



*“Preserving the Past while Building the Future.”*



*Celebrating 132 Years of Service*

*A note from the Siewers Family...*

Wow, what a day! We just finished the Katz Road Show and it was even better than we all expected! We had Gary Katz himself and over 200 RSVP'd for the event. It was wonderful to have Gary back at Siewers Lumber! It was very apparent that he enjoyed the show just as much as the attendees. The presentation was excellent and the questions from the audience also helped with the entire experience. Lots of food was eaten, prizes given out and fun was had by all! Thank you to all who came to support the event. It was a fun and educational day!

Hard to believe that summer is here. During this busy time, please rely on us to help you with your jobs! Our sales team is here to help and we can also assist you with job-site deliveries. Please let us know how we can lighten your load during these busy months!

We have an exciting Newsletter for you this month with articles on Reducing Mistakes, OSHA Regulations, Door Installation Tips and much, much more! Please keep in touch with us and let us know how we can continue to serve you better. As always, we want to extend a sincere thank you for all of your business.

*-The Siewers Family*

## Contractor News

### **Beware: Small Mistakes Can Add Up to Big Headaches** *By Judith Miller*

When you review the company budget and compare actual results with what you forecast, you can find small mistakes that cause a job to come in below the estimates. Let's look into some particular opportunities for improvement.

First, add up the total costs of the seemingly small issues in your work. Among them:

- \* Lost or stolen tools
- \* Trips to the lumberyard
- \* Warranty expenses
- \* Minor theft
- \* Inaccurate time keeping
- \* Parking tickets
- \* Re-work
- \* Misordered items

Individually, you might consider any one of these to be a minor and perhaps irrelevant mistake. But put more than one of these together, the cost can be substantial. Look deeper into the issue and try to find ways to prevent them.

Second, and more dangerous, item to watch out for is simple idiocy: Thinking you and your company aren't subject to the normal laws of the universe.

Idiocy in remodeling looks like this:

- \* Attempting to grow more than 20% in any one year
- \* Taking a job double the size of your previous largest job
- \* Hiring more than two new positions at the same time
- \* Believing that you, as the owner, don't need to understand financial statements
- \* Hiring fast and firing slow

The list goes on and on. Plan for the unexpected, the risks can be catastrophic; companies fail more often in times of expansion than contraction. It won't be easy to protect yourself against unexpected risks. Try to look deeper into the small issues that occur on each job and learn from small mistakes. Engage with others in the remodeling industry and listen to their stories. Attend conferences, read magazines, and join a local NARI or NAHB group. Go to the meetings.

Consider your options, plan for success, monitor every change until it's routine in the company and help your people and your company grow sustainably.

### **A Steady Flow** By Les Cunningham

Remodeling companies need a steady flow of business. Like many remodeling business owners, you're so busy meeting the day-to-day needs of your company that you don't have much extra time to figure out how to create that flow. Here's an easy place to start.

First, make a list of all of your jobs from the last 12 months, and then put them in order from most profitable to least profitable. Now go down the list and as accurately as you can, identify how you got these jobs. Don't worry about the type of job or the amount of the contract. What matters is the percentage you earned as profit and where the job came from.

Let's say that the most profitable jobs you do are window and door replacements and siding. I understand that this may not be your favorite type of work and may not fit your image of the kind of remodeler you are. Like a lot of remodelers, you may want to do only the "good" jobs, the ones that fluff your ego, win awards and make you feel warm and fuzzy all over. Unfortunately, the reality is that those jobs often do not make you the money you need.

If your business motive is to make money, you may want to figure out how to get more jobs doing windows, doors and siding. It's quick in-and-out work, people have less time to pick you apart and the cash flow is good. By getting more of this type of work, you'll make more money and have less time to take on the jobs that don't pay you what you are worth.

### **OSHA Issues Final Silica Dust Rule** *Found in the April issue of the Durability + Design*

The new rule, "Occupational Exposure to Respirable Crystalline Silica", amends silica exposure regulations for the first time since 1971.

In terms of permissible exposure limits, the updated rule reduces the permissible exposure limit for crystalline silica to 50 micrograms per cubic meter of air, averaged over an eight-hour shift.

The final rule also includes key provisions that require employers to:

- \* Use engineering controls (such as water or ventilation) and work practices to limit worker exposure
- \* Provide respiratory protection when controls are not able to limit exposures to the permissible level
- \* Limit access to high-exposure areas
- \* Train workers
- \* Provide medical exams to highly exposed workers

Additionally, the rule provides greater certainty and ease of compliance to construction employers – including many small employers through a table of specified controls they can follow to be in compliance without having to monitor exposures.

The final rule is written as two standards, one for construction and one for general industry and maritime. Both standard industries have one to five years to comply take effect of June 23, 2016. Employers covered by the construction standard have until June 23, 2017, to comply with most requirements.

