



SAN DIEGO ROOFING CONTRACTORS ASSOCIATION

From the President...

Dear Members,

I wanted to thank Kevin Brown, our speaker at the May Dinner Meeting. Kevin gave a great presentation on labor laws, including recent changes.

We had a pretty good crowd at the dinner meeting but it still surprises me that more contractors do not take advantage of the SDRCA Dinner Meetings and educational programs.

We also were provided an update on the Roger D. Urbach Memorial Scholarship Program and the upcoming Golf Classic which will help fund the Scholarship Program.

We will be heading in to summer soon, make sure you have your heat illness safety program ready to go if you do not already.

Sid Scott, SDRCA President

Inside this Issue:

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- Monthly Financial Report
- Monthly Insurance Report
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- Tile Roofing Industry Alliance Updates
- A chance to win prizes, take the survey
- NRCA National Roofing Week
- New Employer Poster?

Upcoming Events

June 9 - 11, Las Vegas
Western Roofing Expo

August 26th
SDRCA Annual Golf Classic
Funding the Roger D. Urbach
Memorial Scholarship Program

The San Diego Roofing Contractors' Association (SDRCA) has been serving the Roofing Industry for over forty years.

Times, techniques and technology has changed, but the SDRCA Core Values, Code of Ethics, Mission and Vision Statement has not. The 2019 Board of Director Team is committed and dedicated to serving our members and this association with new education, resources, training and savings for the purpose of helping our members continue a tradition of profitability and professionalism in our industry.

It is the intent of this Association to establish and maintain professional standards and practices in the Roofing Industry through education and public awareness. Our members are committed to excellence and they use the benefits offered by the Association to help obtain this goal. The SDRCA encourages you to become fully aware of the potential problems of dealing with an unlicensed, uninsured roofer.

The SDRCA was formed in 1957 to preserve and promote the art of roofing application. SDRCA members recognize that after 61 years of innovation in roofing technology and application, the following goals are as meaningful and relevant today as they were yesterday and will be tomorrow.

The SDRCA remains a strong supporter of open competition and the free enterprise system; indeed, this competitive environment led to the success of its members. SDRCA members recognize that the perpetuation of such a healthy business environment is greatly influenced by their own professional conduct. The SDRCA supports the following practices, and encourages them in its members.

SDRCA Member Code of Ethics:

1. To conduct my business in an ethical manner, so that I will reflect credit and confidence by the public in our industry as well as my own business.
2. To consider my vocation worthy and dignified and thus affording a distinct opportunity to serve society.
3. To hold that the exchange of my goods and service for a fair profit is legitimate and ethical, provided all parties in the exchange are benefited.
4. To elevate the standards of my vocation by exercising a high degree of care in the execution of all work, and correct any defective work as a direct challenge to my ability and integrity.
5. To protect and defend the public from fraudulent and unethical practices affecting our industry.
6. To cooperate with the association in its effort to better conditions in the industry, so that public, management, capital and labor will all mutually benefit.
7. To operate my business in accordance with the rules and regulations of constituted authority at all levels and in a manner which will leave no doubt as to my loyalty to my country and its ideals and fundamental principals.

The SDRCA Mission Statement:

The mission of the San Diego Roofing Contractors' Association is to establish and maintain professional standards and practices in the roofing industry through education and public awareness.
Adopted January 1997

To elevate...To protect and defend...To cooperate...so that all benefit.

"Should You Borrow from Your 401(k)?"

Jack Loehr, Edward Jones 6050 Santo Rd., Ste. 140, San Diego, CA 92124



If you work for a business that offers a 401(k) plan, consider yourself fortunate, because a 401(k), with its tax advantages and variety of investment options, is a great way to save for retirement. But what if you need to tap in to your plan before you retire? Is it a good idea to borrow from your 401(k)?

To begin with, you need to determine if a loan is even available. You can only borrow from your 401(k) if you're still working for the company that offers the plan, but even so, you'll have to check with your human resources area to determine if loans are allowed. If they are, you'll want to weigh the pros and cons before taking action.

On the "pro" side, it's pretty easy to get a 401(k) loan – there's no formal loan application and no minimum credit score required. Plus, you're only borrowing from yourself, and you can generally repay the loan with automatic paycheck deductions, typically over a five-year period.

However, you'll also encounter some "cons" when taking out a 401(k) loan, particularly concerning taxes. If you had not borrowed from your 401(k), the money you took out could have been growing on a tax-deferred basis, assuming you used pre-tax dollars to fund your plan, and your withdrawals will only be taxed once. But when you borrow from your plan, you will have to repay it, along with interest, with money you've earned – and been taxed on – and then, when you withdraw it later, you'll pay taxes on it again.

Furthermore, if you leave your employer before fully repaying your loan, the outstanding balance likely will be taxable, although you may have a grace period in which to pay it off and avoid taxes.

