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*Don't forget the*

*2nd Annual*

**FKCA  
POKER RUN**

*October 16, 2010*

*Information on p. 4*

## Building Inspections

**No Islamorada, Village of Islands Building Inspections** on September 9-10, 2010. Due to Inspector training, no building inspections will be performed on Thursday, September 9th or Friday, September 10<sup>th</sup>. Any inspections called in after 7:30am on Wednesday, September 8th will be scheduled for Monday, September 13, 2010.

**No Monroe County Building Inspections** on September 9-10, 2010. Due to Inspector training, no building inspections will be performed on Thursday, September 9<sup>th</sup> or Friday, September 10<sup>th</sup> due to Continued Education Classes being held at the EOC in Marathon. Classes are available to contractor's architects engineers and inspectors. You can register on line at the BOAF website. Any questions please call Harry at 305-289-2587.

# Applications for New Membership

BC Enterprise, Inc.  
A1A Butch Blast, Inc.

All new membership applications shall be reviewed by the Board  
and voted on at its next meeting.

## **TWO CONCHS SPORTFISHING**

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FAX (305) 743-8810

## CITY OF MARATHON NEW REQUIREMENTS FOR COMMERCIAL, INDUSTRIAL OR MULTIUNIT RESIDENTIAL STRUCTURES

Pursuant to Florida Statute, Section 633.027, (2008), the City of Marathon will start requiring all owners of any commercial, industrial or multiunit residential structure of three units or more constructed of light-frame floor and roof trusses, to install the appropriate symbol adopted by rule of the State Fire Marshal's Office to provide responders to a fire as to the type of roofing and flooring structure. The Fire Marshal's rule establishes the dimensions, color, and location of the symbol to be applied to every commercial, industrial and multiunit residential structure of three units or more constructed of light-frame floor and roof trusses. For more information: call the City of Marathon Fire Marshal's Office at 305- 289-8938



Lightweight Truss Floor



Lightweight Truss Roof



Lightweight Truss Roof & Floor

- ✘ Symbols must be all weather and contrasting with background
- ✘ Maltese Cross shall measure 8 inches horizontally and 8 inches vertically
- ✘ Maltese Cross shall be a bright red reflective color
- ✘ Maltese Cross shall be within 24 inches to the left of the main entry
- ✘ Maltese Cross shall be not less than 4 feet above grade, walking surface, finished floor
- ✘ Maltese Cross shall be not more than 6 feet above grade, walking surface, finished floor
- ✘ Additional signs to be installed as determined by the Authority Having Jurisdiction.
- ✘ The complete rule is available on the State Fire Marshals web site under Rules of the State Fire Marshal

### HELPFUL CONTACTS:

Monroe County Code Enforcement; Ronda Norman, Director; [Norman-Ronda@MonroeCounty-FL.Gov](mailto:Norman-Ronda@MonroeCounty-FL.Gov)  
 City of Marathon Code Compliance; Cynthia McPherson, Code Supervisor; [mcphersonc@ci.marathon.fl.us](mailto:mcphersonc@ci.marathon.fl.us)  
 Department of Business and Professional Regulation (DBPR); Bill Tejada; [Guillermo.tejada@dbpr.state.fl.us](mailto:Guillermo.tejada@dbpr.state.fl.us)  
 Division of Worker's Compensation, John Kulha, Compliance Investigator; [john.kulha@myfloridacfo.com](mailto:john.kulha@myfloridacfo.com)

Army Corps Regulatory Program:

USACE Home Page: [www.saj.usace.army.mil](http://www.saj.usace.army.mil)

Permit Listing: [www.saj.usace.army.mil/regulatory/permitting\\_gp.htm](http://www.saj.usace.army.mil/regulatory/permitting_gp.htm)

Code Compliance Information

Upper Keys Office: 305-453-8806

Upper Keys Sr. Inspector: Allen White, 305-453-8809

Middle Keys Office: Vilma Peacock, 305-289-2810

Director: Ronda Norman, 305-289-2520

Lower Keys Office: Sylvia Atwell, 305-292-4495

Lynn Tsouchios: 305-289-2528



Mark your calendar for the  
**Florida Keys Contractors Association**

*2nd Annual*  
**Poker Run**

**October 16, 2010**

*COME BY LAND OR SEA*

**First Prize of \$1,000.00**

Early registration beings August 15, 2010

For more information, please email [admin@floridakeyscontractosassoc.com](mailto:admin@floridakeyscontractosassoc.com)

