



LUMBER CO-OPERATOR

| | |
|--------------------------------|----|
| COVID-19 Report | 22 |
| Deeper Lessons of Coronavirus | 32 |
| Home Envelope Product Showcase | 54 |

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MAY/JUNE 2020

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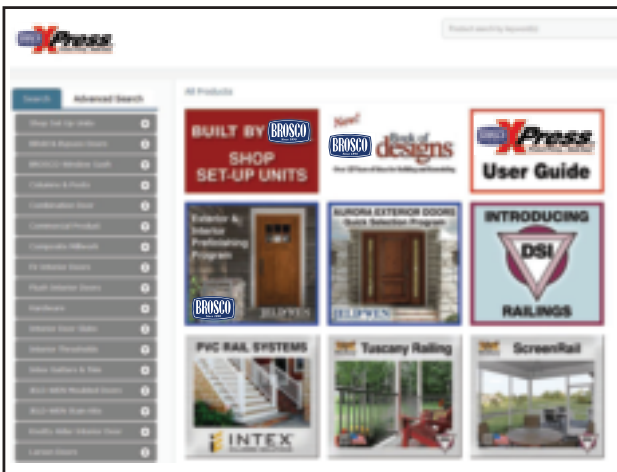
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DEPARTMENTS



12



13



16



18



62



64

TAKING STOCK

- 6 **From the President**
Rita Ferris
- 8 **From the NRLA Chair**
Lorraine Miner
- 10 **From the NYLE President**
Frank Saluti

WOODSHED

- 12 **Industry News**
- 15 **New Products**
- 18 **Associate Member Profile**

TOOL BOX

- 60 **Promotions**
Mike Petrocelli

MILLING ABOUT

- 62 **State & Local Happenings**

SOURCE

- 63 **Ad Index**

RISING STARS

- 64 **Mike Schmorrow**



Lumber Co-operator Mission Statement:

Lumber Co-operator is committed to broadening awareness of critical issues shaping the lumber and building material industry. We promise to equip our readers with the necessary tools to compete in an ever-changing business environment.

Contact the *Lumber Co-operator* at 800-292-6752 or 518-286-1010.



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FEATURES



Rebuilding Our Nation

- 22 A REPORT ON COVID-19: The LBM Industry Takes Action During a Global Pandemic**
Lauren Patterson
- 26 #ALONETOGETHER**
- 28 NAVIGATING THE NEW NOW**
Ruth Kellick-Grubbs
- 32 SEEING THE DEEPER LESSONS OF CORONAVIRUS: Insights and Learnings from Coronavirus**
Kevin Hancock
- 34 BRINGING ON-DEMAND, NO-CONTACT DELIVERY AND LOGISTICS TO CONSTRUCTION, TRADES, AND RETAILERS**
Yoshua Rozen
- 36 THINKING THIS IS THE TIME TO “KILL YOUR MARKETING BUDGET”? IT’S NOT!**
Jack Leary
- 40 RESPONDING TO COVID-19 AND WORKERS’ COMPENSATION CLAIMS**
Barry Lovell
- 42 ENHANCING THE PERFORMANCE OF WOOD WITH MOLD PROTECTION**
Belinda Remley
- 44 REMODELS THAT INCLUDE HOME AUTOMATION CAN HELP OLDER ADULTS AGE IN PLACE**
Sophie Wedeen
- 48 5 COMMON REMODELING PROJECTS AND SAFETY FOCUSES FOR EACH**
Jennifer Towne
- 52 OUTDOOR LIVING TRENDS / INSPECT YOUR DECK**
Bobby Parks / North American Deck & Railing Association
- 54 HOME ENVELOPE PRODUCT SHOWCASE**

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If you would like more information on how to become part of the Lumber Co-operator’s Editorial Advisory Board, contact publications at 800-292-6752 or publications@nrla.org.



STAFF

EXECUTIVE

Rita Ferris • rferris@nrla.org
president
Maria Lynch • mlynch@nrla.org
executive assistant
Tony Leone • tleone@nrla.org
IT manager

COMMUNICATIONS & PR

Melissa Stankovich • melissa@nrla.org
art director

CONVENTION & MEETINGS

Donna Berger • dberger@nrla.org
manager
Julianna Rauf • jrauf@nrla.org
coordinator

EDUCATION

Erin O’Connor • eoconnor@nrla.org
director
Pamela McHale • pmchale@nrla.org
coordinator

FINANCE & ADMINISTRATION

Marthanne Gershman • mgershman@nrla.org
director
Mark Bolton • mbolton@nrla.org
senior accountant
Evan Davis • edavis@nrla.org
accounting assistant

LEGISLATIVE & REGULATORY AFFAIRS

Kirk Ives • kives@nrla.org
director
Lauren Patterson • lpatterson@nrla.org
coordinator

MEMBER PROGRAMS

Maria Lynch • mlynch@nrla.org
member programs coordinator

MEMBER SERVICES

Steve Ciccone • sciccone@nrla.org
regional director
Anne Cunic • acunic@nrla.org
regional director
Dave Gluck • dgluck@nrla.org
regional director
Philip Jagiela • pjagiela@nrla.org
regional director
Tammy Wandler-Ginexi • tammy@nrla.org
regional director
Melissa Frissora • mfrissora@nrla.org
senior event coordinator
Adriana Favreau • afavreau@nrla.org
event coordinator

