

## THE BASESHEET

**OUR MISSION IS YOUR SUCCESS** 

**VOLUME 15, NUMBER 3 | THIRD QUARTER, 2014** 







#### CONTACT ARCA

John Yoder

President
Phone: 602 944-3323
Email: jyoder@starroofingaz.com

#### Duane Yourko

Executive Director
Phone: 602 335-0133
Cell: 602 571-7240
Email: dyourko@azroofing.org

#### **Ashley Creighton**

Project Specialist /
Communications
Phone: 602 335-0133
Email: acreighton@azroofing.org

ARCA OFFICE 5050 North 8th Place, #6 Phoenix, Arizona 85014

Phone: 602 335-0133
Toll Free: 877 335-2722
Fax: 602 335-0118
Web: azroofing.org

#### **GREETINGS FELLOW ARCA MEMBERS:**

Mid year and all is well. If not well, it's decent; if not decent, it's nothing a few good hailstorms wouldn't fix. I'm sure I'm not the only one who dreams about golf ball-sized hail raining down on our state. It has been a busy second quarter for the Association with the AZ legislature adjourning, the New Pathways and Youth on their Own charity bowling events, and the revamp of the ARCA web page. With all these activities going on I hope everyone still paid special attention and participated in the OSHA / ADOSH / NRCA "Stand-Down" to call attention to the importance of fall prevention awareness and training in the construction trades. Falls are the most common workplace hazard, falls from ladders and heights being especially dangerous for the roofing cadre. Nationwide, 43% of fatal falls in the last 10 years involved a ladder. While the Stand-Down officially took place the first week in June we all need to constantly and consistently remind our workforce about safe work and fall prevention techniques and practices. The simple things like a ladder not positioned or secured correctly or an improperly fitted harness can have dire consequences. For those of us offering students summer employment, it is imperative to provide safety training to ensure their brief employment is safe and they are able to return to school this fall.

The Convention Committee, co-chaired by Kim Scholten from Western Colloid and Dave Metz from E-las-tek Roof Coatings/ER Systems, will soon be releasing the details regarding the 45th Annual Convention and Trade Show scheduled for October 2-4 at the Aquarius in Laughlin, NV. I know it is a bit of a longer drive than our traditional convention site in Prescott, but I guarantee that you will find it well worth the extra travel time. The "River Run," as the convention has been dubbed, will offer a unique setting for those that want to bring their watercraft or just stroll along the banks of the Colorado River, and the golf courses and shooting venues are very different and offer new challenges for the casual sportsman or avid enthusiast. We have tried to build in a little extra free time between all the traditional activities for those that want to use their all-terrain vehicles in the adjacent hills or just unwind and get more out of the convention experience. Of special note, the committee negotiated some fantastic room rates with weekdays at \$29.99 and Friday/Saturday at \$59.99. For those that want to enhance their business knowledge we have numerous seminars planned to update you on all the licensing changes and complaint processes at the ROC, new municipal and county building code requirements, status of OSHA replacing ADOSH for inspection/citation authority, and several hands-on learning experiences on how to read plans and specifications and how to market for profits.

Driving can be dangerous any time of year, but, with children out of school, more folks are on the road presenting additional safety challenges. Let's remind our crews and ourselves about the importance of defensive driving techniques and ensure that each vehicle has an emergency roadside kit that includes drinking water and non-perishable food in case someone is stuck in the heat for hours.

A "Special Thank You" goes out to all the charity bowling event sponsors and participants. These events raise funds that help homeless children in the New Pathways and Youth on Their Own programs (in Phoenix and Tucson, respectively) to obtain temporary shelter and counseling and to continue their education. I am proud of ARCA's ongoing partnership with these organizations and that my roofing counterparts continue to financially support this worthy cause.

Sincerely,

John Yoder

John Yoder, President Arizona Roofing Contractors Association

#### CopperPoint - your business partner in Workers Compensation Insurance and workplace safety.





If you would like more information on workplace safety please contact your Association Coordinator Tod Dennis.

#### CopperPoint 3030 North 3rd Street Phoenix, AZ 85012 Phone: 602.631.7992 Fax: 602.631.2609 Email: tdennis@scfaz.com

#### CopperPoint Board Approves \$3.5 Million Dividend

PHOENIX - CopperPoint Mutual Insurance Company announced it will pay out safety dividends totaling \$3.5 million for 2013 to qualified policyholders. It is the 43nd consecutive year the company's Board of Directors approved a dividend payment.

The state's premier provider of workers compensation insurance began paying safety dividends in 1969, and since that time has returned more than \$1.5 billion to qualified policyholders who maintain safe workplaces.

"CopperPoint is pleased we can once again pay a dividend to qualified policyholders, who are our partners in keeping workers safe statewide," said CopperPoint Board Chair Judith Patrick.

The amount paid to each qualified policyholder depends on their annual premium and record of workplace injury claims.

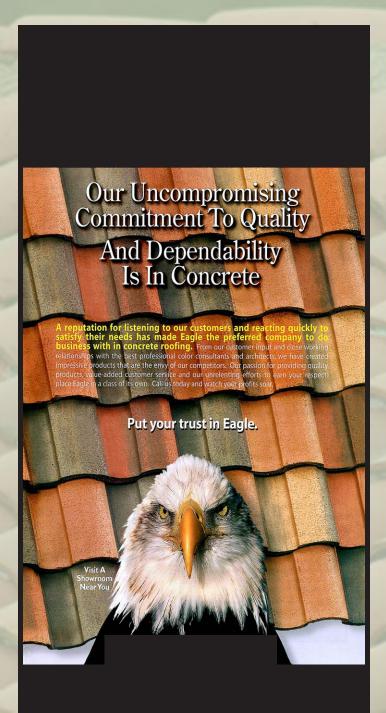
CopperPoint Executive Vice President, COO & President of Subsidiaries Rick Jones noted that policyholders in three of CopperPoint subsidiaries - CopperPoint Premier Insurance Co., CopperPoint American Insurance Co., and CopperPoint Western Insurance Co. - receive upfront savings on premiums rather than a dividend payment at the back end.

"Dividends are never guaranteed. The Board based its decision on CopperPoint's financial performance for the past year as well as conditions in the marketplace," Jones said.

CopperPoint President & CEO Don Smith added, "In approving this dividend payout, the Board's action reflects CopperPoint's commitment to support local businesses and allows us to reward our safest customers. We could not provide this dividend without the efforts of our employees, our Board and most of all our qualified customers who have earned safety dividends by their efforts to keep their employees safe," Smith said.

#### About CopperPoint

CopperPoint Mutual Insurance Company is the state's premier workers compensation insurer, providing coverage to nearly 20,000 businesses and their employees statewide. CopperPoint has operated in Arizona since 1926 and holds in excess of \$3.7 billion in assets. Based in Phoenix, CopperPoint has a statewide presence and is an A.M. Best A- Excellent-rated company. For more information about CopperPoint, visit copperpoint.com or follow CopperPoint on social media.



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## FTC and EEOC Issue Joint Guidance on Employer Use of Background Checks

#### By Ballard Sparh

A new joint publication of the Federal Trade Commission (FTC) and Equal Employment Opportunity Commission (EEOC) serves as a reminder to employers of the risks that come with the use of background information when making personnel decisions, including hiring, retention, promotion, and reassignment. Titled "Background Checks: What Employers Need to Know," the publication seeks to guide employers on how to comply with both the Fair Credit Reporting Act (FCRA) and federal nondiscrimination laws in obtaining background information, as well as using and disposing of such information.

