In January of 2009, a small group of developers and contractors listened attentively as noted economist, Anirban Basu, predicted that the jobless rate could hit 8% by mid-year and 9 – 9.5% by year end. It briefly touched 10% later in the year. The Dow Jones was trading around 8,500. Mr. Basu felt that it could bottom at 7,200. Within 2 months of his prediction, the DOW hit 6469. Fuel and energy prices were expected to remain low for the short term (2.35 per gallon) and were the bright spot in an otherwise bleak economy. Inflation was not seen as an immediate concern. In fact, there was concern about deflation. At the time, the conventional wisdom was that there would be a “sling shot” inflation effect at some point in the future. We’ve yet to see it.

The first six months of 2009 were predicted to be a “blood bath”. At that time, the U.S. economy was totally exposed.

The biggest spending areas were expected to be Health and Education with growth coming courtesy of the Federal Government. The States would likely be underwater. Institutional construction was to remain elevated but supported largely by hospitals, higher education, local school districts, and government.

Anirban Basu’s advice; if you’re in these segments, great! For firms operating outside of these, he saw it as time to bite the bullet, maybe shrink, preserve cash as much as possible, wait-it-out and then embrace niches to the extent that would be possible. For developers, he suggested a recovery beginning in 2011/2012. Given a design/development timing lag, contractors would have to wait another twelve months.

Fast forward … June 2013. Mr. Basu spoke at an annual construction industry seminar. His message was that trends in the economy are somewhat encouraging. There was slow growth, but Basu recommended caution. He noted that government spending, as a percent of GDP, is greater than the rate of general economic growth. His point was that without government spending, growth is negative.

The Maryland economy is recovering, but not booming. And, one fifth of its economy is at risk of government cuts. The quality of the jobs that are being added is very low, with the largest increases in professional and business services; much of which is through temporary staffing.

Continued on Page 10
Product Profile

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Established in 1972, EBL Engineers, LLC is a multi-discipline consulting engineering firm with registered Professional Engineers in mechanical and electrical engineering as well as fire protection engineering and code consulting. Experienced engineers, designers and technicians perform site work and building systems analyses, evaluations, studies, surveys, designs and construction administration duties. These services are performed for a multitude of private and government clientele who consistently come back to EBL to procure quality work and attention to detail.

EBL has a long history practicing what is now called “sustainable design”. The goal of sustainable design is to maximize the energy and resource efficiency of a project within the project’s mission parameters. In our thirty-five year history of maximizing efficiency, EBL has designed hydronic and photovoltaic solar projects, desiccant cooling/dehumidification systems, process heat recovery systems, distributed variable speed campus pumping systems, pioneered the use of variable speed pumping systems on water loop heat pump systems, thermal storage, occupancy controlled lighting, daylighting controlled interior lighting, wind and hydroelectric power generation and many more “green applications”. Projects utilizing some of these technologies have been designed for the U.S. Naval Academy (Solar), U.S. Postal Service (Geothermal and Daylighting), Baltimore Gas & Electric Company (Ice Storage), Private Residence on St. Kitts Island (Wind Power), and Aberdeen Proving Ground (Daylighting & Advanced Thermal Distribution Control).

One of the most exciting sustainable design projects was the Net Zero Energy Residential Test Facility (NZERTF) was designed to demonstrate the viability of the Net Zero Energy concept for a residential structure that is similar in size and aesthetics to the surrounding homes in the Gaithersburg area. The NZERTF will generate as much energy on an annual basis as it consumes when operated in a manner that mimics a residence occupied by a family of four. It will subsequently be used as a lab for testing various building energy technologies by the Building Fire and Research Laboratory (BFRL) of NIST. The HVAC and electrical designs incorporate the initial requirements as well as the future requirements for the energy technologies testing laboratory. These criteria were established by NIST and BSC. Additional requirements for air-tightness, indoor air quality and LEED for Homes were met.

The NZERTF is a wood-framed structure with approximately 2,500 SF of interior space with a basement and an attic. The entire space, including the basement and the attic, will be conditioned. The detached garage serves as the facility laboratory control room where the interior loads of the “simulated family of four” can be programmed and monitored. Lights turning on and off, showers starting and stopping, cooking all can be controlled through this space.

