President’s Message  
Moving Forward in 2015  
By Tom Dowd

2015 and the American Economy is moving forward and so is the Aluminum Association of Florida, this is my second year as AAF President and we are looking forward to another great year.

My goal is to keep the association moving forward. With your help, positive thinking, critical analysis, and some hard work 2015 could be the best year in a decade for the Aluminum Construction Industry.

I am often asked, “How does the AAF help contractors in the building industry?”

The answer is the association sustains many Florida building code amendments that would disappear without the involvement of the AAF. Code Consultant Joe Belcher is traveling the state, explaining where the specialty contractor would be without the AAF. As president, I ask members and non-members to attend one of Joe’s presentations and find out why the AAF is so important to our industry.

What is next for the AAF? In addition to legislative initiatives, members have access to new construction products through our UMDA/Supplier Members or savings on insurance premiums, discounted payroll programs, and supplier discounts only available to the association members. The AAF is always striving to provide new ideas and ways to save money. We provide continuing education that you can actually use in your business and access to government authorities for code changes or clarifications. Sure you can purchase those CE credits on the open market at full rate or those code clarifications for $250.00 per hour, but why pay retail when membership offers the same service at discounted prices?

In closing, I ask that you get involved on both the state and local level and help me continue to move the association forward.

Together we can change our industry.
From the beginning of time there have always been contractors, from tiki huts to brick mansions the world has always needed builders. Builders in the early years formed guilds, handing down information from one generation to another providing stewardship of their craft.

In the 1974, the AAF was born by 10 contractors who put their money on the table, formed a nonprofit corporation and marched to the building department to correct the error of one of the building officials. The men were successful and the AAF was up and running. During the formative years there were parties, family outings, in-depth discussions, and passionate members moving the industry forward.

The AAF has been treated to membership drives that were lead by creative individuals that produced the hard to pronounce Alummillenium by Mark Coleman and the iconic Uncle Sam stating "We Want You" by recently deceased Glen Kohlenberg. In the middle, we had a Gorilla creating Monkey Business, a "Party like it is 1999" ballroom dancing event and the “A” team traveling the state barnstorming from city to city to recruit new members and to help current members. Ocala needed code enforcement, the lower keys needed enforcement, the Panhandle needed a voice and Miami Dade “just needed a reason to have a party “

The relevance of the AAF today is just the same today as it was in the beginning; Builders needing a voice of reason on issues of Code Enforcement or unjust Permit fees. The AAF is still here to help the contractors build a business, to feed their families to promote a positive image for contractors in General.

Membership is close to a 40-year low. Clearly the needs of the contractor haven’t changed - interaction with government, marketing to the public, and free flow of information. If the need is still present, then the message or methodology is missing.

Is the AAF stuck in the past? No, the AAF is in the middle of change. The new millennium has brought new challenges, the internet is the new marketing machine, yellow pages became web pages, encyclopedias became Wikipedia, as the world becomes more interconnected the media of the past becomes just that - the past. Our AAF needs an internet presence where consumers and members can seek out information, better dissemination of our enforcement victories and passionate leaders and members who want to change the industry. Do you have these skills? If so we need you in our Alummillenium.
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The new Florida Energy code, effective June 30, 2015, is transforming old windows into money. No longer will a window purchaser have the option to save money by purchasing inefficient windows. Every member of the AAF should become an expert on the new energy codes in order to profit from the transition. You don't have to install the windows, although that helps. But a well schooled salesman of a screen enclosure will be able to establish a friendly relationship with the window purchaser based on superior knowledge of the code. This knowledge demonstration should lead to successful transition for our members who install energy efficient windows. Thus “E” standing for energy knowledge will translate into money for two members and a perfect window selection for the consumer.

The following information is furnished by the U.S. Government at www.energy.gov:

The National Fenestration Rating Council (NFRC) operates a voluntary program that tests, certifies, and labels windows, doors, and skylights based on their energy performance ratings. The NFRC label provides a reliable way to determine a window’s energy properties and to compare products.

The NFRC label can be found on all ENERGY STAR® qualified window, door, and skylight products, but ENERGY STAR® bases its qualification only on U-factor and solar heat gain coefficient ratings, which are described below.