ASSOCIATE MEMBERSHIP & PARTNERSHIPS

Abby Ingraham • aingraham@nrla.org
director

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1/2 x 6

Primed Bevel Siding



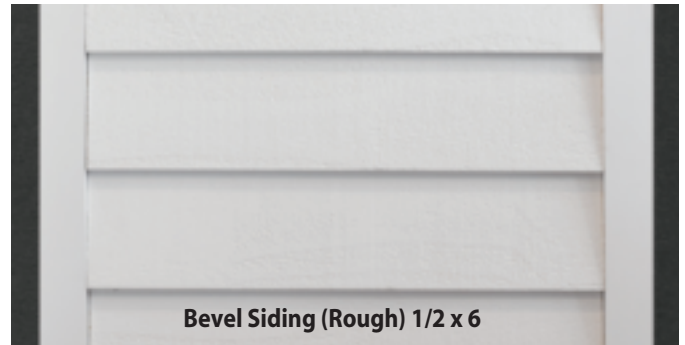
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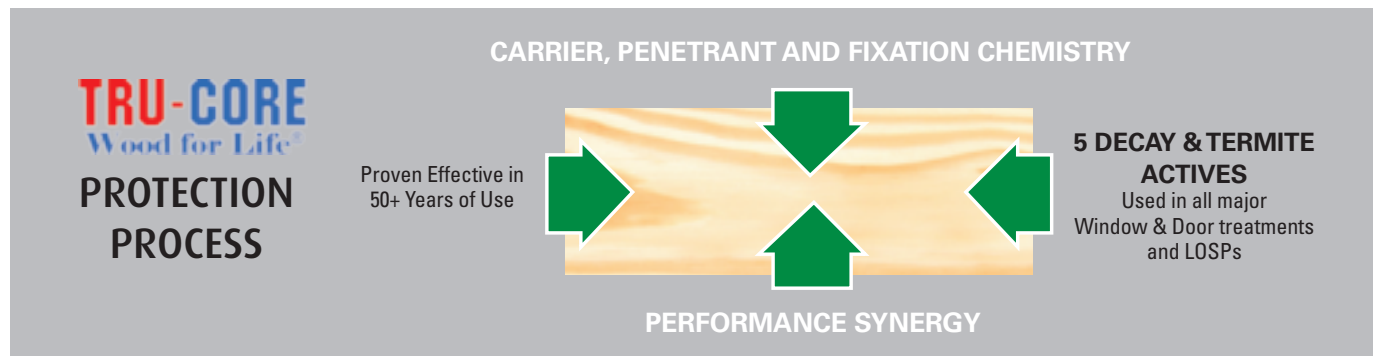
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Bevel Siding (Smooth) 1/2 x 6



Bevel Siding (Rough) 1/2 x 6





Rita Ferris, NRLA President

While sheltering in place, my son, Liam, introduced me to David Goggins, a former Navy SEAL, Tactical Air Force Control Party member, ultramarathon runner, cyclist, triathlete, and world record holder for the most pullups done in 24 hours (4,030 in 17 hours). Goggins has a theory that most humans operate at 40% of capacity. This is because our brains are designed to protect us from being hurt, so when there is pain it tells us to stop what we're doing, which we often do unconsciously. Goggins suggests that we pay attention to this trigger, but push past it to be our best selves.

Just a few months ago, our businesses were riding comfortably on a strong economy, a mild winter, and the decent business that came with it. We were speculating about the future of the stock market, which was defying all odds. In the background, news was coming in about a virus originating in Wuhan, China, and we heard a brief debate about how seriously America should heed to the call for protective actions. In what seemed like a week's time, COVID-19 was upon us. States of emergencies were called, and our country was in the center of the first official pandemic of our lifetime. Our state governors ordered all non-essential workers to "shelter in place" and all non-essential businesses to close. Nearly. Everything. Closed.

Our industry was stunned and pained by the unfamiliar circumstances and scrambled to respond to the emergency. NRLA's priority was to provide tools to protect the health of employees and customers and simultaneously gain "essential" or "life sustaining" status. Our goal was to secure essential status for everyone in the supply chain. With your tremendous support, victories were won for nearly all segments in our 11 states, but some were later undermined as governors in Vermont, Pennsylvania, New Jersey, and New York curtailed or eliminated contractors' ability to conduct business. In these cases, we doubled down on lobbying efforts by working with home building and contractor associations, resulting in an additional victory in Vermont.

The privilege to be open for business came with challenges.

Operations had to be reconfigured with safety as the priority. Retailers added plexiglass shields, curbside delivery, electronic payments, remote working, face masks, reduced occupancies, one-way traffic in aisles, and stringent, scheduled cleaning protocols. For many, this would have been enough to qualify working beyond Goggins' 40% mark, but reduced business, which translated to reduced staff, required some businesses to make difficult choices.

It would have been easy to overlook the good things happening during this crisis, except that the generosity of our industry was so enormous, it could not be ignored. Our members supported first responders by donating masks, gloves, and material to make face shields and hospital gowns during the PPE shortage. They also provided gift cards for meals supporting front-line workers and restaurants. This generosity was not diminished in the states where there was little to no business.

As I close this column, we are just past the "apex" of hospitalizations. We are anxiously anticipating the reopening of construction and are working with state governments to find out what the new rules of business will be. We must get this right to avoid a repeat of the traumatic projections of 36,430 deaths in our territory or 53% of all deaths in the nation.

Through these challenges we have learned the health and safety of staff and customers are priority number one. Legislative relationships are important, and cultivating them should be a part of your business plan. The ability to conduct business electronically is paramount to success. Tend to your banking relationships and have more than one. Keep a list of professional resources on hand, and make sure the NRLA is the first resource on your list. This will not be our last challenge, and when the next one comes, you know you can push beyond your 40% and you'll be better for it in the long run.

