



**PALM BEACH COUNTY ASSOCIATION OF
PLUMBING HEATING COOLING CONTRACTORS**

THE PIPELINE

November 2008 - Volume 22 - Number 11

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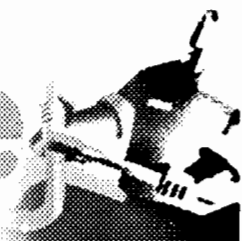
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PRESIDENT'S message

Bryon Scholz / Bryon Scholz Plumbing



Message from Palm Beach PHCC President Bryon Scholz

I was there...so I can tell you firsthand that the "Get Certified" Traveling Gas Forum rocked. Well at least the 1st in the series rocked. Here is the deal - we have two more coming down the pike. There were 20 in attendance on Sat. Oct. 18th at Ferguson WPB for the Rinnai Tankless and Omega Tracpipe class. They also got a product knowledge demonstration on Fusion of PE-2406 Yellow Underground Gas Piping done by Kevin Lesiak. A huge thank you to Rob Brinkley of Ferguson for taking care of all the business of this event and to Sunbelt Marketing for presenting the class and bringing the coffee and donuts. It was great to see local inspectors attend along with a few of our members, and better yet we got some contractors there who are not members but who are now interested in joining the Palm Beach PHCC - because they see the benefits of being an active member. Ok... those dates coming down the pike will be January 24, 2009 at Technico in Lake Worth to present Takagi Tankless Heaters and Wardflex Gas Pipe; and March 21, 2009 at Ferguson in Boca. We are still ironing out the details for the Boca seminar...so stay tuned to get the details.

Then there was our general membership meeting in October that was by far one of the best meeting - supercharged and packed with useful information. Thank you to Hector Rivera and Dennis Thompson

from FPC-Elkhart who gave a presentation on their products and provided us with lots of goodies to take home. As if that wasn't enough we had a dynamic speaker on Workers' Comp. I know - your saying how can anyone be dynamic on Workers' Comp? But I am here to tell you as well everyone who attended the meeting. He was good. No - he was great! Gave us more information on the subject than anyone of us contractors present had ever known. Ok, his name is Ty Beba. He hails from Brown & Brown Insurance and is their Executive Vice President. He gave us a lot to think about and to take back and put to work for us in our business - to do a better job and to save money. All I want to say is...Ty Beba is a real experience. Make Factor. We will most definitely have Ty back in the future so watch for his name and get yourself in the front row to be blown away. A huge thank you to Ty for setting us on the straight path.

November 19th we are back at the Crowne Plaza with a special presentation by Kohler Company on Green Products. I am telling you **Green is BIG**...we had all better get on the bandwagon or be left behind.

Happy Thanksgiving to you and your families. May you be safe, enjoy the feast, and remember to share with others less fortunate. Be thankful for all that you are blessed with.

"Penetrating the Corporate Veil From Behind"

I ran into Bubba Jones at the filling station next to the turnpike in YeeHaw Junction a couple of weeks ago. He was drinking a six pack of Bud and filling-up his brand new shiny Ford 350 pick-up with the King Ranch package and dualies that he bought from A Packer Ford. I remarked that business must be booming for him to afford that awesome truck. He said, "hell, I ain't workin' na more; I got a rich girlfriend hoo done gimme the muney, and I ain't gonna haff ta pay it back neithr." I asked, "why don't you have to pay her back?" Bubba said, "well I toll'er I would, but I don't haff ta 'causen I put the truck in my new corporation, n' so she cin sue me, but she can't get ma truck 'causen the corporation owns it and I own the business. Smart, huh?!"

I proceeded to explain to him, as best I could to an imbecile,

the "outsider reverse corporate piercing" theory which allows a creditor or holder of a judgment against a person who uses a corporation or LLC he/she controls to hide assets in order to avoid a pre-existing liability of the person who controls the corporation/LLC. Take for example, Mr. and Mrs. Kane who lost their home to creditors of Mrs. Kane after the Kanes bought the house through the corporation they controlled in order to avoid her creditors. Also, there was Mr Estudios, who lost his farm because he tried to defraud personal creditors by putting the deed in a corporation in which he was the sole shareholder. There are dozens of cases. At that point, Bubba guzzled the rest of his beer, wiped his mouth with the back of his hand, jumped in the truck and took off yelling "oh yeah, then I can't wait to catch me first! Wess Vaginya heere I cum! After gettin' my own six pack, I headed back to West Palm Beach.

The good news about the "outsider reverse corporate piercing" theory is that creditors have the burden of proving that the transfer of the particular property to the debtor-controlled entity was intended to defraud creditors, and that the transfer caused cognizable damage to them. If Bubba had stuck around long enough, I would have told him, then he wouldn't be coolin' his heels in the county jail in Orangeburg, South Carolina, for speeding and driving with an expired license. Happy plumbing everyone.

George D. Psinos, Esq., is the attorney for the Palm Beach County PHCC and represents private clients primarily in the areas of Business, Corporate and Construction Law with an office located at 106 West Palm Beach, Suite 106, West Palm Beach, FL 33401. Phone (561) 640-9010. Website: PsinosLaw.com

Happy Thanksgiving



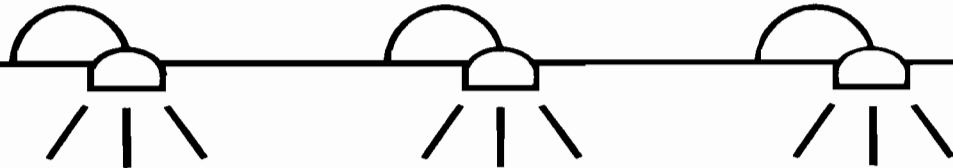


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TOOLBOX TALKS - First Aid Kits

Worksite emergencies can happen quickly. There may not be time to think, therefore, reaction time is critical. By planning ahead through an Emergency Action Plan, reaction time can be improved and the outcome changed. A vital part of that plan is the first aid kit. A properly stocked and easily accessible first aid kit can mean the difference between life and death. First aid kits can be custom-made or purchased commercially.

