



ALUMINATION

SPRING 2011



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PRESIDENT'S MESSAGE

By Michael Sonsini



It's the middle of April and business is picking up. I am getting excited for next year. Next year...that's too far in advance! Yes, I know, but it seems the economy is still sluggish and it will probably take this long for a significant change in our businesses. I am focusing on the present time and using every marketing tool I can pull out of my marketing tool box. You better be on your "A" game in today's economy. It's the hardest I've worked and it is paying off.

Are you making plans for the next quarterly AAF board meeting at River Ranch? It's going to be on May 21. It's a great place to mix business and pleasure and they accept animals as guests for a small extra fee if you are interested. If you haven't been to a meeting why don't you make plans including the whole family? It allows you to have a legitimate business cost deduction and have some fun for everyone. Make sure to arrive the day before for our AAF "hospitality get together" Friday evening. The food and drinks are free so you might as well enjoy the evening and the weekend affair.

We have been discussing the creation of standards for the aluminum industry so the industry is recog-

nized. Basically, the aluminum industry isn't recognized for this reason and it creates inconsistent designs or design deviation. As an example, a well known engineer is changing his spans due to a wrong math formula controlling beam and upright "local buckling". What is local buckling? That's the point - it all seems foreign? If you are an engineer, it's their language and they know what it means.

If you attend the meeting we can discuss the idea for having industry standards. The lumber, concrete, roofing and window industries have standardization. It is what the aluminum industry has lacked since it was invented in the 1950's.

Look for a special membership drive - "AAF - T&C **campaign banner**" located in the satellite offices of Town & Country. They are assisting with a \$100 credit for a material purchase when you join the AAF (new members only). If you were a past member and let your membership lapse, consider rejoining and take advantage of this special offer. It's a great cost savings deal for your business. I am looking for new members so we can have new ideas. The AAF is basically run by experienced guys & girls with many years in the industry. If you are one of those guys & girls owning an aluminum business, please do not hesitate asking questions. We need new energy and direction!

I hope to see you at the River Ranch meeting in May.

ALUMINATION

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TRIBUTE TO AN AAF FOUNDING FATHER

By Charles Grof

My recollections of Ben Dowell go back to about 1977 when I first became involved in The Board of Directors of the Aluminum Association of Florida. Ben was Treasurer and I was a new Board member. Back then, the Pinellas Chapter was the entire Association and we had a few members from Tampa. We met at the Holiday Inn on US 19.

It was pretty normal for a few of the Directors and Officers to gather in the bar after the meetings and hoist a few while they swapped stories about the aluminum business.

Being fairly new to the business, I found that I could learn a lot from the "old guys" like Sid Silverstein, Dennis Henegar, and Ben Dowell. All three of these men became my mentors --- especially Ben, with whom I had regular conversations about the aluminum business and pretty much everything in life. We even shared some "war stories", though we had served in different wars.

Ben spoke softly in meetings, but when he spoke, he made sense and everyone listened. He was always able to apply common sense to divisive issues, and for that he was highly respected. He was a major influence on the early years of the Aluminum Association.

At one time or another, Ben served the Association in nearly every office. He was always willing to do more than his part. He spent time working on at least half of all of the standing committees and even chaired a few.

While preparing to write this, I looked through several old photographs from AAF events. Many showed Ben and his wife, Jo, both smiling, often dancing, and always the life of the party.

Ben Dowell will be missed.



NEXT AAF BOARD MEETING AT RIVER RANCH

Join us for the next AAF Board Meeting,
May 21, at Westgate River Ranch Resort
near Lake Wales. Special AAF rates have
been procured for this meeting:

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Call the resort directly at (863) 692-2913 to
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868 Aluminum Association** to receive the

discounted rate. Reservation deadline is
May 1. After this date rate and availability
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This is a great place to bring your family for
a fun weekend. Join us Friday, May 20
beginning at 5 PM in the AAF Hospitality Suite.
Then make plans to attend the River Ranch
Family Barbecue and Rodeo on Saturday
evening. See pages 10 & 11 for complete
information as well as a sign up form.

We look forward to seeing you there!

SLOWING DOWN YOUR RUNAWAY PREMIUMS

By Don Leggett

Healthcare premiums continue to rise in unprecedented rates. The actual increase of premiums over the last 10 years has outstripped inflation by 300%.

Federal legislation has been introduced that was sold to the American public as a way to decrease healthcare cost but the reverse has been true. The insurance carriers cannot offer health insurance to more persons with no underwriting and expect to drive down the cost.

