



Nailed It!

Pointed News for You

Southern Building Material Association

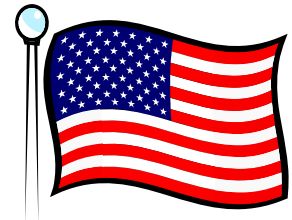
November 2009

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As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them. ~John Fitzgerald Kennedy



Picture taken from Google

We Thank Our Veterans



SBMA 2010 Building Products Buying Show February 3-4 ShowPlace High Point, North Carolina

Look for information on our seminars and activities. We have planned a great agenda for you and your contractors.

Associates, be sure to register to exhibit!

Welcome Our New Members

Remember, always call an Associate first!

Safety Track, Jeff Stoker, Sue Stoker, 443 Waterbury Court, Belleville, MI 48111, 734.699.7633,
Fax: 734.328.6039 E-mail: sue@safetytrack.net; jstoker@safetytrack.net; GPS fleet tracking.

Southern Building Material Association

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From Our Members

Sun Windows, Owensboro, Kentucky, an



SBMA Associate member has donated the windows and doors for a home in Davies County, Kentucky that will be featured in this season of Extreme Makeover Home Edition. The project, spearheaded by local builder Thompson Homes and involving mass participation from the local community, provides a new home for a deserving family. The community has come together to help out one of its own in a dramatic way.

Sun is honored to be a part of this project. This is our community and our windows and doors will be part of a dream come true for this family. Tune into Extreme Makeover Home Edition, Sunday November 1, 8/7 central on ABC, to see this exciting event.

The Home Builders Supply Company

The Home Builders Supply Company is now open in the former Stock Building Supply location at 310 South Lodge Street. Home Builders Supply has been supplying quality service and building materials since 1948 from their location in Greenville, North Carolina.

“We have always viewed Wilson as an exciting and growth oriented city and are looking forward to becoming a long-lasting partner in the community,” commented Gray Blount, VP sales.

Home Builders is in the process of purchasing and remodeling the facility left vacant by Stock Building Supply. Terry Clark, Sr. VP and COO of Home Builders, relates his excitement for the company’s entrance into the Wilson Market, “We view this opportunity as a win/win for both the customers in Wilson and Home Builders. Home Builders has built their reputation by providing integrity, exemplary service, quality materials, and associate expertise. We will be able to provide all these resources and more as we continue our pursuit of earning the right to be the supplier of choice for the Wilson market.”

**Economists Forecast Strong Housing
Growth** *ProSales*

The U.S. housing market appears to have bottomed out and looks likely to return closer to normal—but not boom—levels by 2012, a group of housing economists predicted today. Enthusiasm with several strings attached was the prevailing mood expressed in presentations prepared for the National Association of Home Builders Fall Construction Forecast Conference. Those experts who did venture numbers suggested that housing starts, which were at a seasonally adjusted annual rate of 590,000 in September, would top 800,000 around mid-2010, crack 1 million in mid-2011 and go over 1.5 million during 2012. For more information visit www.prosalesonline.com

Where is OSHA targeting its inspections?

OSHA is two-thirds of the way through the federal 2009 fiscal year. How are inspections stacking up this year?

Between October 1, 2008 and May 31, 2009, OSHA has conducted 24,075 inspections, according to data released at the American Society of Safety Engineers’ Safety 2009 conference. At that rate, OSHA should match the number of inspections performed in 2008: 38,450.

So far in the 2009 fiscal year, 63% of inspections have been the result of OSHA programs that target industries or facilities with high incident rates.

The rest, 37% are due to fatalities, injuries or an employee complaint.

Six out of ten inspections have been in the construction industry.

In 2008, 121 inspections resulted in fines of more than \$100,000. From Oct. 1, 2008 through June 26, 2009, there have been 72 six-figure or larger fines.

Sometimes, OSHA inspectors don't find any problems. That's been the case 22% of the time so far in FY '09.

OSHA finds an average of 3.1 violations per inspection. Of those, it classifies 81% in categories that mean higher fines for companies: serious, willful, repeat and failure to abate.

More safety inspections to be comprehensive, not focused on single hazard

Now, if OSHA decides to come to your facility to perform an inspection, it's much more likely to be comprehensive instead of one just focused on a single problem.

OSHA has issued a directive that cancels focused inspections for general industry for now. Focused inspections will continue in the construction and maritime industries.

The agency is in the process of considering a new Annual Operating Plan that will change the General Industry Inspection protocol.

OSHA developed guidelines for its inspectors to conduct focused inspections in the construction and maritime industries in 1994 and 1998, respectively. The agency says focused inspections allow it to use its resources more efficiently.

Focused inspections primarily address the predominant hazards of the industry. Comprehensive inspections look at a wide range of potential hazards.

In 2008, focused inspections were extended to general industry.

Two construction standards top list of OSHA FY 2009 citations *J.J. Keller*

OSHA has published data on its most frequently cited standards, as well as penalty amounts, for fiscal year 2009 (October 2008 through September 2009). Two construction standards (scaffolding and fall protection) continue to rank at the top, both in terms of being cited and in highest penalties.

