

Rooftop REPORTER

AUGUST 2008



SDRCA Contact Information
1113 Adella Ave., Ste. 100
Coronado, CA 92118
888-825-0621 Phone/Fax
ed@sdrc.com

Upcoming Events

Wednesday, October 15th, Quarterly Dinner Meeting, FBI

Our Advocate Sponsors

Diamond



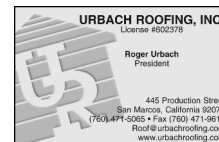
Emerald



Pearl



GLOBAL DEC-K-ING SYSTEMS



President's Message

SDRCA Board of Directors to Chart a New Course!!!

Your SDRCA Board of Directors has been meeting with increased frequency lately in order to put the finishing touches on what we see as a need to re-vamp our association.

Before I go into what we are doing I would like to introduce you to our newest Board member, Dave Mann, of Patriot Roofing, who will serve as Vice President for the 2008-2009 term.

We have been diligently pursuing a renewed, fresh agenda and vision, in order to enhance the SDRCA experience, for those of us who truly value our membership. We are working to bring you new programs, training, speakers, and activities, and beginning in 2009, we plan to make them exclusive to SDRCA membership.

In the past, we have allowed our programs to be accessible to the public regardless if you were a member of the SDRCA or not. We feel that this diluted our product and devalued your membership. Additionally, we have recognized a need to improve the product that we bring to you, and we feel that it is evident, by the programs we have put in place thus far this year. We started with our annual Open House in January, joined by Padres General Manager, Kevin Towers, and followed up with Building Code speaker John Shepherd, who brought us up to date on the new California Building Codes. At our July meeting, we were joined by Craig Brightup, with the National Roofing Contractors Association who very expertly shared the political landscape nationally and how it will affect the roofing industry in San Diego.

On the fun side, we hosted the 41st Annual SDRCA Golf Tournament at Twin Oaks Golf Course, which was a great success. More recently, nearly 50 attendees came to Carlsbad for Kart Night at the K-1 Speed Circuit. We as the Board feel these are major steps for only being a little over half-way through 2008. For those of you who have attend these functions, please pass the word along, that the SDRCA has a new energy and course for the future.

We also are in planning for an invigorated public relations push in order to bring our message out to the roof-buying public. We must inform buyers of how and where they can find the best roofers in San Diego County. We are also researching a plan for tiered memberships, with credits going to our membership for attending our training programs to make it affordable for all us. Stay tuned and visit our website at www.sdrca.com, and look for our upcoming newsletters. The value of your investment is something we want you to realize and appreciate!

David Susi

SDRCA President 2008-2009

Friendly Competition Turns to Road Rage!

Actually, with exception to the 2 cars wheeled off for repair (our courageous drivers hopped in replacements and were ready to continue their race) everyone had a great time. The evening started with dinner in the private SDRCA room, and then everyone prepared for the big event.

There were 3 groups participating in the first heat (each heat was 14 laps), the fastest lap time was logged for each racer. In the second and final heat the 3 groups were seated from fastest lap time to slowest lap time. The competition in each race was fierce and the top three from each group were awarded medals.

Winners in the first group:

- 1st Place - Ralph Oliver /Excalibur Roofing
- 2nd Place - Jean DeLaune /MCA Clay Tile
- 3rd Place - Terri Sorensen /Top Line Roofing

Winners in the second group:

- 1st Place - Ingrid Holloway/Excalibur Roofing
- 2nd Place - Tim Napper/Patriot Roofing
- 3rd Place - Ian Mahon/ Patriot Roofing

The top three winners from the fastest group were;

- 1st Place - Geoff Baynes/Baynes Roofing (in both heats no less)
- 2nd Place - Dave Mann/Patriot Roofing
- 3rd Place - Kevin Shields/ABC Supply

A few minor bang ups, some spin outs, and an exhilarating ride! Make sure to join us the next time, it really is a rush. A special thanks to Dave Mann/Patriot Roofing who provided a generous donation for this unforgettable event.



The SDRCA at K-1 Speed in Carlsbad.

Seven Stupid Things Contractors Do to Commit Financial Suicide

By Peter Monroe

Through the years, I have coached and counseled thousands of contractors. Most contractors don't call and say, "I am making a lot of money and I'm not sure why." Rather, they are seeking advice to get them out of some type of hole or problem. I would like to talk about seven mistakes we see over and over.