Thank you for the opportunity to serve you,

Rita

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Lorraine Miner
NRLA Chair, Miner's Inc.

As I'm sure you all are aware, articles for magazines such as the LC are written quite a bit in advance of the actual publication date. This is how I began writing my letter for the May issue back in early March...

It's funny how in the Northeast each season has such an influence on all we do. My husband, David, and I live on a lake here in Connecticut, and in the past week it has completely thawed out. We've seen people out paddling around in canoes and kayaks each day. The sun is at a different angle now, with the days getting brighter and longer. The daffodils and crocuses are popping out, and the air...well, it just feels like spring, and we are just plain excited for what's ahead! All winter long we've all been planning what we want to plant, fix, change, and build around our homes and yards—it's that time of year for all the remodeling to begin.

Fast forward only a few weeks, and in a flash, everything changed as our country was thrown into the war against COVID-19 (novel coronavirus). Our thoughts have now shifted and changed to: How do we and our businesses survive?

The NRLA has worked tirelessly to see that lumberyards in each of our states are considered "essential." With this success we are able to remain open and continue doing business. Thank you to NRLA President Rita Ferris, Legislative Director Kirk Ives, Legislative Coordinator Lauren Patterson, and the entire staff at NRLA for making this happen.

My husband and I are 66 and 67 years old, putting us at a higher risk, and have been ordered to stay at home. Our buyer, who is over 65, is working from home as well. Our son, Eric, and manager, Rob, are on the firing lines at the store every day. Staying home, away from our family business, is not something we want to do and, honestly, we feel a bit guilty about it—but we are reassured knowing our business couldn't be in greater hands.

Our efforts to combat the virus, keep our employees and

customers safe, and keep the store open continually was changing daily, as shown below.

1. Every surface that was touched was wiped down with a bleach solution at the end of the day. This included forklifts and trucks. We are planning to continue this after the emergency is over—it doesn't take long, and we will avoid other illnesses.
2. Two employees who had just flown home from vacation were asked to stay home for two weeks.
3. Any employee who stayed at home is being paid. It's a tiny bit less than usual but will keep them going, and we intend to keep this up as long as possible.
4. As the virus escalated, it was decided that we would only take orders on the phone. Payment is on account or credit card. Orders for our contractors are put together and placed in the yard for curbside pickup. Deliveries to our customers are made to their driveway or an open, and unoccupied, garage.
5. As fewer people are working, the ones who continue to work are getting a little burned out. To help our employees who are working at the store, we are giving them one paid day off per week.

That's where we stand personally, and at Miner's, Inc., for now. At this point in time, nobody we know has been infected, and we're doing everything we can to make it stay that way.

I'm about to tell you something I wouldn't tell you if this letter were going out right now. Because if we did, we could have a mass of people at our door. Through this pandemic, everyone has been worried about toilet paper. Well, I'm happy to say that we have at least 60 rolls at the company—now that's comforting!

It will be great to be at the next meeting that can be held face-to-face. But, until then, I wish everyone of you and yours good health.

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Frank Saluti, NYLE President
Shepley Wood Products

Traditionally, as spring begins to emerge out here on the Cape and the islands, we find ourselves gearing up for the busy time of year; however, this year, due to the effects of an extremely mild winter, we have found ourselves continuing on a steady pace that began in the fall. Builders were able to dig foundations right through the winter, where typically they would have been forced to delay job starts until the ground had thawed.

But this leads us into new challenges as well. As we all know, the shortage of skilled labor is at an all-time high. Builders are having to pass up work simply because they do not have the experienced crews to complete these potential jobs. This is opening up opportunities for remodelers to step in. Remodelers are now taking jobs that in the past they would have either passed up on or not gotten because the scope of work was just too large.

One of my customers told me many years ago, "Remodeling is like a good book, there is no good place to stop." I can tell you firsthand that this couldn't be more true. Last February—the day after LBM Expo '19—my wife and I closed on our new house. We quickly found ourselves knee deep in a home that hadn't been touched in more than 20 years! What started out as some new paint on the walls and ceilings quickly turned into hanging new Sheetrock in over half the house. But why stop there? Bathrooms got gutted and replaced,

and why not throw in a new kitchen while we're at it? And, of course, in this day of DIY Network and HGTV, barn doors were hung.

The moral of the story is that these jobs can escalate quickly. It is our responsibility as industry professionals to help these smaller builders/remodelers—to ensure that they are getting not only the material, but also the knowledge they need to complete these jobs. We are only as successful as they are!

In closing, I want to thank all of you for your support toward NYLE and our goals. This is a complicated and confusing time for everyone. Due to the current state of the country dealing with the COVID-19 pandemic, the executive board has decided to postpone the NRLA Spring Leadership Conference until August, which is the same time we would typically hold NYLE's Summer Outing. With that change, there will be no NYLE Summer Outing this year, and all other upcoming NYLE events will not be planned until further information on the state of the outbreak is available. Please keep an eye out for these updates.