HEAT GAIN AND LOSS
Windows, doors, skylights can gain and lose heat through:

- Direct conduction through the glass or glazing, frame, and/or door
- The radiation of heat into a house (typically from the sun) and out of a house from room-temperature objects, such as people, furniture, and interior walls
- Air leakage through and around them

These properties can be measured and rated according to the following energy performance characteristics:

**U-factor** is the rate at which a window, door, or skylight conducts non-solar heat flow. It's usually expressed in units of Btu/hr-ft²-oF. For windows, skylights, and glass doors, a U-factor may refer to just the glass or glazing alone. NFRC U-factor ratings, however, represent the entire window performance, including frame and spacer material. The lower the U-factor, the more energy-efficient the window, door, or skylight.

**Solar heat gain coefficient (SHGC)** is the fraction of solar radiation admitted through a window, door, or skylight -- either transmitted directly and/or absorbed, and subsequently released as heat inside a home. The lower the SHGC, the less solar heat it transmits and the greater its shading ability. A product with a high SHGC rating is more effective at collecting solar heat during the winter. A product with a low SHGC rating is more effective at reducing cooling loads during the summer by blocking heat gain from the sun. Your home’s climate, orientation, and external shading will determine the optimal SHGC for a particular window, door, or skylight. For more information about SHGC and windows, see passive solar window design.

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Join us for the next AAF State Board Meeting, May 30, at the Embassy Suites in Tampa. The Embassy Suites is located at 555 Westshore Boulevard and is offering all attendees complimentary self parking, a complimentary cooked-to-order breakfast, complimentary transportation to and from the Tampa Airport and any destination within a three mile radius, and a complimentary manager’s evening reception.

The fun begins Friday, May 29 with an UMDA social at 7:30 PM. Meet your suppliers while enjoying a beverage by the pool. Come share your ideas for making money, strategic solutions, marketing support, improving brand awareness, and much more.

Enjoy the Embassy Suites’ complimentary breakfast Saturday morning before heading to the board meeting at 9 AM in the Pavilion Room. The meeting will run until noon when lunch will be provided for those voting members in attendance (non voting attendees can participate at a cost of $40).

There will be no formal engineering meeting this time. After lunch we’ll hear from Joe Belcher who will give a presentation on “Where Would You be Without the AAF?” Are you wondering what the heck AAF is doing? Do you think AAF is promoting overly stringent requirements for the construction of aluminum structures? Do you think the code is too strict? Come and hear a presentation by Joe Belcher, AAF Code Consultant, on the actions of the AAF on the behalf of its members. Joe will explain how the AAF has interacted with the Florida Building Commission and the Florida Legislature to protect and benefit the contractor. Come and learn what we have done, where we are going, and, most importantly, what you can do to affect your industry.

Although there is no charge for these events (unless otherwise stated) we do need your RSVP. Send an email to info@aaof.org or call the AAF office at 407-898-8286 and let us know what events you’ll be attending. We look forward to your participation.
OSHA continues to crack down on failure to provide adequate fall protection. As a result of the violations found during an OSHA worksite inspection, an ornamental handrail installation company has been hit with a proposed penalty of $511,000.

A 22-year old apprentice fell more than 30-feet to his death while standing on a 9-inch wide steel girder on a building under construction. On the job for just a few weeks, the worker was not provided fall protection by his employer. After an investigation into the July 25, 2014 fatality, the U.S. Department of Labor’s Occupational Safety and Health Administration cited the company for seven willful and three serious safety violations and placed the company in the Severe Violator Enforcement Program.

OSHA’s inspection found that the construction company violated its own safety manual and a signed contract with the site’s general contractor. The contract required subcontractor personnel who worked at heights higher than 6-feet to be provided with adequate fall protection.

In addition to failing to provide fall protection, the construction company also allowed workers to climb the scissor lift guardrails to access the steel frame and decking and allowed them to climb the rails of the aerial lift basket. A total of seven willful violations were cited.

A willful violation is one committed with intentional, knowing or voluntary disregard for the law's requirement, or with plain indifference to employee safety and health.

OSHA also found the hand railing installation company used makeshift devices on scaffold platforms to increase working height, did not inspect fall arrest systems before use and failed to instruct workers on the use and application of fall protection equipment, resulting in three serious violations. The company is appealing the fine.

In Tampa, OSHA has been enforcing the 6-foot height rule with two roofing companies being fined for failure to provide fall protection for employees on residential roofing jobsites.

Fatal falls, slips or trips took the lives of 699 workers in 2013.

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Currently 74,681,136 Americans receive free medical care. HealthCare spending growth is expected to accelerate in 2015 as the nation’s economic recovery continues.

