



# Hard Hat News

ASA of Baltimore, Inc.

DECEMBER 2010

## Atlantic Risk Management Insures Your Business to Ensure Its Future

by Denise Lindross

Chances are if you attend an ASA meeting or event you will see Richard Shaw or Kent Pagoota from Atlantic Risk Management in attendance. Strong supporters of the association, they are firm believers that in order to provide the best service to their clients, they need to be in touch with their customer base on many different levels. “The reason we are so involved in ASA is because we are committed to the construction industry and feel it is important to be hands on and involved,” explains Richard Shaw. “Obviously from a business standpoint we want clients, but more so we feel that being active helps to assess the needs of the subcontractors from a multi-faceted prospective.”



“We are a fifty person firm that does business all over the country but primarily in the Baltimore/DC area,” says Shaw. “Eighty-five percent of our clients are in the construction related business and we work with everyone from bridge and tunneling work to painters and electricians.” They have grown into one of the largest and most widely acknowledged independent insurance brokers in the Mid-Atlantic region whose achievements stand firmly on the success of their long-standing client relationships.

“We believe in being hands on with our clients,” states Shaw. “We are an extension of their company and our close working relationship enables

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An independent insurance agency with access to hundreds of insurance companies, Atlantic Risk Management stands by its mission statement: “to provide maximum protection against financial risk to businesses and their owners by delivering and servicing superior insurance, bonding and benefits coverage at a reasonable cost while maintaining the highest ethical standards.” Their name says it all!

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## Our President



### Are You Making a Difference?

I would like to first thank, Dennis McCartney, Denise Lindross and Rob Bertazon for their hard work on our recent Bull and Oyster Roast. The

Bull Roast was a great event and I have gotten nothing but positive feedback from those who attended. Thanks guys for putting together such a successful event and I am looking forward to next year! You will notice I didn't mention a Bull Roast Committee. That is because Dennis and Denise were the only ones who worked on this important fundraiser for ASA. I hope next year we can get more volunteers from our membership to help with this and our other fundraisers such as the golf outing in April and the Crab Feast and Silent Auction in July. It takes months of planning and soliciting donations to put on events of this magnitude and ideas and extra hands are always welcome. The more input we get from our membership, the better event we will have.

I recently attended a conference for Human Resources managers and was quite inspired by the keynote speaker. She spoke about her struggles in life and how she used those experiences to motivate herself. They say that adversity makes you stronger, and I believe that based on my own life struggles and experiences. I think we take for granted how much our industry really impacts others.

She told a story about three bricklayers, all working on the same project. A woman walks by and asks the first man, "What are you working on?" His response was, "Oh, I'm just laying some bricks". She continues on and passes a second man, and asks "what are you working on?" His response was, "We're building some center, or something like that I'm not really sure". She continues on her way and passed a third man, so she asks "What are you working on?" His response, "I am helping to build most glorious building, it's a new worship center

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## The Director's Chair



### Politically Correct Santa

As we close the pages on 2010 and open a new book for 2011, I would like to thank each and every one of you for stepping up in any way you could to help pull ASA through a very rough year. Together we stayed afloat. I

thought I would close this year with a little levity. ENJOY! ...And my best wishes for a blessed holiday season and Happy New Year.

'Twas the night before Christmas and Santa's a wreck...  
How to live in a world that's politically correct?

His workers no longer would answer to "Elves",  
"Vertically Challenged" they were calling themselves.

And labor conditions at the north pole  
Were alleged by the union to stifle the soul.  
Four reindeer had vanished, without much propriety,  
Released to the wilds by the Humane Society.

And equal employment had made it quite clear  
That Santa had better not use just reindeer.  
So Dancer and Donner, Comet and Cupid,  
Were replaced with 4 pigs, and you know that looked stupid!