Before purchasing a standard first aid kit or attempting to put one together, an assessment of each work area must be completed to determine the types of first aid likely to be needed. To provide a picture of the basic types of injuries, check the company accident logs. Also, look around the work area for hazards: sharp pointed objects that can cut or puncture, hot surfaces or chemicals that can cause burns, heavy moving objects that can cause crushing injuries, and sources of electricity that can cause electrical shock. Environmental hazards such as insects, poisonous plants, sun and heat exposure should also be considered. Material safety data sheets will give first aid recommendations for treatment of exposures to chemicals used in the workplace. A good first aid kit will contain items to treat specific hazards in the

environment. The following list sets forth the minimally acceptable number and type of first-aid supplies for first-aid kits based on recommendations from the American National Standards Institute (ANSI) Z308.1 - 2003)

- 1 ea. Absorbent Compress, 32 sq. inch (No side smaller than 4 inch)
- 16 ea. Adhesive Bandages, 1" x 3"
- 1 roll Adhesive tape, 3.8" x 5 yd
- 10 ea. Antiseptic Applications, 0.5g application
- 6 ea. Burn Treatment Applications, 0.5g application
- 4 ea. Sterile Pads, 3" x 3" min
- 2 pr. Medical Exam Gloves
- 1 ea. Triangular Bandage, 40" x 40" x 56" min

In addition to the above minimum contents, a kit should have optional items added, based upon specific workplace hazards. The selection of additional supplies should be made by consulting with a health care professional or a person competent in first aid who is knowledgeable of the hazards found in that specific workplace. The optional items shall meet specifications stated in Section 5.2 of ANSI Z308.1-2003. Items not addressed by the standard should be in compliance with U.S. Food & Drug Administration (FDA) or any other governing body or regulation. Recommended contents include: oral analgesics, antibiotic treatments,

compress bandages, CPR barriers, burn dressings, cold packs, eye covers, eyewash, and a roller bandage. The result of the work area assessment will help determine the quantity as well as the type of items in the first aid kit. The frequency and severity of previous injuries and the hazards in the work area provide information about the quantity of items to stock. If cuts or severe lacerations were common, previous injuries or are likely to be experienced, be sure to stock plenty of band-aids, roller gauze, and gloves. Most items can be purchased at local drug stores or through various manufacturers. All items need to be individually wrapped to remain sterile; resealable plastic baggies work well. Arrange the contents so that the needed items can be found quickly without unpacking the entire kit.

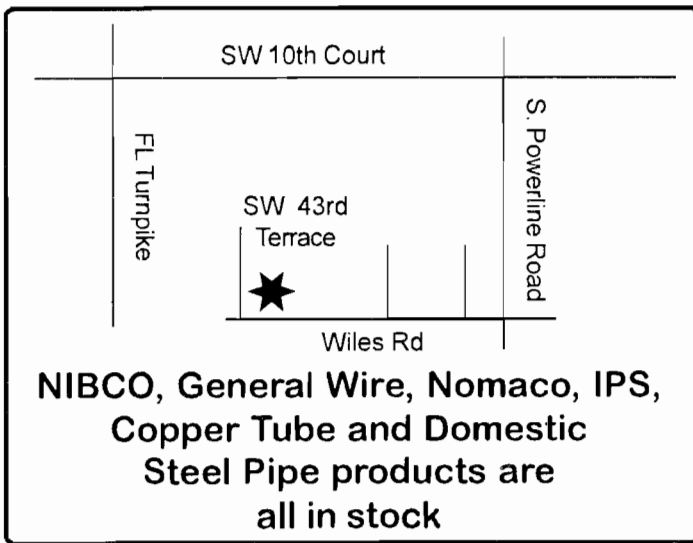
The location of the first aid kit is as important as selecting the proper contents. Supply enough first aid kits to provide a quick response by locating them with first aid trained and designated employee responders. Another option is to locate the kits at various places in the worksite so that all employees have access to a kit. Don't forget to keep first aid kits in company vehicles. First aid kits can be made in small and transparent plastic bags or

back packs. Small kits need only to have a small quantity of each basic item, and will need to be restocked often. First aid kits of any size can be wall mounted in break areas or supervisors' offices. As with all safety equipment, the location of the first aid kit should be identified with notices or signs.

According to the Occupational Health and Safety Administration (OSHA) Code of Federal Regulations CFR 1910.151, "Adequate first aid supplies shall be readily available" on company premises. If it is reasonably anticipated that employees will be exposed to blood or other potentially infectious materials while using first aid supplies, employers are required to provide appropriate personal protective equipment in compliance with the provisions of OSHA's Bloodborne Pathogens standard (CFR 1910.1030). No matter where you store the first aid kits, it's important to remember to check the kit regularly for product expiration dates (especially with ointments and medicines) and restock after every use. Remember to practice safety. Don't learn it by accident.



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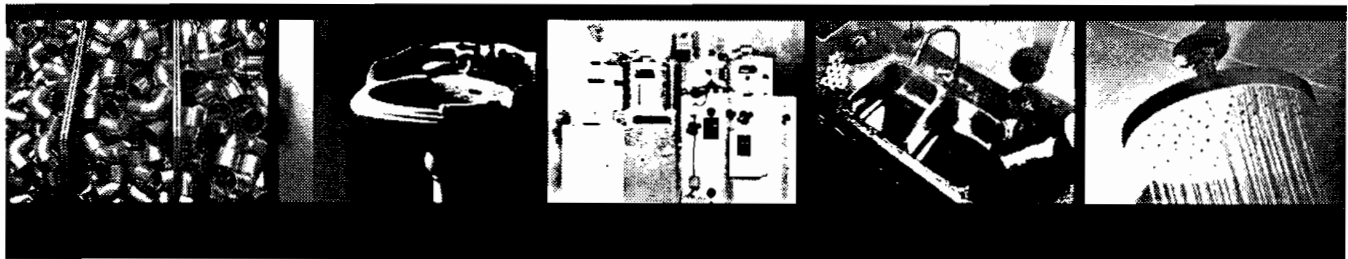
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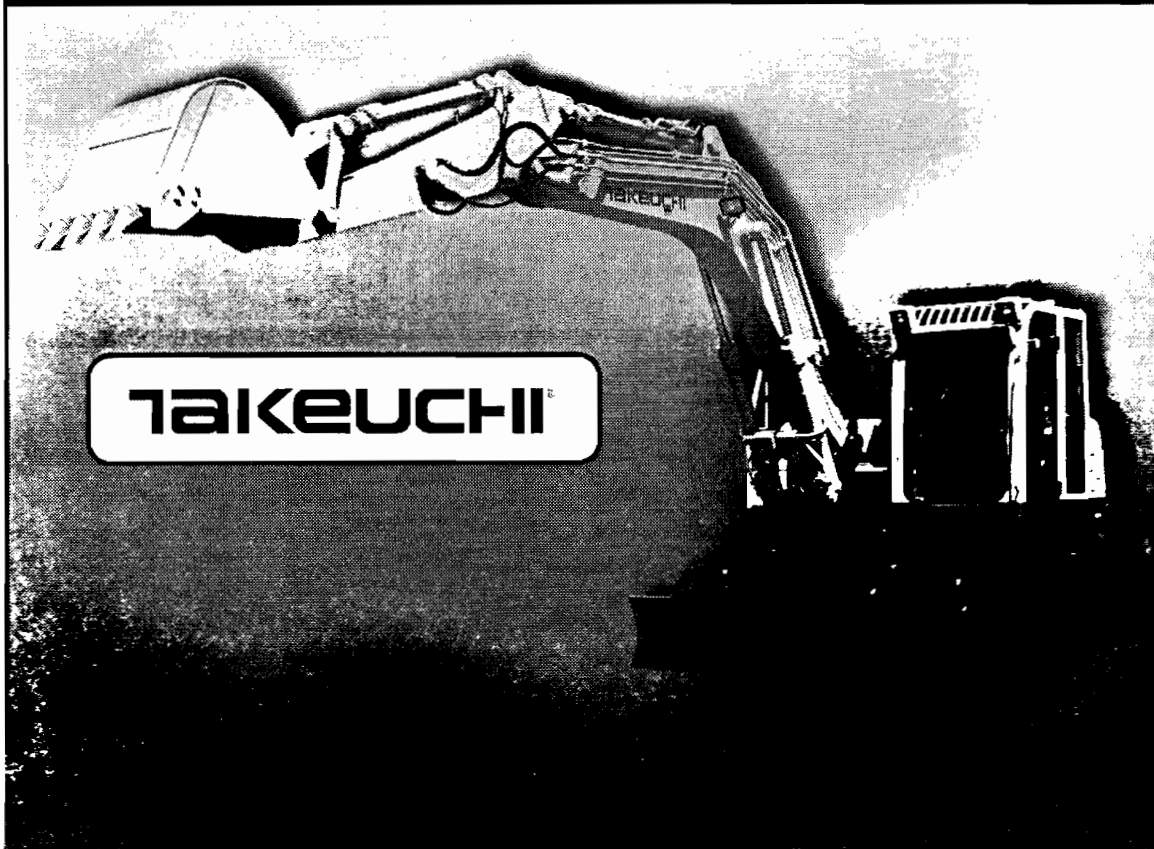
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A Hard-Won Lesson