1. Expanding beyond your market.

Most contractors fail when they go outside of their geographic marketing area. An exception to this is a situation when one customer asks you to work on their property on a national basis. This type of out-of-town marketing succeeds because it is not really an expansion of your business but rather expansion with one customer.

Some contractors expand because they think the grass is greener somewhere else. Many simply let their egos get in the way of good judgment. Expansion outside of your local market is difficult, particularly for a subcontractor. Subs must build a local labor force. You also have to build a management team to run those branches. My advice is simple: if you are not making money, fix what is wrong with your business and make money in your own market. If you are not making money and plan to relocate as a cure, do so as a tradesman.

For those of you who are making money and are tempted to expand geographically, think of it this way: Contracting is a risk—why expand in such a risky venue? Consider taking money from the contracting business and diversify. Hire a good financial planner. If you are bored, find a hobby or use your business skills to help a charity. Don't let your boredom destroy your business.

2. Building your own house or office.

While I have written about this in the past, I want to reiterate what a financial disaster this can be. Most contractors already have a full time job. Building your own house or office can be a huge business distraction. We estimate it costs our average client \$100,000 in lost profits. Are you in a financial position to take such a financial hit? If not, hire someone and let them do it.

Also don't underestimate the impact of having your own crews work on your magnificent dream house. It is difficult to explain to a \$12-an-hour guy why you are not making money when you are building a multi-million dollar house.

3. Using the IRS as a bank.

No matter how bad of a cash crunch you are in, always pay your payroll and income taxes first. The government is the most expensive bank in the world. Just don't do it, no matter how tempting it might be.

CONTINUED

Seven Stupid Things Contractors Do to Commit Financial Suicide

4. Being improperly insured

When you have an accident and are sued for millions, it is too late to discover that you are not properly insured. Insurance is a complex legal issue. The purpose of insurance is not to protect you from day-to-day mishaps, but rather to ensure that a disaster will not wipe you out.

Make sure you have a professional multi-line business agent who is an expert in insurance, not sales, review your insurance needs. If need be, increase your deductibles, but make sure you have adequate disaster coverage. Incorporate and make sure your corporate structure is clean with no games. Make it so that you can hand them the keys to your shop and still keep your house and personal wealth. Make sure you are covered for incidents such as embezzlement, employee non-owned vehicles, etc... Consider having an umbrella that covers your personal worth.

I am not an insurance expert. These are just suggestions. Hire someone who is an expert. I know insurance is expensive and a hated word to contractors. But if you ever need it, it will save your butt.

5. Making real estate mistakes.

Many contractors dabble in real estate, and this can be a great strategy, but don't do so until you are ready. Trying to cut deals in real estate when you are in debt as a way to get out of debt can be a huge distraction. Only do such things when you have the time and capital to do so. And don't mess around in real estate until you have met other basic financial needs such as an IRA, a rainy day bank fund, etc... Once you begin to make a little money, develop a plan, not just a haphazard deal approach to managing your wealth.

6. Doing the wrong job and having a big loser.

This is a biggie for many contractors. Taking on a risky job in hopes of making a lot of money can sink your ship. Don't let the excitement of the big score cloud your good judgment. Some warning signs are:

- If an unknown customer or out of town company calls out the blue and has a "too good to be true" job, well, it probably is. Conduct an extensive credit check.
- The job stretches your abilities and is not only large but difficult in scope, and will require most of your best people.
- The job is more than 20% of your total sales volume for any given year. How are you going to keep your other customers happy while you work on this "home run" miracle?
- The job is new construction and much larger than other jobs. New construction is almost always harder than working directly for a property owner. It can take longer to get paid because you have other subs and trades in your way.

Last but not least, if something goes wrong on this job and you are not paid a substantial portion of what is due, will it destroy your lifestyle and business or just hurt you short term? Think of it this way: Staring at a pretty girl may not be cool with your wife; but it probably won't destroy your marriage. An occasional temptation by a job is natural, going beyond may destroy your business.