**Florida Keys Contractors Association  
2nd Annual Poker Run  
Saturday, October 16, 2010**

**SPONSOR FORM**

SPONSOR NAME: \_\_\_\_\_

CONTACT PERSON/TITLE: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

\_\_\_\_\_

PHONE: \_\_\_\_\_ FAX: \_\_\_\_\_

DATE PAID: \_\_\_\_\_ CHECK #: \_\_\_\_\_

**Drop dead date for advertising is Thursday, September 30, 2010**

**\$750.00 Title Sponsor:** Company Logo on sleeve of T-shirt  
Includes prominent logo placement on t-shirts, banners and all advertising; plus  
4-complimentary entries

**\$250.00 INDUSTRY SPONSORS: (Large Logo)**  
Includes logo placement on t-shirts, banners and all advertising; plus 2-complimentary  
entries

**\$100.00 SUPPORTING SPONSORS:**  
Text Advertising on t-shirt, banners and all advertising

---

**PAYMENT PLAN FOR ADVERTISING IS AVAILABLE**

**FOR MORE INFORMATION EMAIL [admin@floridakeyscontractorsassoc.com](mailto:admin@floridakeyscontractorsassoc.com)**

**MAIL CHECKS AND SPONSOR FORM TO:**

**FKCA, PO Box 522797, Marathon Shores, FL 33052**

**PROCEEDS FROM POKER RUN SUPPORT THE FKCA SCHOLARSHIP FUND**

*THANK YOU FOR YOUR SUPPORT*



**Florida Keys Contractors Association  
2nd Annual Poker Run  
Saturday, October 16, 2010**



**ENTRY FORM**

**PLEASE COMPLETE AN ENTRY FORM FOR EACH PERSON**

**Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_ **City** \_\_\_\_\_ **State** \_\_\_\_\_ **Zip** \_\_\_\_\_

**Phone #:** \_\_\_\_\_ **Email:** \_\_\_\_\_ **T-shirt Size:** \_\_\_\_\_

**If boating/name of boat & FL #:** \_\_\_\_\_

**WAIVER:** In consideration of the entry being accepted, and of being allowed to participate in the Florida Keys Contractor's Association Poker Run, I hereby, and for my minor child, heirs, executors, and administrators, waive, release and forever discharge, and save harmless from any and all claims for damages and causes of action which may occur, including consequential damages, I may have against the Florida Keys Contractors Association, their representatives, successors, and all other organizers and sponsors and assigns for any and all injuries and damages suffered by me or my child at this event, whether caused by the negligence of the organizers or otherwise. I certify that I am, or my child is, an amateur athlete. I further certify that I or my minor child has trained sufficiently to participate in this event. I am, or my child is, in good physical condition and this has been verified by a physician within the past six months. I also give permission for the free use of my name and or photos in any broadcast, telecast or other account of this event. My signature indicates my agreement to assume all risks and abide by the rules and decisions of the event committee and organizers.

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_  
(Must be 18 years of age to participate)

**REGISTRATION**

**CHECKS ONLY-NO CASH OR CREDIT CARDS**

Early registration \$40 per person until 6pm on Friday, October 8, 2010

Early registration must be received by October 8, 2010.

\$50 per person from October 8<sup>th</sup> until day of the event

You **WILL** be able to register at the Safety Meeting

Additional Cards and T-Shirts will be available for purchase at the  
Kick-off Party and Safety Meeting

**Make checks payable to FKCA & Mail Check with Entry Form to  
PO Box 522797, Marathon Shores, FL 33052**

For Questions please visit our website at [floridakeyscontractorsassoc.com](http://floridakeyscontractorsassoc.com)  
or email [admin@floridakeyscontractorsassoc.com](mailto:admin@floridakeyscontractorsassoc.com)



Pro-File

Workplace and safety tips brought to you by the insurance specialists at: T.R. Jones & Company.

**DID YOU KNOW**

According to a recent survey conducted by the National Association of Insurance Commissioners, 22% of U.S. consumers have reduced the number of times they see the doctor as a result of today's economy, and 11% have cut back on the number of prescription drugs they take or the dosage of those medications.