The runners had been removed from his sleigh;  
The ruts were termed dangerous by the E.P.A.  
And people had started to call for the cops

When they heard sled noises on their roof-tops.  
Second-hand smoke from his pipe had his workers quite frightened.  
His fur trimmed red suit was called "Unenlightened."  
And to show you the strangeness of life's ebbs and flows,  
Rudolf was suing over unauthorized use of his nose

And had gone on Geraldo, in front of the nation,  
Demanding millions in over-due compensation.  
So, half of the reindeer were gone; and his wife,  
Who suddenly said she'd enough of this life,

Joined a self-help group, packed, and left in a whiz,

Continued on page 8

## Accountant's Corner



### Section 199 Deduction Rises to New Heights

If, like many contractors, you're looking to maximize your cash flow, you can't afford to leave any stone unturned. One way to keep more dollars in your pocket is to keep your tax bill as low as possible. To this end, there are a number of tax breaks you might want to consider.

One that may have slipped under your radar is the Section 199 deduction. This break has a couple of aliases: the qualified domestic production activities deduction and the manufacturers' deduction. Although those names may throw you off, the manufacturers' deduction may apply to many construction companies and, better yet, the maximum deductible amount has risen to new heights.

#### Getting the gist

The manufacturers' deduction was introduced in 2004 via the American Jobs Creation Act. As its name indicates, the law's target audience at the time was manufacturing companies. But other industries were invited into the fold as well — including architecture, film production, software, engineering and, most important for our purposes, construction.

To get the most from the deduction, you'll need to identify "qualified production activities" that your business performs regularly. In the building realm, these generally involve construction or major renovation of real property such as residential and commercial buildings. Tasks related to infrastructure projects such as road, power line, water system and communications facility jobs also may qualify.

Once you've identified the qualified production activities, you'll need to determine the taxable income derived from those tasks. This comes from the gross receipts arising from the lease, rental, exchange or

**Continued on page 6**

## Safety Stop

### Temporary Heating Devices

The topic of heating devices is an important one in relation to fire prevention on construction sites. Many fires have started because heating devices were used improperly or in the wrong conditions or environments. In addition to their fire hazards, temporary heating devices, like propane-powered or other heaters, may have carbon monoxide or other fume hazards associated with them. And many heating devices have the power to cause burn injuries to people if not used properly.

Because of these hazards in relation to fire prevention and protection, rules related to temporary heating devices to prevent fires and other negative consequences are laid out in rules for temporary heating devices at construction sites. These rules can be found in Subpart F of the construction regulations, at 29 CFR 1926.154, Temporary Heating Devices.

The rules found there cover the following for temporary heating devices:

- Ventilation.
- Clearance and mounting.
- Stability.
- Solid-fuel salamanders.
- Oil-fired heaters.

The following rules should be followed whenever temporary heating devices are in use at your job site:

1. Naturally or mechanically ventilate the area adequately by supplying fresh air in sufficient quantities to maintain your own and other workmen's health and safety;
2. Provide sufficient clearance around temporary heating devices and combustible materials so as not to cause

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## Coach's Quick Notes



### The Coach Heads Off the Deep End – On Purpose!

Perhaps I had better explain. Recent newsletters and Quick Notes have been very hard hitting with “concrete” things to do for survival. We have received some great feedback from our readers for these suggestions. Thank you.

This month I will focus on some suggestions that are not as “concrete”; but are just as powerful. Just hang in there with me and keep an open mind.

### Turn On Your Computer

Now, what if I came to your office and suggested you turn off all the computers in your company?

“What! Are you nuts?”, might be your response. (Although there was a time we all lived without these pesky machines)

What if you had access to the most awesome computer ever designed? Interested?

That computer is right between your ears - your brain. But you need to learn how to use that complex and powerful computer.

First, there is a part of your brain that is designed to do one thing extremely well – WORRY! I know you have experienced that part – most of the time. It is really good at it. My favorite quote is: “I’ve had a lot of problems in my life – most of which never happened.” – Mark Twain.

We need to learn how to use this computer.

### The Secret

When you write anything down it automatically turns on that powerful computer in your brain. Putting it on a computer list does not have the same effect. Write it down.