Regarding FCRA compliance, the publication reviews the requirements that apply when background information is obtained from a company that acts as a consumer reporting agency under the FCRA. Those requirements address advance notice, written employee consent, and certification to the information provider. The publication also reviews the FCRA's adverse action requirements, which include a pre-action notice and summary of FCRA rights and a post-action notice, and the FCRA requirement for secure disposal of background reports.

In addition to the risk of FTC enforcement, nonbank employers other than auto dealers can also be the subject of FCRA enforcement actions by the Consumer Financial Protection Bureau (CFPB) even if they are not providers of consumer financial products and services. The CFPB and FTC share FCRA enforcement authority regarding such nonbanks, and the CFPB can also enforce the FCRA against large banks.

In the area of compliance with federal nondiscrimination laws, the publication includes warnings about:

- Obtaining background checks on applicants or employees based on an individual's race, national origin, color, sex, religion, disability, genetic information (including family medical history), or age (40 or older)
- Basing employment decisions on background information that has a disparate impact on certain protected classes
- Obtaining genetic information from applicants and employees and seeking medical information before extending a conditional offer of employment

The publication also discusses the need to apply standards equally to all applicants and employees and the importance of considering making exceptions for problems caused by disabilities. EEOC and U.S. Department of Labor record retention requirements are discussed in the publication as well. (See our prior legal alert regarding two lawsuits filed by the EEOC last year alleging that employers' use of criminal background checks to screen job applicants disproportionately excluded African Americans from employment in violation of federal nondiscrimination laws.

#### **Election Year Reminder**

Primary and General election dates are just around the corner:

August 26 Primary Election November 4 General Election

The following is a list of legislative candidates that have demonstrated a pro-business/pro-construction receptivity and voting record and are being endorsed by the AZ State Contractors Coalition (lobbying effort on construction related legislation which ARCA financially supports).

#### **HOUSE**

District 1: Representative Karen Fann (R)

District 5: Representative Sonny Borrelli (R)

District 6: Representative Brenda Barton (R)

District 8: Representative TJ Shope (R) and Representative

Frank Pratt (R)

District 9: Representative Ethan Orr (R)

District 13: Representative Steve Montenegro (R)

District 14: Representative David Gowan (R) and

Representative David Stevens (R)

District 15: Representative Heather Carter (R)

District 16: Representative Doug Coleman (R)

District 17: Representative JD Mesnard (R)

and Jeff Weninger (R)

District 18: Representative Bob Robson (R)

District 19: Representative Mark Cardenas (D)

District 20: Representative Paul Boyer (R)

District 21: Representative Rick Gray (R)

District 22: Representative Phil Lovas (R) and

Representative David Livingston (R)

District 24: Representative Lela Alston (D)

District 25: Representative Justin Olson (R)

District 27: Rebecca Rios (D)

District 28: Representative Kate Brophy-McGee (R) and

Representative Eric Meyer (D)

District 30: Representative Jonathan Larkin (D)

#### **SENATE**

District 1: Senator Steve Pierce (R)

District 4: Senator Lynne Pancrazi (D)

District 5: Senator Kelli Ward (R)

District 6: Senator Chester Crandell (R)

District 7: Senator Carlyle Begay (D)

District 9: Senator Steve Farley (D)

District 10: Senator David Bradley (D)

District 11: Representative Steve Smith (R)

District 13: Senator Don Shooter (R)

District 14: Senator Gail Griffin (R)

District 17: Senator Steve Yarbrough (R)

District 18: Representative Jeff Dial (R)

District 19: Representative Lupe Contreras (D)

District 21: Representative Debbie Lesko (R)

District 22: Senator Judy Burges (R)

District 24: Senator Katie Hobbs (D)

District 25: Senator Bob Worsley (R)

District 27: Representative Catherine Miranda (D)

District 28: Senator Adam Driggs (R)

District 30: Senator Robert Meza (D)



#### Early Ballots - Vote By Mail

Early ballots may be requested from the County Recorder of your county of residence.

Any voter may request to be included on the "Permanent Early Voting List" (PEVL) in order to automatically receive an early ballot for all elections he or she is eligible to participate. To be on the list, the address where you receive mail must be in Arizona.

#### 1. Permanent Early Voting List

If you are on the Permanent Early Voting List, an early ballot will automatically be sent to the address your County Recorder has on file.

Check to see if you are on the Permanent Early Voting List by visiting voter.azsos.gov.

Election Mail is Non Forwardable. If you are on the Permanent Early Voting List and wish to receive your early ballot at an address different than your regular mailing address, contact your County Recorder to request your early ballot be sent to the different address.

If you are NOT on the Permanent Early Voting List and would like to be on it, please contact your County Recorder.

#### 2. One-Time Early Ballot Request

If you are NOT on the Permanent Early Voting List, and would like to request a one-time early ballot from your County Recorder, you may do so by telephone, mail, or fax. Online early ballot requests are also available in certain counties. When contacting your County Recorder to obtain an early ballot, make sure to include:

- Your name and address as registered
- Date of birth and state or country of birth
- The election for which the ballot is requested
- Address where you are temporarily residing (if applicable)
- Your signature (signatures are required for all early ballot requests except when requesting online)

#### Legislative Update



#### State of Arizona:

The Arizona legislature adjourned in May. It was a lackluster session for business interest and the best that can be said is they didn't do anything egregious to roofing / construction interests. We are still awaiting word from Federal OSHA if they find language that essentially returned residential fall protection to the commercial / OSHA standards as acceptable and would avoid ADOSH loosing administrative control of construction related investigations. Not requiring legislative passage the Registrar of Contractors promulgated new rules which compressed all the existing residential and commercial licenses into a single license classification. (This issue was covered in the April Basesheet.)

#### Federal:

#### **Immigration Reform**

House Speaker John Boehner (R-Ohio) recently informed President Obama that House Republicans have no plans to move forward regarding immigration reform in 2014. The development comes after the stunning and unprecedented primary election loss of House Majority Leader Eric Cantor (R-Va.) and the chaotic influx of women and children from various Central American countries across the southern border. Although the immigration issue was not the main factor in Cantor's primary defeat, it has been perceived as such by many House Republicans after Cantor was attacked by his challenger for his support of some components of immigration reform. Meanwhile, the recent border surge of tens of thousands of migrant children has inflamed an already volatile political issue and further strained the frosty relations between the president and House Republicans. The president has requested \$3.7 billion in emergency funds to handle the border crisis, which will need to be approved by Congress. The focus on immigration likely will be solely on securing the border for the remainder of 2014, and how the issue plays out during the coming weeks and months significantly will affect any potential consideration of immigration reform by Congress in 2015.

#### **Commercial Roof Depreciation Reform**

The current 39-year depreciation schedule creates an incentive for many building owners to delay full replacement of older, failing roofs, thus slowing demand within our industry. H.R. 4740 in the House, and a companion bill (S. 2388) in the Senate would create a new 20-year depreciation schedule for commercial roof retrofits that meet a benchmark energy-efficiency standard.

