutes and identify strengths and weaknesses with skills evaluation tests, track progress, view scores, run reports, create assignments, and more!

**Member:** Monthly or annual unlimited access subscription packages available.

**Non-Member:** Unavailable.

## LIVE VIRTUAL INSTRUCTOR-LED EDUCATION & TRAINING

The NRLA/LBMDF offers educational seminars on industry-specific topics as well as current information vital to creating and sustaining a successful workforce. The seminars are scheduled during less busy times of the year. Topics are selected based on NRLA member feedback.

**Member:** Contact NRLA for pricing and schedule.

**Non-Member:** Available at a higher non-member price.

## SEMINARS

The NRLA/LBMDF offers nationally accredited Crane Certification and Recertification trainings, including classroom review, written/online testing, and practical exams. One written/online exam covers both Boom Truck and Knuckleboom certifications. Training topics are selected based on member feedback.

**Member:** \$1,800.

**Non-Member:** \$2,300.

## ROUNDTABLES

The NRLA/LBMDF **Roundtables** involve up to 12 non-competing retail lumber dealers who meet to discuss best practices and set goals and accountability for financial and operational success.

Your roundtable peers become your informal “board of directors” as you communicate with them year-round to discuss business issues. Meetings are held for 1 1/2 to 2 1/2 days, twice a year, at a host member’s yard. The goal is to help members improve business practices in the interest of increasing sales and return on investment.

There are two Women of LBM Roundtables that offer ongoing professional development, selected by group members based on their wants and needs, and a confidential, supportive environment in which members can benefit from varying perspectives.

**Member:** \$1,300 bi-annually for executive roundtables; \$650 bi-annually for Women of LBM roundtables.

**Non-Member:** Same as members.

## SUMMER HELP & INTERNSHIP PROGRAMS

NRLA put together a package of materials to assist members in finding summer help. The **Summer Help** Recruitment Toolkit will allow members to connect their companies with local vocational and high schools. The kit includes a list of schools, an introductory letter template, a customizable marketing flyer and pamphlet, and templates of job descriptions. An **internship** work plan is also available to members.

**Member:** Contact NRLA.

**Non-Member:** Unavailable.

# COMMUNICATIONS

Providing LBM News, Trends, and Updates Across Multiple Platforms



LUMBER CO-OPERATOR

## LUMBER CO-OPERATOR (LC) — NRLA'S OFFICIAL PUBLICATION

As the official publication of NRLA and its 14 state and local affiliates, the **LC** is the most widely read magazine by the lumber and building material industry in the Northeast. Every issue covers industry and association news, business administration, state and federal legislative and regulatory issues, education updates, trends that most influence the LBM industry, and much more!

**Member:** Free in both print and digital formats.

**Non-Member:** Digital format only.

## E-NEWSLETTERS

**LC Wired** is our members' portal to all association news and event information. Readers learn about everything that's going on within NRLA, as well as its State and Local affiliates, to help them make the most of their membership through our conventions and meetings, legislative and regulatory efforts, education offerings, and publications and marketing.

**LC SupplySide** offers its readers the latest and greatest NRLA associate member news, new products, and personnel moves within the LBM market, as well as the chance to learn all about what's going on within the companies whose products and/or services they utilize to drive profits at their lumberyards.

**Member:** Free.

**Non-Member:** Free.

## ABMA ADVOCATE

The American Building Materials Alliance (ABMA) actively advocates on behalf of our members to advance, shape, and influence policy in all branches of government. We work directly with members of Congress, the White House, and federal agencies to impact the legislative and regulatory process as it affects the LBM industry. The **ABMA Advocate** keeps you up to date on all committee activities, LBM legislative and regulatory news, and grassroots activities.

**Member:** Free.

**Non-Member:** Free.



[nrla.org](http://nrla.org)