By Ken Wysocky

Virginia contractor credits trade association seminars, and the colleagues they introduced him to, with boosting his business from pitiful to profitable

After eight years owning Atomic Plumbing and Drain Cleaning in Virginia Beach, Va., Jim Steinle came to a painful realization: He was a fine plumber, but he didn't know how to run a business profitably.

His only business education was a self-taught course in the school of hard knocks. He was tired of taking punches something had to give. Change came in a new, tuition-free curriculum Steinle discovered right under his nose: seminars and conferences sponsored by trade associations and industry organizations.

Equally valuable was the advice from fellow contractors he met at those functions – people who were, as he puts it, “smarter, brighter and more successful than I was.”

Armed with more and more knowledge, Steinle slowly transformed his ways of doing business. The results were as dramatic as the initial years were painful. Annual revenue jumped from about \$450,000 in the early years to an estimated \$2 million in 2007, and profit margins went from little or nothing to 6 to 8 percent.

The company now has 18 employees and nine Chevrolet 3500 extended van service vehicles. Each van carries three drain-cleaning machines from Spartan Tool LLC, \$8,000 worth of parts, \$2,700 worth of tools, and customized shelving and storage from American Van Equipment.

These days, Steinle is a changed man. With self-deprecating humor, he can cite the virtues of flat-rate pricing, list the principles of retaining good employees, explain the intricacies of inventory management, and report to the decimal point the percentage of service calls converted to jobs in the current month.

The hard way

Steinle admits he was naïve about the business world. He learned the perils of going into business with nothing more than technical skills. “I felt there wasn't a plumbing problem in the world I couldn't solve,” he recalls. “I just didn't know how to run a business, much less a profitable business.”

“For years, I tried to run the business from my truck, without knowing a thing about profits, pricing, insurance, taxes, inventory, a balance sheet or, most important, how to manage people,” Steinle says. “To pay bills, I worked harder and longer hours, but didn't charge more money, so things never changed. It was the

definition of insanity: doing the same thing over and over again and expecting different results.”

His journey to business enlightenment started in high school. Having no urge to go to college, he started taking plumbing classes at a vocational technical center in his junior and senior years. “I liked working with my hands, and I thought plumbing would be a way to make good money,” he chuckles.

His teacher ran a small plumbing business where students could work part-time as plumbers. About five months after he graduated from high school, the owner of Atomic Plumbing, Jim Lane, asked the instructor if he could hire some of the teacher's part-timers for a job that was too large for his staff.

The teacher agreed, so Steinle and four others went to work for Atomic Plumbing. One thing led to another, and soon Steinle was working for the company full-time. Lane put Steinle in a four-year apprenticeship program, and he did well enough so that Lane eventually asked him to buy a 25 percent share of the company. Steinle agreed.

Opportunity from tragedy

In 1986, Lane died of a heart attack. Lane's widow asked Steinle if he would like to buy the business, and he did, under a buy/sell agreement that enabled him to acquire the business over time. For eight more years, he struggled to pay bills, paid himself a scant salary, built up no equity, and endured a revolving door of employee turnover.

All that started to change when he attended an annual Plumbing-Heating Cooling Contractors Association (PHCC) state convention in Williamsburg. “I'd been a member for eight years because Jim had been a member, but I never attended any meetings,” Steinle says. “But I heard about some of the seminars they were holding, and I wanted to see if I could learn how to do things differently.”

“At the convention, I was welcomed with open arms by guys who remembered Jim and Atomic Plumbing,” he says. “I couldn't tell you what the seminars were all about, but I do remember talking to many other contractors and discovering we all shared many of the same problems: how to keep good employees, pay bills on time, understand insurance, keep costs down and the like.”

“Another contractor told Steinle how he handled employees who

showed up late: Send them home for the day. Several days after the convention, an employee gave Steinle a chance to give that method a try. “The next day he was at work 20 minutes early, and he came to work 20 minutes early right up until the day he retired recently,” Steinle notes. “That policy is still in place today.”

Knowledge pays dividends

Inspired by the positive results, Steinle attended every seminar and conference he could, especially seminars put on by Frank Blau and Maurice Maio, who advocated flat-rate pricing.

“When Frank explained about mark-up and profit, that got everybody's attention,” he recalls. “Up to that point, I was doing everything on a time-and-materials basis. I realized that by not charging enough, I was being unfair to myself, my employees or the company.” Flat-rate pricing turned Steinle's business around.

“It allowed me to be the professional I'd always wanted to be,” he notes. “For the first time in a long time, I started to enjoy running my business again.” But it wasn't just flat-rate pricing that jump-started Atomic Plumbing.

Steinle bought uniforms for employees so they would look professional. He trained them to put down a red mat on customers' doorsteps, then don plastic “booties” before entering a home. Technicians also present customers with a business card, and put down another red mat on which to place their toolbox.

“That immediately shows the customer you care about their carpet or hardwood floors,” Steinle says. “These are all tiny little things we do to exceed a customer's expectations before we even give them a price.”