As engineering consultants for this project, EBL provided design, construction drawings, and specifications for HVAC (conventional and geothermal) Electrical, Photovoltaic Generation, Plumbing, Solar Thermal Domestic Water Heating and Fire Sprinkler Systems suitable for a public bid process.
A Tale Of Woe - Joe Broker

Joe Broker has a great relationship with his clients. Throughout the year they call him with service issues that he and his office staff attend to. He plays golf with the CFO once in a while, and each year at renewal he brings a spreadsheet to the HR manager and CFO with four or five carriers, and three or four plan designs. He talks about HRAs and HSAs, explains the difference between MAC and UCR, and can even speak to the differences between a 20% earnings loss versus a one-percent earnings loss in a disability contract.

Joe Broker is going to lose most of his clients.

Yes, over the next few years, Joe is going to lose his client base unless he changes his thinking and his methodology. As the old axiom says, Joe must adapt or die. Joe will not lose his clients because of healthcare reform. He will not lose them because of state exchanges. He will not lose them to a broker who is willing to take lower compensation. He will lose them because he continues to conduct his business as he did 20 years ago. He will lose them because he treats employee benefits as a commodity, and places a greater emphasis on developing a strong relationship as opposed to a strong value proposition.

Who will be taking Joe's business and consulting his clients?

Joe's clients will realize that they can no longer afford to pay what they are paying for simple customer service, plan shopping and a relationship. They will seek out or be found by a company that has an ERISA attorney on staff. They will work with organizations that can forecast utilization trends and stratify risk. They will seek partners that can implement long-term strategies designed to change behaviors and patterns, and create predictability and sustainability.

They will want to learn about patient-centered medical homes, value-based plan designs and Accountable Care Organizations. They will want to evaluate the benefits and disadvantages of sending their employees to exchanges.

They will want to implement robust voluntary programs that directly interface with employer-paid benefits. They will want an HRIS system to integrate their payroll and benefits and bridge the gaps between finance and HR. They will want data, reporting, ROI, transparency and accountability.

Joe will complain about ObamaCare. He will complain about MLR. He will blame his loss of business on the exchanges, rebating or brokers with harebrained schemes that are doomed to fail. He will wait for the phone to ring, hoping the CFO will beg him to come back. But the phone will not ring. His clients will not want him back. Joe Broker is at a crossroads and he either will adapt or die.

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Good and Bad

Good News - Last month Gov. O'Malley proudly announced that Maryland was one of 16 states that has seen its workforce return to pre-recession employment levels.

Bad News - There are over 250,000 more people living in Maryland now than in 2007.
Gilbane Building Company has recently completed the construction of a new state-of-the-art 5,200 seat multi-use athletic facility. The facility services the 25,000 students, faculty and staff that comprise the Towson University community and achieved LEED NC v2.2 Silver Certification. Utilizing a column-free design, center-hung scoreboard and 360-degree video fascia display the arena offers unobstructed views from all locations. This NBA-style practice facility is the premier athletic facility in the Mid-Atlantic.

The arena features 5 premium mezzanine suites, 340 loge club seats at the top of the lower level and 120 courtside seats. The facility also boasts a 1,500 SF hospitality lounge, a 680 SF multipurpose room on the mezzanine level, an 800 SF Tier Hall of Fame room on the concourse level as well as a multimedia studio that will be the nerve center of all TIGERVISION video board operations for both the arena as well as the Unitas Stadium.

The project also included a renovation to the existing Towson Center, located adjacent to the new SECU Arena. The space will be converted for use as a practice facility and event space. The renovation included an expansion of the University’s sports medicine center and the addition of a new women’s locker room. A newly constructed walkway connects the two facilities.

The arena had its grand opening on September 4, 2013 and is hosting basketball, volleyball, gymnastics and other events.
Contact us today to see how we can work together to help your business gain the advantages necessary to prosper and grow in this competitive industry.