For hospitals, medical groups, and health plans, the demand created by the healthcare reform law holds the promise of higher revenue. National health spending will accelerate in 2015, as more individuals access health insurance under the Affordable Care Act. Mike Shea, Senior Vice President of Group Benefits stated “Health reform changes that took effect in 2014, including enrolling individuals through insurance exchanges and expanding Medicaid, are driving up the cost of Health Care in the United States,”

“In 2014, over 11 million people will gained coverage, with 2.9 million through private insurance on the exchanges and about 8 million through Medicaid. Many states anticipate expanding their Medicaid programs after 2015, so an additional 8.8 million people are expected to enroll in Medicaid by 2016.”

In 2015, physician and clinical services and prescription drugs among the newly insured will contribute significantly to spending increases in Medicaid (12.2 percent) and private health insurance (7.7 percent). Physician and clinical services alone are projected to escalate 7.1 percent in 2015. The largest jump in HealthCare spending will be in the area of prescription drugs.

In order to slow down the rate of spending the insurance industry is experimenting with health plan designs that encourage the use of generics drugs. But, with so many newly insured patients added to the system, prescription drug spending is expected to jump to 6.5 percent in 2015.

Medicare will average a 7.4 percent rate of increase, reflecting more eligible baby boomers and with that more utilization and price pressures. This year, Medicaid spending growth increased to 4.8 percent based on higher enrollee costs because of their age and disability.

Medicaid enrollment will soar by 8.7 million, nearly all a result of the ACA’s coverage expansion. Medicaid spending is expected to rise by 7.9 percent in 2015 and 2016.

More Fun Facts:

- Medicaid and the Children’s Health Insurance Program (CHIP) provide health coverage to more than 31 million children, including half of all low-income children in the U.S.
- Medicaid provides health coverage to 11 million non-elderly low-income parents, other caretaker relatives, pregnant women, and other non-disabled adults.
- Medicaid plays a key role in child and maternal health, financing 40% of all births in the United States. In 2014, the number of US births was 3,952,841. 40% of that is 1,581,136.
- Medicaid coverage for pregnant women includes prenatal care through the pregnancy, labor, and delivery, and for 60 days postpartum as well as other pregnancy-related care.
- Medicaid provides health coverage to over 8.8 million non-elderly individuals with disabilities.
- Medicaid provides health coverage to more than 4.6 million low-income seniors, nearly all of whom are also enrolled in Medicare.

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Medicaid also provides coverage to 3.7 million people with disabilities who are enrolled in Medicare.

Medicaid and the Children's Health Insurance Program (CHIP) served more than 45 million children in federal fiscal year (FFY) 2013, representing more than 1 in 3 children in the United States.

The Total of all Medicaid participants is 74,681,136. The Affordable Care Act seeks to increase Medicaid by 25%. Medicare covers the baby boomers who are reaching the age of retirement, as the number of Participant rise and the cost of HealthCare continues to rise the US Government will be forced to print more money or raise your taxes.

New Enclosure Enhancer App

A new “Enclosure Enhancer” app has been developed and is now available for the New York Wire Pool & Patio market. The new app has two unique features. The first is a “Customize your Enclosure” tool. This allows you to select a pool enclosure that most closely resembles their own and select different types of screen that can be used in each section of their enclosure. The helps you to customize your enclosure to best suit your needs.

The second feature is the Screen Visualizer. This allows you to look through the camera and see what each type of screen would look like once it was installed. You can swipe side to side to bring up a new screen type and also click to find out more detailed information on the screen.

Click here to visit the online version or visit the Google play store or iTunes to download the new Enclosure Enhancer app today!
Air leakage is the rate of air movement around a window, door, or skylight in the presence of a specific pressure difference across it. It’s expressed in units of cubic feet per minute per square foot of frame area (cfm/ft²). A product with a low air leakage rating is tighter than one with a high air leakage rating.

SUNLIGHT TRANSMITTANCE
The ability of glazing in a window, door, or skylight to transmit sunlight into a home can be measured and rated according to the following energy performance characteristics:

Visible transmittance (VT) is a fraction of the visible spectrum of sunlight (380 to 720 nanometers), weighted by the sensitivity of the human eye, that is transmitted through the glazing of a window, door, or skylight. A product with a higher VT transmits more visible light. VT is expressed as a number between 0 and 1. The VT you need for a window, door, or skylight should be determined by your home’s daylighting requirements and/or whether you need to reduce interior glare in a space.

Light-to-solar gain (LSG) is the ratio between the SHGC and VT. It provides a gauge of the relative efficiency of different glass or glazing types in transmitting daylight while blocking heat gains. The higher the number, the more light transmitted without adding excessive amounts of heat. This energy performance rating isn’t always provided.

E=MC/2 (continued from page four)
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