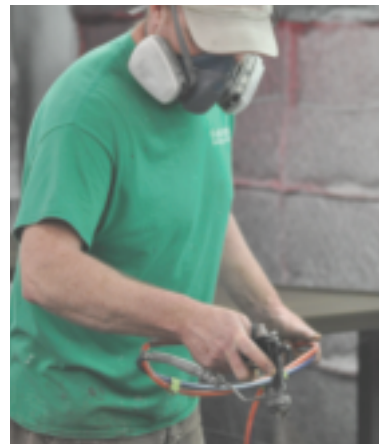
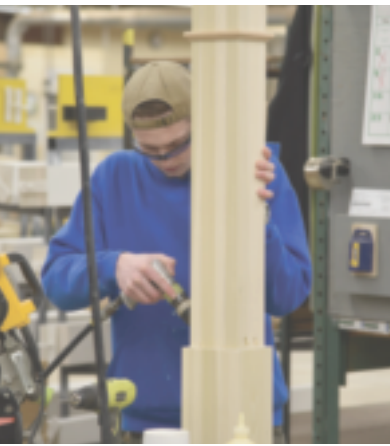
I wish you all luck—please be safe and healthy!

Regards,

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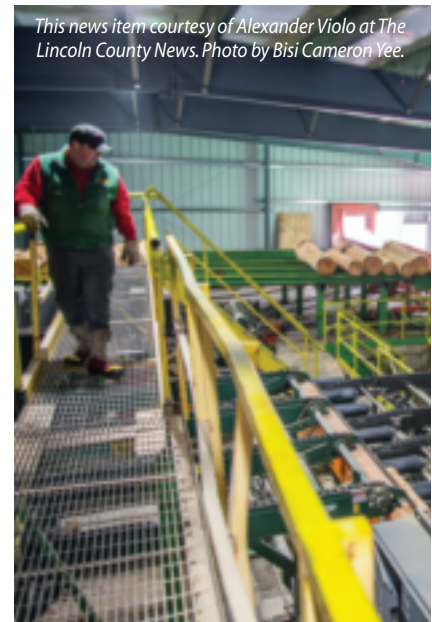


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This news item courtesy of Alexander Violo at The Lincoln County News. Photo by Bisi Cameron Yee.

Tony Shepley to Receive Visionary Award from Cape and Islands United Way

The Cape and Islands United Way announced that Tony Shepley will be receiving the inaugural Visionary Award to be presented at the Best Night of the Year Gala.

This new award will be presented each year at the organization's signature fundraising event, recognizing an individual who "doesn't see things as they are, but what they could be," said President and CEO of the Cape and Islands United Way, Mark Skala.

"Anyone who knows Tony knows he is a visionary, not only in business but in philanthropy," Skala added.

"He sees how things could be to improve the lives of people in our communities, and he puts his time, talent, and treasure toward that end. We can't think of anyone better to be the first recipient of this award."

Shepley and his wife, Lorraine, have been major supporters of the Cape and Islands United Way personally as well as through their company, Shepley Wood Products.

But their commitment to the community extends far beyond the work and support of the United Way, supporting many causes including Housing Assistance Corp, Calmer Choice, and Habitat for Humanity, among others.

Shepley said he is honored and humbled to accept this award.

A Year After Fire, N.C. Hunt Is Back Up and Running

About a year after a fire destroyed the N.C. Hunt Lumber sawmill in Jefferson, Maine, a brand-new mill is up and running, employing locals and producing lumber.

According to Rob Hunt, president and co-owner of N.C. Hunt Lumber, the new sawmill officially started day-to-day operations during the second week of February.

"We started slowly and got it up and running more and more," Hunt said.

"It has been a learning process. The crew has been getting used to it, getting the bugs out, and becoming familiar with the new equipment," Hunt said.

Hunt said that amid the uncertain economic climate brought on by the coronavirus pandemic, the new mill enables the company to stay competitive.

"I'm very thankful for the new mill. It allows us to be flexible and adjust, and I am very thankful for that," Hunt said.

The new sawmill is in a two-story, 70-by-170 steel building.

Hunt credited the local community for giving the business the support it needed to rebuild successfully.



Weyerhaeuser Completes Sale of Montana Timberlands

Weyerhaeuser Company announced the completion of the sale of its 630,000 acres of Montana timberlands to Southern Pine Plantations for approximately \$145 million in cash. The company anticipates it will incur minimal tax liability in conjunction with the sale.



PPG Completes Acquisition of Alpha Coating Technologies

PPG announced that it has completed its acquisition of Alpha Coating Technologies, LLC, a manufacturer of powder coatings for light industrial applications and heat-sensitive substrates. Financial terms were not disclosed.

EBMDA Welcomes New Member Shore Lumber & Millwork

"Shore Lumber and Millwork was founded on the premise that quality construction materials and principles should be the standard. Service afterward has always been a part of our tradition and continues to this day. We have the right people, the right products, and the right services," said President E.P. Cronshaw.

Shore Lumber and Millwork was founded in 1989 in Centreville, Md. Cronshaw heads up the company operations and manages all aspects of the business. He brings with him more than 25 years of experience and knowledge in the building materials industry. With his team of professionals, which includes his wife, Linda, in accounting and human resources, they serve Queen Anne County and surrounding regions.

Tom Palmer, operations manager, has been part of the lumber industry for many years. He was previously with Georgia-Pacific before joining the Shore Lumber and Millwork team in 2016. "With the support and vision of E.P., we serve a diverse group of clients who will benefit even more with this opportunity to be a part of such a well-known, successful organization," Palmer explained.

"As in independent retailer, we need to support this organization to enhance our already successful operations," added Cronshaw.

EBMDA Chair Neal Fruman said, "We are proud to have E.P. and his Shore Lumber team as part of the EBMDA/NRLA family and welcome the opportunity to meet them at all our future events and activities."



Fortress Building Products Adds Distributor

Hall Forest Products will distribute Apex PVC Decking and Evolution Steel Deck Framing to add more flexibility for building innovative decking systems.