CONTINUED

Seven Stupid Things Contractors Do to Commit Financial Suicide

7. Having a dysfunctional partnership.

The best of partnerships are difficult. People form partnerships for many reasons. Possibly, you and your partner are brothers or cousins. Maybe one is the field guy and the other an office person. Over time, it is very difficult to keep those partnerships focuses where both partners are bringing the same value to the business. People's lives and goals also change over time. Maybe when the business started, one of you was a \$50K foreman and the other a \$50K salesperson. But now, one partner runs the business and is a \$150K a year owner and the other is a \$150K a year foreman, which is not so OK. If you are going to have a partner, you both must act and communicate like partners.

While this list does not necessarily represent all of the stupid financial mistakes I see contractors commit, it is a pretty good cross section. Avoiding or simply thinking through some of the issues will save you a lot of heartache and money.

July Dinner Meeting

Craig Brightup, VP Government Relations, NRCA

A quaint group of 40 attended the July Dinner Meeting with Craig Brightup. As usual, Craig was well prepared and quick witted for his presentation. Craig always bring a humorous side when speaking about our lawmakers.

Immigration, OSHA, the environment, and the candidates were discussed in detail. All the attendees gave high scores in our dinner survey.



Craig Brightup begins his presentation to the SDRCA.

NRCA Smart Brief

NRCA's weekly free electronic newsletter, NRCA E-News, offers brief stories about events and issues in the roofing industry and involving NRCA. NRCA E-News subscribers obtain information about educational classes, industry meetings and conferences, current industry news, technical advancements, and environmental and legislative issues, among other topics.

To register for NRCA E-News go to <http://www.nrca.net/register.aspx>

New General Liability Program for Members

The San Diego Roofing Contractors Association (SDRCA) and Coronado Insurance Wholesale Services are proud to present a new General Liability option for contractors who are members.

The construction industry is critical to any growing economy. The nation has experienced a decrease in the economic environment while at the same time the insurance industry has become more competitive. Insurance is now available and cost effective for many contractors in California. Competitive programs providing lower premiums, varied coverage limits, and financially stable carriers are the foundation for the current marketplace.

Through Coronado Insurance Wholesale Services, roofing contractors who are members of the SDRCA will have access to premium discounts, a loss control program and financially stable carrier.

At Coronado Insurance Wholesale Services, our fundamental goal is to provide a new, unique and stable market for contractors through profitable underwriting, superior claims service, and risk management programs through your local independent agents and brokers.

Risks Insured: Residential & Commercial Roofing Contractors

Program Features:

- Admitted, Rated Carrier
- \$1200 Minimum Premium
- Tracts, Apartments, Condos & Town homes, & Hot Work available CG 20 10 11/85 available - Commercial Work only

Coverage: Limits of Coverage: Up to \$1 million per Occurrence
\$2 million General Aggregate

- Deductibles: as low as \$2,500 per claim
- Rating Basis: Gross Receipts
- Maximum Policy Term: 1 (one) Year

Inspections: A telephone inspection is made on all accounts

- Completed & Executed applications only

Download application at www.SDRCA.com

Completed Jobs: Jobs completed prior to policy date are not covered

Plans in the work for the John Gillin Memorial Golf Tournament

Fliers and additional information will be out shortly

For this October event

CPR Classes Offered at Discount to SDRCA Members

If you are an SDRCA member and need to complete this training, please review form at end of newsletter.

CAL/OSHA Ten Hour Seminar

RCAC is having two CAL/OSHA Ten Hour Seminars and one of them is in Los Angeles on 9/9/2008.

The enrollment form is attached at the end of the newsletter.

NRCA Offers Report on Rising Costs of Raw Materials

NRCA has issued this report and it is contained in it's entirety at the end of the newsletter

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RSI Roofing

David Mann, Vice President
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Scott Widdes, Secretary/Treasurer
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Special Report

July 2008

RAW MATERIAL PRICE INCREASES FACING THE ROOFING INDUSTRY

The U.S. roofing industry is unusually dependent on a number of raw materials that are experiencing dramatic and unprecedented price increases.

Most notable among these, of course, is crude oil. Asphalt, a crude oil derivative, is commonly used in a number of roofing materials, including built-up roof membranes, polymer-modified bitumen membranes and, of course, asphalt shingles. The price of asphalt is directly related to the price of crude oil.

In addition, a host of roofing materials use petrochemicals as key ingredients. These include polymers used in the manufacture of several single-ply membranes, as well as a key ingredient in the manufacture of board roof insulation. There is a direct and immediate effect on roofing material prices when oil prices increase.