Did I say this was automatic; it is!

### The computer is designed to do one thing – find solutions.

Do you make to-do lists? If not, start today – start right now. When you write things down it slips from the worry part of your brain and flows directly to the computer. You will be amazed at the ideas that come from doing this; the first time you try it. This is not some woo-woo concept, but based on twenty years of solid brain research.

### More on lists

Look at your to-do list and identify those items that must be done today or you can’t go home; or you have to take work home. Write those on a separate list. Surprisingly, you won’t have something on this list every day. But, if you miss one of these items; what happens? You go into overload. Most folks overwhelm themselves!

When you jot down your to-do list, put in any deadlines for the item. Many deadlines are imposed from others; some are your own.

If you have any that must be done today or else; start on it/them first. When it/they are done, go to the next deadline and start on it.

Get stuck on something; waiting for a call back, etc., go to the next deadline.

This process will give you excellent clarity of priorities and keep you totally focused; no matter what happens during your day.

Keep the must be done today list clearly in front of you; don’t hide the list away somewhere. You must be able to see it all the time.

Does this sound better than having everything in your head?

“Coach” Bill Harrison  
Phoenix Learning Institute  
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## *Insurance Updates*

### **Dental and Vision Benefits Now Available to ASA Baltimore Members**

*Dominion Dental Services Program Provides Members Access to Dental, Vision Benefits*

**D**ominion Dental Services (Dominion), a leading provider and administrator of dental and vision benefits headquartered in Alexandria, Va., is pleased to announce that it is now offering dental and vision benefits to ASA Baltimore members through its eDental program. This exclusive benefits program provides coverage for members looking for a voluntary dental benefit for themselves and their families.

All programs cover 100 percent of typical diagnostic and preventive services with more extensive care covered up to 70 percent, depending on the plan. Orthodontia coverage is also available for both children and adults. Rates start at \$7.50 per month, depending on the option selected. There are no eligibility requirements or individual rating involved.

The cornerstone of the program is a customized website created specifically for ASA Baltimore members ([DominionDental.com/edental/asabaltimore](http://DominionDental.com/edental/asabaltimore)). The website allows members to search for providers, view details about each plan offering, print brochures and enroll online. Once an individual enrolls online, over the phone or through the mail, he or she is billed directly by Dominion on a monthly or annual basis via credit card or automatic bank draft.

The direct billing program is **available to full or part-time employees** of member businesses. It is available in Virginia, Maryland, Washington, D.C., Delaware and Pennsylvania. **Dominion is waiving the \$20 application fee for all enrollments before February 1, 2011! Enroll now and save \$20.**

Group dental plans are also available on a payroll deduction basis to member employer groups with three or more employees. Members also have access to a

vision plan on both a direct and group billing basis.

For more information, please visit [DominionDental.com/eDental/asabaltimore](http://DominionDental.com/eDental/asabaltimore) or call 877-681-3879.

### About Dominion Dental Services

Dominion Dental Services (Dominion), incorporated in 1996, is a leading provider and administrator of dental and vision benefits in the Mid-Atlantic, offering managed care and indemnity programs, claims adjudication and comprehensive plan administration. Among our 400,000 customers are leading health plans, employer groups, municipalities, associations and individuals. Dominion is headquartered in Alexandria, Va.

The Dominion group of companies includes Dominion Dental Services, Inc., the licensed underwriter of the dental plans, and Dominion Dental Services USA, Inc., a licensed administrator of dental and vision benefits. Vision plans are underwritten by Security Life Insurance Company of America, and are marketed and administered by Dominion Dental Services USA, Inc. For more information, please visit [DominionDental.com](http://DominionDental.com).




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**DOMINION**  
**DDS**  
**DENTAL**  
*Services, Inc.*

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## Section 199 Deduction

### Continued from page 3

other transfer of qualifying production property minus out-of-pocket expenses, such as materials costs.