#### **Expired Tax Provisions**

The House is taking a deliberative approach to examining scores of tax provisions that expired at the end of 2013 and previously have been routinely extended by Congress over the past decade. The House Ways and Means Committee is examining the merits of each provision and then considering each as a standalone bill that authorizes the provision permanently. This is in contrast to the approach taken by the Senate, which prefers to reauthorize all the expired tax

provisions as a package for a two-year period. The House approach aims to provide more certainty to employers and other taxpayers about the future makeup of the tax code by making the provisions permanent. Given that significant bipartisan support, these provisions stand a good chance of being reauthorized; however, given the different paths the House and Senate are taking, it looks like final resolution won't occur until late this year.

#### **Energy-efficiency Tax Credit**

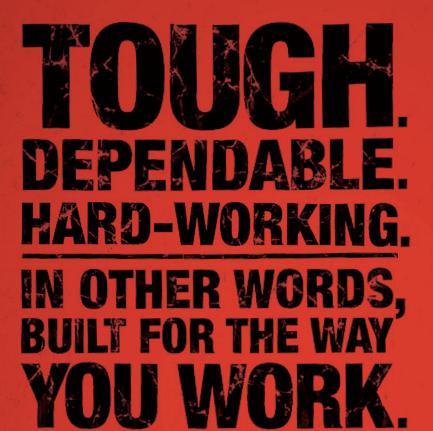
One of the tax provisions that expired at the end of 2013 is the residential energy-efficiency tax credit under Section 25C of the tax code, which includes some types of energyefficient roofing. H.R. 5002, the Home Energy Savings Act, represents legislation to reinstate and improve this tax credit. Since Congress originally created the credit in 2005, some energy-efficiency roofing products have been excluded from qualifying for the credit. To rectify this problem, H.R. 5002 would provide product neutral language to ensure all ENERGY STAR - rated roofing products qualify for the credit, The bill also would increase the cap on the maximum amount a taxpayer can claim from \$500 to \$1,000. The product-neutral language from H.R. 5002 also is included in the Senate's EXPIRE Act, which currently is pending before the Senate and has a good chance of being adopted in the final bill to extend expired tax credits that is expected to be finalized by Congress late this year.

#### **Workforce Innovation and Opportunity Act**

Congress approved legislation to reauthorize and reform the Workforce Investment Act, originally enacted in 1998 to establish programs designed to help displaced workers develop employment skills and find jobs. The law was last reauthorized by Congress in 2003. In May, a bipartisan agreement was announced—the Workforce Innovation and Opportunity Act (WIOA). This bill is designed to make worker training programs more effective and efficient by eliminating bureaucratic hurdles and providing more opportunities for employers to become involved in program development. NRCA supports the bill because it will reform and streamline the system and strengthen the role of employers, and may provide opportunities to develop programs to attract more workers to the roofing industry.

#### Minimum Wage for Federal Contractors Regulation

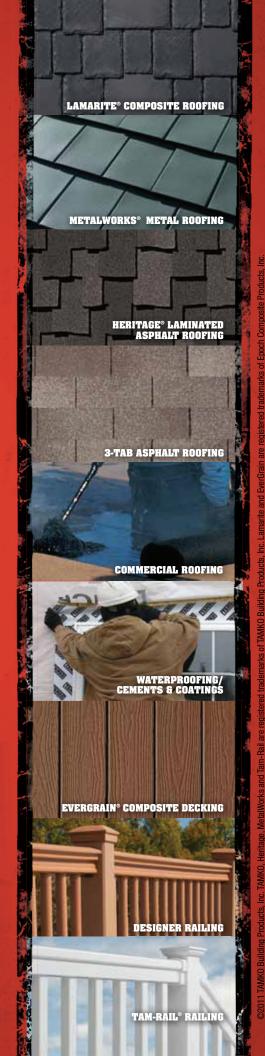
On June 17, the Department of Labor (DOL) issued a notice of proposed rulemaking pursuant to President Obama's Executive Order 13658 to increase the federal minimum wage for federal contractors to \$10.10 per hour. The order applies to all new federal construction contracts and those renewed starting on Jan. 1, 2015. The 180-page proposed regulation provides guidance for contractors regarding their obligations under the executive order and establishes an enforcement process to ensure compliance. DOL provides a 30-day comment period and interested parties must submit comments on the proposal by July 17. The department will review comments received and issue a final rule by Oct. 1.



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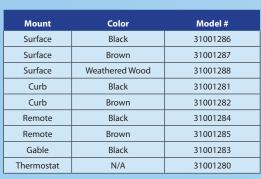




- A 20-watt solar panel ventilates up to 1,600 sq. ft.,\* operating from dawn to dusk without having to prop up the panel toward the sun. The unit is made with tough tempered glass.
- **B** High-performance housing molded with UV-stabilized ABS color-dyed plastic to prevent damage from sunlight and provide stability. May be painted to match roof color.

**Heavy-duty motor** whisper-quiet direct-current variable-voltage 1-36 VDC hardened stainless steel shaft and zinc-plated steel motor housing, dynamically balanced for excellent performance.

- C Screen 1/8" heavy-gauge stainless steel screen provides protection from insects and animals without impeding airflow.
- **D** Fan blade 12"-diameter one-piece aluminum 5-blade fan operates with no harmonic noise.
- **E** Optional cold-weather thermostat automatically disengages the fan when the temperature falls below 50°F. This is particularly useful in regions that experience a significant amount of cold dry air.



All housing material is UV-enhanced ABS plastic and may be painted to match roof color. All models available with optional cold-weather thermostat.

<sup>\*1,600</sup> sq. ft. based on 3/12 roof slope with open attic space. For larger areas, multiple ventilators will be necessary. The number of ventilators required will vary depending on roof slope, attic configuration and sq. ft. of open air inlets. For the ventilation requirements of your building, please contact an architect or building professional.







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## Artzona Roofing Contractors Association 2014 CONVENTION & TRADESHOW OCTOBER 2ND-4TH







- Tradeshow (New Product Highlights)
- Beach Party / Dinner
- Golf Outing
- Sporting Clays

- Social Setting
- Casino / Bingo
- River Activities
- Educational Seminars

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ARCA hosted another successful Spring Golf Tournament on May 16th. Golf committee chairman **Greg Marrs** (Roofing Supply Group) staged a two-man scramble event with an outstanding tournout of 128 participants. Though the heat was turned up this year with temperatures in the high 90's, everyone managed to enjoy themselves out on the green.

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**Pro-tech Products** 

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Star Roofing

Tamko Building Products

Tecta America Arizona

**Tropical Roofing Products** 

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#### Flight 1

1st Place 2nd Place 3rd Place

Steve Mulcock
Dan Lehman Tyson Smith Dan Lehman
Brad Quinet Jason Scarlette Brad Quinet
Scott Hailes Courtney Kyler Scott Hailes

#### Flight 2

1st Place 2nd Place 3rd Place
Brian Day Larry Miller Dan Maxam
Don Rupert Kevin Looney Steve Parsons
Bruce Rasmussen Schroff Nic Shcaefer
Dave Andrews Bob Knox Tim Karcharski



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#### Respirable crystalline silica

#### OSHA's proposed rule could create serious risks of falls

By Harry Dietz, NRCA director of risk management

The Occupational Safety and Health Administration (OSHA) recently proposed a rule to amend its existing standards for occupational exposure to respirable crystalline silca. For a majority of roofing workers, silica from rofing operations rarely is a mtter of concer. Respirable silica may result from abrasive cutting or grinding of materilas that conatin quartz, clay, concrete or motar. Currenlty, the rule is in the proposed rulemaking stage. Before a final rule is issued, OSHA must, among other responsibilities, address public and stakeholder comments directed to the agency regarding a variety of aspects concerning the proposed rule.