We can help your company reach its maximum profit potential by providing the expert guidance, support and resources many contractors lack within their own organizations. Services we provide to construction industry firms include: Accounting and Auditing, Tax Planning and Preparation, Business Advisory Services, Surety and Bonding Assistance and Cost Segregation Services.

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Workers’ Compensation Insurance

Insurance Rating Modifiers Make All The Difference

There’s an old saying about workers’ compensation insurance: You can’t live with it; you can’t work without it. Of course, you have to live with your workers’ comp premiums — whether they’re unwieldy or relatively reasonable. One way to get that dollar figure in the latter category is to know how the insurer calculates it.

Among the primary formulas that determine every construction company’s premiums is the experience rating modifier (ERM). Knowing even just a little about where it comes from and what it does can help you better control your insurance costs.

History lesson

“Experience” is the operative word in an ERM. Insurers use this complex calculation to adjust workers’ comp premiums based on the subject company’s recent history of claimed losses.

The objective of an ERM is to determine whether your loss history is above or below industry norms. If your construction company has submitted more claims than a similar business has, its premiums will go up. Likewise, if you’ve reduced claims to a below-average number, you should pay less. An ERM rate of 1.0 is industry average — the further below, the better; the further above, watch out.

Number crunching

So how do insurers crunch the numbers that create an ERM? As mentioned before, it’s complicated. But let’s take a simplified look.

Typically, an insurance company starts with a base premium that divides a company’s payroll in each job classification by 100 and then divides again by a class rate. Job classifications and class rates are issued by the National Council on Compensation Insurance (NCCI) to reflect risk across various job types. For example, a welder on a job site will generate a much higher risk factor than the receptionist greeting visitors in the front office.

The insurer then compares past claims history to those of similar companies. Generally, it will review the three full years ending one year before the expiration of the existing policy. When the data has been processed, the insurer will multiply the result (your ERM) against its stated premium rate to determine the actual premium, less any discounts or credits.

Important note: The NCCI occasionally performs Experience Rating Plan methodology reviews that drive changes to insurers’ ERM formulas. Ask your financial advisor or insurance agent for the latest details.

Administrative steps

Perhaps the most important point about the ERM process is that the calculation weighs frequency of losses more heavily than severity. So you’ll be penalized more by multiple, repetitive claims than by just one or two big ones.

So look for specific ways to submit fewer workers’ comp claims. This is where a strong focus on safety comes into play. Formalize your efforts to reduce or eliminate accidents through a company safety program. Also, take a “no exceptions” approach to workers following rules.

Beyond that, there are administrative steps you can take to address your ERM rating. First, at least once a year, ask an insurance agent to re-evaluate your classification codes. Misclassified employees could be driving up

Continued on Page 12
Recently there have been several occurrences where good harnesses, lanyards, retractables, etc. have been removed from service improperly. Without going into great detail I want to give you information that will assist you in the proper determination of when the equipment MUST be taken out of service. The number one reason would be when the equipment has been exposed to impact (a fall). All of the equipment must be removed from service. The lanyard must be destroyed and all other equipment must be re-certified by a manufacturer’s representative to determine if it still meets the manufacturer’s specifications. Most of the time they end up being destroyed as well. Another main reason for removing the equipment from service is if the manufacturer’s label is not legible or is missing.

Recently the American National Standards Institute (ANSI) and the American Society of Safety Engineers (ASSE) have updated their standard relating to “Personal Fall Protection Used in Construction and Demolition Operations” ANSI/ASSE A10.32 - 2012 which has an effective date of January 14, 2013. To summarize the new A10.32 it removes the “5 Year life span” statement and replaces it with the following:

3.4 Fall Protection Equipment - Removal from Service.

Fall protection equipment shall be removed from service upon evidence of defects, damage or deterioration; once it has been subjected to impact loading; or upon expiration of the manufacturer’s specified service life, whichever comes first.

There are some manufacturers that still state a 5 year life span exists while others have gone on record to say the 5 year life span is only a guide line. The later companies state that rough use or improper maintenance could render the equipment “Out of Service” prior to the 5 years however they also said that if the equipment is properly maintained, inspected and documented as required by the manufacturer it could produce equipment that would go beyond the 5 year life span guide line. I am working or putting together a list of manufacturers that fall into the second group.