### Calculating the percentage

In this very simplified explanation, to arrive at your deduction, you must choose from the lesser of either your taxable income derived from your qualified production activities or your entire taxable income for the year.

Now, finally, the good news: After beginning at a mere 5% in the introductory 2005 tax year, and going up to 6% for the 2009 tax year, the deduction has risen to 9% for the 2010 tax year. The catch, however, is that the deduction can't exceed 50% of the W-2 wages paid to employees during the calendar year.

Let's look at an example of how the manufacturers' deduction works: Getting out our crystal ball, we see that Contractor X will earn \$550,000 in taxable income on \$3.5 million in gross receipts in 2010, entirely from qualified production activities. Assuming Contractor X's W-2 wages are adequately substantial, its deduction at the new 9% rate will be \$49,500, for a \$17,325 tax savings.

Bear in mind that, to obtain savings of this nature, you'll likely have to do some extra administrative work tracking your qualifying construction activities and the related costs (labor, materials expenses and so forth). Because determining the deduction amount is complex, be sure to work with your CPA.

### Cutting your losses

As you can see, your construction company's taxable income — both related and unrelated to qualifying activities — plays a huge role in gaining access to this tax break. Of course, that means that, if you have no taxable income for the year, you can't benefit from the deduction. So if you've had a particularly rough year, you may need to look at other tax strategies.

One to consider is the net operating loss (NOL)

deduction. Although you generally can't use the manufacturers' deduction to create or increase an NOL, you may be able to accelerate some income into the current year to take advantage of the NOL deduction. To learn more, see the sidebar "NOL extension could still be an option."

### Making it a good year

Last year brought great challenges to many construction companies. To help make the coming year at least a little better, make sure you use every weapon in your arsenal. Ask your tax advisor whether the manufacturers' deduction is something you can take into battle come tax time and, if so, how you can get the most from it.

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## Making a Difference

### Continued from page 2

that is sure to bring people together in fellowship."

It is amazing how the power of words can be interpreted in so many different ways. Although we are all facing difficult times in the construction industry — we need to keep in mind every day, that every road we build, every brick we lay, every piece of steel erected, every wire we run is an important part of everyday life. Our ambition, pride and positive attitudes in the fields in which we work, can only lead you and your employees to rewarding opportunities and fulfillment. The fundamentals of ASA are working together and sharing with our fellow member's business ideas, opportunities and best practices. By giving that knowledge and leadership, we will receive the same and so much more in return. ASA is currently working on some ideas for community outreach and I can only hope that with your help, ASA can make a difference.

Happy Holiday to you all, and best wishes for a safe holiday season!

*Angelia Little, 1st Electric, Inc*

*ASA of Baltimore President*

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## Temporary Heating Devices

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- a fire hazard (not less than the amount shown in unless otherwise permitted by the manufacturer's specifications).
3. Heaters not suitable for use on wood floors should be set directly upon suitable heat insulating material or at least 1-inch concrete, or equivalent. The insulating material should extend beyond the heater 2 feet or more in all directions.
  4. When using heaters in the vicinity of combustible tarpaulins, canvases, or similar coverings, locate them at least 10 feet from the coverings. The coverings should be securely fastened to prevent ignition or upsetting of the heater due to wind action on the covering or other material.
  5. Set heaters horizontally level when in use, unless otherwise permitted by the manufacturer's markings.
  6. Do not use solid fuel salamanders in buildings or on scaffolds.

Equip flammable liquid-fired heaters with a primary safety control to stop the flow of fuel in the event of flame failure. Barometric or gravity oil feed is not a primary safety control.

Use heaters designed for barometric or gravity oil feed only with the integral tanks. Heaters specifically designed and approved for use with separate supply tanks may be directly connected for gravity feed, or an automatic pump, from a supply tank.

Stay Safe!