And perhaps even more important, taking money from your 401(k), even if you repay it later, will almost certainly slow the growth potential of your account – which, in plain terms, means you may have less money available for retirement.

Of course, if you encounter an emergency, and you have nowhere else to turn, you may need to borrow from your 401(k). And some plans allow hardship withdrawals for medical expenses and other needs, although you'll still be taxed on the amount you withdraw.

But you'd probably be better off if you can prepare, well in advance, for situations in which you need immediate access to a sizable sum. One way of doing this is to build an emergency fund containing six months' to a year's worth of living expenses, with the money kept in a liquid, low-risk account. You also might find some resources in the part of your investment portfolio held outside your 401(k). For example, you can always withdraw contributions to a Roth IRA without incurring taxes (although the earnings on these contributions could be taxable if you take the money out before you're 59½ and you've had your account less than five years).

In any case, you work hard to build your 401(k) – so, no matter where you are in life, think carefully about how you will use the money.

This article was written by Edward Jones for use by your local Edward Jones Financial

National Roofing Week

National Roofing Week 2019, June 2 through 8, 2019, helps to increase awareness across the U.S. about the significance of roofs to homes and businesses and the importance of hiring a professional roofing contractor. The NRCA promotes National Roofing Week each year but this year features the first NRCA Giving Day on June 7th to raise funds to benefit the Melvin Kruger Endowed Scholarship Program.

To learn more about National Roofing week [follow this link](#).

Poster Requirement

A few changes have taken place since the New Parent Leave Act was passed over a year ago. Smaller employers of 20 to 49 employees have a new posting requirement, and larger employers of 50 or more employees have an updated posting obligation. There is also a revised medical certification form.

If you need additional information on these posting requirements please contact the SDRCA office and the SDRCA will assist in determining your responsibilities.

Online Registration is Now Open! Western Roofing Expo 2019

Plan to attend the largest roofing expo presented by roofing contractors for the roofing industry - **June 9-11, 2019 at the Paris Las Vegas Hotel & Casino** - and maximize your company's productivity, efficiency and profitability!

The western roofing industry's largest, most comprehensive event of 2019 — the [Western Roofing Expo](#) — brings you the full range of features to help you promote your products and services, cost-saving resources, vital knowledge, powerful connections and much more. The expansive trade show floor is already completely SOLD OUT with over [200 exhibiting companies!](#)

EARLY BIRD DISCOUNT: Attendees who register between now and February 28th, will automatically receive a 10% discount on Full Packages.

***WSRCA Member Discounted Prices Available until Expo dates.**

Not a Member? Join today when you register and receive 'Member Only' pricing!

FREE CONTRACTOR EXHIBIT FLOOR PASS

[http://westernroofingexpo.com/wp-content/uploads/2019/01/Exhibit Floor Pass 2019.pdf](http://westernroofingexpo.com/wp-content/uploads/2019/01/Exhibit_Floor_Pass_2019.pdf)

Independent Contractors or Employees? **Helpful Tips for Workers Compensation Audits**

By Patricia Mosteller, Pacific United Insurance

Our association had a wonderful guest speaker for our May dinner meeting, Kevin M. Brown, from Paul, Plevin, Sullivan & Connaughton Law Firm. Many topics were covered including Independent Contractors.

The law may differ from what the Workers Compensation Insurance carriers determine who is an employee vs an independent contractor.

From the insurance stand-point, this is especially helpful when conducting audits with Workers Compensation insurers...regardless if you pay 1099 or W4, an Independent Contractor is one who holds their own CSLB license, or, has their own professional company (not construction-related).

For example, if you were to hire a bookkeeper, that is an independent contractor. They have their own professional business and provided you with services accordingly for accounting-related work.

However, if you hire a roof tear off company that is NOT licensed, they are considered an employee and the Workers Compensation rate would be applied accordingly.

Feel free to reach out to me directly for any clarification, or further helpful tips for your Workers Compensation audits! Patricia@pacificunitedins.com.

Roofing Day 2019 Recap

More than 400 roofing professionals converged on Capitol Hill for the second annual Roofing Day April 4 in a concerted effort to let members of congress know their biggest concerns and to show support for bills that could spark much-needed change.

For more information on National Roofing Day, [click here](#).

Workforce Survey

The Roofing Alliance has issued a call to all roofing contractors to help make the Roofing Alliance Workforce Survey a success. It takes about 7 minutes to complete and each person completing the survey will have chance to win prizes including \$50 Amazon gift cards (over 20 chances) and Max CN445R3 Superroofer Roofing Coil Nail Guns (3 chances).

Here is the link to the survey, https://asu.co1.qualtrics.com/jfe/form/SV_51QEroJ9OzNM5PD.

Thank You to the 2019 Advocate Sponsors

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The SDRCA wishes to Thank our contributing Sponsors. The ability to bring ongoing, valuable educational, social and professional benefits and training is dependent upon our sponsors. We look forward to the new sponsorships and training opportunities 2019 will bring our members.

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