One other important factor is “When does the life span of fall protection equipment start?” On every piece of fall protection equipment you will find several tags. Tags such as “Identification tags (factor serial numbers, product numbers, date manufactured, etc.); Proper use tags; Inspection tags (a chart to date and initial times of inspection and a “Date of first use”). The “Date of first use” is the beginning of the equipment’s life span. This should not be the date you buy it but the actual date it is first used on a job. This date could be several years after the manufacturer’s date but it must be printed on the tag. If we fail to put this date on the tag an inspector could refer to the date it was manufactured as the date of first use.

Proper inspection, documentation and maintenance of personal fall protection equipment is vital to prolonging the life span.

I hope this helps clarify the regulation. If anyone has any additional questions please feel free to write of call.

Regards,
Terry L. Foy
President
foysafety@comcast.net
410-446-3995

A Passing Thought . . .

B e brave enough to live life creatively. The creative place where no one else has ever been.

Alan Alda
I was attending an industry event several months ago when I had the opportunity to meet a large specialty contractor from the Washington D.C. area. Naturally, his first question for me was, “What is the Maryland Construction Network?”

I explained my vision for a new type of association that dismantled the geographic barriers most associations place upon themselves and how MCN would seek to unite all participants in the construction industry from owners all the way to the smallest contractor, from public projects to residential. I further explained how MCN would integrate the professionals that support our work and businesses in the construction industry.

Then he made the comment I had been waiting a couple months for someone to make – “Oh great, just what I need, another association! I already belong to eight!” I’m certain he thought this would bring the conversation to a close. Instead it gave me the perfect opportunity to play my trump card. “Well if you belong to eight associations, MCN is exactly what you need”, I quickly replied. He first looked at me quizzically, but then with a growing sense of understanding and enlightenment as I continued to explain why the only reason he would belong to so many organizations was that none of them were meeting his needs.

I explained to my new friend I believe everyone should belong to the local association best representing the interests of their specific business. And if there exists some certification which benefits your business and it is only available from a certain group, then this should be the second association to join. “Beyond that, I presume the rest of your groups are joined just so you can meet the people you need to get work and help you to run a successful business – right?” “Correct”, he responded. “But I need to belong to all of those groups so I can meet those people”, he continued.

Of course my reply was he had such a need because until now, no association has existed to try to address the problem. There is no need to spend
Mr. Basu lamented that there is no real momentum and was concerned about the effect that the Affordable Care Act might have on businesses. He responded to one participant’s question by suggesting that knowledge is everything and that government interference with human capital will produce ineffectual results for our market.

His final concern? Black Swan Threats: Iran, Europe, Israel.

Anirban Basu’s predictions have become a guide for many business owners as they navigate confused seas. At the same time, his words tend to reflect the macro issues of the market. This article is intended to describe these issues, but, from the point of view of local construction business owners and their decisions and behaviors as they deal with the realities of our economy. In other words, it is Macro Versus Micro.

The following is a summary of comments from eight local business executives, including input from general contractors, subcontractors, vendors, and bankers. The Questions: How have local firms dealt with economic conditions experienced over the last 4 years? How are they doing today? And, what concerns them about the future?

Discussions with these executives were interesting and thought provoking. Out of the group interviewed, only one (equating to 14% of the interviewed construction group) had found itself in the enviable position of sustained growth. Lucky and good, this firm’s relatively reliable volume permitted it to flourish when most firms have done the opposite. The situation allowed it the opportunity to invest in strategic marketing at a time when many firms were either reducing these types of expenditures or focusing effort on current markets. The main of its work has been supported by some form of government inducement and, that the expertise needed to access their market, is not quickly acquired.

The rest of the firms interviewed were not so fortunate. Each told a similar story of challenge. Markets shrank because of economic impediments facing their customers. As market-wide contracting volumes deteriorated, the competitive nature of a starving general marketplace put incredible pressure on margin. The perception of a local banking executive was that this trend was hastened by firms having weak balance sheets (high debt load), forced to generate cash flow out of fear of defaulting on loans. This condition likely served to worsen the situation for everyone and bring about long-term liability for contracting tiers above, in the event that these firms one day fail. After all, when volume is built without regard for profit; bad things logically follow.