*Terry L. Foy ~ Foy Safety Consulting, Inc.*  
410-446-3995  
[foysafety@comcast.net](mailto:foysafety@comcast.net)

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**Daniel J. Walhberg, CPA, or**  
**Stephen W. Oliner, CPA, CFE, CVA, ABV**

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## Politically Correct Santa

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Demanding from now on her title was Ms.  
And as for the gifts, why, he'd ne'er had a notion  
That making a choice could cause so much commotion.

Nothing of leather, nothing of fur,  
Which meant nothing for him. And nothing for her.  
Nothing that might be construed to pollute.  
Nothing to aim. Nothing to shoot.

Nothing that clamored or made lots of noise.  
Nothing for just girls. Or just for the boys.  
Nothing that claimed to be gender specific.  
Nothing that's warlike or non-pacific.

No candy or sweets...they were bad for the tooth.  
Nothing that seemed to embellish a truth.  
And fairy tales, while not yet forbidden,  
Were like Ken and Barbie, better off hidden.

For they raised the hackles of those psychological  
Who claimed the only good gift was one ecological.  
No baseball, no football...someone could get hurt;  
Besides, playing sports exposed kids to dirt.

Dolls were said to be sexist, and should be passe;  
And Nintendo would rot your entire brain away.

So Santa just stood there, disheveled, perplexed;  
He just could not figure out what to do next.

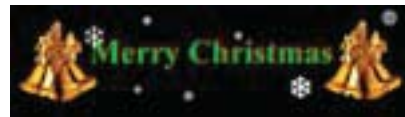
He tried to be merry, tried to be gay,  
But you've got to be careful with that word today.  
His sack was quite empty, limp to the ground;  
Nothing fully acceptable was to be found.

Something special was needed, a gift that he might  
Give to all without angering the left or the right.  
A gift that would satisfy, with no indecision,  
Each group of people, every religion;

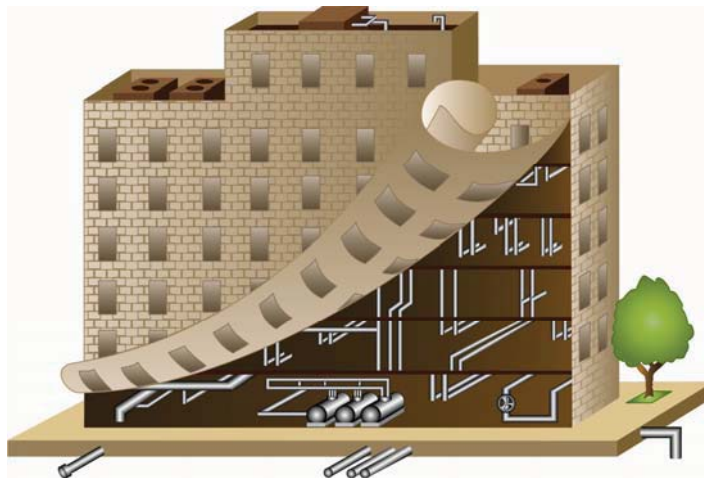
Every ethnicity, every hue,  
Everyone, everywhere...even you.  
So here is that gift, it's price beyond worth...  
"May you and your loved ones enjoy peace on earth."

**Robert W. Bertazon ~ Executive Director, ASA**  
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# Visions of sugarplums or just sweet dreams of an ASA Christmas ?



Wednesday, December 1  
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Hunt Valley, MD 21030

Proudly Sponsored by :



## Atlantic Risk Management

Continued from front page

them to feel more comfortable to discuss sensitive information with us. We might sit in on a meeting with their CPA or a worker's compensation or liability audit and help them navigate them. When we conduct employee health meetings, for example, we will schedule them at the end of the day when their spouses and significant others can attend so we can answer all questions and ensure they understand exactly what their benefits and the procedures are."



of contact for a client, but I will pull in the strength of my teammates."