Employers should stress to employees that it is important to continue to take responsibility for their health, so they benefit from both healthier lives and more affordable healthcare.

## Do You Need Workplace - Violence Coverage?

The employee shooting at Hartford Distributors in Manchester, Conn., this August serves as a powerful reminder of the prevalent threat of violence in the workplace and of potential holes in standard business coverage. The greatest number of violence incidents occurs in companies that deal with the public, exchange money, deliver goods and services, and operate late at night, but no business is immune. Criminals, disgruntled employees, angry customers or even stalkers can pose threats. Any situation that puts employees under excess stress – from office politics to a romance gone wrong – is a risk.

The costs of an incident can be extensive, especially considering the cost of hiring independent security consultants and public relations experts, payment of benefits and business interruption expenses. Medium- and long-term losses

include compensation claims, lost productivity, counseling for employees, extra security and lawsuits.

Employers commonly insure their business against violence using a combination of workers' compensation, general liability and employment-practices liability coverage. Remaining holes can be filled with specialty workplace violence coverage.

According to a July report by the U.S. Bureau of Labor Statistics, an average of 564 people per year were killed at work between 2004 and 2008. The threat of an incident remains a significant concern for all types of businesses. To protect yours, discuss ways of mitigating your risk with the insurance professionals at T.R. Jones & Company.

## H1N1 Pandemic has Run its Course

The World Health Organization (WHO) chief recently announced that the H1N1 pandemic is over. Director-General Margaret Chan said the world was lucky that the virus did not mutate into a deadlier form and that the vaccine developed remained effective against it.

Although the threat of an H1N1 pandemic that could have resulted in business interruption or other disruptions has now subsided, the H1N1 virus continues to threaten high-risk groups including pregnant women and the elderly. Flu experts say that influenza viruses have notoriously unpredictable behavior and no two pandemics are alike. With an eye to the future, it is important that every business consider its plan in the case of a business interruption due to pandemics or other catastrophic events.



## Supply Chain Trends and Business Interruption Risks

While lean manufacturing has become a cornerstone of successful supply chain management and a way for businesses to stay flexible and responsive to changing tastes in their markets, the dependence on suppliers resulting from outsourcing and minimizing stock creates a host of exposures for businesses taking advantage of supply chains.



A key supplier or buyer can be debilitated for a number of reasons: natural (floods, pandemics, earthquakes, severe storms), human (terrorism, civil disorder, electronic security breaches) or technical (power failure, hardware or software viruses). These disruptions are more common than one might imagine. A 2009 survey of corporate risk managers and supply chain risk managers by insurer Zurich Services Corporation revealed that 74 percent of respondents had experienced a supply chain disruption in the last 12 months, and that these interruptions caused approximately 10 percent in lower sales and 11 percent in higher costs. Beyond these direct losses, it is important to consider the lasting damage to your brand and possible loss of market share you could suffer after an interruption in your supply chain or energy supply. Consider the following steps you can take to mitigate your business's risk:

- Choose suppliers carefully, and conduct regular audits and inspections if possible to ensure that their commitment to business interruption prevention matches yours.
- Work with your broker to understand the extent of your exposure, and create a business interruption worksheet to quantify as accurately as possible the effect these exposures could have on revenue and profit. Re-evaluate it on a regular basis to account for changes in the market or your business model.
- Transfer your risk by purchasing appropriate coverage, which could include business income disruption and other special endorsements specific to your exposures.

## Risk: A Necessary Evil

Recent events, including the extent of the Deepwater Horizon disaster and the severity of financial meltdowns, suggest that many companies do not fully understand the risks they are taking and, if they do, fail to take the proper steps to protect themselves. For example, did BP fail to take costly loss control measures because an event like the spill was so unlikely? Was this risk considered acceptable?

Of course, the mistake of these companies does not lie in the fact that they took on risks. In fact, taking on risk is not only often desirable; it is the key behind many firms' success. As those in the financial world will remind us, it is the taking of risks that ultimately creates shareholder value.

Accountable risk management is an essential part of every business's success. From an accurate appraisal of the extent and nature of the business's exposures to the creation of effective loss control and cost containment procedures, it is essential that risk managers work closely with executives, letting the errors of other companies be a valuable lesson.



