

NEWSLETTER

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NOVEMBER

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2014

MEETING NOTICE

November 11th
White Township Fire Station
6pm

Menu: Beef Tips and Noodles
Coleslaw
Rolls
Chocolate Cake with Peanut Butter Icing

Please call your reservations in no later November 9th !!

724-349-2327

*If you have any special dietary needs, please let us know at the time of your reservation.

**Indiana Armstrong Builders
for Affordable Housing
support:**

**Jeff Pyle
and
Dave Reed**

Remember to vote November 4th !

Program Sponsors for 2014

November- To Be Announced

Please call the office if you're interested in being a sponsor.

Anniversaries

No Anniversaries

For these programs please identify yourself as a member of the National Association of Home Builders.



Lowe's



GM Exclusive Offer



NEW - UPS



First In Secure Electronic Payments

TransFirst (formerly Soberus)



DELL



Liberty Mutual Home & Auto Insurance



APP - Associated Petroleum Products



NEW - Avis



NEW - Budget



Office Depot



Wyndham Hotel Group

Visit www.nahb.org/ma for a full list of benefits.



President

Terry Johnson

Executive Officer

Richard A. Clawson

Vice-President/Treasurer

Jim McCombs

Vice-President/Secretary

Tony Busija

Associate Vice-President

Rodney Greczek

Immediate Past President

Matt Houser

Board of Directors

Norman Burns Jim McElwain
Warren Peter John McLaughlin
Chuck Houser Sam Ward

PBA Directors: Mark Lunz & Matt Houser

PBA Life Board Members:

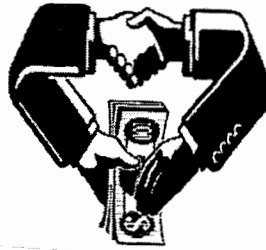
Richard Clawson, Gene Gemmell, Curtis Lentz, Steve Misner, Warren Peter & Harold Wilson

November 7-8- PBA State Board - Harrisburg

11- Board of Directors Meeting- White Township Fire Station- 5pm

11- Monthly Meeting- White Twp Fire Station -6pm

Profit, Profit, Profits

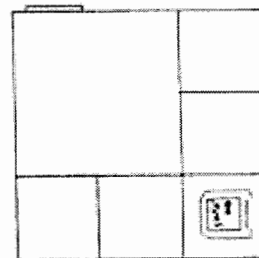


Membership has its privileges!

October riddle winners:

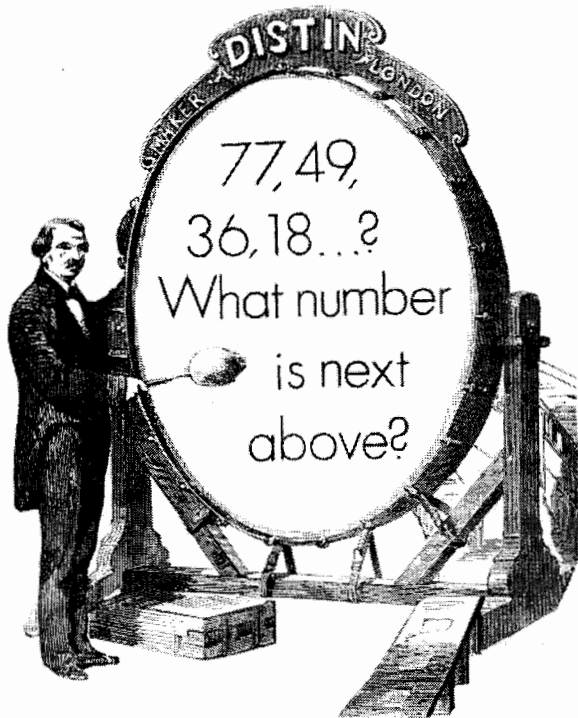
NO CALLERS!!!!!!

October correct answer:



November Riddle

The Most Challenging "Number" Puzzle



Mr. Howard Distin, a maker of musical instruments long ago, was trying to "drum up" some business with a numbers contest. During the annual instrument convention he printed the above progression puzzle on a drumhead hoping to snare some interest in his display. Do you know what the next number should be in this series?

The first 3 correct answers will receive 2 Solo Cups since last month had no winners!!!!