The roofing industry also uses steel in a number of ways. There are metal panel roofs, of course, and metal shingles; steel is also used in any number of accessories for more traditional roof systems. These include such things as gutters, copings and counterflashings to name just a few. Worldwide demand for steel—especially in China and India—has contributed significantly to price pressures on steel.

Yet another factor facing the roofing industry is the difficulty in finding regular, reliable transportation. Roofing material manufacturing plants are located throughout the U.S. but cannot possibly serve every market without significant transportation costs. Some material is shipped by rail; most is shipped by over-the-road carriers. The trucking industry, of course, is affected directly by the cost of gasoline and diesel fuel; contributing to the problem is a shortage of truck drivers and a growing number of trucking firms that have been forced to close their doors.

All these factors make it extremely difficult for roofing contractors to bid significant roof projects with confidence—especially those that won't begin in the near future. In some markets, roofing contractors are literally facing the prospect of *daily* price increases for some materials.

NRCA has met with a number of roofing material manufacturers and other industry stakeholders. We are convinced the price increases are real, necessary and not likely to abate any time in the foreseeable future.

NRCA has advised its members to work as closely as possible with their suppliers *and* their customers. Our advice includes getting firm price commitments in writing whenever possible; letting their customers know, to the extent they can, what type of price increases to expect; and, whenever possible, to include price escalation provisions in their contracts.

(over)

NATIONAL ROOFING CONTRACTORS ASSOCIATION

NRCA also believes escalation provisions in contracts serve the best interests of roofing contractors and their customers. Done properly, escalation clauses allow for a pass-through of price increases experienced by contractors, enabling contractors to maintain the level of profitability anticipated with an original bid.

Absent escalation clauses, roofing contractors must attempt to anticipate material prices at the time jobs commence and build those prices into bids they provide. It is unlikely a contractor will be able to predict those prices correctly. If a contractor overestimates them, the price of the job becomes inflated. If he or she underestimates them, the contractor can be penalized for causes beyond his or her control.

Another approach to handle the problem that is fair to owners and contractors is through the use of an allowance for certain materials. An owner and contractor would agree in their contract to an allowance to purchase the materials in question, and the amount of the stipulated allowance would be included in the contract. If the materials are obtained for an amount lower than the allowance, the owner receives a credit and the amount of the contract is reduced; if the cost of the materials exceeds the allowance, the contract amount is increased to the extent that the material cost exceeds the allowance.

It is likely an owner can always find a contractor who will offer a firm price without escalation provisions. However, if that contractor subsequently faces dramatic price increases, he or she may be tempted to find cost savings to avoid a financial disaster. And unscrupulous contractors can always find ways to *cut corners*. NRCA believes it is far better to work with professional contractors who are willing to share as much information as possible and work closely with their customers to ensure projects are completed in a satisfactory manner.

There is a good deal of additional information available about prices affecting building materials generally and the roofing industry in particular. Sources include the American Petroleum Institute (www.api.org); American Iron and Steel Institute (www.steel.org) and American Trucking Associations (www.gotrucking.com).

More information also is available by contacting the National Roofing Legal Resource Center at (847) 299-9092.



NRCA

July 2008

Dear Member:

During the course of the past several weeks, we've had the opportunity to meet with a number of leading roofing material manufacturers and other industry stakeholders. One theme has dominated those meetings: The staggering and unrelenting increases in raw material prices.

For most members, this isn't news; what is newsworthy is how rapidly the increases have come. There are several forces at work that contribute to the situation.

First, of course, is the steady increase in the price of oil. Asphalt is a crude oil derivative, and its price is directly affected by crude oil prices. In addition, petrochemicals are commonly used in a host of roofing materials, which include polymers used in almost all membrane roof products and board roof insulation.

Second, we have seen dramatic increases in the price of steel. Not only does this affect the price of metal roofing products, but it also affects a number of common roof accessories, such as gutters, copings and counterflashings.

Third, transportation costs have risen continuously with the price of gasoline and diesel fuel. What makes matters even worse is a shortage of over-the-road truck drivers; for many suppliers, the situation has become dire.