"When Fortress partners with a distributor, our vision is to help them deliver a comprehensive lineup of best-in-class products and enable their dealers to provide a complete outdoor living space solution," said Jeff Schulz, vice president of channel sales at Fortress Building Products. "We're excited to have Hall Forest Products as our newest distributor as their exceptional reputation and strong track record of providing quality dealer service make us confident we can deliver on that vision together."

Maibec Strikes a Deal with LP

LP Building Solutions (LP) (NYSE:LPX) and Maibec announced a joint agreement for Maibec's acquisition of LP's East River facility located in Nova Scotia, Canada, as well as the assets and brand rights for CanExel, the fiber-based siding product manufactured there.

The closing of this transaction is subject to customary closing conditions and is expected to occur in the second quarter of 2020.

In Memoriam

Edward Idaet Bushka, 89, American Millwork, Waterbury, Conn., passed away on April 17 at Saint Mary's Hospital. Bushka received the Lumber Person of the Year award from the Lumber Dealers Association of Connecticut (LDAC) in 2012.

Diane Miller of Lyman, Maine passed away on April 7 from heart failure at age 60. She worked as assistant manager for Lavalley Lumber for much of her adult life and later in sales at Deering Lumber until the decline of her health.

William Milliken Moody Jr., 67, passed away on March 18. Bill worked in the family business, Rufus Deering Lumber Co., Portland, Maine, and also served as president of the Retail Lumber Dealers Association of Maine (RLDAM) in 1988.

W. Roger Morton, 89, of Scituate, Mass., former owner of Harbor Millwork, passed away peacefully on March 15.

Roland J. Lapointe, 95, died peacefully on March 11. Following WWII, Roland joined his father and brother Norman in operating a saw mill and retail lumber business. In 1955, Roland and Norman purchased the business from their father and founded Lapointe Brothers, Inc. where he worked until his retirement in 1989.

ON THE MOVE

Mike Knezevich Named C.I.O. of Parksite, Inc.



Parksite, Inc. announced the addition of **Mike Knezevich** to the newly created role of vice president and chief information officer (CIO). In this role, Knezevich will lead Parksite's technology teams across all business units. Knezevich has more than 20 years of technology leadership experience

as a consultant and as a strategic technology leader within businesses in manufacturing, distribution, and service industries.

Eastern Engineered Wood Products Organizational Announcement

Eastern Engineered Wood Products, a wholesale distributor of structural wood products used in residential and light-commercial construction, has recently announced the promotion of **Brian Johnson** to a newly created position, sales manager (Mid-Atlantic) and business development manager.

An experienced veteran of the engineered wood products and component manufacturing industries, Johnson has previously served the company as outside sales and business development representative. In his new role, he will lead the outside sales group in the company's newest expansion area while stepping up to new responsibilities, leading the business development initiatives for the entire organization.

Trex Company Names Bryan Fairbanks CEO

Trex Company, Inc. announced that its board of directors has elected **Bryan H. Fairbanks**, currently executive vice president and chief financial officer (CFO), to the positions of president and chief executive officer (CEO) and board member. Fairbanks assumed his new roles on April 29 coinciding with **James E. Cline's** planned retirement from the president and CEO positions. On that date, Cline assumed the position of chairman of the board and **Ronald W. Kaplan** moved to vice chairman.

Fairbanks joined Trex in 2004 as director of financial planning and analysis and has held positions of increasing responsibility throughout his tenure at the company.

Orgill Announces Executive Changes

Following several promotions earlier this year, Orgill has announced a number of additional changes in the executive teams at Orgill and Tyndale Advisors.

John Sieggreen was named Orgill's executive vice president of retail and will continue to serve as president of CNRG, a role he has held since August 2017.

Phillip Walker, who had previously served as Orgill's senior vice president of merchandising services, has assumed the role of

president of Tyndale Advisors.

Chris Freader has been promoted to vice president of merchandising services for Orgill and will lead its conversion, store design, and retail services teams.

"These recent promotions and new responsibilities further integrate the Orgill, Tyndale, and CNRG teams and strengthen our efforts to provide services that help our customers be more successful," says Orgill's president and CEO Boyden Moore.

George Caruso Named COO at Benjamin Obdyke



Benjamin Obdyke, Inc., manufacturer of roof and wall products, including Roll Vent, Cedar Breather, and HydroGap, recently promoted **George Caruso** as chief operating officer. In his new role, Caruso will be responsible for running the strategic planning process for each

department as well as overseeing the company's entrepreneurial operating system (EOS) and leadership team.

Caruso began his career at the company serving as business development specialist. In his most recent role within the company as director of operations and innovation, Caruso managed technical support, operations, purchasing, logistics, and supplier partnerships to ensure optimal performance and cost management in the supply chain.

Do it Best Corp. Announces Team Hires and Promotions

Do it Best Corp. is pleased to announce the following additions to its world headquarters team in Fort Wayne, Ind.:

- **Brad Baker** as a software developer
- **Kaylin Gibson** as a merchant payments coordinator
- **Natalya Haddix** as a communication and marketing intern
- **Roberto Perez** as an application developer
- **Jeri Schindler** as a customer service department lead
- **Jason Wetzel** as an associate merchandise manager

Further, Do it Best Corp. proudly recognizes this promotion within the corporate office team:

- **Lance Gordon** as a senior data analyst

Lonza Group Strengthens Its Executive Committee with the Appointment of New CHRO

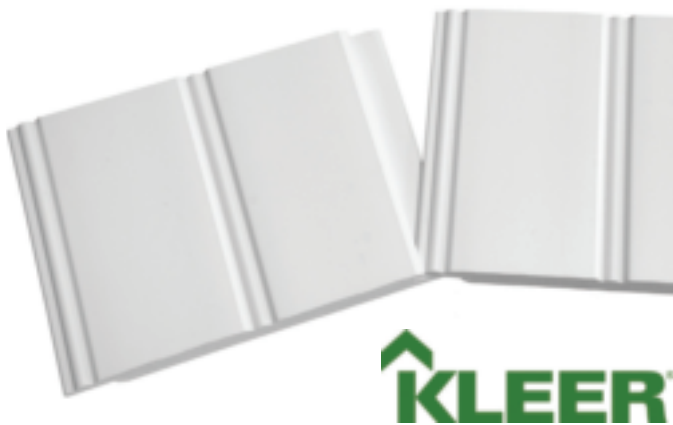
Lonza announced the appointment of **Caroline Barth** as the new chief human resources officer ("CHRO") for Lonza Group. Barth will also take a place on the Lonza Group Executive Committee. Barth started her new role on May 1 and will be based in Basel, Switzerland.

Royal Building Products Adds New Colors to Cedar Renditions

Royal Building Products announced the addition of two new premium colors—grey oak and smokewood—to its award-winning Cedar Renditions aluminum siding. A new traditional color—Spanish moss—is also available in the U.S. market.

The Cedar Renditions Design Series is a sleek and modern aluminum accent siding, providing exceptional curb appeal without the maintenance or flammability issues of wood. LEED compliant and 100% recyclable, Cedar Renditions combines durable, thicker gauge aluminum, contemporary wood aesthetics, and streamlined looks.

Cedar Renditions was recently named a finalist for “Best Green Building Product” in the Best of IBS Awards at the 2020 NAHB International Builders’ Show (IBS).



Kleer Lumber Introduces Extruded Beadboard

Kleer Lumber, manufacturer of cellular PVC trim, has added a new beadboard to its lineup of classic millwork options. The beadboard is extruded as one piece and sealed on all four sides, which eliminates any open cells that may be prone to dirt intrusion. The beadboard can be painted or contractors can leave it brilliant white. Made with expanded cellular PVC, Kleer Beadboard offers the look of wood while remaining impervious to moisture and insects. It is backed by a limited lifetime warranty against splintering, rotting, delamination, and swelling. For more information, visit kleerlumber.com.

FREE ADVERTISING OPPORTUNITY!

Are you an NRLA Associate Member
who carries Door and Window products?

Then, submit your information to be included in the
Door and Window Product Showcase in the July issue of the LC.

SUBMISSIONS DUE: May 22

Contact Julianna Rauf at jrauf@nrla.org or 518-880-6378 for more information.



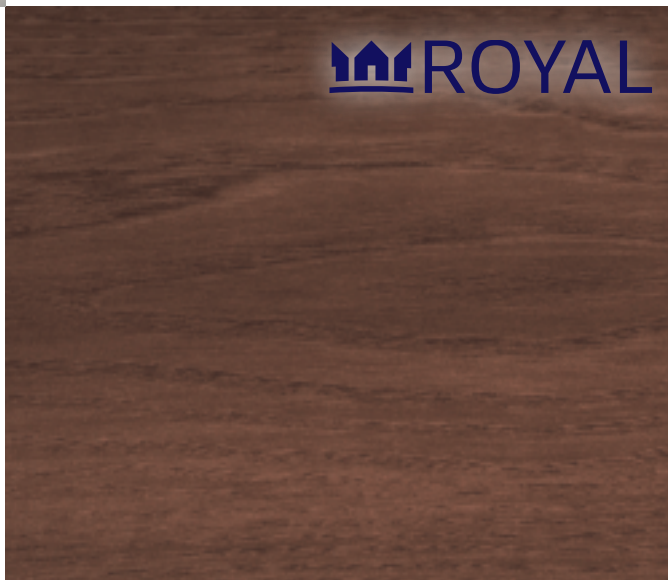
Design Storage
THE RELIABLE PARTNER

Design Storage & Handling Now Carrying Baumann ELX Series Sideloaders

Baumann, the world leader in outdoor sideloaders since 1969, has introduced their most advanced line of electric 3- to 5-metric ton units to North America. Some key features include up to 11,000-lb. capacity at 27.5" loadcenter, compact design with tight turning radius, 12-volt battery for zero-emission operation, fast travel speeds, four-wheel design, low deck height of 29.5", ergonomic operator's cabin, and low operation costs. For more information, go to designstorage.com.


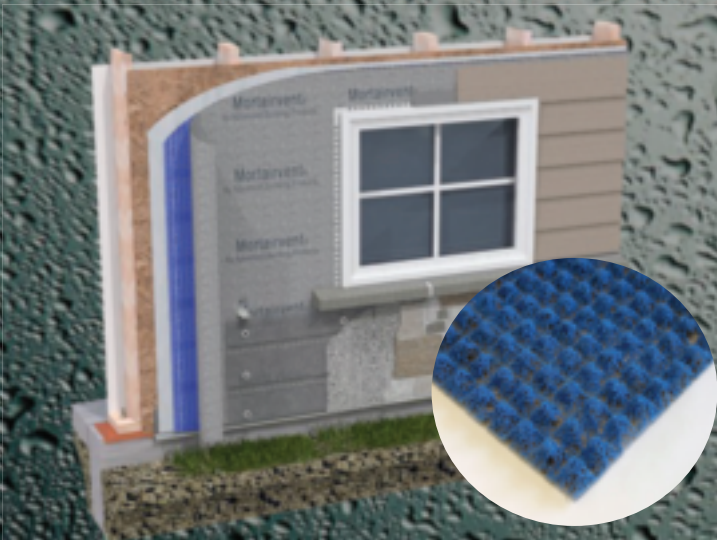
Royal Building Products Expands Zuri Decking Line

Royal Building Products announced the launch of a new Zuri Premium Decking color, Hickory, and the addition of two new Zuri Premium Decking accessories: fascia boards and prefabricated corners. The new shade will be the sixth color offering in the decking line, which already includes Chestnut, Walnut, Pecan, Brazilia, and Weathered Gray. Decorative Zuri fascia boards are now available in 8" and 12" profiles. Zuri has also launched new prefabricated corners, which allow for easier installation and greater ability to customize a deck design. For more information, please visit royalbuildingproducts.com/zuri.