In April, NRCA Executive Vice President Bill Good testified before the agency to express concerns NRCA has regarding a number of requirements in the proposed rule and their deleterious effects on worker safety, as well as assumptions made by OSHA relating to the overall effects of the rule on the roofing industry.

#### **Background**

OSHA's current permissible exposure limit (PEL) for crystalline silica in construction is based on an obsolete sampling method. The method requires collection of a total respirable dust sample and calculating the portion

of respirable silica in that sample in relation to its content as analyzed in the material being cut or ground.

OSHA is proposing to set the PEL for silica in construction operations at 50 micrograms per cubic meter of air as an eight-hour, time-weighted average--a microgram is

1/1,000th of a milligram. An action level of 25 micrograms per cubic meter of air has been proposed under the rule as a trigger for exposure-monitoring provisions. Exposure monitoring is one of the more costly aspects of the proposal, but it is a conclusive method of assessing worker exposure.

According to the proposed rule, exposure monitoring may be avoided for specific construction operations detailed in OSHA's newly established Table 1, "Exposure Control Methods for Selected Construction Operations" (see the figure), but specific work practices and controls must be followed to take advantage of the exemption from air monitoring. For example, if a worker uses a gas-powered portable masonry saw equipped with an operational wet-cutting attachment that applies water to the blade to reduce dust while cutting concrete tiles, exposure monitoring is not required. However, a worker is limited to performing cutting activities four hours or less during

a workday. If a worker performs such tasks for more than four hours, the worker must use a half-mask respirator in addition to the wet-cutting method.

If a contractor does not follow the guidelines in Table 1 and performs air monitoring to assess worker exposure, engineering controls (wet-cutting methods or dust collection as the cut point) must be put in place in all instances where exposures are over the PEL. If worker exposure is not reduced to an acceptable level as determined by continued monitoring, engineering controls must be supplemented by respirators. Other proposed provisions include the establishment of regulated areas, medical surveillance, prohibition of worker rotation to reduce PELs, training, and recordkeeping.

#### NRCA's concerns

In contrast to other trades OSHA seeks to regulate under the proposed silica rule, roofing workers who cut concrete or clay tiles often perform such tasks on elevated, steep-slope roof surfaces. Protecting workers exposed to during cutting or grinding operations is of paramount importance to NRCA but must be achieved in the context of overall jobsite safety, taking into consideration other significant hazards such as the risk of falls.

According to the Bureau of Labor Statistics' most recent data, falls continue to be the leading cause of death for workers in the roofing industry-falls are responsible for three out of four fatalities suffered by roofing workers. Under OSHA's proposed rule, engineering controls would be required in most cases where roofing tiles are being

cut, and respirator use often would be required in addition to engineering controls, creating serious and dangerous risks of falls.

Dust collection requires using a vacuum and its cord and hose, introducing tripping hazards on a roof. With the

addition of water, wet cutting likely is more dangerous and an obvious slip hazard on a sloped working surface-not to mention the additional hose from the water supply. To further add to the fall risks, workers also may be encumbered by a half-mask respirator in both engineering control instances, limiting field vision and movement.

Wet cutting on the ground may appear to be a simple solution; however, this practice requires a worker to repeatedly climb and dismount a ladder during the installation process. Industry data shows a significant portion of falls in the roofing industry involves ladders. Therefore, NRCA believes exposing workers to more opportunities to fall from ladders is unnecessarily risky.

During Good's testimony before OSHA, he said: "Ours is a unique industry with unique hazards, and a one-size-fits-all approach to reducing silica exposures not only won't work for us but will likely, in fact, create other hazards

Protecting workers must be achieved in the context of overall job-site safety that are more immediate and life-threatening."

NRCA believes the central flaw in the approach OSHA proposes--applying a "solution" centered on feasible engineering controls alone--is a result of its narrow view of feasibility. NRCA firmly believes feasible application of the hierarchy of controls, including engineering controls, must account for the nature and extent of all risks being controlled--paramount among these risks is the risk of falls.

#### Going forward

NRCA believes the proposed federal silica rule could significantly be improved by applying the same approach employed by California's OSHA (CalOSHA) when it developed its silica exposure standard. During its investigative process, CalOSHA included appropriate industry stakeholders and concluded the unique nature of roofing work made necessary an exception to the requirement for dust reduction systems in "rooftop operations with roofing tile, roofing pavers or similar materials." This approach seems equally effective for the federal rule for the purpose of keeping workers safe from serious fall hazards but still addressing the silica exposure by other control measures; NRCA has suggested a similar accommodation be made for the roofing industry under OSHA's federal rulemaking.

NRCA continues to partner with the Tile Roofing Institute in this effort to infuse reasonableness and practicality to the proposed OSHA rule. In addition, NRCA plans to conduct further testing of recently manufactured, new equipment to purportedly eliminate silica exposure during certain construction operations. NRCA expects to share the results of such testing with OSHA in the hopes of achieving a suitable revision to a final silica rule that may be published in the future. For more information, please contact Harry Dietz, NRCA's director of risk management, at (847) 493-7502 or hdietz@nrca.net.



#### Reminder: Contract Omissions Can Trigger ROC License Action

by Kent Lang and James Hanson

Some warnings are worth delivering three times: Every time a contractor performs work for more than \$1,000 for an owner — commercial or residential —

Arizona law requires a signed contract that contains nine specific pieces of information. Failure to do so can result in ROC action against your license.

As we originally discussed in our May 2013 Compliance Update and again in the April 2014 Construction Advisor, if you omit from a contract with an owner just one of the nine "minimum elements of a contract" listed below and set forth in A.R.S. § 32-1158, you are in violation of Arizona's contracting statutes. Those minimum elements are not mere technicalities; the ROC has made it clear that a contractor's license can and will be disciplined if any of the nine elements are missing from a contract.

Although a failure to comply with the minimumelements statute does not automatically trigger a specific sanction, the consequences can be serious. At an April 1 meeting of Arizona construction lawyers, an ROC representative reported that, in a couple of recent cases, contractor's licenses were temporarily suspended for failure to include required contractual provisions.

#### The Nine Elements

The conclusion is simple. To avoid running afoul of the ROC, make sure that your contracts include the following:

- 1. The contractor's name, business address, and license number.
- 2. The owner's name and mailing address, along with the address or legal description of the jobsite.
- 3. The date the contract was entered into by the parties.
- 4. The estimated date of completion.
- 5. A description of the work to be performed.
- 6. The total amount to be paid to the contractor, including all applicable taxes.
- 7. The amount of any advance deposit.
- 8. The amount and timing of progress payments.
- 9. Notice that the property owner has the right to file a written complaint with the Registrar of Contractors for an alleged violation of A.R.S. § 32-1154(A), along with contact information for the ROC. (Watch out: This notice and contact information needs to be displayed in specific ways.)

Given the ROC's seriousness about enforcing the contract requirements of A.R.S. § 32-1158, you should review your contracts to check for the presence of all nine elements. If need be, consult with a construction attorney to ensure compliance.