Technicians are also trained to look at the big picture – not just the problem the customer called about. With the customer's permission, they inspect the plumbing and suggest other things that could be fixed to prevent larger problems in the future – and offer a 20 percent discount if the customer agrees to have the work done right away.

Reaching the next level

Steinle credits NexStar Inc., a member-owned network of contractors, with taking the business to the next level by

teaching him principles of effective management.

Atomic uses NexStar software that helps Steinle track a host of information aimed at increasing employee efficiency and profitability.

Items tracked include each technician's dispatch, arrival and departure times; sales and billable hours; and the number of jobs performed per call. Steinle posts the results to create a friendly competition among technicians.

“NexStar taught me how to get down to the real nuts and bolts of running a business – how to determine your break-even point, then add profit on top of that. How to coach and retain employees and track their performance,” Steinle says. “I used to think I had to stand on a desk and yell and scream at employees to get things done. I can't tell you how many good employees I lost. Now we haven't had an employee leave in years. I've learned there are much better ways to do things.”

Steinle periodically reviews the company's flat-rate pricing schedule, consulting with his technicians in the process. Sufficient profit margins enable Steinle to offer decent benefits, such as paid vacation time, health insurance, and a dollar-for-dollar company match for employee IRA funds, up to 6 percent of the individual's salary.

Lessons learned

Looking back, Steinle is amazed at how much his business has changed since 1996. He's certain many small contractors face the same predicament he did – and could benefit from educational resources.

“If you don't belong to a trade organization that can help you better yourself and your business, you should,” Steinle says. “There is so much help out there for the typical technician. I know some people don't join associations because of the annual fees. But I'll tell you they don't cost you money, they make money. I get back many times over what I pay for various memberships. If I had started attending PHCC seminars and conferences from the start, I'd be retired by now.”

By having transferred from the school of hard knocks, he's quickly making up for lost time.

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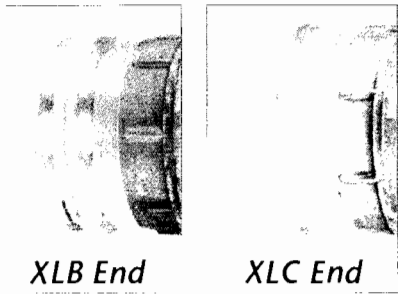


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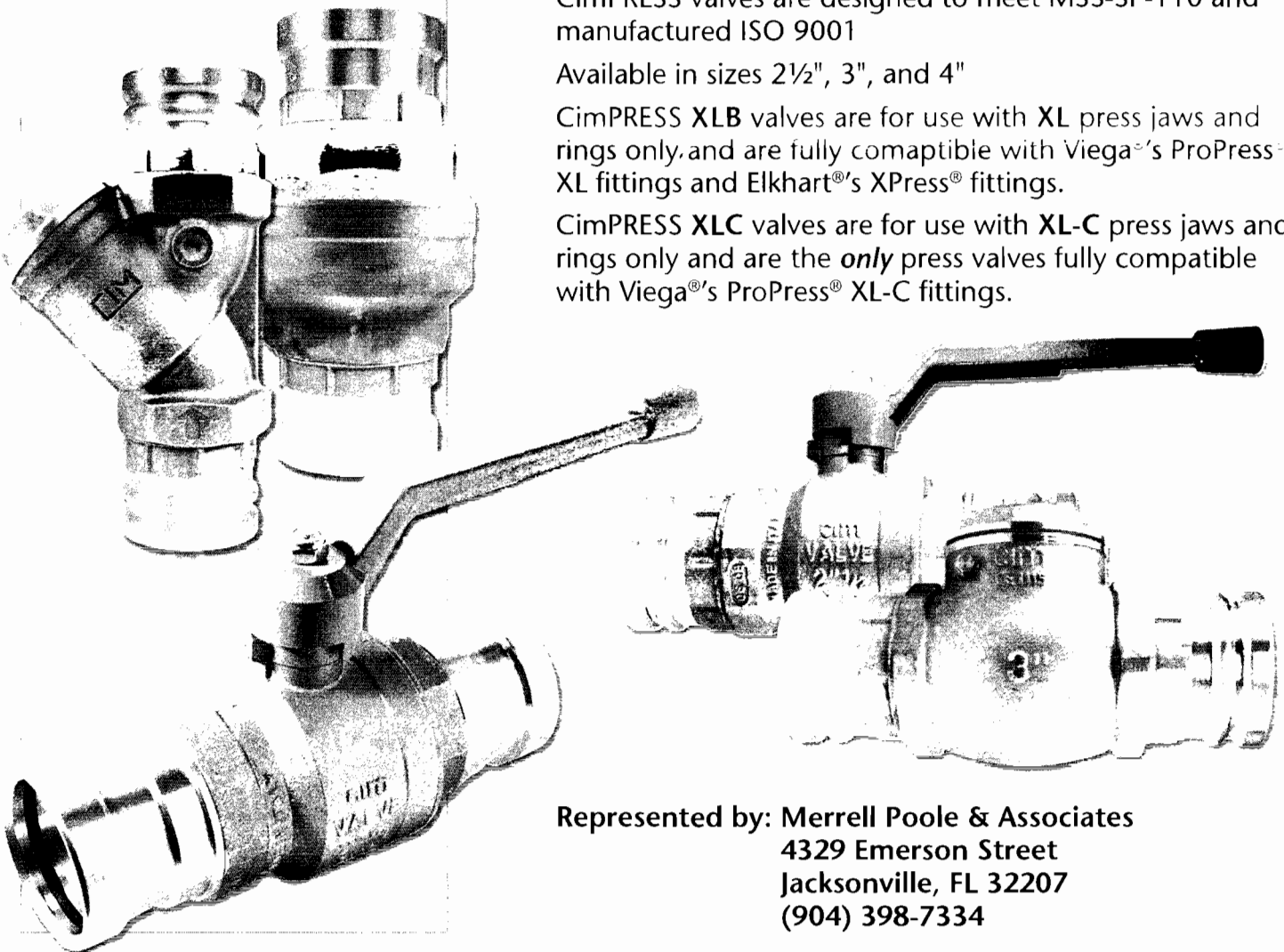
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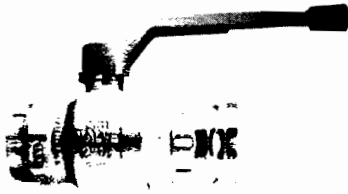


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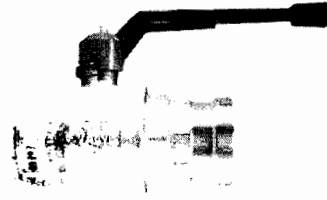
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| 2½" | 220XLC-11 |
| 3" | 220XLC-12 |
| 4" | 220XLC-14 |

