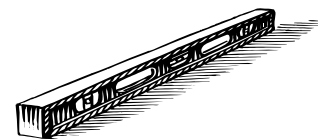


The Straight and Level



An Independent Newsletter from the
Home Builders Association of the Upper Rio Grande

Established 2005 Issue No. 58

August 2011



President's Message

by Bob Van Iwaarden

Planning

The Essence of Planning Ahead

Predetermine your course of action

Lay out your goals

Aadjust your priorities

Notify key personnel

Allow time for acceptance

Head into action

Expect problems

Always point to your success

Daily review your progress

2011 HBAURG Board of Directors

President: Bob Van Iwaarden

Vice President: Sheldon Lowder

Secretary: Tony Carinci

Treasurer: Bryan Malouff

Directors: Samy Aragon
Pat Martinez
Melanie Meyer
Don Smit
Brett Zielke

HBAURG Board Meetings are held on the second Tuesday of each month. The Board of Directors welcomes members to attend the Board Meetings. Please call Bee @ (719) 873-5440 for more information.

➔ PLEASE NOTE: Beginning June 28, 2011, membership dinner meetings are being held every other month on the last Tuesday of the month.

PLEASE WELCOME NEW BUILDER MEMBER:

**F.E. Van Gieson, Jr. & J.R. Van Gieson
Van Gieson & Company, Inc.**

**3279 Rd 112 South,
Alamosa, CO, 81101**

(719) 589-6024



Notes from Bee

August 30 - Potluck Picnic

Location: Monte Vista Golf Course ~ 101 Country Club Drive, Monte Vista, CO

Contact Bee to make dinner reservations, 873-5440 or email at hbaurg@aol.com



Members' immediate family members are welcome. HBAURG will provide meat and drinks. Last names A-L please bring a salad (tossed, potato, macaroni, etc.) Last names M-Z please bring a dessert.

Time: 5:30 p.m. on Tuesday, August 30, 2011

Bee's Message

by Jenny Sullivan,
John Caulfield,

Questions? Feel free to give Bee a call @ (719)-873-5440

50 Ways to Waste Your Money

By Jenny Sullivan, John Caulfield, Rich Binsacca & Nigel F. Maynard

31. Steal A Floor Plan.

A knock-off with a slight variation of the front elevation and a slightly larger guest bath might appear to be the easy (and cheap) way to go – until you get sued for infringement under the Architectural Works Copyright Protection Act. If the design is registered with the United States Copyright Office prior to the violation, the owner may recover damages of up to \$150,000 if the infringement was done on purpose and with forethought. That's much more costly than hiring a designer to come up with something original. – R.B.

32. Leave Politics To Your HBA.

Not too long ago, a building inspector in New Jersey informed a local builder that the purely decorative, unmanned guardhouse at the foot of its active adult community violated code because the structure wasn't wheelchair accessible. Residential development and construction are being subjected to more codes and rules every day. Some regulations are moronic, others meaningful, but almost all add cost to the process. Forceful advocacy, though, requires involvement, so don't complain if you're letting trade groups, themselves depleted of members and financing by the recession, do your heavy lifting. - J.C.

33. Don't Train Your Salespeople To Explain the Value Of Energy Efficiency.

Poll after poll states that while buyers demand energy-efficient houses, they also want quick investment returns. The long-term savings associated with tighter construction, blow-in insulation, upgraded HVACs, solar panels, geo-thermal, and other energy-efficient products and practices aren't resonating with the general public. Appraisers don't help when they fail to factor efficiency into a home's value. So knowledgeable, passionate salespeople are critical to bridging this information gap, especially as energy efficiency is slowly being mandated and energy "labeling" could become the next marketing twist. – J.C.

34. Stop Networking.

If you knew everything, would you be in this shape (or reading this article)? Stop paying for high-priced consultants and get some fresh best practices and marketing ideas – and share those that work for you – with a group of non-competitive peers who know the building business. Get started by looking into the NAHB's Builder 20 Club program or by sniffing around your local HBA and buying breakfast for a few willing business associates. - R.B.

35. Treat Your House Plans Like Clothing Sizes.

Say your library includes plans that are 1,800, 2,350 and 2,700 square feet, but the hot seller is clearly the one in the middle. Why maintain the range? Try scrapping the underperforming small and large sizes and instead develop two more plan options in that sweet 2,350-square-foot range, advises architect Steve Moore.– J.S.

36. Don't Benchmark.

Bean counters cost money and tracking your financial performance takes time. And besides, you know how lousy things are, at least financially. But what about other aspects of the business? Bob Kaper, Jr., co-owner and general manager of Kaper's Building Material in DeMotte, Indiana, benchmarks performance metrics such as on-time delivery. For a builder, it might be warranty claims or energy performance. "If you are able to prove claims, it distinguishes you from others making the same claims," says Kaper. "Not only is (your) performance great, but it can't be disputed." – R.B.

Excerpted from August, 2010 Builder.

To Be Continued...



SAFAX

with Dick Shaw
Certified Safety Professional
Rio Grande Safety and Health, LLC
(719) 873-5484



OSHA Cranes & Derricks Construction Standard

29 CFR 1926.1400-1442

In August 2010, OSHA's new standard for cranes and derricks was released. It incorporates many changes that affect employer responsibilities in construction.

Inspections

Mobile and tower cranes require daily inspections by a competent person who must visually inspect the crane. A documented monthly inspection must also be completed by a competent person. Annually, a qualified person (due to experience and certifications) must inspect and document the inspection. (This annual inspection is more stringent than one using a competent person to do the inspection.)