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ROOFING SUPPLY GROUP

#### 2014 ARIF Scholarship Award Winners

The Arizona Roofing Industry Foundation (ARIF), the non-profit affiliate of ARCA that carries out charitable and education related activities, has awarded five scholarships for 2014. Each scholarship recipient will receive \$2,500.00 that can be used to cover any student related expense associated with the pursuit of their chosen degree. Competition was intense this year with a full field of very qualified applicants. The ARIF selection committee conducted eight final interviews before making the awards.



Katie Minker is a graduate of Bourgade Catholic High School where she was a varsity athlete, honor scholar with an 3.64 GPA, active volunteer and leader on campus. She will be attending the University of Arizona where she will be pursuing a major in Speech, Language and Hearing Sciences and plans on a profession working with the hearing impaired. She s the daughter of Alan Minker of GAF Materials.



Alex Ladwig will be a sophomore at Northern Arizona University majoring in Strategic Communications with an emphasis on public relations. Alex achieved a 4.0 GPA for her freshman year and was on the Dean's list. She is the daughter of Matthew Ladwig from Roofing Supply Group in Mesa.



Jessica Mergener will be a senior at the University of Arizona in Tucson. She maintained a 3.75 GPA for her first three years pursuing a degree in biomedical engineering. She is a repeat winner, having previously been awarded the ARIF scholarship three times since her freshman year in 2011. Jessica is the daughter of Mike Mergener (KM Coatings) and Deanna Mergener (Touchdown Sports). Jessica plans on leaving the academic setting next May and entering the real world--getting a job and paying taxes is just around the corner.



Kimberlee Myers is a repeat winner. She attended the University of Washington for her freshman year where she excelled both academically with a 3.6 GPA and athletically on the softball field. She is transferring to Auburn University in Alabama for her sophomore year to continue her pursuit of a degree in Pediatric Oncology Nursing. She is the daughter of Mary Ann Garcia-Myers (Roofing Specialist) in Casa Grande.



Nathan Maynard will be carrying a 3.77 GPA into his sophomore year at the University of Arizona. He is pursuing double majors with degrees in both Business and MIS. He is the son of Donna Maynard from Allied Building Products in Tucson.

All recipients were selected based on their academic records; potential to succeed; leadership and participation in school and community activities; honors; work experience and the ARIF Board interview evaluation. To be eligible to apply for an ARIF scholarship the applicant must be a full time employee of an ARCA roofing contractor or an associate member companies or their dependent children or spouse. In addition, applicants must be high school seniors or graduates who plan to enroll or students who are already enrolled in a full time undergraduate course of study at an accredited two or four year college, university or vocational technical school. The next scholarship applications will be released in April of 2015. For more information, visit the ARCA website at www.azroofing.org and click on the About / Foundation tab.



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#### Affordable Care Act Will Have Negative Impact on the Roofing Industry

This is a joint statement attributable to: William Good, executive vice president of the National Roofing Contractors Association, and Kinsey M. Robinson, international president of the United Union of Roofers, Waterproofers and Allied Workers.

The Affordable Care Act (ACA) is a fatally flawed law that fails to control rising health care costs and contains numerous taxes, fees and mandates that are increasing costs for employers and workers, thus threatening economic growth and job creation in the roofing industry. By mandating expensive minimum benefits and mandating complex new regulatory requirements for many employers, the ACA is increasing costs, driving up health insurance premiums and reducing affordable choices for businesses and workers.

The ACA is threatening to dismantle multi-employer health and welfare funds that provide affordable, high-quality health care to roofing workers and their families by imposing substantially higher costs. The funds' costs are increasing because of the various benefit mandates and regulatory requirements. Even more damaging is the ACA's so-called temporary reinsurance tax, which is costing every health and welfare fund \$63 per covered life in 2014 alone. The proceeds of this onerous tax will be used to subsidize insurance companies. In effect, the ACA takes money from the pockets of employers and workers covered by health and welfare funds and transfers it to insurance companies, and the worker gets nothing in return. These higher costs put more pressure on roofing construction workers, their employers, and their health and welfare funds. In a competitive roofing market, higher costs generally equate to fewer jobs.

Another concern is the new health insurance tax authorized by the ACA, which will adversely affect workers and employers in all fully insured health plans. This egregious tax is estimated by the Joint Committee on Taxation to cost over \$100 billion over 10 years, and this burden falls mostly on small and mid-sized businesses and their workers. One



private study estimates this tax could drive up health insurance premiums by over \$5,000 for a family of four during the next decade.

The roofing industry will suffer as employers of all sizes, workers, and health and welfare funds experience significantly greater regulatory burden, more government-mandated paperwork and reporting requirements, fewer choices in health care and no mechanism to control costs. We need reform that would truly control rising costs and expand affordable coverage to Americans, but the ACA does not and will not accomplish these goals. The ACA will only serve to increase government regulation, increase taxes and reduce choices for employers and workers in the roofing industry.

Established in 1886, NRCA is one of the nation's oldest trade associations and the voice of professional roofing contractors worldwide. NRCA has nearly 4,000 contractors in all 50 states who are typically small, privately held companies, employing an average of 45 people and attaining sales of about 4.5 million per year.

The United Union of Roofers, Waterproofers and Allied Workers was formed in 1903 and is headquartered in Washington, D.C. It represents 25,000 highly skilled workers in the commercial and industrial sectors of the roofing industry. The union has business offices and training centers throughout the continental U.S., Alaska and Hawaii.

by Mary Coultrap, Division Seven Systems

#### What You Should Know about

LEED v4 is not yet in full force but some design teams are already building to v4. One of the major changes in v4 that may impact the roofing industry is under Materials and Resource's - building product disclosure and optimization-



environmental product declaration. The intent of this credit is to reward project teams for using products from manufacturers who have verified improved environmental life cycle impacts. There are two options for this credit.

- Option 1: Environmental Product Declaration
- Option 2: Multi attribute optimization

For full details on this credit click here: http://www.usgbc.org/credits/new-construction-core-and-shell-schools-new-construction-retail-new-construction-healthca-22

In response to the call for material transparency a couple material manufacturers in the roofing industry have taken the steps necessary to complete an EPD (Environmental Product Declaration) and we will be seeing more in the future. Below are the links to the current announcements for EPD's. Will keep you posted as more become available.

GAF http://www.gaf.com/About\_GAF/Press\_Room/Press\_Releases/302350336

SPFA (Spray Polyurethane Foam Alliance) http://www.roofingmagazine.com/tag/epd/

#### DOL Proposed Rule Raises Minimum Wage to \$10.10 for Federal Contractors

The U.S. Department of Labor (DOL) recently issued a proposed rule raising the minimum wage to \$10.10 per hour for employees staffing any of four categories of federal contracts. The proposed rule implements an executive order signed by President Obama on February 12, 2014. The rule likely will become final without significant changes, so employers should take steps now to plan for its effects.

GK 00000000

The wage increase applies to employees staffing:

Construction contracts

Service contracts under the Service Contract Act

Concession contracts

Contracts related to services provided to federal employees, federal employee dependents, or the general public on federal property or lands

The DOL anticipates issuing a final rule by October 1, 2014. The rule will become effective for contracts that are new or renegotiated on or after January 1, 2015; however, the executive order encourages agencies to ensure that federal contractors pay the new minimum wage for employees working under contracts entered into or negotiated after February 12, 2014, but before January 1, 2015. Employers and other members of the public may submit comments on the proposed rule within 30 days.