Inline Check Valve For Use with XL Jaws & Rings Only

Suitable for vertical or horizontal pipelines
Check valve rubber seat surface for leak proof seal
Ideal for: plumbing, heating, waterworks, sanitary, compressed air systems, autoclaves, pumps



| Size | Cim No. |
|------|----------|
| 2½" | 30XLB-11 |
| 3" | 30XLB-12 |
| 4" | 30XLB-14 |

Inline Check Valve For Use with XLC Jaws & Rings Only

Suitable for vertical or horizontal pipelines
Check valve rubber seat surface for leak proof seal
Ideal for: plumbing, heating, waterworks, sanitary, compressed air systems, autoclaves, pumps



| Size | Cim No. |
|------|----------|
| 2½" | 30XLC-11 |
| 3" | 30XLC-12 |
| 4" | 30XLC-14 |

"Y" Strainer For Use with XL Jaws & Rings Only

Stainless steel strainer to collect impurities
Ideal for: filtering: sanitary systems, heating systems, pneumatic systems, waterworks, gasoline networks



| Size | Cim No. |
|------|----------|
| 2½" | 74XLB-11 |
| 3" | 74XLB-12 |
| 4" | 74XLB-14 |

"Y" Strainer For Use with XLC Jaws & Rings Only

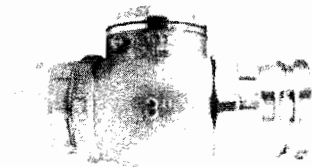
Stainless steel strainer to collect impurities
Ideal for: filtering: sanitary systems, heating systems, pneumatic systems, waterworks, gasoline networks



| Size | Cim No. |
|------|----------|
| 2½" | 74XLC-11 |
| 3" | 74XLC-12 |
| 4" | 74XLC-14 |

Swing Check Valve For Use with XL Jaws & Rings Only

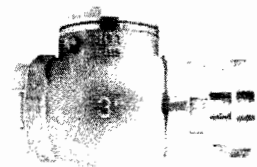
Suitable for vertical or horizontal pipelines
Ideal for: sanitary systems, heating systems, pneumatic systems, autoclaves, pumps



| Size | Cim No. |
|------|----------|
| 2½" | 80XLB-11 |
| 3" | 80XLB-12 |
| 4" | 80XLB-14 |

Swing Check Valve For Use with XLC Jaws & Rings Only

Suitable for vertical or horizontal pipelines
Ideal for: sanitary systems, heating systems, pneumatic systems, autoclaves, pumps



| Size | Cim No. |
|------|----------|
| 2½" | 80XLC-11 |
| 3" | 80XLC-12 |
| 4" | 80XLC-14 |

Risk of Disease Rises With Water Temperatures

By Kari Lydersen

Washington Post Staff Writer

Monday, October 20, 2008; Page A08

When a 1991 cholera outbreak that killed thousands in Peru was traced to plankton blooms fueled by warmer-than-usual coastal waters, linking disease outbreaks to epidemics was a new idea.

This Story

- [Risk of Disease Rises With Water Temperatures](#)
- [Waterborne Disease](#)
- [Monday, Oct. 20, 1 p.m. ET: Science: Climate Change and Waterborne Disease](#)

Now, scientists say, it is a near-certainty that global warming will drive significant increases in waterborne diseases around the world.

Rainfalls will be heavier, triggering sewage overflows, contaminating drinking water and endangering beachgoers. Higher lake and ocean temperatures will cause bacteria, parasites and algal blooms to flourish. Warmer weather and heavier rains also will mean more mosquitoes, which can carry the West Nile virus, malaria and dengue fever. Fresh produce and shellfish are more likely to become contaminated.

Heavier rainfalls are one of the most agreed-upon effects of climate change. The frequency of intense rainfalls has increased notably in the Midwest, the Northeast and Alaska, and the trend will accelerate, said the 2007 report of the [United Nations' Intergovernmental Panel on Climate Change](#).

The consequences will be particularly severe in the 950 U.S. cities and towns — including New York, the District, Milwaukee and Philadelphia — that have “combined sewer systems,” archaic designs that carry storm water and sewage in the same pipes. During heavy rains, the systems often cannot handle the volume, and raw sewage spills into lakes or waterways, including drinking-water supplies.

On Sept. 13, during an unrelenting downpour, Chicago chose to prevent urban flooding by opening and releasing runoff containing raw sewage into [Lake Michigan](#). About a month later, a [University of Wisconsin](#) study published in the *American Journal of Preventive Medicine* predicted an increase of 50 to 120 percent in such releases into the lake by the end of the century.

“One of the strongest indicators from climate models is more intense rains,” said co-author Stephen Vavrus, director of the university’s Center for Climatic Research. “They don’t agree

on everything, but they do agree on that. A warmer atmosphere holds more moisture, so as we get more moisture in the air, when we do have a storm situation, you get more total rainfall.”

From 1948 to 1994, heavy rainfall was correlated with more than half of the nation’s outbreaks of waterborne illness, according to a 1991 study commissioned by the [Environmental Protection Agency](#). In one of the worst, torrential rains in Milwaukee in 1993 triggered a sewage release that exposed 403,000 people to cryptosporidium, a protozoan parasite transmitted in fecal matter. Fifty-four people died.

“Raw sewage got sucked back into the clean water supplies,” said Paul Epstein, associate director of the Center for Health and the Global Environment at [Harvard Medical School](#). “Cryptosporidium is a parasite that chlorine doesn’t kill, so it escaped water treatment.”

On Ohio’s South Bass Island in [Lake Erie](#) in the summer of 2004, at least 1,450 residents and tourists suffered gastrointestinal illnesses linked to several months of above-average rains that contaminated the town’s drinking water.

More than 100 pathogens can cause illness if you drink or swim in water contaminated by sewage, including norovirus, Norwalk and hepatitis A viruses and bacteria such as *E. coli* and campylobacter.

“If someone gets something swimming, they could bring it into work or day care. This is what’s happened with cryptosporidium before,” said Joan Rose, a [Michigan State University](#) professor and water researcher. “So we have all these rippling effects that occur in our community.”

Combined sewer overflows can be eliminated by upgrading sewerage systems, but it is an expensive process.

This Story

- [Risk of Disease Rises With Water Temperatures](#)
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“Here we are in a wealthy country with a very strong public health infrastructure,” said Jonathan Patz, a professor of environmental studies and population health sciences at the University of Wisconsin at Madison. “But we need to realize it’s not as strong as we thought it was, and water systems really need tremendous resources for upkeep in the face of climate change.”

A report last week by the [National Research Council](#) concluded that the EPA’s storm-water program needs major overhauls to deal with increasing runoff, including a more integrated permitting system based on watersheds and a focus on land use by growing municipalities. Benjamin H. Grumbles, EPA assistant administrator for water, said Friday that upgrading combined sewer systems is among the agency’s top priorities.

