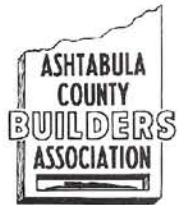


INTEGRITY



BUILDERS PLAN

OCTOBER 2011

P.O. Box 745

Ashtabula, Ohio 44005-0745

Telephone/Fax (440) 997-1866

ashtabulacountybuilders@windstream.net

www.ashtabulacountybuildersassociation.org

ASHTABULA COUNTY BUILDERS ASSOCIATION

" The Voice of the Industry in Ashtabula County"

BOARD OF TRUSTEES

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Joe Oros, President

Calvin Brown Jr., Vice-President

Rick Miller, Immediate Past President,

Rich Vanek, Treasurer

Bill Romanko, Secretary

Trustees

Doug Andes

Bill Claycomb

John Hogan

Dan Theiss

COMMENTARY

Greetings To All Members,

As you all know we had our annual clam bake last month, and boy if you left hungry it was not Drew Thomas's fault. You really have to step back for a moment and realize how much work and effort that Drew puts forth for our Builders Association. The timing and preparation was flawless, the food was superb, and he is always fun to be with. I know I had a hard time making it to my car I was so full! Thanks Drew for another fabulous time! I also want to give thanks to the Elk's Club for all of their great cooking. The whole evening was a great success. Thanks to all the members who came out that night. I hope you enjoyed the evening as much as I did.

Our October meeting will feature candidate night. This is a special night where we like to bring in the candidates that are running for office this November. This is a great opportunity to come out and enjoy a good dinner at Casa Capelli's restaurant. The candidates this time will be running for city manager, which we all know will be a very important position to fill. These candidates are taking time out of there schedules to come talk to the Builders Association. We would like to see all of you there to listen and ask questions and have a great night of debating.

Don't forget about some of our up and coming events. Our final meeting for 2011 will be in November. There is no meeting for the month of December and our Reverse Raffle will be in March, 2012. That's all for now and hope to see you all at the October meeting.

Your President,

Joe Oros

MARK YOUR CALENDAR

October 13th	Candidate's Night Casa Capelli
November 10th	Annual Meeting Elks
January 12th	General Meeting
February 9th	General Meeting
March 17th	Reverse Raffle 4-H Building Jefferson, Ohio
April 12th	General Meeting
April	Casino Trip Tenative
May 10th	Steak Fry TBA

Happy hour is 6:00pm - 7:00pm

Dinner 7:00pm

RSVP by Monday prior to meeting date and if you need to cancel please call by Tuesday evening.

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ANNUAL MEETING

November 10, 2011

Elks

ITEMS FOR VOTE:

1. Board of Trustees

2. Change of By-Laws:

Changing date of meeting from Second Thursday of Month to Second Wednesday of Month.

3. Per the By-Laws we will have our annual Growth Partnership Assessment vote.

ITEMS FOR DISCUSSION:

1. Location of Meetings

2. Calendar 2012

Topics for our Monthly Meetings and Events

Please contact the office if you would like any items put on the agenda. (440) 997-1866

NATION'S BUILDING NEWS

The Official Online Weekly Newspaper of NAHB

Sponsored by McGraw-Hill Construction and Freddie Mae

NAHB Asks for Balanced Approach to Dispose of Foreclosed Properties

NAHB on Sept. 20 urged the Administration and Congress to take a balanced approach in disposing of the large inventory of real estate owned (REO) properties held by [Fannie Mae](#), [Freddie Mac](#) and the [Federal Housing Administration](#) to avoid further disruptions to housing prices and markets and to limit further losses to the two government sponsored enterprises and the FHA.

[Testifying before the Senate Subcommittee on Housing, Transportation and Community Development](#) on new ideas to address the current glut of foreclosed properties, NAHB Chairman Bob Nielsen said that Fannie, Freddie and the FHA should avoid bulk sales to large investors that have no stake in the neighborhoods in which these properties are located.

"Local and small businesses that have a stake in the future of the affected communities should be the driving force behind the disposition of the REO inventory. This will result in the creation of jobs and the stabilization of neighborhoods," said Nielsen.