November is the annual election of the Directors and Officers for the Board

The candidates are:

2015 President Elect – Jim McCombs of Jim McCombs Building & Remodeling

VP/Treasurer- Tony Busija of Busija Remodeling

Associate VP – Chuck Houser of Indiana Insurance

VP/Secretary – Rodney Greczek of Lezzer Lumber

Builder Board Members – John McLaughlin of John's Handyman Service
Matt Houser of A & A Construction & Home Improvement

Associate Board Member- Kathy Koons of S&T-Evergreen Insurance LLC

THE BY-LAWS COMMITTEE IS RECOMMENDING THAT THE INDIANA ARMSTRONG BUILDER ASSOCIATION BYLAWS BE CHANGED AS FOLLOWS.

ARTICLE IV, Section 1: The Board of Directors shall consist of the elected officers of the Association and the Immediate Past President plus **SIX** (old was 9) Board Members consisting of **FOUR** (old was 6) Builder/Remodeler Members and **TWO** (old was 3) Associate Members. **The majority of the corporate officers and members of the Board of Directors must be builder members.**

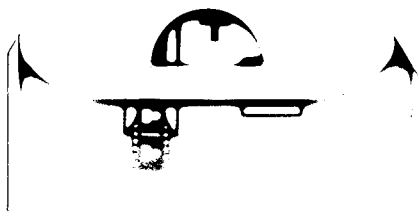
ARTICLE IV, Section 2: The Association, at its annual meeting, shall elect three (3) directors, the majority of which shall be Builder/Remodeler members (2) and the balance to **ASSOCIATE** (corrected spelling) members (1). The Board of Directors shall be the governing body of the Association. A Director so elected shall hold office for **TWO** (old was 3) years from the date of installation.

ARTICLE V, Section 1 A.**An Associate member who has a job that is directly related to the construction industry (sub contractor, building product sales, architect, code official, etc.) may be elected for the position of President, Vice President/Treasurer, or Vice President/Secretary as long as the majority stated in Article IV, Section 1, is maintained.**

ARTICLE V, Section 2**Vice-President/Secretary, and Associate Vice President.** Installed officers shall have full voting privileges on the Board of Directors. The **current Vice-President/Treasurer**.....

Under Section 2, A, B, and D, delete: The President, Vice-President/Treasurer, Vice-President/Secretary must be a Builder/Remodeler Member.

INFORMATION ON HOME SHOW 2015 WILL BE IN THE MAIL IN THE UPCOMING WEEK.



What Contractors Need to Know About Venturing to Other Types Of Work

Contractors who are picking up projects to stay busy in a tough economy are starting to move into areas that they are not familiar with, which means they are taking more risks. Experts say that with such limited work opportunities, contractors are faced with having to change their operations. When contractors also decide to work with subcontractors on the projects, they are often taking on the risks of working with the sub's employees. In many cases, the employees are not properly trained, so they only contribute to the existing risks. Many of the areas contractors are choosing to migrate to have different legal implications, some may not be aware of the risks involved in such a change.

Experts say that going out of a specialty area to take on new types of work is a mistake that many experienced contractors advise newer ones against. Acquisitions and mergers for contractors are happening more and more often in the tough economy. When contractors combine their work through mergers, it is important for them to involve their insurance underwriters and engineers to help in identifying risks.

Types of work that would have drawn less than five bidders in the past are drawing between 15 and 20 now, but many contractors who are bidding are unfamiliar with the work. They may think it sounds interesting and may be confident that they can complete it. However, getting involved in an entirely different type of work could be disastrous. For example, a carpenter who decides building roads sounds more interesting would not have the right skill to make an immediate jump.

When contractors start working in states where they have not worked before, the exposure becomes even more complicated. In addition to rules and regulations, several aspects of construction can differ from one state to another. Some examples are different weather conditions and different soil. Moving to a new state also puts contractors in different selection pools. This means they will not be familiar with which subcontractors are reliable and which ones are not. It is important for contractors to stay alert and keep their insurers informed of their plans. This will help insurers identify risks before incidents happen that may result in uncovered claims.

When contractors who are not familiar with certain types of work are winning bids, it usually means they are undercutting specialists who know what it takes to do the job. The main issue for contractors moving into new areas is expertise. If they lack it, they should not bid on the job. Taking a job without the right expertise only harms the specialists who miss out, the party contracting for the job and possibly the environment or the neighbors of the contracting party. Contractors looking to change to a different area of work should ensure they receive the proper training before making such a switch.