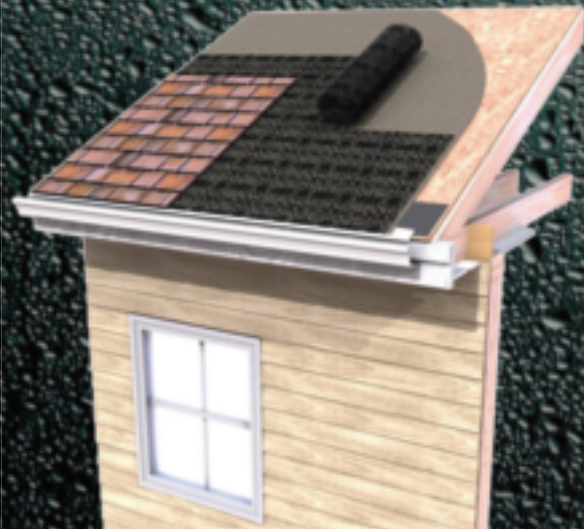
Simpson Strong-Tie Launches Mass Timber Line

Simpson Strong-Tie, the leader in engineered structural connectors and building solutions, has launched a comprehensive offering of code-approved connectors and fasteners to serve the growing North American mass timber construction market. Backed by a robust inventory and distribution system, along with first-rate service, support, and training, the collection of versatile, high-performance products will allow for design flexibility while enabling mass timber projects to be built stronger, faster, and more easily than ever. For more information, go to go.strongtie.com/masstimber or call (800) 999-5099.



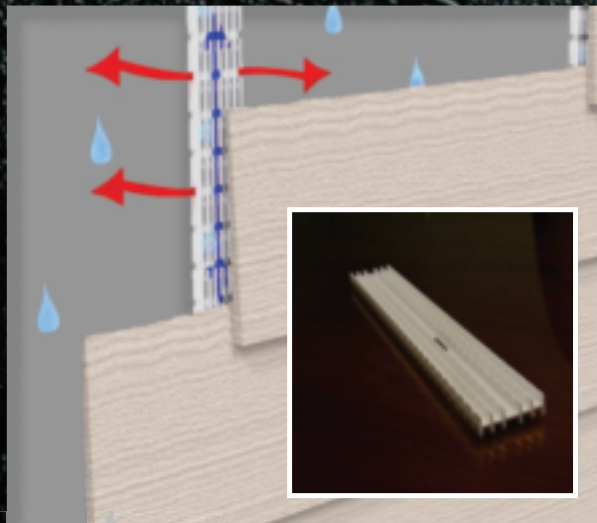
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A NEW DECADE, AN AGE-OLD INDUSTRY:

A Look at How the LBM Business Has Evolved

By John K. Smith, CPCU



Change is familiar to an industry as old as lumber. From horse-drawn carriages to motorized vehicles to computers and other technology, the lumber and building materials industry has changed significantly over the years. My company, Pennsylvania Lumbermens Mutual Insurance Company, has been fortunate to experience much of that evolution alongside our partners in the industry—at least for the past 125 years.

Historical Timeline of PLM

From Lumbermen,
For Lumbermen
1895

The Lumbermens Exchange formed with Penn. Lumbermens Mutual Fire Ins. Co. (Later to be PLM)

Boom Times
1921-31

PLM passed \$1 million in Net Surplus milestone.

Safety Services
1943

Increase in fire prevention and loss control programs as practical means of risk reduction.

Diversification
1950s

PLM began to step-up its loss control efforts with a more formalized prevention program.



And, while we've watched these companies evolve, incorporating new technologies and best practices, we've also worked with them to develop new risk management practices and products to protect their changing businesses.

As it was more than 100 years ago, insurance remains critical to protect lumber business operations should the worst happen; however, risk management strategies and tactics have also evolved to help lumber businesses prevent accidents and minimize impact if they do.

A Little History

There was a time when every town had a lumberyard. These were independent businesses run by families and built near railroads or alongside rivers on the outskirts of town. Over time, these businesses expanded, adding more locations, buying local competitors, and becoming an integral part of their towns. These retail dealers then began forming larger, regional organizations. With these developments came a new set of opportunities and challenges for business owners to manage.

As they grew into a core component of society, these retail dealers experienced significant business booms; however, they also faced new challenges, operating on land that was valued higher and tackling greater customer demand. These challenges compelled the lumber and building material dealers to come together to form organizations such as the NRLA and form buying groups like LBM Advantage and Lumbermens Merchandising Corp. (LMC), so they could pool resources to purchase materials and more.

Technology was the next significant change. Just 20 years ago, many lumber dealers did not even have fax machines, let alone computers. Now they sell their products online and boast highly automated processes. Once, lumber was carved by hand, but now it is all automated to maximize efficiency. Sawmills once had as many as 150 people working on site. Today, technology has reduced the need for on-site personnel. Computers are even handling the task for assessing lumber stock, scanning incoming logs to estimate how much lumber it can yield.