The team at Atlantic Risk understands that in order to completely insure your business, its assets and the future of its employees, they must define their company's goals and the risks they are willing to take to achieve. Each company is unique as are their business and financial goals. Listening to the needs, expectations and concerns of everyone at ASA meetings enables Richard Shaw, Kent Pagoota and Julie O'Connor to understand the construction industry climate and provide their clients with solutions. That is why they are proud to be the



**Richard Shaw and Julie O'Connor frequently facilitate educational seminars at ASA of Baltimore**

Atlantic Risk Management handles all facets of insurance from property to casualty bonding to employee benefits to business succession planning. "We have found that all of these things support our mission of working with contractors," reveals Shaw.

Experience is one reason they have a long standing relationship with their clients. They draw from each other's strengths to be able to fully their customers and stay abreast of all the changes in the industry. That is one reason you will find Richard Shaw or Julie O'Connor a frequent expert speaker at the educational seminars ASA of Baltimore hosts for its members. "We have all been around the block and work equally well with large and small companies to help them grow," Richard states. "We all cross over in expertise so that any of us can pinch hit for each other. I may be the common point

Gold Sponsors for this year's holiday party on Dec. 1. "ASA is the perfect place for subcontractors to connect with the individuals that will help them be successful. Being active in the association is our way of being able to maintain good industry relationships and extend our commitment to a fair and responsible construction industry," concludes Shaw. "We are proud to be a part of it."

Contact Richard, Kent or Julie at 410-410-480-4400 and take an important step in securing YOUR financial future!

**Atlantic Risk  
Management**  
CORPORATION

# Join these Sustaining Members! Support ASA of Baltimore!

## HOW IT WORKS!

One of the new features we are offering is to expand on our SUSTAINING MEMBERSHIP. Please review the follow categories and see if one of the features would be something your organization is willing to go a step above normal and customary dues to support.

### Top Level - \$5,000 Platinum

- 1. 60" x 24" Banner – 2 sponsors per banner - to be displayed at all ASA events
- 2. 1 year Platinum Website Logo Link
- 3. HHN Spotlight Article w/ framed display copy
- 4. 1 year - ¼ page color ad in HHN

### Mid Level - \$3,000 Gold

- 1. 60" x 24" Banner – all sponsors on one banner -to be displayed at all ASA events
- 2. 1 year Gold Website Logo Link
- 3. 1 year – color business card ad in HHN

### Lower Level - \$2,000 Silver

- 1. Counter top banner with all sponsors on one banner – to be displayed at all ASA events
- 2. 1 year Silver Website Logo Link
- 3. 1 year – B/W business card ad in HHN

### PLATINUM



Windsor Electric Company



### GOLD



### SILVER



BRUCE E. KAUFFMAN, ESQUIRE



ASA OF BALTIMORE

Thanks you all for your support!

## Member News

### Equipment Company Ranked Top Provider

**T**rico Lift, a regional full-service and privately owned aerial work platform company, has once again ranked among the top twenty aerial lift companies in North America. According to the September/October issue of *American Lift and Handlers*, the only North American magazine devoted entirely to the access industry, Trico Lift ranked 14 in fleet size on the continent. The article's listing of the

top twenty aerial work platform companies is based on fleet facts and figures gathered by the magazine earlier this year.

Trico Equipment, Inc., was founded in 1952. In 2007 its two divisions were organized into separate companies to enable Trico Lift to become exclusively devoted to the rental of aerial lift equipment. The company opened its headquarters in Millville, N.J. that year and began operating solely under the direction of President and CEO Ken Pustizzi.

More than 125 people are collectively employed by the organization at locations in Millville; South Plainfield, N.J.; Marcus Hook, Pa.; Harrisburg, Pa., Beltsville, Md.; Gainesville, Va.; Cincinnati, Ohio; Houston and San Antonio, Texas.

*American Lift and Handlers* is distributed to more than 13,000 North American readers. In the May/June, 2010, issue of *American Lift and Handlers*, Trico Lift ranked 20 in rough terrain fork lift fleets on the continent.



With an access fleet ranked the 14th largest in North America, Trico Lift supplies boom lifts, scissor lifts and forklifts like the one pictured here at the company's Fleet Maintenance Center in New Jersey. The company's equipment continues to move workers and materials in the Northeast, Mid-Atlantic, Midwest and Gulf Coast Regions.