Runoff from agricultural land can also spread waterborne diseases, and rising water temperatures are conducive to the growth of pathogens such as naegleria, an amoeba that enters the nasal passages and leads to often-fatal meningoencephalitis. Warmer waters also trigger blooms of algae and plankton, which themselves can be toxic or can harbor pathogens such as the bacteria that cause cholera, as has happened in Peru and the Bay of Bengal.

Algae blooms are also fostered by nitrogen and phosphorus that are washed into rivers, lakes and the ocean by heavier rainfalls.

Downpours are likely to lead to more seafood contamination as human waste, animal manure, nitrogen and phosphorus make their way to coastal areas.

Epstein said the recent flooding in Texas from [Hurricane Ike](#) and the mosquito infestation that followed are one example of climatic conditions that are likely to foster more waterborne disease in coming years, despite efforts by the EPA and the [Centers for Disease Control and Prevention](#).

“It will be the next few years. This is not 20 years away,” Epstein said. “It’s already occurring. The CDC is gearing up to deal with [it], but at the same time, we need to be focused on the primary driver, which is our unstable climate. We need to do all of the above — protect, prepare and prevent.”



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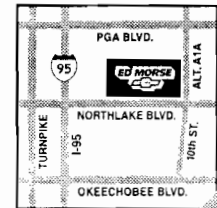


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Maintenance Agreement Productivity and Profitability By Tom Grandy

Another productivity factor that needs to be tracked is the sale of maintenance agreements. Most companies have some means of recording which tech sold how many agreements. Maintenance Agreement sales per tech are an important number to know, but it the beginning of tracking, not the end. The service manager also needs to know Part of the opportunity involves how many of each of their service call customers already had maintenance agreements, therefore making a sale impossible. how many "opportunities" a service tech had to sell service agreements. Let's talk about Bill. For the previous month Bill sold nine annual service agreements while Sam sold 14. On the surface Bill seems to be a poor closer on maintenance agreements, but the missing factor is how many "opportunities" each one had the previous month. Part of the opportunity involves how many of each of their service call customers already had maintenance agreements, therefore making a sale impossible. When the total number of service calls was reviewed for the previous month we might find Bill made a total of 60 service calls, of which fifteen customers already had service agreements. Sam however had 100 service calls and 20 of his customers already had service agreements. Bill had the "opportunity" to sell 45 customers and the other tech had the "opportunity" to sell 80. What was the closing rate for each tech? Bill closed 20% of his customers (9 sales / 45 opportunities) while Sam closed only 17.5% (14 sales / 80 opportunities). Upon examination of the data we find Bill actually had a substantially higher percentage of his customers purchase the agreements than Sam did. As you can easily see, simply looking at raw numbers can be deceiving, therefore bringing the service manager to the wrong conclusion.

While we are on maintenance agreements lets look at two other KPI's that need to be tracked. How long is each service tech taking to do the maintenance agreement? If the pricing is set on taking

45 minutes wrench time per call two questions immediately pop up. First, what if he is taking less than 45 minutes? The answer normally means the tech is rushing through the job, therefore not doing it correctly and it also means he or she is not taking enough time to look around for additional repairs and/or add-on sales. If it takes more than 45 minutes guess what happened to our profitability? Right, it just went out the window.

Once last thing! The tech "should" be producing an additional \$40.00 per hour on each maintenance call in the form of additional add-on sales and/or repairs. If you don't measure these KPI's how will you know which tech is making you money and which is not?

It is vitally important that today's service manager have productivity information at his fingertips in order to increase his departments overall profitability. Some companies have this kind of information, but most don't. If you want a simple way to track all 24 KPI's in your service department than you might want to check out our industry leading performance-based software program called ProfitMaxx. The program produces multiple reports that will instantly tell the manager which techs are productive and which are not. If you would like some free literature on the program simply give us a call or check out ProfitMaxx on our website at www.GrandyAssociates.com.

Grandy and Associates also holds FREE regularly scheduled "live" webinars to show you some of the power that ProfitMaxx has and how easily it can fit into your company. Upcoming webinars are scheduled at 10:30 AM & again at 2:30 PM Central on:

* October 10

* October 24

Participate in a live webinar or watch a brief video overview now. Or call us at 800-432-7963 and we will mail you a pre-recorded overview on CD.

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OVERCOMING HIGH GAS PRICES

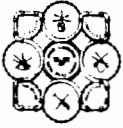


Although at press time gasoline prices have gone down a bit, they are still a challenge to PHCC members. Here are some solutions members have adopted to offset the costs.

- ~ Reduce the geographical area you work in.
- ~ Add fuel adjustments charges to service call fee
- ~ Add fuel surcharges to invoices and bids.
- ~ Consolidate employee trips to customer job site
- ~ Cut costs in other areas of business
- ~ Implement a fleet management service for gas cards
- ~ Maintain truck/tires form frequently
- ~ Monitor service routes more closely
- ~ Provide same-day service for emergency only
- ~ Buy smaller trucks for field supervisors
- ~ Switch to four 10-hour days
- ~ Schedule men to job site without trip to shop first
- ~ Schedule fewer trips to supply house
- ~ Downsize motors in company vehicles
- ~ Group service calls in same area
- ~ Make sure trucks are properly inventoried
- ~ Dispatch each call to minimize drive time
- ~ Install speed control devices
- ~ Install GPS to monitor driving habits
- ~ Expand marketing to get more market share
- ~ Raise labor rates
- ~ Stock more commonly used parts to reduce trips to supply house
- ~ Purchase more vans than pickups so more employees can go to jobsites in one vehicle

"Over the last two years, our company fuel costs have nearly tripled. Our monthly usage in 2006 was \$22,000 per month...it is now \$55,000 per month! This all happening at a time when the downward price pressure of the market won't allow us to raise our prices! That's \$33,000 right of the bottom line every month...\$400,000!"

- A PHCC member response
in the Spring 2008 gasoline price survey



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A Typical Plumber Profile: A Proud, Trained, Hard-Working Professional

With all the "Joe the Plumber"-related attention this week in the media, on the street and at the office water cooler, the Plumbing-Heating-Cooling Contractors—National Association is compelled to offer its thoughts on the plumbing profession today:

"First of all, plumbers are proud of the important role they provide in protecting the health and safety of the public," said PHCC National President Joe Schmitt. "The majority of plumbers today are professional, educated owners of small businesses that provide a significant number of jobs throughout the country and stimulate economic growth. They truly are the backbone of the American economy."

Here is some information to help provide a view of today's typical plumber:

- * The average wage of plumbers is \$47,000 a year, according to the U.S. Department of Labor's Bureau of Labor Statistics.

- * Many work for small, family-owned businesses. Many of these are second- or third- generation firms.