One of the interviewees pronounced that by informal count, fifty commercial construction related firms in our market have stopped doing business since 2010. In spite of the casual nature of his methodology, his conclusion underscored the severity of the situation and the imputed risk that is passed to firms that were doing business with them.

As the effects of lower margins flowed broadly to the bottom line, most of the interviewed firms acted to reduce overhead. Interestingly, with all of this negative pressure, only one of the firms chose to maintain its full staff. It was also a firm that refused to bid below cost or even at neutral. The impact was described as challenging to say the least; nearly three years of red ink. Mercifully, this same company now has a sixteen month equivalent of profitable backlog. Although the firm admitted that even in their quasi-negotiated market, bidding for this work was aggressive and margins are very tight. The firm confided that in hindsight, it would have made more sense to mothball the business for three years. At current profit levels, it could take up to six years to offset losses associated with those years.

Because each firm burned-off backlog booked in better times at different rates, the effects of a failing economy were realized gradually. But at the end of the day, all of the remaining interviewees described their situation similarly. Volumes dropped, bottom lines suffered. Some were able to eke out a modest profit, many went negative. All made difficult choices about trimming overhead with a goal of rebalancing costs to match volume. Interestingly, there was no common silver bullet. One held course and suffered consequential losses. One cut salaries 8 – 10% and reduced staff. One froze salaries and reduced staff. One maintained office staff, froze staff salaries, and eliminated the owner’s
compensation. And, one reduced marketing budgets. It also benefitted from staff attrition that had occurred in the final stages of the strong economy.

Most reported negative consequences of their cost-saving actions. Firms redirecting or tapering marketing budgets now struggle to re-establish relationships. Firms that terminated staff are concerned for their ability to replace them with qualified personnel. Firms cutting and freezing salaries found some degree of staff push-back as time went on. And, these firms operated with the knowledge that at some point, what was taken away would eventually have to be given back. The hope obviously was that the economy would recover quickly. While no one is suggesting that the economy has fully recovered, most felt that it has improved enough to help mitigate some of the salary problems. Yet, the bottom line is still affected. Nearly all of the firms interviewed are operating at a net return of only a fraction of pre-recession years.

There was muted, but general agreement, with BASU’s recent message that trends in the construction economy are somewhat encouraging. But, most enthusiasm was tempered by concerns relating to real-time observations. For example, most have observed a recent deterioration in work quality and reliability. Some complained about government interference including increases in taxes on income, fuel, water, sewer, bottle, tolls, etc… Many report that the Maryland Department of Environment and MOSHA are far more aggressive with inspections and fines than can be remembered. Some reported that State contracts are being administered far more literally than in the past. Subcontractors failing to properly pay salary and benefits to their employees are triggering Department of Labor, Licensing, and Regulation investigations and fines upstream. In essence, construction managers and general contractors are being penalized for subcontractor wage defaults. Purportedly, liquidated damages are now assessed when firms fail to meet MBE bid percentages, regardless of circumstances. One firm spoke of fraudulent insurance certificates issued by a subcontractor. If you add these to concerns for the consequence of lower tier business failures, receivable delays, and occasional owner default; the situation has become exasperating to many contracting business owners. All of these add cost and risk to an equation balanced by stagnant fees.

So, while economic trends are somewhat encouraging; growing costs and risks are correspondingly discouraging. It was clear that all of the interviewees understand that managing risk is part of their core business, but most remain concerned that market rate margins are insufficient to build adequate reserves to cover unanticipated losses associated with the consequences of many of these issues.

But there is light. A recent copy of the Baltimore Business Journal reported six major permits in Baltimore City alone, totaling over $210 Million. Coupled with growth in industrial markets, $1 billion planned in city school spending and City Council approval of tax breaks, paving the way for a $1.5 billion development at Harbor Point, make exciting news for our industry and for our community. Growth! But, the scene is littered with landmines set over recent years; the most common recommendation by the interviewees parroted that of Mr. Basu – caution.