# Merry Christmas

From the Staff and Board of Directors  
of  
ASA of Baltimore

### 3rd Annual Bull and Oyster Roast

**A**SA of Baltimore held it's 3rd annual Bull and Oyster Roast on Friday, November 12th at the UAW Hall on Oldham Street in Dundalk. The food was spectacular, the band "The Blame" rocked the house and over 300 friends gathered to enjoy the fun.

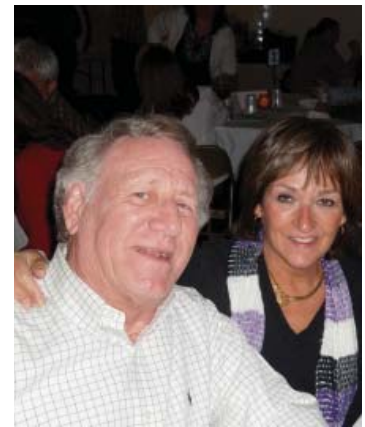
Many thanks to our program chair, Dennis McCartney and his lovely wife Peggy for putting together our most successful Bull and Oyster Roast to date. If you didn't attend you missed many great door prizes, scrumptious food and a wonderful evening. The response was so positive from attendees that we already booked the same venue for next year!



**Wearing his legendary kilt, Dennis McCartney, B & B Welding Company, Inc., takes a chance on the plant wheel.**



**Sharon Justice cuddles up to Roger Nolan**



**Ben Combs and Shirley Grupp, American Core Drilling and Sawing, Inc.**



**The gals of 1st Electric, Inc.**



**Chris and Angelia Little. 1st Electric, Inc.**



**Doug Seitz, Offit Kurman, tries his hand at the money wheel**



**David and Tracy Steedman**



**Dan Wahlberg and Don Hoffman, Hertzbach & Company**



**Paul Koch, Curtis Engine and Jon Miller, JemServ, Inc.**

## *National News*

### **ASA Business Forum and Convention 2011 Set for Sunny Naples, Florida This March**

**T**he ASA Business Forum and Convention this March will truly offer the best of two worlds: warm, sandy Florida beaches, and ASA workshops and general sessions explaining the latest tools and techniques to help subcontractors find work, bid/negotiate contracts, close deals, and manage their businesses efficiently and profitably. ASA's flagship education and networking event for subcontractors, featuring two half-days (Thursday and Saturday) plus one full day (Friday) of education programming March 3-5, 2011, will take place at the Naples Beach Hotel and Golf Club in sunny Naples, Fla.

The theme of the convention is "Revitalize and Renew." Mike Trammell, Dixon Hughes PLLC, Spartanburg, S.C., will discuss how the construction industry is "retooling, restructuring, and recovering" from the current recession during the March 3 opening general session. Tom Woodcock, Seal the Deal, Ballwin, Mo., will share techniques for selling your construction services and how to avoid the low-bid myth in sessions on March 4 and 5. Stuart Applebaum, deputy for Restoration Program Management and the Chief of the Everglades Division of the Jacksonville Division of the U.S. Army Corps of Engineers, will describe the "achievements and challenges" of the Everglades Restoration Program on March 4.

The convention's new, alternating half-day/full-day format will give registrants more networking and free time. Adding to the networking and education experience, ASA sponsors and exhibitors will display the latest productivity-enhancing products and services at the ASA Expo. Subcontractors don't have to wait to start their convention networking, however. Log on to ASA's Facebook and LinkedIn Web pages, accessible via the ASA home page ([www.asaonline.com](http://www.asaonline.com)), to connect and communicate with others who will be attending the Naples convention.