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***FLORIDA KEYS ECOWEEK 2010***

***EcoWeek starts Keys wide on Oct. 31-with HallowGreen parties. The weeklong keys wide event runs to November 7th in the Upper Keys, the Middle Keys and the Lower Keys/Key West. There will be plenty to see and do through out the green week! For more information go to <http://ecoweekfloridakeys.com>***

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**U. S. Small Business Administration Business Recovery Center** is open in Monroe County to help small businesses and most private non-profit organizations affected by the Deepwater BP Oil Spill. Location and hours of operation are: Florida Keys Community College, 5901 College Road, Building A, Room 127, Key West, FL 33040. Open: Monday-Friday, 8 a.m. to 5 p.m., until further notice.



Allstate Insurance has approved  
**Florida Keys Contractors Association**  
 as an approved Affinity Group.  
 Members should contact Keys Insurance Services  
 for information on receiving a **10% discount**  
 on your business auto insurance.



**Keys Insurance Services**

<i>Marathon</i>	<i>Key West</i>	<i>Key Largo</i>
743-0494	294-4494	453-1445

Advertising in the FKCA Hotline is available to all members

**Member Rates:**

**Business card size Ad - \$14.59 per month**

**¼ page ad - \$25.00 per month**

**½ page ad - \$47.92 per month**

**Non-Members are welcome to advertise, however Non-Member Rates are considerably higher.**

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**MARK YOUR CALENDAR FOR THESE UPCOMING MEETINGS OF THE BOCC, COUNTY PLANNING COMMISSION, CEB, BOAF AND MEETINGS FOR THE CITY OF MARATHON, CITY OF KEY COLONY BEACH AND ISLAMORADA, VILLAGE OF ISLANDS**  
**SEPTEMBER & OCTOBER 2010**

<b>DATE</b>	<b>TIME</b>	<b>TYPE OF MEETING</b>	<b>LOCATION</b>
<b>9/6 (Mon)</b>	<b>ALL COUNTY &amp; CITY OFFICES CLOSED FOR LABOR DAY</b>		
9/8 (Wed)	9:30am	KCB Code Enforcement Board	City Hall Key Colony Beach
9/8 (Wed)	10:00am	MC Planning Commission Meeting	Marathon Gov. Center (2798 O/S Hwy, 2 <sup>nd</sup> Floor)
9/8 (Wed)	6:00pm	Marathon City Code Board Meeting	Marathon Fire Station #14 (8900 O/S Hwy)
9/9 (Thu)	9:30am	KCB City Commission Meeting	City Hall Key Colony Beach
9/9 (Thu)	2:00pm	Village Council Budget Workshop Islamorada, Village of Islands	Founders Park CC (87000 O/S Hwy)
9/9 (Thu)	5:30pm	Village Regular Council Meeting Islamorada, Village of Islands	Founders Park CC (87000 O/S Hwy)
9/9 (Tue)	5:30pm	Marathon City Council Meeting 1 <sup>st</sup> Public Budget Hearing	Marathon Gov. Center (2798 O/S Hwy, 2 <sup>nd</sup> Floor)
9/14 (Tue)	9:30am 5:00pm	CEB City of Marathon Televised Meeting	Marathon Gov. Center (2798 O/S Hwy, 2 <sup>nd</sup> Floor)
9/14 (Tue)	10:00am	Marathon City Council Meeting Staff Agenda Briefing Workshop	Marathon Fire Station #14 (8900 O/S Hwy)
9/14 (Tue)	5:30pm	Marathon City Council Meeting FINAL Public Budget Hearing	Marathon Gov. Center (2798 O/S Hwy, 2 <sup>nd</sup> Floor)
9/15-9/16	9:00am	BOCC	Marathon Gov. Center (2798 O/S Hwy, 2 <sup>nd</sup> Floor)
9/15 (Wed)	9:30am	KCB Planning & Zoning	City Hall Key Colony Beach
9/21 (Tue)	1:30pm	Village Code Compliance Hearing Islamorada, Village of Islands	Admin/Public Safety HQ, 3 <sup>rd</sup> Floor (86800 O/S Hwy)
9/22 (Wed)	10:00am	MC Planning Commission Meeting	Marathon Gov. Center (2798 O/S Hwy, 2 <sup>nd</sup> Floor)
9/23 (Thu)	9:30am	KCB City Commission Meeting	City Hall Key Colony Beach
9/23 (Thu)	5:30pm	Village Regular Council Meeting Islamorada, Village of Islands	Founders Park CC (87000 O/S Hwy)