The reality is healthy young persons are reluctant to purchase coverage and people who have health concerns purchase significant quantities of health coverage. When an insurance carrier applies the statistics of these facts the outcome is called adverse selection.

The carriers will continue to raise prices for everyone involved. Currently, there are two solutions that will help reduce the cost of your company's health premiums. One applies and receives the federal tax credit available which can provide a subsidy up to 35% of your company's premiums. The second answer having the largest affect on companies with persons making more than \$18,000 dollars per year is voluntary benefits.

A win/win for companies

Voluntary Benefits are becoming increasingly popular as employers cut back on the benefits to employees and shift more costs to employees. The demand for voluntary benefits is a direct result of the increasing premiums and spiraling costs of benefits coupled with the economic downturn. Employers are looking for ways to continue to attract and retain quality employees which requires a competitive employee benefit package. In fact, 82% of human resource executives have made changes to employee's coverage in the form of increased premiums, deductibles and co-pays since 2009. There is no indication that there is much relief in sight.

Financial Security has become a major concern of employ-

ees with the reduction in benefits and additional costs greatly reducing their financial security. One third of America's workforce performance is affected by personal financial problems and concerns. Approximately 59% of employees said they would consider purchasing additional insurance to cover them financially. Experience has proven that employees want to know they have the coverage to manage their risks rather they make \$10 an hour or are higher paid salaried employees. So with the changes and concern for managing their risk and providing some financial security there is a solution-voluntary benefit.

Voluntary Benefits are on the rise with employers providing the due diligence for products and carriers and the employee paying for 100% of the premiums through the convenience of payroll deduction. These products offer a viable solution to employers that want to fill those financial gaps. This gives the employer a cost effective way to expand their benefit package with little or no direct cost.

Advantages of Voluntary Benefits are unique to both the employer and employee. The employer wins by offering an expanded benefit program absent of any direct cost. This not only enhances the existing benefit offering but enables employees to select products that meet their individual needs. There are some financial advantages to the employer that come in the form of savings on enrollment costs and costs of benefit communication materials. The employee can access benefits that are at group rates with affordable premiums and with higher guarantee issue amounts. The products are designed to pay the employee and cover any gaps in coverage that may be a result of higher deductible plans. The products are portable which allows the employee to take the products with them if they ever leave their current employer. Voluntary benefits will be an integral part of an employer's benefit package in the next few years.

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SLOWING DOWN YOUR RUNAWAY PREMIUMS

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Choosing the Right Benefit Partner for both the product and enrollment solution is critical. Many factors come into play in selecting products and the carrier that will most successfully meet both the employer and employee's needs. From the product side we will analyze the employee profile as related to demographics such as age, location and type of industry. Existing benefit programs will be reviewed to establish any "gaps" in coverage that could be filled by voluntary products. Carriers will be evaluated by financial stability, customer service capabilities and plan design for the various products. Enrollment solutions are provided for larger groups with salaried benefit counselors who will meet with employees face to face to enroll them in their core and voluntary benefits as well as communicating other employer initiatives. They can also provide a web based solutions and call center support for enrollment. An employer can recognize many advantages from these services.

The Future of Voluntary Benefits is unlimited. As the economy continues to dictate that companies take a closer look at their expenses it is obvious that health benefits will remain at the fore front of those issues. The HR director whose job may have been secure in the past must now justify costs and prove that other options have been investigated. Those who have been loyal to a broker relationship in the past must evaluate the many "value added" services that are being offered by select few brokers. It is essential that you trust those you select as a partner. The quality of the products, enrollment solutions partner and carrier play a crucial role in the success of the products and process you offer.

For more information on applying for the tax credits or or more information on using voluntary benefits to lower the cost of your companies health care premium contact Don Leggett 813-927-9993 or by email don.leggett@ioausa.com.

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NEWS FROM THE ENGINEERING WORLD

By Constantino "Gus" Tarnowski, PE

Just when things look to be turning around from an economic standpoint, the winds of the Florida Board of Professional Engineers come a blowing. At this time, the Board is investigating an unusually high number of cases against engineers in the aluminum industry.

As many of you already know, a well known and long standing engineer has just been disciplined by this Board. I do not want to mention any names. Several others have also been disciplined and several more are currently in the process of being reviewed. Anyone can look up the public records at www.fbpe.org and find out the names of the engineers.

To clarify, the FBPE is not the one policing the industry. These complaints are most likely filed by other contractors that feel they have an unfair advantage in the market place against engineers that have spans that are much larger than their engineer's. Anyone can file a complaint. A complaint can even be filed anonymously.