In addition to setting \$10.10 as the new base minimum wage, the proposed rule provides for yearly increases tied to inflation. The rule also dispenses with the provisions of the specialized certificate program that permit employers to pay individuals with disabilities less than other workers. Finally, the proposed rule raises the base hourly wage of tipped employees from \$2.13 per hour to \$4.90 per hour. It is structured to increase this base hourly wage each year until it reaches 70 percent of the minimum wage for other federal contract employees.

The DOL will be responsible for enforcing the new rule through investigations and formal complaint procedures. Penalties for violations include back pay damages and possible debarment from federal contracts.



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**GOLF TOURNAMENT** 

Friday, September 12, 2014

7:15 a.m. Shotgun

Registration Begins at 6:15 a.m.

**ASU Karsten Golf Course** 1125 E. Rio Salado Parkway, Tempe



#### Central Arizona Chapter

#### 4 Person Modified Scramble

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3 of 4 digits on back of card	Signature	
Fax To: 602-631-9084 Email	to: susan@arizonawallandceiling.com	

Make Checks To: Arizona State Contractors Coalition Mail To: AWCC P.O. Box 42237, Phoenix, AZ 85080

NOTES: All registrations are on a first-come, first served basis and are subject to availability. Player substitutions may be made. No-shows and cancellations made within 72 hours of the event are non-refundable. **Proper Golf Attire Required.** 

**Questions:** 602-631-4083



ARCA is excited to announce three exclusive benefits that will help our Members (and their employees) save money. Read on below to find out how you can benefit from these new partnerships.

#### Staples Advantage

Staples Advantage® is the preferred office supplier of AZ Roofing Contractors Association. As a member, you're eligible to save on all your office supply purchases. This program allows members of AZ Roofing Contractors Association and its affiliates to maximize their buying power across the nation and receive low, contracted pricing on over 30,000 products.

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To enroll, click here.

For more information about your member benefit program, contact:

Russell Kipnis, Staples Advantage Account Manager 714-868-4162

Russell.Kipnis@staples.com

#### Crown Dental Plan

SAVE up to 60% on dental procedures Crown Dental Plan. Crown Dental Plan is a dental benefit plan that is NOT INSURANCE...NO high monthly premiums, NO waiting periods, NO benefit limits, NO co-pay/deductibles. Crown Dental Plan is offering ARCA members 20% off the annual Crown Dental public membership rate. For as little as \$79.95/year you can now receive high quality dental care from more than 270 dentists and specialists Valley-wide. Enroll on-line by pasting the link below into your browser

to select your dentist and complete membership application. Contact Karla (480) 964-7449; karla@ crowndentalplan.com with questions.

Enrollment information.

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- Periodontics (gum treatment)

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**SOLAR MAGIC** — Excellent elastomeric topcoat. Provides good durability and strong adhesion.

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COLOR: 5 GAL, 55 GAL, 275 GAL

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#### **Title**

by Eric H. Spencer, Snell & Wilmer

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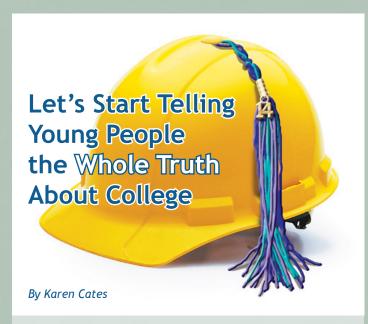
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The idea that college is appropriate—essential, even—for all Americans is a myth. We've been told there are no decent jobs without a college education. While unemployment among recent college grads is 8.5 percent, according to the Economic Policy Institute, if you dig into the numbers you'll find that 46 percent of them consider themselves "mal-employed." Translation: They're working largely in retail and entry-level hospitality, jobs that do not require their college degree.

One folktale that's been spun from this is that you'll never earn a living wage unless you have a college degree. This is patently untrue. Our trade professions are clamoring for quality employees to keep up with the demands of a recovering economy. "The homebuilding industry faces a chronic shortage of skilled workers," laments Jerry Howard, chief executive of the National Association of Home Builders. In many professions, workers can earn as much or more than someone with a degree in marketing or advertising

The truth is, a college education is not a prerequisite to an attractive salary. Roofing "has a hierarchy like many other [professions]," says Bill Good, executive vice president of the National Roofing Contractors Association. Entry-level workers, he says, make \$10 to \$15 per hour, while experienced roofers can earn as much as \$30 per hour. Foremen can make close to six figures, and project managers routinely earn well into six figures. Good's trade group even runs an MBA-style executive program for members at the Kellogg School of Management at Northwestern University.

With recent advances in materials and computer science, the work in construction and many other trades is getting more complex, requiring new cognitive skills in many cases. "We don't consider our apprentice and training programs as just a good alternative for individuals who cannot or do not want to go to college," says John Grau, CEO of the

National Electrical Contractors Association. "Based on the sophistication of our trade and the high level of training it requires, a good number of our applicants enter our [training] program after earning a college degree."

The trades do not have a monopoly on satisfying, well-paid alternatives to college. For many careers, job-specific training happens at work. This means that growing sectors such as hospitality, health care, and medical technology do not need to rely on college-educated employees. They want employees with the potential to succeed in their own industry-specific educational programs. Traditional offerings by colleges and universities are simply not geared toward this type of approach.

We've created folklore around the entrepreneur—business schools certainly play this up—celebrating the single-minded focus and against-all-odds achievement of the few that make it to the top of their industry. And that's fine. We are, after all, an aspirational nation.

But we fail to celebrate the entrepreneurial opportunities that specialized trades offer to start a business that provides electrical, roofing, or other services to homebuilding and remodeling companies. The same is true in other sectors such as hospitality and health care.

Steering every high school graduate toward college without conversations about viable alternatives constricts their future, condemns many to failure, and puts many more into unnecessary debt. At \$1.2 trillion and growing, college debt continues to be the No. 2 form of private debt in the U.S. (behind mortgages and ahead of auto loans and credit cards). This traps young people into years of repayment and delays their entry into independent adulthood. Consider that only 63 percent of students who enroll in a four-year college will earn a degree, and it will take them an average of six years to do so.

This lemming-like march to higher education preempts otherwise capable young people from discovering a satisfying profession in the trades and other skilled professions. And it may leave them needing outside training anyway as they pursue employment where the jobs are. College is not for every child, and choosing an alternate path need not leave anyone behind.

Cates teaches negotiations, human resource management and organization behavior for MBA programs at Northwestern University's Kellogg School of Management

#### **Covenants Not to Compete Are Tough** to Enforce

By Tim Ducar, Law Offices of Timothy Ducar, PLC

Covenants not to compete instill terror in employees. As written, covenants not to compete can force an employee to stop working in his or her profession for months or years. Basic principles of law, and common sense, teach that contracts between parties should be enforced. Most contracts are enforced as written. However, courts look at some contractual provisions with skepticism, including covenants not to compete.

A covenant is a promise. A covenant not to compete is a promise in an employment agreement that states that, if that employee ever stops working for the employer, he/she will not compete against the employer.

Covenants not to compete are "strictly construed" against the employer. This means that if there is any doubt as to whether a court will enforce it, a court will not enforce it.

A court will not enforce a covenant not to compete if it is not reasonable. This means that a court will not enforce a covenant not to compete if 1.) the restraint is greater than necessary to protect the employer's legitimate interest or 2.) if the hardship to the employee outweighs the employer's legitimate interest. An employer has a legitimate interest in keeping its customer base and customer sources. It also has a valid interest in protecting its trade secrets. On the other hand, an employer has no legitimate interest in simply keeping the employee from working simply because the employer can.