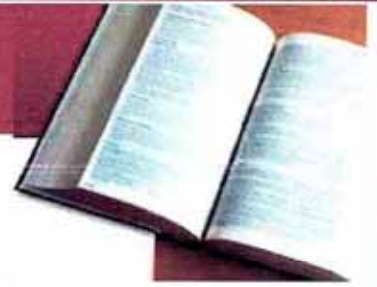
(cont'd on p. 12)

DATE	TIME	TYPE OF MEETING	LOCATION
9/27 (Mon)	5:30pm	Marathon City Planning Commission Meeting	Marathon Fire Station #14 (8900 O/S Hwy)
9/28 (Tue)	10:00am	Marathon City Council Meeting Staff Agenda Briefing Workshop	Marathon Fire Station #14 (8900 O/S Hwy)
9/28 (Tue)	5:30pm	Marathon City Council Meeting	Marathon Gov. Center (2798 O/S Hwy, 2 <sup>nd</sup> Floor)
10/6 (Wed)	10:00am	MC Planning Commission Meeting	Marathon Gov. Center (2798 O/S Hwy, 2 <sup>nd</sup> Floor)
<b>10/11 (Mon)</b>	<b>ALL COUNTY &amp; CITY OFFICES CLOSED FOR COLUMBUS DAY</b>		
10/12 (Tue)	10:00am	Marathon City Council Meeting Staff Agenda Briefing Workshop	Marathon Fire Station #14 (8900 O/S Hwy)
10/12 (Tue)	9:30am 5:00pm	CEB City of Marathon Televised Meeting	Marathon Gov. Center (2798 O/S Hwy, 2 <sup>nd</sup> Floor)
10/12 (Tue)	5:30pm	Marathon City Council Meeting	Marathon Gov. Center (2798 O/S Hwy, 2 <sup>nd</sup> Floor)
10/13 (Wed)	9:30am	KCB Code Enforcement Board	City Hall Key Colony Beach
10/13 (Wed)	6:00pm	Marathon City Code Board Meeting	Marathon Fire Station #14 (8900 O/S Hwy)
10/19 (Tue)	10:00am	MC Planning Commission Meeting	Marathon Gov. Center (2798 O/S Hwy, 2 <sup>nd</sup> Floor)
10/14 (Thu)	9:30am	KCB City Commission Meeting	City Hall Key Colony Beach
10/18 (Mon)	5:30pm	Marathon City Planning Commission Meeting	Marathon Fire Station #14 (8900 O/S Hwy)
10/20 (Wed)	9:30am	KCB Planning & Zoning	City Hall Key Colony Beach
10/20-10/21 (Wed/Thu)	9:00am	BOCC	Harvey Gov Center (1200 Truman Avenue)
10/26 (Tue)	10:00am	Marathon City Council Meeting Staff Agenda Briefing Workshop	Marathon Fire Station #14 (8900 O/S Hwy)
10/26 (Tue)	5:30pm	Marathon City Council Meeting	Marathon Gov. Center (2798 O/S Hwy, 2 <sup>nd</sup> Floor)
10/28 (Thu)	9:30am	KCB City Commission Meeting	City Hall Key Colony Beach

## Lien Law Seminars

August 5, 2010 and August 10, 2010

ICPC of Florida presents our 2010 seminars on  
Construction Liens and Bond Claims



This seminar is designed to assist anyone who isn't an expert in lien law matters. A great workshop for beginners or anyone who wants to brush up on the basics.

### Topics Covered

#### Protecting & Perfecting Your Rights to Recovery

- How to prepare & serve Notices to Owner.
- Using the proper forms to protect your rights.
- Where to obtain the information you need.
- Demands for Sworn Statements of Account.
- Consulting your Attorney.
- Lien and bond law time periods.
- Recording a Claim of Lien, what happens next?
- Protecting your payment rights with Lien & Bond Waivers.