Their final concern? “Micro” Black Swan Threats
- Slowed government spending, including curbs on development related tax credits
- Accelerating deterioration of the skilled labor base
- Acceleration of contractors and subcontractors overbooking work for which there is insufficient labor and the financial strength to complete
- Massive “Down Stream” business failures
- City or municipality insolvency
- Unanticipated effects of Sequestration and the Affordable Health Care Act

John F. “Jef” Eyring
President
Waverly Construction & Management Company

Many thanks to the following: Marty Copsey (Mackenzie Contracting Company), Ryan Coudon & Brett Plano (Plano-Coudon), Joe Deming (Deming Brothers), Pat Dorn (Jarvis Steel & Lumber), Joe Knott (Henry J. Knott Masonry), Paul Littman (Southway Builders), and Scott Nicholson (PNC).
costs. Or he or she might be able to move some staff members into lower rated classes, which could reduce your premiums.

Something else to do annually: Sit down with your agent and, with your financial advisor’s input, audit your workers’ comp policy. As noted, misclassified employees might be a problem, but so could:

- Misclassified operations,
- Payroll allocated to wrong projects or states, and
- Data-entry errors regarding claim values.

In addition, review open claims and see whether you may be able to reduce or even eliminate one or more of the outstanding amounts.

Another often cost-effective strategy to consider is setting up an agreement with your insurer to pay small medical-only claims (usually defined as those of $5,000 or less) out of pocket. In exchange for doing so, the insurer should agree to leave these claims out of your construction company’s ERM calculation — thereby reducing loss frequency.

The primary risks of such a deal? You might not have the cash flow to pay the claims when they come up. Or you could run out of money if hit by a flurry of claims. So be sure to factor in these dangers before striking a bargain with the insurer.

Not a whim

Your workers’ comp premiums may seem to rise and fall at the insurers’ whim. But know that there are many factors behind these fluctuations — one of which is ERM. By taking proactive measures to better understand and moderate it, you’ll stand a better chance of paying lower premiums.

Sidebar: A tale of two contractors

Here’s a simplified example of how substantially an experience rating modifier (ERM) can affect a construction company’s cash flow. Contractor X and Contractor Y both run comparably sized construction companies that operate in the same market and perform similar services. They also both have a “before modification” workers’ compensation premium of $27,000.

Contractor X, however, has an ERM rating of 0.50. Meanwhile, Contractor Y’s rating is 1.75. So X’s adjusted bill comes to $13,500 (0.50 × $27,000), while Y’s is $47,250 (1.75 × $27,000). That’s a $33,750 difference! This money represents cash flow that X can use for paying invoices, keeping up with payroll, and dealing with permits and fees. It’s a competitive advantage.

Donald N. Hoffman, MS, CPA is a partner at Hertzbach & Company, P.A. in Owings Mills, Maryland and Rockville, Maryland. He can be reached at (410) 363-3200 or by emailing dhoffman@hertzbach.com.
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¹ The Corporate Membership Rewards program is for eligible Commercial Card clients. Terms, conditions and restrictions apply; for a copy or for more details, call 1-888-800-8564.
² Actual float time will vary based on the date of the charge, the billing cycle offset date and the payment date.
³ The number of checks cut will be reduced based on converting suppliers to card payments.

For more information on this effective and efficient member benefit, contact MCN’s Verna Regier at 443-962-7329 or at verna@vancomconstruction.net.

Gilbane Building Company, a privately-held, family-owned firm, provides full construction management consulting and facilities-related services.
AIA Baltimore & Maryland Construction Network present

A Joint Association Project Tour
Texas Recycling Center

Thursday, November 7, 2013
Silver Spring Mining Company / Texas Recycling Center
11100 York Road · Cockeysville, Maryland 21030

Join us for a revealing behind-the-scenes tour of the newly-completed Texas Recycling Center in Cockeysville, followed by a fine networking opportunity at the Silver Spring Mining Company at the conclusion of the tour. This state-of-the-art complex is the “vision realized” of Baltimore County and a true testament to the joint efforts of recycling professionals and the construction industry.