- * Apprenticeship training, usually four years or more, is required to become a journeyman plumber.

- * Licensing is required in most states, but not all.

- * Continuing education is required in many states to maintain a plumbing license.

- * Many plumbers start out working for plumbing companies, and may end up starting or buying their own company after a few years.

- * There is a growing number of women entering the profession.

- * Plumbers typically have access to many employee benefits, such as health care and retirement, for themselves and their families.

According to the 2015 PHCC Member Survey, which could provide a representation of the industry, annual business sales volume of plumbing, heating and air conditioning companies breaks down like this:

- * 26.3 percent, \$500,000 or less
- * 22.5 percent, \$500,000-\$999,000
- * 22.5 percent, \$1 million-\$2.49 million
- * 28.7 percent, \$2.49 million or more

"It's important to remember that plumbers throughout America provide critical services that maintain and protect our nation's water supply," Schmitt said. "I know firsthand that the trade can offer a good living for plumbers and their families. We are looking for qualified people to get trained and involved in our industry. We encourage anyone interested in learning more to contact us at (800)533-7694, or visit the Careers section of our Web site."

NAPHCC Responds To "Joe the Plumber" Focus

President of the Plumbing-Heating-Cooling Contractors—National Association (PHCC) released a statement applauding the efforts of both presidential candidates for their focus on plumbing contractors during the presidential debate on Wednesday night. Plumbing, heating and cooling contractors are small business owners who are becoming a prominent part of the debate on the country's economic future.

"We think it is great that comments from 'Joe the Plumber' were brought up several times in last night's presidential debate," said PHCC President Joe Schmitt, Joe Schmitt & Sons Plumbing & Heating, Englewood, Ohio. "Plumbing, heating and cooling contractors, most of whom operate small businesses, have been a big part of the American economy during

our organization's 126-year history. Unfortunately, smaller companies like ours can be forgotten as the country focuses on big business issues."

"The impact of the next administration's tax policy will have a major impact on our members, no matter which party is in office. It is our sincere hope that both the Democratic and Republican candidates will think long and hard about the comments of my fellow Ohio plumber Joe Wurzelbacher as they consider future tax programs. It is imperative that entrepreneurs like Joe and PHCC members across the country have the opportunity to buy small businesses and create jobs for Americans. That is the American dream, after all."

"Small businesses throughout the na-

tion are hurting during this economic downturn. With rising gas prices, the cost of health care and the uncertainties facing our financial markets, they're being hit from all sides. Reform of our nation's tax policies should be a top priority for the next administration. The survival of PHCC's members and America's small businesses may depend on this. The next president must consider the needs and contributions of plumbing, heating and cooling contractors as small businesses. This has to be priority in order to help this economy recover and to encourage investment from new business owners.

"Throughout our 126-year history PHCC has helped to protect the health and safety of the nation. It is now Washington's turn to step up to the plate and help save our businesses."

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A Message From Tom Grandy...

Part of a network? Why not form one! Share this information.

A Line of Credit Can Be Both A Blessing and A Curse

if you have been in the trades industry for over ten minutes you have found yourself in the position of needing cash. Everyone needed money to start their business. Some used savings, so got investors, while others borrowed money from a bank or got an SBA loan. Other brave soles simply started with nothing but a supplier who believed in them. Most started with high expectations of eventually being a multi-million dollar business that would pay it's bills, provide for our families, be a blessing to the community and more than provide a comfortable retirement. We all expected to borrow money to get started. That was a given.

The first major hurdle as the business began was to determine what to charge per hour. That, however, was not a major problem. We simply called all over town to find out. Cash flow, or the lack thereof is the second major cause of companies going out of business, what others charged and that was what we charged, or probably a little bit less. As the business grew, and costs changed, we spent some significant amounts of time re-calculating our hourly rates. As our cost of doing business increased, we were not prepared for these changes as well. What most were not prepared for were the coming cash flow problems. Pricing we understood - we had to price our products and services in such a way as to cover cost AND generate a profit. But cash flow problems? No one told us about that. I thought if we were priced correctly we would simply make a profit and things would run smooth. Wrong - Cash flow, or the lack thereof is the second major cause of companies going out of business.

How do we increase cash flow? Well the obvious answer is to make enough profit that you have lots of extra money just laying around waiting to be used. That may be the case for some contractors, but for most of us other options need to be explored. The best option for most companies to get through short term cash flow problems is to have a line of credit set up with their local bank. A line of credit, however, can be both a blessing and/or a curse. When used properly, a line of credit can be a valid life preserver. When used improperly, a line of credit can become part of the problem - not part of the solution. The bottom line is that every company is going to have short term cash flow needs sooner or later. Assuming those cash flow needs are a result of uncollected receivables, and not poor pricing, a line of credit is the proper thing to have and use.

Rule number one. A line of credit has one purpose and one purpose only. It is to be used for short term borrowing against receivables - not to

subsidize poor pricing or slow sales. Perhaps you were expecting a \$20,000 check this week and now you find out it will be 60 days before the check comes in. That is when you write a \$20,000 check on our line of credit. Use the money for payroll, overhead costs and to take those valuable material discounts. When the check arrives in 60 days, pay off the line of credit! From a banks point of view, they expect a line of credit to be paid back to zero at least once or twice a year. Many contractors reading this article have a line of credit set up and have been fortunate enough not to have had need of it for some time. Rule number two. Be sure you show activity on your line of credit. Remember, you are your banks customer. If their customers are not making money for the bank, they don't need them. If you have a line of credit set up, and have not used it, stop reading this article right now and write yourself a check for \$10,000 or \$15,000 and go deposit it in a savings account at another institution. Then, wait a few weeks, or months, and pay your line of credit off. If you don't show activity on your line of credit you can expect a notice from your bank, sooner or later, telling you your line of credit has been canceled for lack of activity. I can also nearly guarantee you that it will be canceled the day before you need it!

Now let's look at the hidden dangers of having a line of credit. Rule number three. If you have a line of credit set up, don't abuse it. Remember, the sole purpose of a line of credit is short term borrowing against receivables. How can you abuse the line of credit? It's easy, too easy. The business is growing and you need a little extra inventory. No problem, write a check on the line of credit. Need to hire another tech to "prepare" for future growth. Sure we do, but the work isn't there yet to cover his full wage. No problem, we will finance the extra cost from our line of credit. How about purchasing another vehicle? Sure we could go to our banker and spend a couple hours setting up a loan but it's much easier to simply write a check on our line of credit. The interest rate is low and the money is pre-approved. What's the net result - our balance not only doesn't go to zero, it's growing!