Based on all this, we offer the following recommendations for all roofing contractors:

1. Work closely with your material suppliers. Delivery schedules especially take on increased importance.
2. Talk to your customers. Let them know your situation and, whenever possible, encourage the use of escalation clauses. As the accompanying *Special Report* explains, incorporating escalation clauses into contracts can work in an owner's favor; the only other option is to face the likelihood of bids that attempt to account for future prices. Several sample escalation clauses developed by the National Roofing Legal Resource Center are included with this letter.
3. Another approach is to provide for an allowance in your contract for certain items that are subject to price volatility with a stipulation that the actual price may be lower or higher than the allowance. If you are able to obtain the materials for less than the allowance, the amount of your contract is reduced; if the actual cost to obtain the items that is subject to the contractual allowance exceeds the allowance, the contract would be increased.
4. Whenever possible, get price commitments from suppliers in writing and make sure you and your suppliers understand the date the price commitment will expire.

(more)

NATIONAL ROOFING CONTRACTORS ASSOCIATION

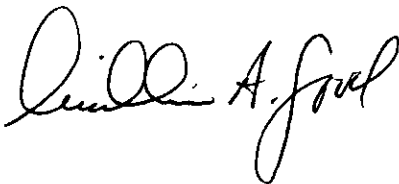
In addition, contractors who perform work for contracts from the federal government may be able to include price-adjustment clauses in some situations. The Federal Acquisition Regulation (FAR), which governs contracts for goods and services issued by most federal agencies, allows such contracts to have certain types of price-adjustment clauses. FAR Part 16, Types of Contracts, Section 16.203-1 provides that a fixed-price contract with economic price adjustment provides for upward and downward revision of the stated contract price upon the occurrence of specified contingencies. Economic price adjustments are of three general types: adjustments based on established prices; adjustments based on actual costs of labor or material; and adjustments based on cost indices of labor or material.

The same section says that a “fixed price contract with economic price adjustment may be used when (i) there is serious doubt concerning the stability of market or labor conditions that will exist during an extended period of contract performance, and (ii) contingencies that would otherwise be included in the contract price can be identified and covered separately in the contract. Price adjustments based on established prices should normally be restricted to industry-wide contingencies. Price adjustments based on labor and material costs should be limited to contingencies beyond the contractor’s control . . .”

The FAR applies to most federal agencies with some exceptions. The current FAR can be viewed at the following link: www.amer.gov/far/current/pdf/FAR.pdf.

We are convinced these price increases are real. Further, we do not believe this is merely a short-term or cyclical problem; the issue will be with us indefinitely, and we encourage all contractors to act accordingly.

Sincerely,

A handwritten signature in black ink, appearing to read "William A. Good". The signature is fluid and cursive, with the first name "William" and last name "Good" clearly distinguishable.

William A. Good, CAE
Executive Vice President

_____ shall perform the work described herein at the price quoted; provided that in the event the price to the roofing contractor for any materials to be used in this work shall increase by _____ percent or greater than the price relied upon by _____ in preparing and submitting the price quote, then the owner/general contractor agrees that the price quote shall be increased to this same extent.

Asphalt products, polyisocyanurate insulation, steel products and other roofing products are sometimes subject to unusual and severe price volatility and availability caused by political and economic conditions that are beyond the control of _____. If there is a substantial price increase in these or other roofing products between the date of this proposal and the time when the work is to be performed, the amount of this proposal/contract may be increased to reflect the additional cost to obtain the materials, upon advance notice and submittal of written documentation to the Customer.

About NRLRC

The National Roofing Legal Resource Center (NRLRC) was formed in 1979 by the National Roofing Contractors Association and is a separate organization funded primarily by legal resource center member dues. It is an association composed of informed roofing contractors who cooperate in compiling roofing-related legal-case histories and developing strategies aimed at understanding legal issues and reducing contractors' legal fees. The legal resource center is the leading resource for roofing contractors.

The legal resource center provides its roofing contractor members with the up-to-date information they need to address effectively the legal complexities of the roofing business. The legal resource center staff is available to help its members in an area where they need it most—the law. To join, please visit NRLRC's Web site www.nrlrc.net or contact Alison LaValley, NRLRC's executive director, at alavalley@nrca.net.