In addition, NAHB urged the regulators to allow modifications to a number of existing federal housing programs, particularly altering rules that restrict or prohibit for-profit investors, in order to effectively reduce foreclosures. "With the scale of the problem so large, it is necessary to deploy all resources in both the for-profit and nonprofit sectors," he said. To further help reduce excess inventory, NAHB also offered suggestions for a new investment fund and lease-purchase program.

"We support the goals to maximize value for taxpayers and increase private investment in the housing market," said Nielsen. "Stabilizing home values will improve the balance sheets of financial institutions and will reassure home owners that their biggest asset will retain its value."

Politics and Government

Congress Fails to Act to Stop Loan Limit Decline But Could Reinstate Higher Levels

Despite an industry-wide legislative and grassroots push to stave off a reduction in the size of federally approved home loan guarantees, Congress failed to act, leaving millions of potential home buyers with the prospect of facing higher mortgage interest rates and downpayment costs and other less favorable loan terms.

As of Oct. 1, the conforming loan limits in high-cost areas for [Fannie Mae](#), [Freddie Mac](#) and the [Federal Housing Administration](#) (FHA) reverted to the lower levels established under the Housing and Economic Recovery Act of 2008.

“With the housing market struggling to regain its footing, a drop in mortgage loan limits could not come at a worse time,” said NAHB Chairman Bob Nielsen.

“This will depress home values, increase foreclosures, impede job growth and jeopardize the tenuous economic recovery,” he said. “That is why NAHB will continue to lead the charge to reinstate the expiring loan limits.”

As a result of the failure by Congress to address this issue, the national ceiling for mortgages securitized by Fannie Mae and Freddie Mac or insured by the FHA has dropped from \$729,750 to \$625,500 and the formula for establishing area loan limits is now more restrictive, producing decreases for areas in addition to those currently bound by the national ceiling.

Loan limits are based on a percentage of median area home prices.

As the result of reverting to 2008 loan limits, millions of homes will be more difficult to finance when they are sold, according to [a recent NAHB study](#).

While only a minority of counties in the nation have been affected, these areas represent large concentrations of homes and population.

The counties affected by the changes in the FHA limits contain nearly 60% of all owner-occupied homes; those affected by the Fannie-Freddie changes contain nearly 30% of all owner-occupied homes.

Bipartisan legislation to increase the amount of federal home loan guarantees to their pre-Oct. 1 levels is still pending in both chambers of Congress, and NAHB will continue to work with leaders in both parties to enact it.

“With credit conditions extremely tight for home builders and home buyers, reducing the loan limits only exacerbates the current situation and will prevent many creditworthy buyers from being able to purchase a home,” said Nielsen.

“Congress must act quickly to rectify this situation.”

We invite you to attend the

Ashtabula County Safety Conference & Expo

Friday, Oct. 14, 2011



The conference's goal is to help you find out how effective workplace safety and health programs can increase the overall productivity of your business. **Choose from 27 sessions to help you learn ways to improve the safety, well-being and quality of life of your workforce.** BWC Administrator Stephen Buehrer, the keynote speaker in the first general session, will talk about **BWC's Vision for Service, Simplicity and Saving.** Bruce Hennes, from Hennes Paynter Communications will be the second general session speaker. He will discuss **Crisis Communication: What to do when the you-know-what hits the fan.**

Jefferson Area Local Schools

207 W Mulberry St.
Jefferson, Ohio 44047

Registration begins at 7 a.m.

Conference and Expo run from 8 a.m. - 4 p.m.
Lunch is from 11:30 a.m. to 1 p.m.

Cost

Admission is \$25 and includes a continental breakfast and lunch.
Exhibitor space is \$75 and includes a spot in the Expo.
There is no fee for non-profit exhibitors.

Registration

Classes have a limited number of seats, so **please register and pre-pay by Oct. 7, 2011, to guarantee your spot.** We accept onsite registration, but we cannot guarantee there will be space available in all classes.

The registration form is located on the back of this page with a complete listing of classes, please fill it in and send it to us using one of the methods listed below.

- 1 Mail it to **A-Tech**, Workforce Development Office, 1565 State Route 167, Jefferson, OH 44047.
- 2 Fax it to 440-576-6502.

For more information

Call Gail Randolph at 440-576-5506 or
David Costantino at 330-301-5825.

Presented by:

The Ohio Bureau of Workers' Compensation (BWC), Ashtabula County Safety Council, Jefferson Area Local School District and the Ashtabula County Technical and Career Campus (A-Tech).

