

LETTERS



Workers Comp: Subs Pay Their Own

To the Editor:

Mr. Cooley's article on workers comp (Business Forum, 4/92) was right on the money. It's too bad it takes a bill for us to learn!

Our policy for paying subs is: No check until the certificate comes in, or if we issue their check, the workers comp insurance is deducted. When and if the certificate comes in, we mail a second check. We tell our subs this up front. There's no reason that we, as responsible general contractors, should have to pay their way. It just takes a few phone calls to your agent to get the rate for their job classification — but it's well worth it.

As for sole proprietors with no employees, we have a form they sign (adopted from our carrier's example). In addition, our carrier wants a business card or a copy of an advertisement from our subs.

Workers comp insurance can be a real hassle, but it's priceless when an accident happens. Thank you for your articles that deal with the basics of running a sound business.

Mike & Pam Opulskas
Opulskas & Son
Berrien Springs, Mich.

Fastening Metal Roofs

To the Editor:

A question for you after reading "Low-Cost Metal Roofing" (6/92): Toward the end of the article it says to fasten the panels with a washered wood screw in the flat of the panel, not in the high rib. Is this suggested only when installing on a solid deck?

Eric Herninghaven
West Burke, Vt.

Rob Haddock Responds:

No. This recommendation holds true for both solid decks and wood or steel purlins. Years ago, before dependable sealing washers came along, it seemed prudent to nail through the high ribs, out of the drainage plane. Since the advent of screws and high quality sealing washers, this is no longer true. In fact, fastening with screws in the high ribs can actually create problems. Because the screw is unsupported from the wood sheathing to the top of the rib, it can bend as the roof panel expands and contracts, causing it to loosen where it

enters the sheathing or to fatigue from repeated flexing and fail altogether. This is less of a problem when using nails through the high ribs, since nails are generally less brittle than screws. Nevertheless, fastening with washered screws in the flat of the panel is our preferred attachment method.

Why Architects Can't Trust Contractors

To the Editor:

With regard to the article "A Team Approach to Design/Build" (7/92), by Calvin Goldsmith, several gross inaccuracies should be corrected.

First, his claim that AIA Document A201 is written by AIA lawyers alone and thus favors the architect is not true. The process of revising the AIA Documents, every ten years or so, includes lawyers that represent architects, building developers and owners, and representatives of the major national associations for building contractors. During the most recent revision, which took place in 1987, there was a particular clause on which the architect's representatives and the contractor's representatives could not agree. The contractor's representatives threatened to withhold their sanctioning of the AIA Documents if this particular item went through. In the end, the AIA conceded the issue in favor of the contractors.

Secondly, I have seen contracts written by contractors for owners to sign, and if these are any indication of what contractors think is fair, then the building industry is in worse trouble than I thought.

Thirdly, concerning Mr. Goldsmith's comment about the adversarial relationship between architects and contractors being the result of our training and the contracts we use, I can only say that my own attitudes about the work of contractors has been shaped by my own experience in the field, by the constant poor work that I see performed by the building trades, and by the lack of supervision by the contractor to make sure the work is done properly. This experience was just reinforced by a major construction project done on my own home and it was just unbelievable how thoughtless the different trades and the contractor were.

Speaking for many architects, we would love not to have to be the "bulldogs" for building owners. No one wants more than us to have our projects well constructed, and no one would give more enthusiastic recommendations for good builders than us. Unfortunately, after 12 years as an architect, I cannot endorse a single builder as being "this is someone we should get."

Dennis M. Findley, AIA
McLean, Va.

Caution to Software Buyers

To the Editor:

I am writing to pass along this information to your readers. I purchased an accounting program from Jobs Systems Inc., with the understanding that if I was dissatisfied in any way, they would accept the software back and issue a full refund in a certain amount of time. I reviewed their program and determined that it did not fit my needs. When I tried to return the software within the allotted time, I was advised that there would be a 10% restocking charge, which their salesman neglected to mention.

I would suggest to your readers that they get all return policies in writing prior to purchasing software from any company prior to placing an order.

Robert G. Wiedenmann, Jr.
Wallington, Conn.

HOW Reporting Unfair

To the Editor:

We have always considered *The Journal of Light Construction* to be one of the better-reported building publications. However, your article in the July issue, "Home Warranties: Complaints Raise Questions" was a disappointment.

We support balanced reporting. But what we don't understand is the license taken in this article through gross generalizations about the HOW Program, with no attribution or substantiation.

For Kathleen O'Brien to state "...some builders have voiced complaints about HOW's handling of claims and have dropped the program," with no documentation of the statement is a flagrant abuse of your role as professional journalists.

Home Warranty Corporation is

proud of its program and the major strides we've taken in pioneering a product for builders (and ultimately homeowners) that provides the kind of protection that is needed in this country.

You incorrectly stated that the homeowner buys the HOW Program. Purchasers of homes constructed by builders participating in the HOW Program do not buy anything from this company. HOW does not sell policies to homeowners. Builders are our clients. Builders give their insured warranty to their home buyers as an added feature of the home. Neither HOW nor the builder sells the warranty to the home buyer.

We are the first to admit that our program is not perfect and we continue to refine our operations and educate builders. But it is difficult to try to educate builders about the product when publications such as the *Journal* continue to perpetuate the misperceptions without taking the time to do their homework.

H. Kenneth Seeber
President, HOW
Arlington, Va.

Our article did quote one Seattle builder who dropped out of HOW after he felt it responded too aggressively to a claim. In addition, our research turned up many others who have expressed unhappiness with the programs and have either quit or stayed in reluctantly.

We feel that the concept of third-party warranty programs is a sound one for builders and remodelers. Our only motive in publishing this story was to shed some light on apparent problems with certain programs in the hopes that improvements will be made.

— The Editors

Addendum

The address and telephone number for Turbo Construction Estimator, mentioned in *State-of-the-Art Contractor* (4/92), is P.O. Box 2068, Vashon, WA 98070; 800/321-1624.

Keep 'em coming.... We welcome letters, but they must be signed and include the writer's address. *The Journal of Light Construction* reserves the right to edit for grammar, length, and clarity. Mail letters to JLC, RR2, Box 146, Richmond, VT 05477.