NRLRC • 10255 W. Higgins Rd. • Suite 600 • Rosemont, IL 60018 •
Telephone: (847) 299-9092 • Fax: (847) 299-1183 • www.nrlrc.net



The National Roofing Legal Resource Center is pleased to provide possible provisions to include in correspondence, proposals and contracts to deal with volatile pricing of roofing, polyisocyanurate and steel products.

The construction industry is experiencing rapidly escalating and unpredictable prices for petroleum-based roofing products, steel and transportation costs. The pricing of many roofing products is currently subject to sudden and significant changes beyond the control of roofing contractors. Because of the difficulty in obtaining firm prices for petroleum-based or steel products from suppliers, [Name of Roofing Contractor] cannot provide fixed, firm prices for these products for future projects. If there is an increase in the price of petroleum-based or steel products charged to _____ subsequent to making this proposal/contract, the price set forth in this proposal/contract shall be increased to reflect the additional cost to _____ upon _____'s submittal of written documentation of the increase charges.

Due to rapidly escalating prices and extreme volatility in the pricing of petroleum-based construction products, the price set forth in this proposal/contract applies only to orders that are ordered and paid for within _____ days of the date of this proposal/contract. All other orders shall be subject to change based upon changes in the price material charged to _____.

_____ shall perform the work described at the price quoted subject to the following adjustment: In the event that the price of any materials to be used in this work should increase by _____ percent or greater from the price at which the material was available to _____ at the time of submission of this proposal/contract, then the price quote shall be increased to reflect the additional cost of the material to _____.

Due to the extreme price volatility regarding petroleum products, the price quoted in this proposal is valid only for orders placed and paid within the next _____ days. If there is an increase in the price paid by _____ for asphalt, polyisocyanurate, steel or other materials, including transportation charges, the amount of this proposal/contract shall be similarly increased to reflect the increased costs to obtain the materials.

Please Post!
Thanks



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CPR & First Aid Combo: *\$45 per person (reg. \$70)
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Schedule of Public Classes

East County: 2nd Wed of every month, Quality Inn & Suites

Central San Diego: 4th & Last Sat. of every month Days Inn Hotel

Escondido: 3rd Thurs every month Best Western Escondido Hotel

South Bay Spanish & English: 2nd Sat, County Offices

Weekdays - CPR/AED 6pm to 8pm-1st Aid 8pm to 9:30pm

Saturdays - CPR/AED 9am-10:30am - 1st Aid 10:30am-12pm

Correspondence Course for Re-certification only:

This is a self study review. We mail or email you the manuals and exams. After you take the exam, fax or mail exam to us and we will mail your cards.

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**Roofing Contractors Association
of California Presents:
CAL/OSHA 10 HOUR SEMINAR
Registration Form**



RCAC will be offering two Cal/OSHA 10-hour seminars in September. These seminars, delivered by NRCA program facilitators, are essential in helping employers identify and avoid hazards that are likely to occur in the workplace on a regular basis. The classes include video segments of job-site scenarios that show typical hazards and their remedies. Upon completion, participants receive an Occupational Safety and Health Administration (OSHA) 10-hour safety training completion card. The course is directed at roofing contractors, safety directors, superintendents, foremen and roofing laborers.

There is a maximum of 40 people per seminar. This class is open only to RCAC members until July 25, 2008. After that, it will be open to all roofing contractors. Members: Please return your registration by July 25th for a guaranteed spot.

Southern California
September 9, 2008
7:00am - 6:00pm
Embassy Suites * Los Angeles
8425 Firestone Boulevard
Downey, CA 90241

Northern California
September 11, 2008
7:00am - 6:00pm
Courtyard * Oakland Airport
350 Hegenberger Road
Oakland, CA 94621

Registration begins at 7:00am. Continental breakfast and lunch will be provided. Registration form must be received by Aug. 29, 2008. Please register to ensure a seat, meal, material and certificate. **Fee is \$25.00 per person. No refunds after August 29, 2008.**

J _____

Name(s) _____

Company _____

Address _____

City/St/Zip _____

Phone _____ Email _____

→ Select Location Southern California Northern California
Payment information: _____ x \$25.00 = \$ _____ **Total**

Check Visa or Mastercard **Card#** _____
Exp. ___/___ **Name** _____ **Sign** _____

Please return registration form and fee to: RCAC, 2215 21st St., Sacramento, CA 95818
or fax to 916-456-7672. Call 916-456-4790 with any questions.