When deciding whether a restraint is greater than necessary to protect its interest, courts look to the length of time and the geographic scope of the restraint. As for the length of time of the covenant, the time should be no longer than necessary to hire a new employee and for that new hire to demonstrate his/her effectiveness to customers. Thus, covenants that are three years long are often found to be too long. In the roofing context, if it would take three months to replace and train a salesman/estimator, a three month restriction may be reasonable.

As for the geographic scope, the geographic areas need to be limited. A geographic radius of 5 miles from the employer's office may be reasonable, but 50 miles may not be reasonable. Whether the radius in the covenant is reasonable depends upon the type of business.

Even if the restraint is reasonable, courts will balance the harm that enforcing the covenant would place on the employee with the employer's interest in keeping its customers and trade secrets. Courts are very reluctant to keep ex-employees from making a living and will err on the side of protecting the employee. Courts are also not as likely to enforce a provision that causes harm to the public, for example, one that keep a surgeon from performing surgeries. Courts have found that this particular skill is needed by the public and it should not be unduly constrained.

Finally, covenants not to compete are more likely to be upheld when the sale of a business is involved.

In all, covenants not to compete should not instill terror in employees. While a properly drafted covenant not to compete can be found to be enforceable, they are rarely written narrowly enough that a court would find a particular covenant enforceable.

Timothy D. Ducar is an attorney practicing general litigation matters, including business, construction, employment, ADOSH and worker's compensation issues. He practices in Arizona, California, Nevada and Utah. He will provide you written materials that discuss increasing collections at no cost. If he cannot assist you with your particular legal matter, he will refer you to a competent attorney. He can be reached at (480) 502-2119.

Tim Ducar is the principle of Law Offices of Timothy Ducar, PLC, and acts as statutory agent for both ARCA and ARIF and is on the Board of AZ Roofing Industry Foundation

#### Unpaid Taxes a Reduced Threat to Contractor's License

by Mike Thal, Lang & Baker

Thanks to a new law passed during the recently completed legislative session, the Arizona Registrar of Contractors (ROC) will no longer be required to investigate whether contractors and/or their officers are current with their tax obligations. Also, the ROC can no longer suspend or revoke, on its own initiative, a contractor's license for failure to pay income taxes, withholding taxes or transaction privilege (sales) taxes.

Senate Bill 1170 provides for tax-related license suspension or revocation by the ROC only when the Arizona Department of Revenue notifies the ROC that "a tax debt ... incurred in the operation of the licensed business has become final" and the taxpayer neglects or refuses to pay.

The new law removes the ROC's discretion to withhold issuing a license or in suspending or revoking a contractor's license due to issues relating to the payment of taxes. Many believed that the complexities of city, state and federal taxes are outside the expertise of the ROC.

S1160 was sponsored by Senators Gail Griffin, David Farnsworth, David Gowan, Darin Mitchell and David Stevens. It was signed into law by Gov. Brewer on April 23 and will go into effect July 22.













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## ARCA and ARIF Put the "FUN" into Fundraising Once Again

### Phoenix Charity Bowling Tournament to Benefit New Pathways for Youth

July 21st saw the 17th annual Phoenix charity bowling tournament take place at AMF Christown Lanes in Phoenix. First-time event chairman **Brian Hill (WRECORP)** led a highly successful and funfilled event for the worthwhile cause of supporting New Pathways for Youth, an organization that transforms the lives of Phoenix area at-risk youth through the power of mentoring.

Forty-six teams participated in this full day of bowling and familyfun.

The theme of this year's event was "Hot Fun in the Summertime", and our event's Master of Ceremonies, Chuck Chapman (Tecta America AZ), dressed the part, even going as far as sporting inflatable accessories and a majestic handlebar mustache that surely took him months to grow and perfect.

Many thanks to all the sponsors, purchasers, and prize/silent auction item donors. We also extend our gratitude to our very hardworking committee and chairman who worked together to coordinate and execute another successful event.

## Tucson Charity Bowling Tournament to Benefit Youth On Their Own

The AZ Roofing Industry Foundation (ARIF) and ARCA hosted the 11th annual Youth on Their Own bowling tournament on July 12th at Golden Pin Lanes in Tucson. Donna Maynard (Allied Building Products) stepped up to chair this event for the first time, backed by long-time co-chairs Martin Headlee (Headlee Roofing) and Sam Brush (RoofLine Supply & Delivery), and it was a great success.

Over 30 teams participated in this year's fun-filled event, which raised money to support Youth On Their Own, a Tucson non-profit organization that supports the high school graduation and continued success of Tucson's homeless youth.

Thank you to everyone who participated in any way to this wonderful event. Special thanks to the hardworking and dedicated committee, chairs, and volunteers who invested their time and energy to pull off every detail of the day from start to finish.





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EMAIL: acreighton@azroofing.org

MAIL: 5050 NORTH 8TH PLACE, SUITE 6

PHOENIX, ARIZONA, 85014

#### **Chair Position Available**

The <u>ROC Committee</u> is looking for a chairperson to represent ARCA members and develop a relationship with the ROC.

You will also become a member of the IAC (Industrial Advisory Committee) of the ROC which meets monthly with the ROC Executive Staff and industry and association leaders.

The position requires someone with patience in dealing with government entities and preferably someone who can move through Government bureaucracy with ease, diplomacy and finesse. This position also deals with legislators, lobbyists and other elected officials.

The committee chair will also develop a 'staff' of volunteers who can assist with projects such as updating workmanship standards.

For further information contact:

John Yoder 602-944-3323 jyoder@starroofingaz.com

Rhonda LaNue 602.276.5515 rlanue@lyonsroofing.com

Duane Yourko 602.335.0133 dyourko@azroofing.org

#### Dressing Survival Tips To Survive the Heat By Wayne Carrol, Insure Compliance

Question: Won't wearing pants and a long-sleeve

**Question:** Won't wearing pants and a long-sleeve shirt feel uncomfortable during warm days?

**Answer:** Think of the attire commonly associated with desert-dwelling people. Lightweight, loose-fitting, sunshielding body coverings have been worn from head to toe for centuries.

Yet today's modern fabrics—moisture-wicking, quickdrying, highly breathable, engineered for optimal ventilation—make it surprisingly efficient and comfortable to shield skin from UV light while you participate in aerobic outdoor pursuits.

The more we expose our skin to sun the more likely we are to suffer from heat exhaustion, heat cramps or worse, heat stroke. Also, on a construction site, workers are exposed hazards that could damage their legs such as burns, cuts and lacerations.

So on the jobsite in order for the workers to still be optimally safe they must wear protective boots, pants and a shirt. Hard hats and reflective vests are also required.

Remember: Apply sunscreen to protect your skin from the sun's rays, wear loose fitting clothes, not baggy, and wear light colored clothing, if possible.

#### **Welcome New ARCA Members**

ARCA extends a warm welcome to our newest Members who recently joined the association:

- ★ All Weather Products, Inc. Fred Creed, 623-203-2227
- ★ American Standard Coatings Sahar Minoo, 562-777-8200
- ★ Arizona Elastomeric Roofing Dick Goff, 480-213-0072
- ★ Artisan Roofing Systems
  Daryl Charles, 520-888-3464
- ★ Geo Roofing, Inc.