Many companies have found themselves in this situation but it hasn't been a problem. It hasn't been a problem because you have a great relationship with your banker. When you get your monthly, or quarterly, invoice for the interest on your line of credit you pay it. Everyone is happy - for now. I don't know about your bank but my bank has changed names (ownership) three times this year. Guess what happens when the new bank takes over. The first thing they do is review each customer with a line of credit. What do you think they are going to do when they get to your account and find

it has not been below \$40,000 for two years? The new owners don't know you and in all likelihood they will do one of two things. If they are really nice, they will call you on the phone and tell you your \$40,000 balance has been converted to a twenty four month note with a monthly payment of about \$2,000 a month. That is if they are nice to you. If they want to get really sticky they can, and do, give you notice that the \$40,000 balance will be due "in full" the first of the next month. Think it can't happen? It does every day, and it has the ability to put you out of business.

One last thought. If you are thinking about setting up a line of credit, do it when everything is going well. Only go see your banker when you HAVE money in the bank. Take the time to set one up with your bank when things are going well. Be prepared when you go to the bank to show your banker you have made money the last several years. More importantly, take along several detailed cash flow models with you for the coming twelve months. You should have a worst case model and a best case model. Also create a model, or two, to show the affects of a line of credit on your cash flow and profitability. Go ahead and build in the cost of the line of credit so the banker can not only see how it will affect your business but more importantly they can see that you have the ability to pay for the cost of the loan.

Having a line of credit available will be critical for most contractors in the years to come. Take the time to set one up with your bank when things are going well. Remember - don't abuse it! A line of credit should help your company grow and prosper, not be the cause of failure.

Need some help making cash flow projections. Grandy & Associates has a NEW Windows version software program to model your company for only \$299.95. It will tell you what to charge per hour AND it will create a budget for each department to project cash flow needs. Your banker will love it! For more information click this link to our website: <http://grandyassociates.web.officelive.com/laborpricing.aspx>

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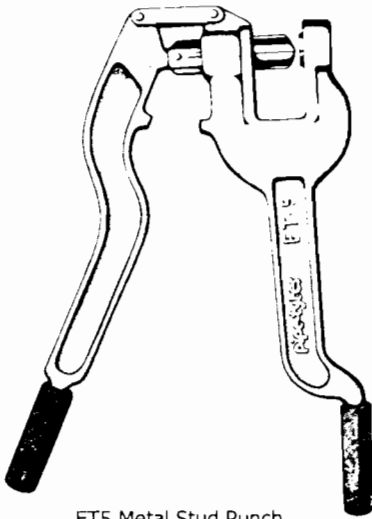
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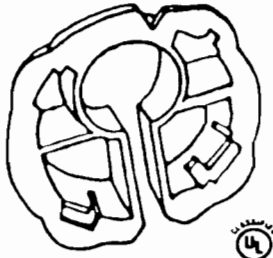


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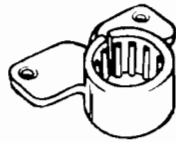
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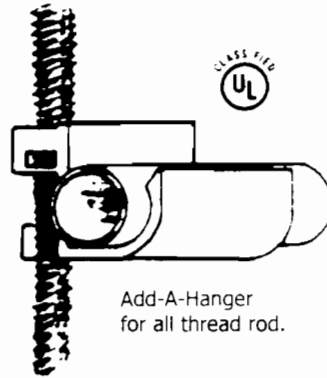
ET5 Metal Stud Punch



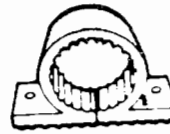
Metal Stud Insulators



Suspension Clamps

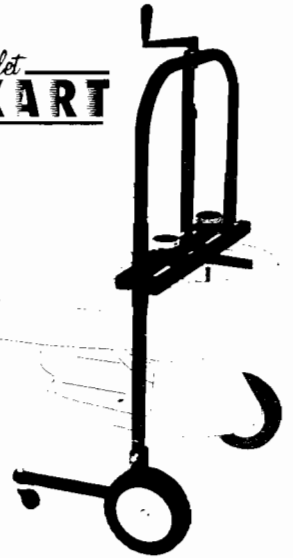


Add-A-Hanger
for all thread rod.



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Check Enclosed for \$ _____

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I hereby apply for membership in the Plumbing, Heating, Cooling Contractors of Palm Beach and understand that this also includes membership in the State & National Associations. In making this application, I agree to conform to the constitution and bylaws of the local, state and national associations. I further understand that payment of annual dues are in the amounts stipulated above which covers full entitlement and the rights, privileges and services of state and national associations. Should this membership be terminated at anytime, I agree to surrender immediately any association insignia and to terminate use of the association's seals of membership.

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Company Name: _____

Address: _____ City, State, Zip+4: _____

Telephone: _____ Fax: _____ email: _____ Website: _____

Please clip and mail application and check to: Palm Beach County PHCC, Post Office Box 17752, West Palm Beach, FL 33416-7752

Referred by: _____

*Based on 2009 Prices

DATES TO REMEMBER

For additional information please call 740-1737



NOVEMBER 2008

- 11/2 - Daylight Savings Time Ends
- 11/4 - ELECTION DAY
- 11/5 - CIMC - Crowne Plaza WPB 7:45AM
- 11/5 - PHCC Board Mtg - Crowne Plaza WPB 6PM
- 11/11 - VETERAN'S DAY
- 11/13 - PGMI - PB County Bldg. 3PM
- 11/19 - PHCC General Meeting - Crowne Plaza WPB 6PM
- 11/24 - CILB Mtg - WPB 2PM
- 11/27 - THANKSGIVING DAY

JANUARY 2009

- 1/1 NEW YEAR'S DAY
- 1/7 - CIMC - Crowne Plaza WPB 7:45AM
- 1/7 - PHCC Board Mtg - Crowne Plaza WPB 6PM
- 1/8 - PGMI - PB County Bldg. 3PM
- 1/21 - PHCC General Meeting - Crowne Plaza WPB 6PM
- 1/26 - CILB Mtg - WPB 2PM

DECEMBER 2008

- 12/3 - CIMC - Crowne Plaza WPB 7:45AM
- 12/3 - PHCC Christmas Party - River House Restaurant
Urban Youth Impact Toy Drive
- 12/11 - PGMI - PB County Bldg. 3PM
- 12/22 - FIRST DAY OF HANUKKAH
- 12/22 - CILB Mtg - WPB 2PM
- 12/25 - CHRISTMAS DAY
- 12/26 - KWANZAA BEGINS
- 12/31 - NEW YEAR'S EVE

FEBRUARY 2009

- 2/2 - Groundhog Day
 - 2/4 - CIMC - Crowne Plaza WPB 7:45AM
 - 2/4 - PHCC Board Mtg - Crowne Plaza WPB 6PM
 - 2/12 - PGMI - PB County Bldg. 3PM
 - 2/14 - Valentine's Day
 - 2/18 - PHCC General Meeting - Crowne Plaza WPB 6PM
 - 2/23 - CILB Mtg - WPB 2PM
-
-