### **Contractor Checklist: What to do if you are sued** *By Shawn McCadden*

**Owning a business can be uniquely rewarding, but rewards do not come without risk.** Perhaps the most dreaded of those risks is a lawsuit. While some contractors who get sued keep that worry in the back of their minds, others avoid thinking about legal issues altogether, or worse; they assume it can't happen to them. **But contractor law suits do happen. Often.** While you can't guarantee that you won't be sued, **you can prepare yourself by having a plan of action in the event of a lawsuit.**

Here are the steps contractors should take if they get sued:

- **Take notes about service of process.** Each jurisdiction has rules governing service of process (how you were informed of the law suit). Take note on how you were served so that you or your lawyer can determine whether there are grounds to challenge service.
- **DO NOT ignore the Complaint!** Do not throw the Complaint in a drawer and try to forget about it. Failing to respond to a Complaint could result in default judgment against you or your company. The sooner you act the more control you have over the situation.
- **Review the Complaint.** Read the Complaint to gather some basic information about the suit. Who filed the suit? Is the plaintiff suing your company, you, or both? Why has the plaintiff filed suit? How much money is the plaintiff demanding?
- **Contact a lawyer.** Do not attempt to engage the plaintiff on your own. Contact an attorney experienced in construction law. Your attorney will help you analyze and understand your risks. If the amount in controversy is small, your attorney can advise you on how to best represent yourself. After consulting an attorney, you will be able to make an informed decision about how to proceed with the lawsuit.
- **Contact your insurance company.** If you think that you may have insurance coverage for the plaintiff's claims, contact your insurance company immediately, since most insurance companies require prompt notification of the claim. Your attorney can also assist you in reviewing your policy and obtaining coverage.
- **Collect and preserve documents:** Collect all documents, photographs, correspondence, etc. (electronic or paper) related to the case so that you can review them with your lawyer. Do not delete or destroy anything. Hiding information from your lawyer can only hurt your case. You could also face severe sanctions from the court for destroying or withholding information during the case.
- **Be careful who you speak to.** Your conversations with your attorney are generally privileged. However, anything you say to a third party could make its way to the other side.

- **Consider whether you can settle the case right now.** The vast majority of lawsuits end in a settlement. Settling the case at an early stage can save a lot of cost.

**You can't guarantee that you won't ever be sued but you can prepare yourself by having an action plan in the event of a lawsuit.**

### **Quick Contractor Tip**

#### **Installation Tips for Doors** *By Jim Snyder*

A door that doesn't operate smoothly is very obvious to any user and a gnawing nuisance to a homeowner. For so many reasons, door installation demands precision and durability. Any compromise is detectable.

Aligning and securing the frame comprises about 98 % of a door's operation and installation endurance. If done correctly, the panel(s) should fall in place.

The threshold (and sill) is the foundation in many ways. It spaces the side jambs accurately apart, yet ties them together. It also sheds rainwater. In the case of a sliding door, the threshold must also manage the extreme weight of the door panels, all while enduring harsh foot traffic. Lastly, once located and secured, the threshold establishes the beginning of the frame alignment.

Side jambs are structurally quite different between swinging and sliding doors. Setting aside the conventional air, water and structural requirements for my point here, side jambs are the workhorses for swinging doors. All of the door panel weight is suspended through hinges on one side jamb.

The striker side jamb has an equally important job. It absorbs the impact of closing and provides solid reinforcement of the latch striker to help prevent forced entry. To both points, the striker side jamb needs to become one with the rough opening framing, which is usually achieved through sufficient shimming and very long screws. Using low expansion foam or precompressed polyurethane foam tape behind the jambs also helps absorb the impact.

#### **How would you like to be published in a future issue of Siewers Newsletter?**

Be sure it is a quick tip that can help another contractor and one that is simple to understand ("Even I need to understand it!") It also must be economical to create. Submit your tips to me at [laurenf@siewers.com](mailto:laurenf@siewers.com) or in person.

***NOTE FROM THE EDITOR: If for any reason you cannot open any of our links, please contact me at 358-2103 or [laurenf@siewers.com](mailto:laurenf@siewers.com), and I will resend or copy the link information. Thank You!***

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**Feel Lucky!**

*Be sure and bring your business card next time you visit Siewers. Just drop it into the glass fish bowl on the counter to enter a monthly drawing. Good Luck!!!*

*Congratulations to Rob Edwards our June winner!*

*Summer begins June 20<sup>th</sup>!*

*Siewers will be closed on Monday, July 4<sup>th</sup> to celebrate our country's independence. We will reopen on Tuesday, the 5<sup>th</sup> at 7:30 am.*





**Economy Snap Shot.....**

	<u>Unemployment Rate – Entire U.S.</u>	<u>Consumer Confidence (Indexed to value of 100 in 1985)</u>	<u>Total Housing Starts/Seasonally Adjusted Annual Rate</u>
May 2016	4.7%	92.6	1,164,000
Prior Month – April 2016	5.0%	94.2	1,167,000
Prior Year – May 2015	5.5%	94.6	1,063,000

	<u>Gallon (\$) Of Gas</u>	<u>Existing Home Sales</u>	<u>National Avg. Mortgage Rate</u>
May 31, 2016	\$2.32	N/A	3.60
Prior Month – April 2016	\$2.20	5,450,000	3.61
Prior Year – May 2015	\$2.74	5,290,000	3.84

**Market Summary**

	<u>June 20, 2016</u>	<u>1/01/16</u>	<u>5/31/16</u>
DOW	17,805	17,823	18,010
NASDAQ	4,837	4,736	5,070
S&P 500	2,083	2,058	2,107

**Long & Foster Market Minute / May 2016**

<b>New Listings</b>	<b>2,617</b>	<b>Median Sales Price</b>	<b>\$225,000</b>
<b>Current Contracts</b>	<b>2,163</b>	<b>Days on Market</b>	<b>51</b>
<b>Sold vs. List</b>	<b>99.1%</b>	<b>Months of Supply</b>	<b>3.4</b>

Company Mission

To serve the needs of contractors and do-it-yourselfers.



**“The best preparation for good work tomorrow is to do good work today.” Elbert Hubbard**

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laurenf@siewers.com and we will add them to our  
distribution list.***

**....Next issue July 20th**