Expo

Don't forget to visit the Expo floor to build business relationships with product suppliers and service providers. You can research merchandise and services, compare product features, evaluate quality and value and negotiate prices. The partners of the Ashtabula County Safety Conference would like to thank all of the exhibitors for their cooperation and support in making this event possible.

Partial list of exhibitors

3M Corp.
A Louis Supply Co.
AFLAC
Ashtabula County Technical and Career Campus (A-Tech)
Ashtabula County Safety Council
Brady Corp.
Bureau Veritas
Community Care Ambulance
Comp One
CorVel Corp.
East Coast Risk Management
G&S Safety Products
HzW Environmental Consultants, LLC
Mazzella Lifting Technologies
Ohio Bureau of Workers' Compensation
Ohio EPA – Office of Compliance Assistance and Pollution Prevention
OSHA – Cleveland Office
Outdoor Army & Navy
Sherman Creative Promotions
Simmers Crane
Sotaris LLC
Stauffer Glove & Safety
Superior Glove Works
THG & Associates
TMK Associates
University Hospitals Corporate Health
US SafetyGear
Warren Fire Equipment
WACO Scaffolding and Equipment Co.
National Fire Protection Agency (NFPA)
Sebench Engineering, Inc.
Jack Doheny Co.
United Sales Associates

Credit

Ashtabula County Safety Council members who attend can earn one regular safety council, meeting credit. For members of other safety councils, attendance at this event qualifies for one external credit in the BWC Safety Council Rebate Program. Pick up your attendance certificate at the registration table.

Registration form

(Use one registration form per attendee; make copies for additional attendees.)

Sessions are listed below by time of day. Please mark the sessions you wish to attend, and return the completed form.

Note: Some sessions overlap times. Unless noted, sessions will run 60 minutes.

Session 1 – 8 to 9 a.m.

- Globally Harmonized System (GHS) is Coming: Are You Ready?** ◆■
Learn the GHS system for the classification and labeling of chemicals.
- OSHA 300 Log** ◆■
Learn how you can comply with OSHA regulations when filling out the logs.
- Causal Factors of an Accident Analysis** ◆■
Learn problem-solving techniques for identifying causal factors to prevent incident reoccurrences.
- NFPA 70E: Advancing Implementation** ◆
Learn the latest concepts and standards in electrical safety to apply to your workplace.
- Respiratory Protection** ◆
Learn how to protect employees from respiratory hazards. Are you in compliance?
- Emergency Response** ◆■
What happens after you dial 911?

General Session 1 – 9:15 to 10:15 a.m.

- BWC's Vision for Service, Simplicity and Saving** ■

Administrator Stephen Buehrer

BWC's philosophy is simple; the more we can provide to Ohio's employers with cost-effective, quality service and simple interactions, the more money, time and resources they'll have to concentrate on growing business and boosting Ohio's economy.

Hands-On Session 1 – 10:30 a.m. to 12 p.m.

- Scaffolding Safety Training** ◆
Learn and participate in the safe and proper assembly of a short scaffold run and tower. Learn the five most serious scaffold hazards and OSHA regulations that apply.
- Basics of a Lock-Out/Tag-Out Program** ◆■
This session will review Lock-out/Tag-out program rules and participants can ask specific questions of their program.
- Ergonomics as it Relates to Wellness in the Workplace** ◆■
Learn cost effective methods to improve ergonomics and wellness.
- 12-Steps of Building a Safety Culture** ◆■
Learn the 12 basic steps to developing a positive outlook on safety.

Session 2 – 10:30 to 11:30 a.m.

- Basics of a Lock-Out/Tag-Out Program** ◆■
This session will review Lock-out/Tag-out program rules and participants can ask specific questions of their program.
- Ergonomics as it Relates to Wellness in the Workplace** ◆■
Learn cost effective methods to improve ergonomics and wellness.
- 12-Steps of Building a Safety Culture** ◆■
Learn the 12 basic steps to developing a positive outlook on safety.