### Sponsored By

#### Florida's Improved Construction Practices Committee (ICPC)

The Improved Construction Practices Committee (ICPC) is a group of delegates drawn from the membership ranks of NACM of Florida, Inc. (SACM) and NACM-Tampa. Our primary purpose is to promote good, sound and equitable legislation, as it pertains to the construction and credit industry. ICPC has taken on the task of defeating bills that would significantly weaken the Florida Construction Lien Law and this task is ongoing throughout the entire year. Through the efforts of the ICPC and our lobbyist, numerous improvements are made to our state laws. The results produce substantial savings for us all in the protection of our companies' assets. The funding for this effort is provided by voluntary contributions of NACM members along with contributions from the two NACM offices.

### Seminar Locations

~~August 5, 2010~~ 8:30 am - 12:30 pm  
Holiday Inn Ft. Lauderdale Airport  
2905 Sheridan Street  
Hollywood, FL 33029

August 10, 2010 8:30 am - 12:30 pm  
Dubsdread Country Club  
549 W Par Street  
Orlando, FL 32804

### Seminar Registration

Registration can be done online at [www.sacm.us.com/registration/](http://www.sacm.us.com/registration/)

Member Rate: \$99.00

Non-Member Rate \$115.00

prices include continental breakfast.

#### For additional information contact:

Southeastern Association of Credit Management  
6290 Edgewater Drive  
Orlando, Florida 32810

or contact Miles McDonnell @ 407-299-7491 X 107

### Attorney Spotlight

[Robert B. Worman](#) is an attorney and Florida Supreme Court Certified Circuit Mediator whose offices are located in Orlando, Florida. Mr. Worman limits his practice to the representation of businesses and individuals employed in construction activities throughout Central Florida. Mr. Worman's practice includes representing clients engaged in all aspects of the construction process including banks, developers, general contractors, subcontractors, materialmen, building material manufacturers and manufacturer's representatives, architects and engineers.

### Attorney Spotlight

[Scott Steven Sheffler](#)  
Mr. Sheffler focuses his practice on representation of businesses involved in a wide range of industries and on issues including business litigation, commercial collection, business strategy and contract negotiation. Additionally, Mr. Sheffler represents clients in the construction industry throughout Florida on issues involving Florida's Construction Lien law, payment bond claims and varied construction related matters.

*Changed to Wednesday  
October 13, 2010*



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Report Unlicensed Activity to  
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To report unlicensed activity, please call the DPBR's  
Unlicensed Activity Hotline at 1.866.532.1440,  
Monday–Friday, 8 a.m. to 6 p.m. (Eastern Time)  
or e-mail the information to [ULA@dbpr.state.fl.us](mailto:ULA@dbpr.state.fl.us).

or locally call 305 289-2508, Code Enforcement Contractor Inspector  
305 289-2583 Contractor Licensing Coordinator

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# MEMBERS CLASSIFIED

**Attention Members:** New service for our members. If you have equipment, vehicles, trailers, sheds, apartments for rent and help wanted; you can now advertise in our newsletter. All ads need to be received via email no later than the 25<sup>th</sup> of each month to [admin@floridakeyscontractorsassoc.com](mailto:admin@floridakeyscontractorsassoc.com).



An extension cord would of been better. You think?



I wonder if there is room for one more wire??? NOT

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## MEMBERSHIP APPLICATION

Application for Membership is hereby made for a

Business Name: \_\_\_\_\_ C.C.#: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Physical Address: \_\_\_\_\_

Business Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_ Cell: \_\_\_\_\_

Type of Business: \_\_\_\_\_

Applicant or Representative: \_\_\_\_\_

Email: \_\_\_\_\_

**Membership Dues: Dues for Membership Application are \$300.00**

Application is hereby made for membership in the Florida Keys Contractor's Association, Inc. Application will be reviewed by the Board of Directors and applicant will be notified in writing. If approved, applicant will abide by the Association's Charter and Bylaws will support its objectives and pay all established dues.

Date: \_\_\_\_\_ Signed: \_\_\_\_\_

Applicant sponsored by: \_\_\_\_\_

**FOR OFFICIAL USE ONLY**

The above application is hereby approved by the Board of Directors for membership on

this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_.

Membership dues in the amount of \$\_\_\_\_\_ received.

PO Box 522797, Marathon Shores, FL 33052-797  
Phone: 305-743-9409

**Florida Keys Contractors  
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For information, please contact the FKCA at:

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