The ASA Web site features a complete convention schedule, including educational sessions and special events like the ASA President's Reception, the FASA Golf Outing, ASA's Farewell Beach Party, and (new this year) the ASA's Spouses' Networking Coffee. Click on "Register for an Event" to view the schedule and register through ASA's secure, online system, or call (703) 684-3450, Ext. 1304. ASA members can save \$100 off the regular \$899 registration fee by registering by Feb. 1. Spouses, guests, and other registrants from a company that is already registered get a special registration discount, too; they pay \$725 by Feb. 1 and \$825 after Feb. 1.

Located in the heart of Old Naples, only 35 minutes from Southwest Florida International Airport (RSW), the beachfront Naples Beach Hotel and Golf Club offers dozens of amenities, including on-site championship golf, a large beachside swimming pool, a complete fitness center, and a world-class luxury day spa. ASA has negotiated a discounted nightly room rate of \$219 (single/double) for rooms on the nights of March 1-5, and the hotel has waived its resort fee, which includes wireless Internet in guest rooms. Don't delay taking advantage of these special arrangements. The room block cutoff is Feb. 1. Call 1-800-237-7600 and ask for a room in the American Subcontractors Association room block, or reserve online at [www.asaonline.com](http://www.asaonline.com).

If you're ready to "Revitalize and Renew" in Naples, don't miss the ASA Business Forum and Convention 2011.

*For more information, call (703) 684-3450, Ext 1304, or e-mail [meetings@asa-hq.com](mailto:meetings@asa-hq.com).*

*National News*

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- The latest productivity-enhancing products and services from ASA's sponsors and exhibitors on display.
- Special events, including the ASA President's Reception, the FASA Golf Outing, Farewell Beach Party, and the Spouses' Cookies and Coffee.

**REGISTRATION**

\$799 for ASA members registered by Feb.1 (\$899 after Feb. 1)  
\$725 for your spouse/guest/2<sup>nd</sup> registrant registered by Feb. 1 (\$825 after Feb. 1)  
Register online at [www.asaonline.com](http://www.asaonline.com) or call (703) 684-3450, Ext. 1304

**HOTEL RESERVATIONS**

Call 1-800-237-7600 and ask for a room in the American Subcontractors Association room block, or reserve online at [www.asaonline.com](http://www.asaonline.com). Room block reservation cutoff: Feb. 1.

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# Professional Council

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**ATTORNEY:** Bruce Kauffman  
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mel@cilc.com

**EQUIPMENT RENTAL:** Dave Erdman  
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410-242-7780  
derdman@ur.com

**INSURANCE:** Scott Gardner  
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301-829-4795  
scott@thebenefitco.com

**SAFETY:** Terry L. Foy  
Foy Safety Consulting, Inc.  
410-446-3995  
foysafety@comcast.net

*Each month a list of professional service members will be listed in the Hard Hat news as the Professional Council on call for the month. They will be more than happy to address a question from ASA members.*

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- Establishing credit and collection policy
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- Telephone techniques
- How and when to use a collection agency or attorney
- Courtroom practice & procedure
- Credit checks
- Cash trending
- Cash flow projection techniques
- Example of forecast cash planning
- Presentation for your bank and/or surety

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# CALENDAR OF EVENTS

## Coming Events!

**Wednesday, December 1 ~ 6-9 pm**

**ASA Holiday Party**

**The Hayfields Country Club**

**700 Hayfields Road**

**Hunt Valley, MD 21030**

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**Friday, December 10 ~ 8:30-11:15 am**

**Cash Management & Collections**

**Katz Abosch Windesheim Gershman &**

**Freedman, P.A.**

**Learning Center, 4th Floor**

**9690 Deereco Rd., Timonium, MD 21093**

## Hard Hat News

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Chapter Accountant.....Art Little, CPA

Executive Director.....Robert Bertazon

Executive Assistant.....Denise Lindross

# BOARD & COMMITTEE MEETINGS

**Tuesday, December 14**

**Membership Committee**

**9:30 am**

**Board of Directors**

**10:30 am**

**Offices of ASA of Baltimore**

**MERRY CHRISTMAS**

From your friends at  
ASA of Baltimore

**Happy New Year**