Top 10 most frequently cited standards:

- Scaffolding, general requirements, construction (29 CFR 1926.451)
- Fall protection, construction (29 CFR 1926.501)
- Hazard communication standard, general industry (29 CFR 1910.1200)
- Respiratory protection, general industry (29 CFR 1910.134)
- Control of hazardous energy (lockout/tagout), general industry (29 CFR 1910.147)
- Ladders, construction (29 CFR 1926.1053)
- Powered industrial trucks, general industry (29 CFR 1910.178)
- Electrical, wiring methods, components and equipment, general industry (29 CFR 1910.305)
- Electrical systems design, general requirements, general industry (29 CFR 1910.303)
- Machines, general requirements, general industry (29 CFR 1910.212)



Respirator inspection *J.J. Keller*

You know that if your employees are using respirators, you must have a written



policy, provide training, do a medical evaluation, and perform periodic inspections of the respirator.

The employer must ensure that a minimally acceptable inspection of a respirator includes the following:

- A check of respirator function;
- Tightness of connections;
- Condition of the various parts, including but not limited to the respirator’s elastic parts for pliability and signs of deterioration.

At a minimum, the employer should follow the manufacturer’s instructions that accompany the respirator.

It’s always a good idea to do periodic refresher training for employees on your respirator program, how to check for a good fit, and to perform periodic inspections of the respirators.

What Drives Health Insurance Rates?

Federated Ins.

There are many news stories nowadays discussing the increasing costs of health insurance – without discussing the cause. While there are countless little reasons why costs increase, most can be lumped into four big categories.

1. **Price increases.** Ultimately, most health insurance dollars are used to pay salaries of doctors, nurses, and other medical staff. As long as their salaries go up, the cost of their services will increase.
2. **Utilization increases.** Americans use more and more services each year. This is due to several factors:
 - An aging population
 - Increased prescription drug use
 - Increased awareness of certain procedures and conditions
3. **Intensity increases.** Technology has improved the quality and longevity of life, resulting in more advanced procedures and prescription drugs. These all contribute to the increasing cost of care, for example:
 - MRIs instead of X-rays
 - Prilosec® instead of TUMS®

- Million-dollar burn treatments, where the patient would have died 10 years ago.

4. **Cost Shifting.** Unlike private insurers, Medicare and Medicaid dictate the prices they pay to doctors and hospitals – which often are not enough to cover their costs. Providers must raise their prices to insurance carriers to cover the shortfall.

Keep these causes in mind the next time you run across an item on rising health insurance costs.

Detecting Problem Drivers? – No Problem!

Federated Insurance

The past may be the best predictor of the future. Take a motor vehicle report for instance. It is a reflection of an individual’s driving behavior, attitude, and habits – especially when you consider how many times the act did not result in an accident or recorded violation.

A study by the California Department of Motor Vehicles illustrates the relationship between the number of traffic accidents/violations a person has and the likelihood of being involved in another traffic accident.

Like it or not, as an employer the reality is you may be held responsible for vicarious liability as the result of harm caused by your employees. Far too often, businesses are put at risk when problem drivers are allowed to operate company vehicles.

What’s the Relationship?		
Comparison to Driver with Zero Problems Over a 3-Year Period		
	# of Accidents /Violations	Greater Likelihood of Future Accidents
Accidents	1	1.6x
	2	2.2x
	3	4.0x
Violations	1	1.5x
	2	1.9x
	3	2.2x

“Using Traffic Conviction Correlates to Identify High Accident-Risk Drivers,” Michael A. Gebers and Raymond Peck, California Department of Motor Vehicles, June 2000.

Scope of the LBM Industry Report Now Available

The Scope of the LBM Industry Report explains why building material dealers operate the way they do and how they have evolved in response to the marketplace, noting valuable benchmarking data for all members of the building industry, especially in today's tumultuous economy. The report will feature important qualitative data focused on fundamental practices, including:

- How dealer businesses are structured
- How dealers go to market
- What kinds of customers dealers serve
- What products and services dealers offer
- Purchasing practices and inventory management
- How dealers use technology

Prepared by Greg Brooks of the Building Supply Channel, the report also details important quantitative data on the state of the Industry including: size of the industry. Number of companies; Geographical concentration; Number of employees; Payroll expenditures; Taxes paid; Sales by customer type; Dealer/retailer sales by product category; End use by end-user category; Employee productivity; Product line market share by dealer type; Inventory productivity; and Manufacturing capabilities. To order your copy, contact Larry Adams at larryonea@aol.com

HIRI Fall Conference Sees Bottom

Home Channel News

Fred Miller, Home Improvement Retail Industry's managing director, summed their recent conference up this way, "I think the overall message that a lot of people took away was a feeling that we're starting to see a bottoming to the market, that there's some optimism that we're starting to see recovery. Whether it's smooth or not is another matter," he said. "I don't think anybody expects a rapid recovery, but there are definitely some signs that we're starting to bottom out."