  Marshall Sturgill, 623-328-9075
- ★ Low-E Southwest Distribution Cindy Snowder, 877-565-5693

- ★ Quality Edge Daniel Kozak, 630-730-6658
- ★ Saddleback Roofing, Inc. Tim Kucharski, 480-718-9468
- ★ Sonoran Peak Construction + Roofing Barry Cohen, 602-795-9327
- ★ Stapleton Roofing
  Patrick Stapleton, 602-999-5804
- ★ Structural Materials Company James Wright, 480-378-6033

#### **Upcoming Events**

"Tax Benefit for Roofers" Luncheon ARCA office, 5050 N 8th Pl., Ste 6	Aug.12 12:00pm & 1:30pm
OSHA 10-Hour Training in Spanish ARCA office, 5050 N 8th Pl., Ste 6	Sept.11-12 7:00am-12:00pm
OSHA 10-Hour Training in English ARCA office, 5050 N 8th Pl., Ste 6	Sept.11-12 7:00am-12:00pm
AZ State Contractors Coalition Golf Tournament ASU Karsten Golf Course  october	Sept. 12 7:15am
45th Annual Convention & Trade Show The Aquarius, Laughlin, NV	Oct. 2-4
OSHA 30-Hour Training in English TBD	Oct. 10, 17, 24, 31 8:00am - 4:00pm
Informational Webinar about the Value of SPFA Certification for your Workers http://www.sprayfoam.org	Oct. 15 9:00am-9:30am
OSHA 10-Hour Training in English Mahoney Group, 5330 N LaCholla Blvd, Tucson	Oct. 23-24 7:00am-12:00pm
OSHA 10-Hour Training in Spanish Mahoney Group, 5330 N LaCholla Blvd, Tucson	Oct. 24-25 7:00am-12:00pm

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5050 North 8th Place, Building 6 Phoenix, Arizona 85014 Phone 602 335-0133 Fax 602 335-0118 Email dyourko@azroofing.org

#### **ARIZONA ROOFING** CONTRACTORS ASSOCIATION

#### 2013 / 2014 **COMMITTEE CONTACTS**

#### **Awards Committee**

John Yoder - Star Roofing

Office: 602 944-3323 Fax: 602 944-4749

Email: jyoder@staroof.com

#### **Budget & Finance Committee**

Chuck Chapman - Tecta America Arizona Office: 602 246-8661 Fax: 623 931-3061 Email: cchapman@tectaamerica.com

#### **Convention Committee**

Kim Scholten - Western Colloid

Office: 480 883-2866 Fax: 480 452-0249 Email: kim.westerncolloid@gmail.com

Dave Metz - Elastek Roof Coatings/ERSystems Office: 520 405-3222 Fax: 520 624-9696

Email: davidm@itwsealants.com

#### **Education & Safety Committee**

Jerry Brown - WRECORP

Office: 623 878-7117 Fax: 800 861-0907

Email: jerry@wrecorp.com

#### **Executive Committee**

John Yoder - Star Roofing

Office: 602 944-3323 Fax: 602 944-4749

Email: jyoder@staroof.com

#### **Golf Committee (Spring)**

Aron Winter - Pro-Tech Products

Office: 480 945-7303 Fax: 480 945-8873

Email: rcornish@freeliteaz.com

#### **Golf Committee (Convention)**

Greg Marrs - Roofing Supply Group Office: 623 931-0054 Fax: 623 931-3925

Email: gmarrs@rsgroof.com

#### **Green Buildings/LEED Committee**

Dave Coultrap - Division Seven Systems Office: 480 917-8383 Fax: 480 726-3744

Email: daveofdiv7@aol.com

Mary Coultrap - Division Seven Systems

Office: 480 917-8383 Fax: 480 726-3744

Email: mecoultrap@aol.com

#### **Insurance Committee**

John Yoder - Star Roofing

Office: 602 944-3323 Fax: 602 944-4749

Email: jyoder@staroof.com

#### **Meetings & Seminars Committee**

Obby Hopper - Ky-ko Roofing

Office: 602 944-4600 Fax: 602 944-5931

Email: obby@kykoroofing.com

#### Membership/Marketing Committee

Andy Clarke - Classic Roofing

Office: 602-442-5550 Fax 602-442-4427

Email: aclarke@classicaz.com

#### **Membership/Marketing Committee** (continued)

Ann Pepper - Lyons Roofing Office: 602 276-5515 Fax 602 276-7089 Email: apepper@lyonsroofing.com

Russel Hyman - Gryphon Companies Office: 480 994-5500 Fax: 480 994-1189

Email: russelh@gryphonaz.com

#### **Nominations & Elections Committee**

Sal Flores - Inca Roofing

Office: 602 544-0998 Fax: 602 589-0411

Email: salflores@incaroofing.com

#### **Registrar Of Contractors Committee**

OPEN

#### **Sponsorship Committee**

Chuck Chapman - Tecta America Arizona Office: 602 246-8661 Fax: 623 931-3061 Email: cchapman@tectaamerica.com

John Plescia - Star Roofing Office: 602 944-3323 Fax: 602 944-4749

Email: jplescia@staroof.com

#### **Technical Committee**

Pete Schmautz - Star Roofing

Office: 602 944-3323 Fax: 602 944-4749

Email: pschmautz@staroof.com

Dave Coultrap - Division Seven Systems Office: 480 917-8383 Fax: 480 726-3744

Email: daveofdiv7@aol.com

Ron Gibbons - Pioneer Roofing

Office: 602 944-2696 Fax: 602 997-0623

Email: rgibbons@pioneer-az.com

#### **Training & Career Promotion Committee**

Rhonda LaNue - Lyons Roofing

Office: 602 276-5515 Fax: 602 276-7089

Email: rhonda@lyonsroofing.com

#### ARCA/ARIF COMMITTEES

#### **Charity Bowling Phoenix Committee**

Bryan Hill - WRECORP

Office: 623 878-7117 Fax: 800 861-0907

Email: bryan@wrecorp.com

#### **Charity Bowling Tucson Committee**

Donna Maynard - Allied Building Products Office: 520 795-7663 Fax: 520 795-1846 Email: donna.maynard@alliedbuilding.com

Sam Brush - RoofLine Supply & Delivery Office: 520 622-6775 Fax: 520 798-3350

Email: sbrush@stewartbldg.com

Martin Headlee - Headlee Roofing

Office: 520 882-5757 Fax: 520 449-9919

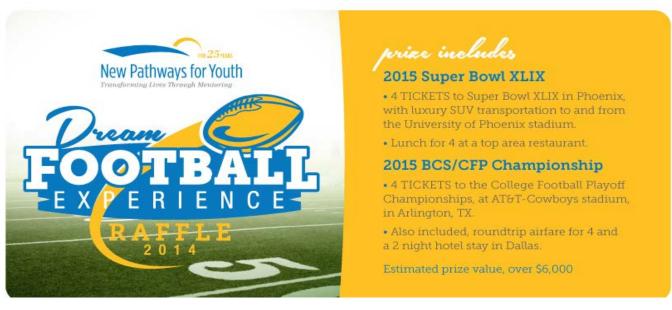
Email: martin@headleeroofing.com

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Please don't hesitate to contact Chris LeBlanc at CLeBlanc@NPFY.org or call (602) 258-1012x315 if you have any questions.

On behalf of our youth who will benefit from the sales of the raffle, THANK YOU for making a difference for those we serve!

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