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A few weeks ago I was called by a friend who has connections with the Board. This friend, who is also an engineer, asked me to have a meeting with him to go over my engineering methodology because my spans looked longer than what the Board now is considering correct. After this meeting, I came away with the conclusion that if your spans are not very close to the latest version of the AAF GUIDE TO ALUMINUM CONSTRUCTION IN HIGH WIND AREAS you are wrong or you have some serious explaining to do. Previously I was making an educated engineering interpretation on what I thought was a grey area in the Aluminum Design Manual. This interpretation allowed me to have longer spans compared to the AAF Guide. I was informed that this interpretation is not correct in the eyes of the FBPE experts. Most of the people that I talk to have always said that my engineering is very conservative. Actually I have lost many clients to the other engineers out there with spans and connections that are more liberal than mine.

The Board uses a few professional engineers (experts) to review disciplinary cases in aluminum design. It seems that this small group communicates amongst themselves and creates a consensus on the proper way to perform the calculations. These guys are learning as they go, in my opinion.

I explained my case to this expert and he said I had a good argument. He also said that if I did not change my current engineering I most likely would be soon facing an official complaint on my license. Once this official complaint was filed I would then have the opportunity to argue my case in front of these experts. Win or lose, the costs will be high. Defending yourself from the Board is not a pleasant or inexpensive process. Your legal fees can be outrageously high. Then there is many hours of lost time taken away from your business, travel expenses, expert consultant fees, etc. Most engineers want to run away from this process as fast as possible.

After considering my options, I decided to give in and change my engineering. So my new engineering is almost equal to the AAF Guide.

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NEWS FROM THE ENGINEERING WORLD

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Moving forward I assume that I will lose more customers with these new spans. I hope they decide to come back when their other engineer gets in trouble. Maybe the playing field will be level in a couple of years and all engineers will have spans close to the AFF Guide book.

All is not lost, Tarnowski Engineering, Inc. is well equipped to provide site specific engineering services. With the limitations in the AAF Guide book and other master file engineering, my company can handle large volumes of site specific work. We have a large office with 6 well trained and experienced employees.

Also I plan on continuing my expansion into other areas of engineering like insurance work, concrete, timber, steel design and construction inspection services. I will also try to expand my non pool cage aluminum work like, railings, sunrooms, hurricane shutters, flood panels, windows, doors, and skylights. You have to really think about the risks taken when considering pool enclosure engineering because it seems like it's always a hot item that is always under scrutiny. Designing Bridges and high rise buildings seems to get less attention.

In conclusion, this article should serve as a warning to all engineers in our industry. You contractors will also be doing your engineers a favor by warning them. You should tell them to double check all their calculations and make sure they can properly justify all their spans based on the Aluminum Design Manual and Florida Building Code requirements.

If you have any suggestions, comments, or questions feel free to contact me at my office at gus@tarnowskieng.com.



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DO YOU HAVE CUSTOMERS OR CLIENTS?

By Kevin Sciglia, AMH Aluminum

This is a serious question that we as business owners must ask ourselves. Though the question is quite simple, the answer is not. The answer, if correctly applied, can be the difference between success and failure for your company.

Follow me if you will to the answer at which I have arrived. Some businesses are set up to accommodate customers while others are set up to accommodate clients. Wow, now tell me something I didn't know, Kevin.

OK... let me try.

See if this makes any sense. Convenience stores and fast food restaurants are set up for customers; doctors and lawyers are set up for clients. We can agree on that. So, for which one are you set up?

"Well, I'm an aluminum contractor so I have both," you might say. Or, "I'm not a convenience store so I don't have customers and I try to stay away from doctors and lawyers as so not to be a client." Well good for you...maybe.

Here is what I've found that works for me, this may work for you as well. I used to have customers, or so I thought. I mean, I just did a service call and replaced a screen panel or two. Great! I was there half an hour or so and walked away with \$100 bucks in my pocket. I quickly forgot about the customer on the way to the convenience store to get my six-pack of beer and some half and half for Mary. It was then that I realized I was a customer - I was treated by the cashier as a customer and the next customer would be walking through the door to do the same. Here is where it gets complicated.

NOT really, just seeing if you are paying attention.

I realized that the customer for whom I just rolled in the screen and who gave me the \$100 bucks may need me again. That is when I changed from having customers to having clients. In simple terms customers come and go while clients are for life (the life of your business). If you treat your income generators as customers you have to get all you can while giving them what they want, and then move on. If you treat your income generators as clients, you service their needs and set them up for the future projects they will need. They will have a better respect for you as a contractor then as their clerk.