At HIRI, NPD Points to Hot Products

Mark Delaney, director of home improvement for NPD Group, pointed to a poll that asked:

"Considering the current economic conditions in the U.S., tell us if you plan to spend more money than usual, less money than usual or the same amount of money." According to the poll, 11% of respondents said they plan to spend more on home improvement, four points higher than any other category.

"Home Improvement is actually showing the largest positive number of all the industries that we track," he said. Delaney pointed to the fact that the largest percentage of the housing stock in the country is around 30 years old, and that much of home spending is based on repair and replacement, rather than remodel and updating.

Knowing When to Stop for Tire and Load Checks *J.J. Keller*

Even though the Federal Motor Carrier Safety Regulations (FMCSRs) don't specify that commercial drivers must be given rest breaks, that doesn't mean they don't have to stop the vehicle every now and then. Besides needing to respond to "nature's call," drivers are required to stop periodically to check their loads and, if hauling hazardous materials, also need to periodically check their tires. Do your drivers know when these inspections are required?

Load checks

The federal safety regulations (under 49 CFR §392.9) require drivers to periodically check their cargo and securement devices to ensure that the cargo is properly secured, and make adjustments as necessary. This load check must be performed:

- Before the trip starts;
- Within the first 50 miles after beginning the trip; and
- Whenever the driver makes a change of his/her duty status or after the vehicle has been driven for 3 hours or 150 miles, whichever occurs first.

Time spent inspecting a load would have to be recorded (or flagged) as "on duty" time on the driver's record of duty status.

Tire checks

Under 49 CFR §397.17, the FMCSRs require drivers who are hauling hazardous materials to periodically check their tires. This requirement

applies to any motor vehicle engaged in the transportation of hazardous materials which must be marked or placarded (as required in §177.823).

Prior to 2003, tire inspections were required every two hours or 100 miles. That all changed in the wake of the terrorist attacks of September 11, 2001, which stressed the importance of maintaining security around hazardous materials shipments and reducing the number of required stops.

Tire checks are now only required:

- At the beginning of each trip, and
- Each time the vehicle is parked.

If a tire is found to be overheated, the driver must immediately remove the tire (or have it removed) and place it a safe distance away from the vehicle. The cause of the overheating must then be corrected.

Make sure your drivers are trained to know when these tire and load securement inspections are required!

The Cold War Is Back

With the autumn month's warmth streaming into our windshield and the colors of the season making our drive that much more pleasurable, it makes it difficult to imagine that the harshness of winter with its gripping cold and sound of snow crunching beneath our boots is close at hand. Soon, it will be time to prepare for the cold war. Soon, we will approach each day with an eye on the weather. Soon, we must prepare for the elements that could prevent us from completing our tasks. Now is the time to take the precautions that will keep us moving down the blustery highway, making time and money, rather than stalled in a warm maintenance shop, thawing out, costing us time and money.

The cold weather has a formidable ally which is small in stature but huge in the effect it can have on your equipment. This ally is called moisture. It can corrode battery terminals and electrical wires in small doses. It can freeze up air lines, fuel flow, and brake lines. It will fog your vision through its infiltration of your heater's motor,



causing shorts and denying the defrosters its duty to clear windows.

This one-two punch is enough to shut down even the heartiest of diesel engines, unless proper care is initiated long before the first shot is fired. We can't stop winter from making its charge, but we can prevent its ally, moisture, from its famed knock-out punch! Here's what our intelligence agents have provided us with:

Air Lines. Keep moisture at bay by draining air tanks daily. Get a new air dryer every year as well as an alcohol dispenser kit. Check the desiccant cartridge to ensure it has plenty of life to last throughout the winter.

Fuel. Drain the fuel-water separator and inspect fuel lines and fittings for water build-up. Change fuel filters and keep extras on hand for emergency purposes. Don't try to skate by on the wrong fuel. Fill tanks frequently to minimize condensation (moisture's cousin!)

Batteries. Clean the batteries with a wire brush. Tighten connectors to ensure good contact. Cover the connectors with di-electric grease to keep out moisture. In fact, include this process for all connectors: starter, alternator, lights, etc.

Tires. Make sure the tire pressure is correct but remember, if you are measuring tire pressure on a cold, snow-banked tire, each 10° Fahrenheit drop in temperature will drop 1 pound per square inch. Moisture will also work its way into the air valve, possibly freezing the valve open causing a slow leak. Check this closely!

Heaters. Block heaters, pan heaters, just about any type of electrical heater, must be checked with an ohmmeter to ensure it is operating correctly. If not, replace the element before you need it. Change the cabin filter also. You will be happy you did each time your defroster does its job.

Cooling Systems. Check all hoses to make sure there aren't any blockages in the lines. In fact, check all lines, air and coolant, to make sure they are not dangling, which can cause further damage to your system. Antifreeze should protect against freezing up to -45° F. Look for signs of leaks where hoses attach. Often times, the wrong clamp when tightened can cut into the hose causing a leak.

Some of these repairs and pre-cautionary measures can be done by you. Make sure your vehicle is ready for the rigors of winter. Whatever your circumstances, do it soon before you find yourself in a snow bank attempting to thaw out what moisture has caused!