Covered Equipment

- ◆ Mobile cranes (including crawler mounted, wheel mounted, rough terrain, commercial truck mounted, and boom truck cranes).
- ◆ Tower Cranes (including those with fixed jib or luffing boom, and self-erecting tower cranes).

- ◆ Articulating Cranes (like knuckle-boom cranes).
- ◆ All Derricks (except for gin poles used for erection of communication towers).
- ◆ Specialized Cranes when used in construction including: floating cranes, multi-purpose machines when configured for hoist and lower with winch and hook and horizontally move a suspended load; carry deck cranes, pile drivers, service/mechanic trucks with hoisting devices, monorail mounted cranes, pedestal cranes, and portal cranes. Overhead and gantry cranes are subject to OSHA's general industry standard 29 CFR 1910.179

A Brief List of Major Requirements for the New Standard

- ◆ Employers must provide the qualification or certification training to employees so that qualified persons, such as signal persons, riggers, and crane operators can become qualified or certified at no cost to employees.

Continued on next page...

- ◆ The employer must ensure that prior to operating any equipment the person is qualified or certified to properly operate the equipment. Operators have until November 8, 2014 to become qualified or certified. Between Nov. 8, 2010 and Nov. 10, 2014, employers must ensure that all operators are competent to operate the equipment safely and are trained to operate the equipment safely and are trained and evaluated on that training before they operate the equipment.
 - ◆ Signal persons must pass an oral or written test and a thorough practical test before giving any signals. Signal persons must be qualified effective Nov. 8, 2010.
 - ◆ Qualified riggers must be used for any hooking, unhooking, guiding a load, assembly or disassembly of equipment, and other tasks. Riggers must also be qualified effective Nov 8, 2010.
 - ◆ Maintenance and repair personnel must be trained and evaluated prior to operating equipment in the performance of their assigned duties.
 - ◆ Tasks involving the assembly/ disassembly of Lattice Booms or Tower Cranes must be directed by a person who meets the criteria for both a competent person and a qualified person, or by a competent person who is assisted by one or more qualified persons.
 - ◆ Refresher training must be provided by the employer on relevant topics for each employee when, based on the employee's conduct, such retraining is necessary.
 - ◆ A competent person and a qualified person must plan and direct any operation where multi-crane/derrick operations are performed (lift director).
 - ◆ When working around power lines, the employer must evaluate employees to confirm that they understand the hazard as discussed during the training. Dedicated spotters, trained in working around power lines, are required in general as spotters when working around power lines.
- Go to www.osha.gov/cranes-derricks/small_entity.html for OSHA's small entity compliance guide for the Crane and Derricks standard. This offers guidance about each section of the standard and lists of both covered and not covered equipment.

Long Term Care - *Do I Really Need It...?*

By Mindy Painter

How many of us know someone who has needed long term care (LTC)? This is a protection many people don't think to ask about. LTC will protect your assets and give you options if you or your spouse are ever in need of long term care.

A few *raw, uncensored* facts:

- 75% of people older than 65 will eventually need LTC - 43% of those people will spend some time in a nursing home facility before they die.
- 80 million Americans will turn 50 over the next 18 years. That is the equivalent to one person every 8 seconds.
- By 2020, due to the rapid retirement of baby boomers, approximately 1 in 3 workers will provide some kind of care to their parents.
- For every 1000 people: 5 will face a house fire-70 will have an auto accident and a whopping **400** will require LTC.
- The average cost for a nursing home in the United States is about \$208.00 a day or \$6,200.00 a month. That is for a *semi-private* room and does not include cost of therapist, medications, etc.
- National average for adult daycare is \$50.00+ per day.
- National average for cost of assisted living is \$2,714.00 per month for a one bedroom unit or \$32,568.00 a year.
- National average cost for part-time basic

home care (3 times a week) is **\$16,000.00** a year. Annual cost for home health care will vary based on 3 variables: the number of days per week the caregivers visits, the type of care required, and the length of each visit.

20% of people entering a nursing home will stay in the nursing home for more than 5 years. (*YIKES!*)

When do people need long term care?

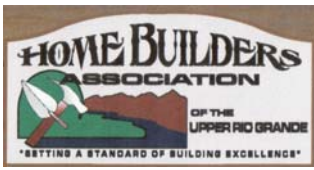
- 1.) Not able to perform two of the activities of daily living, for 90 days **OR**
- 2.) Cognitive impairment **OR**
- 3.) Medical Need as prescribed by a physician for LTC services.

What are the activities of daily living?

- 1.) Bathing
- 2.) Dressing
- 3.) Toileting - this is the benchmark many doctors use to measure the need for LTC
- 4.) Mobility
- 5.) Continence
- 6.) Eating

Plan ahead: 1. - Where will you receive your long term care, and 2. - Will it be in your home, assisted living facility or a nursing home. Pick the one that suits you best while protecting your assets and the inheritance you plan to leave your children.

Please feel free to contact me if you have *any* questions about Long Term Care Insurance. I can be reached at Dell's Insurance - 589-3606 or mpainter@dellsinsurance.com.



P.O. Box 1210
South Fork, CO 81154

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- ✓ The President's Message: Planning Ahead
- ✓ Bee's Message: 50 Ways to Waste Your Money Pt. 7
- ✓ OSHA Cranes & Derricks Construction Standard

It's that time of year...



Time for all the kids
to go back to school!