In short, customers take a little time and give a little money for your services while clients make a relationship with you and can invest a lot of money in your business. Customers spend pennies, clients spend dollars. It all depends on how you treat them. For me that is the real answer. So I will ask you again, do you have customers or do you have clients?

UPCOMING AAF MEETINGS

May 4, 2011
Executive Committee Conference Call

May 21, 2011
Board Meeting - River Ranch

August 3, 2011
Executive Committee Conference Call

August 20, 2011
Board Meeting - Sarasota

October 26, 2011
Executive Committee Conference Call

November 12, 2011
Board Meeting - Orlando



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ROUND UP THE FAMILY FOR A SPECIAL AAF BOARD MEETING



SATURDAY, MAY 21, 2011

WESTGATE RIVER RANCH

3200 River Ranch Boulevard / River Ranch, Florida 33867

**Special AAF rates: \$89/night for Inn Rooms, \$109/night for Courtyard Rooms, \$149/night for 1 Bdrm Cottage and \$249/night for 2 Bdrm Cottage
Call (863) 692-2913 for Reservations and mention code 24-868 Aluminum Association. Reservation deadline is May 1. After this date, room rate and availability cannot be guaranteed.**

9:00 AM - Board Meeting

(River Ranch has many amenities for your family to enjoy while you're in the meeting!)

5:00 PM - Family Barbecue (\$20/person)

(Includes Cornish Hen, Corn on the Cob, Baked Beans, Cole Slaw, Cobbler, Tea and Coffee)

7:30 PM - Rodeo (\$14/person)

Reserve your barbecue and rodeo tickets TODAY!

Join us Friday evening at the AAF Hospitality Suite beginning at 5 PM.



**AAAF Family Board Meeting
May - Westgate River Ranch
Meeting Reservation Form**

Please complete and return to the AAAF Office.

Member Name: _____

Telephone: _____ **Email:** _____

I am a member of _____ Chapter.

YES! I will attend the meeting:

I will have the following # of people for the Barbecue: _____

I will have the following # of people for the Rodeo: _____

(Payment for the above events is made at the resort)

YES! I will attend the meeting but will not be attending any special events.

NO! I cannot attend this meeting.

Fax this form to (407) 894-7673

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MAKING MONEY IN THE HURRICANE SEASON

By Don Leggett

The national forecast is that more hurricanes are predicted for the United States. Is it a time to worry or is it a time to prosper?

Is your business ready for the hurricane season? No, I am not writing about supplies and evacuation planning. Now is the time to start marketing for the season. Have you updated your website? Search engines that scour the internet and help place your websites into categories respond to NEW information. If you don't add new information or pay an agency to optimize your website, the search engines will continue to lower your site during hurricane protection searches. Statistically if you are not in the top 10 of website searches then you are probably wasting your money or feeding your ego. Get busy and update those websites and let's feed your company's checkbook.

The second hurricane preparedness step is to update your inventory and product knowledge. Every year one of the manufacturers introduces a new product line. Town & Country has a new end retention aluminum rolling shutter. It is not necessary to be on the cutting edge in your inventory but is extremely important to update your product knowledge.

Do not get caught sleeping when a sales opportunity walks through your door.

Finally hurricane season is a great time to call back your former clients and check in to see if the product you sold or installed is meeting their needs and, more importantly, their expectations. If the customers are happy they will tell five additional people. If they are unhappy they will tell 25 people during the course of the year.

Improved word of mouth advertising is only one reason to call former customers. If you have the time to increase your sales go by and visit the former customer. 50% of personal follow-up visits receive an additional order or a referral for more work

Now is the time to prepare your 2011 hurricane plan. If you need help on a marketing plan or insurance review, contact Don Leggett, Managing Partner, Insurance Office of America at don.leggett@ioausa.com.

AAF UMDA MEMBERS - DEAL WITH THE SEAL

...Continued from previous page

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IOAPropertyPLUS

Would you like to eliminate your commercial wind deductible for FREE?

Would you like to save thousands of dollars if catastrophe strikes?

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- Customized Emergency Response Plan
- 24-Hour Emergency Response Team and Mobile Command Center
- Secured Password Protected Website containing pictures of your building with before and after pictures.
- You will have the ability to visually monitor the restoration in process.
- All work is performed by state licensed contractors.

Annual fee of \$750.00

Waived for Aluminum Association Members

**For more information contact
Don Leggett 888-269-6019, Extension 22512
IOApropertyplus@ioausa.com**