Schedule of Events

3:45–4:00 PM  Registration & Carpool Coordination at Silver Spring Mining Co.
4:00–4:15 PM  PreTour Presentation at Silver Spring Mining Co.
4:15 PM SHARP  Carpool to Recycling Center (mandatory; no on-site parking)
4:30–5:15 PM  Tour of the Texas Recycling Center
5:30–7:00 PM  Networking and hors d’oeuvres at Silver Spring Mining Co.

Cost / Registration

This is a prepaid event with limited space.
$40 per person / Limit of 50 prepaid registrants
To register now, click here or call Maryland Construction Network at 443.982.7329.

Tour: 1 AIA/CES HSW Credit

Reservations made, but not cancelled, prior to Friday, November 1, 2013, cannot be refunded.
countless thousands of dollars in dues payments annually for membership in multiple groups if one group could provide the coverage, networking, marketing opportunities, and information needed.

Traditional associations have become just that – traditional. They have built a machine that has now taken on a life of its own. Just like taxpayer money feeds our government, association membership simply feeds the machine. And the machine has lost sight of the fact the important part of the equation is the member. Instead it does everything it can to make certain that the machine lives on, sometimes, to the detriment of their members. Instead, MCN offers an affordable, flexible, and innovative alternative which combines cutting-edge technology with one-on-one networking designed to enhance your presence within the industry.

It will take a while before my vision of MCN is fully realized but we are riding an express train to that goal right now. Memberships are coming in at an incredible rate and our meetings have been attended by an amazing amount and variety of people. MCN’s offering of upcoming events is expanding both in number and in program diversity. Other associations who share a desire to grow and an understanding that they must adapt to a changing business environment are joining with us to work collaboratively to expand their offerings to the members of our industry. We welcome the opportunity for all associations to work with us to make it easy and affordable for you to make the connections you need to succeed.

In reality, Maryland Construction Network really is “just what you need”! Why don’t you call Verna Regler or me at 443-982-7329 today to see just how affordable and easy it is to join the one construction association seeking to unite an industry and exceed your networking and information needs.

Robert Bertazon
MCN Founder

Baltimore URBANIZATION

SAVE THE DATE
November 19, 2013
3:30 p.m. Registration
3:45 p.m. Urbanization Program
5:00 p.m. Direct Connect Networking

In 2012, Baltimore City’s population grew for the first time in over 60 years. National trends and forecasts indicate continued growth in Baltimore. Learn how our City is preparing for an influx of new residents and how developers are responding to the need for quality housing and commercial projects through urban redevelopment. Confirmed panelists include Seawall Development Co., Chesapeake Real Estate Group, incoming AIABaltimore president, and Southway Builders. Save the date and stay tuned for more panelists and event details!
Upcoming Events

**Tuesday, October 1st**
Managing The Liability & Risk of BIM
The Grand Lodge of Maryland
304 International Circle
Cockeysville, MD 21030

**Tuesday, October 8th**
MCN & SMACNA Mid-Atlantic Educational Connect, Lunch, & Networking
Stromberg Metal Works
6701 Distribution Drive
Beltsville, MD 20705

**Tuesday, October 15th**
Alban CAT “Get To Know Us” Breakfast & Cat-A-Thon
8531 Pulaski Highway
Baltimore, MD 21237

**Wednesday, October 16th**
Meet The Primes
Maryland State Fairgrounds - Exhibition Hall
2200 York Road
Lutherville-Timonium, MD 21093

**Thursday, October 24th**
The Blue Book Building & Construction Network Showcase
M&T Bank Stadium
1101 Russell Street
Baltimore, MD 21230

**Thursday, November 7th**
AIA & MCN Project Tour & Networking
Texas Recycling Center
Departing From and Returning To Silver Spring Mining Company
11100 York Road
Cockeysville, Maryland 21030

**Tuesday, November 19th**
MCN Direct Connect Networking
Pre-Network Program - Baltimore Urbanization
Location: TBD