- ◆ Qualifies for two-hour group rating safety training credit
- Qualifies for PHR & SPHR certification for continuing education hours

- Flammable Liquids** ◆
Learn how to use basic safety principles when using and storing flammable liquids to avoid a serious accident.
- Fire Prevention Safety for Business** ◆■
This session will help businesses identify and fix fire hazards, plan for a fire emergency, and escape safely if fire strikes.
- Understanding your Air Permit**
Learn a practical approach to achieving compliance by knowing what is in your air permit.

General Session 2 – 11:15 a.m. to 12:15 p.m.

- Crisis Communication: What to do when the you-know-what hits the fan**
Bruce Hennes – Managing Partner Hennes Paynter Communications

Business executives will learn how to make their story better, make their story shorter or make their story go away before, during and after a crisis. The benefits of preparing a crisis communications plan to fit within your business continuity plan will also be discussed. (Business leaders and those that would interact with the media will benefit from this session.)

Lunch – 11:30 a.m. to 1:00 p.m.

Hands-On Session 2 – 12:30 to 2 p.m.

- Identifying Confined Space – Permit and Non-permit** ◆
Learn how to identify, evaluate, enter and exit confined spaces.

Session 3 – 1 to 2 p.m.

- Drug Free Safety Program Panel Discussion** ◆■
This session will feature an open discussion of the program requirements, implementation timeframes, reporting deadlines and proposed changes.
- Rig It Right and You Won't Be Wrong** ◆
This session will deal with planning a safe lift from start to finish. Each participant will prepare a "rigging plan" and review the inspection criteria called out by the ASME B.30 standard.
- Prevention of Fire and Explosions for Combustible Dusts** ◆
Learn how to explain the hazards of combustible dusts, identify types of combustible dusts and describe fire suppression systems required in the workplace.

- How to identify Workers' Compensation Fraud** ■
You will be able to define three types of workers' compensation fraud and learn how to report them.
- Introduction to Effective Claims Medical Management** ■
Learn how to design your claims management to align with your company's objectives, management philosophy and workplace needs.
- Required Annual Hazardous Waste Training for Large Quantity Generators (LQG) Pt. 1**
It will include hazardous waste characterization, inspection, training, contingency plan, universal wastes and manifest requirements. Small Quantity and Conditionally Exempt Small Quantity Generators will also benefit from this training.

Session 4 – 2:15 to 3:15 p.m.

- The Good, The Bad & The Ugly of Rigging** ◆
Each attendee will participate in an interactive classroom inspection of various types of rigging gear and hardware. The presenter will review of the inspection criteria for hardware (ASME B30.26), slings (ASME B30.9) and below the hook lifting devices (ASME B30.20) during this session.
- BWC Legal Issues & Ombudsman** ■
Receive updates on BWC laws and how to use the Ombudsman's office, if needed.
- OSHA Update** ◆■
OSHA will provide an update on their current and future priorities and answer questions.
- Violence in the Workplace** ◆
Learn how to deal with an active shooter in the workplace.
- Don't Panic – How to Navigate through a BWC Claim** ■
This session will explain how to manage a BWC claim to minimize the financial impact.
- Required Annual Hazardous Waste Training for Large Quantity Generators (LQG) Pt. 2**
This session will include hazardous waste characterization, inspection, training, contingency plan, universal wastes and manifest requirements. Small Quantity and Conditionally Exempt Small Quantity Generators will also benefit from this training.

Hands-On Session 3 – 2:30 to 4 p.m.

- The ABCs of Fall Protection for Construction and General Industry** ◆
Hang with the best of them; learn how to protect your employees from falling.

Closing Ceremony – 3:15 to 4 p.m.

Attendee's first name: _____ Last name: _____

BWC policy number: _____

Company name: _____ Phone: _____

Address: _____

City, State, ZIP code: _____

E-mail: _____

Payment method

- Check (Make payable to A-Tech)
- Purchase order # _____
- Credit card

Visa MasterCard American Express Discover

Card number: _____

Expiration date: _____

Print name on card: _____

Signature on card: _____

To which safety council does your employer belong?

- Ashtabula County Safety Council
- Lake County Safety Council
- Geauga County Safety Council
- Mahoning Valley Safety Council
- NSC – Northern Ohio Chapter
- Columbiana Area Safety Council
- East Liverpool Area Safety Council
- Salem Area Safety Council
- Other _____

Fee

- Attendee: \$25
- Exhibitor: \$75
- Non-profit exhibitor: No fee