Changes in Risk Management and Insurance

From a risk management perspective, the needs of this industry

have evolved as well. Automated machinery has contributed to safer wood processing. Technological advancements have improved the safety of woodworking and truss manufacturing, among many other things.

Other aspects of the business have evolved to address risk, such as electrical systems. Electrical systems today meet complex demand with high electrical loads needed to run machinery and computers. In the past, there were frequent lightning losses. Now, because of lightning suppression systems, we rarely see these losses.

Today, companies know more about managing safety and business practices in their facilities and operations to limit their risk exposures. While some known risks simply persist or evolve over time, new risks have also emerged. Insurers have had to expand and adapt coverage as the industry's risks have become more complex. External factors like social inflation have increased liability risks and have turned insurer focus to managing fleet safety, forklift safety, loading and unloading risks, slip-and-fall risks, risks related to the use of subcontractors, construction risks, and more. New risks like those related to employment practices and advancements in technology have led the insurance industry to create employment practices liability insurance (EPLI) and cyber policies to respond.

In the early days of insurance for the wood niche, insurers hired retired firemen to conduct basic inspections and minimize the chance of serious losses and liabilities. Today, insurers are proactive and hands-on. Risk management considerations are part of every decision an insurer makes. Insurers employ people with degrees and years of experience in risk management. They conduct detailed risk management inspections and recommend

To view the full timeline visit plmins.com/about/timeline

A Building of Our Own 1956

The former Ritz-Carlton Hotel, renovated/re-named "The Pennsylvania Lumbermens Mutual Insurance Building."

Natural Disasters 1960s

Natural disasters caused severe damage in our country shifting PLM's focus on the company's traditionally profitable lumber line.

Return to Our Roots Late 1960s

The retail lumber and building material industries were in a period of unprecedented prosperity.

Connecting with the Industry 1967-84

PLM re-established important connections with lumber, woodworking and building material associations.

valuable loss control and risk mitigation tactics. Equipment appraisals have become more popular to ensure businesses have adequate protection. We also use thermal imaging to assess fire risks, assist with disaster planning, create formal risk management service plans, and more.

Formal risk management service plans have been one of the industry's most significant developments. Businesses have realized that no insurance policy can cover every ramification of a potential loss. For example, if someone is injured in a forklift accident, workers' compensation will respond to the injury and property coverage can address damages. But what about the lost productivity? There are always uncovered aspects to losses. Businesses must understand their risk exposure to make sure they are equipped to move forward.

Evolving to Meet Future Challenges

As the industry has adapted to change in the past it will continue to adapt to the changes the future brings. Today, a critical business challenge is the COVID-19 pandemic, which at the time of writing this article is evolving quickly and serves as a real threat to human life, as well as global business. We don't have all the answers right now, but as a mutual insurance company, our position is to look for appropriate coverage solutions in a policy because we are owned by our members, and our job is to protect those members.

For lumber and building material dealers, a major initial concern has been the ability to pay premiums on time as revenue has been lost due to government-mandated business shutdowns and economic turmoil. At PLM, we are working with our member companies through this hardship—as we have when our country has faced other adversities over the years.

Though unprecedented and seemingly all-consuming as I write this, the virus is just one of many challenges currently facing the industry, and I would be remiss not to mention them here. From an employment standpoint, the industry is working on succession planning for the next generation. The next generation is diverse, and businesses in the wood niche are finding ways to recruit

and retain individuals from a variety of different demographics. Additionally, with advances in technology, the roles the industry needs to fill are changing as well. Further, overcoming language barriers has become an industry priority. Companies are finding effective ways to communicate safety information in multiple languages to better accommodate a diverse workforce. Lastly, in this era of distracted driving, hiring safe drivers is incredibly important for lumber businesses. Fortunately, there are many ways for lumber and building material dealers to improve driver safety with technology that assists in monitoring driver behavior, simpler access to Department of Motor Vehicle records, and improved driver training programs. These challenges are not unique to the lumber business, as companies across industries are facing difficulties with planning for the future.

While there is no doubt the industry has transformed for the better since its inception, there is value in looking to the wisdom of our predecessors. This is a business about people, with its foundation in quality service. Lumber professionals do business with people with whom they have developed strong relationships. Even as technology has pushed these businesses online and allowed broader geographic reach, relationships are still what drive the industry forward.

The lumber and building material industry today finds strength in prioritizing healthy risk management practices. As PLM marks its 125th anniversary insuring lumber and building material businesses, we celebrate our past and continue to work with our insureds to build financially strong businesses backed with risk management support and insurance protection should they need it. **LC**

About the Author:

John K. Smith is president and CEO at Pennsylvania Lumbermens Mutual Insurance Company (PLM). With more than 40 years in the insurance industry, he has been a part of PLM since 1998. An active member of both the insurance and wood products industries, John serves on the boards of multiple non-profits and professional organizations.

Put To The Test 1980s

By the last half of the decade, the company reached an all-time high in assets and surplus.

Better Together 2013

PLM affiliates with longtime competitor Indiana Lumbermens Mutual Ins. Co.

Leadership Award 2018

President & CEO John Smith Awarded the Distinguished Leadership Award.

PLM Proud 2019

PLM recognized as a 2019 Top Workplace by The Philadelphia Inquirer

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A REPORT ON COVID-19

**THE LBM INDUSTRY TAKES ACTION
DURING A GLOBAL PANDEMIC**

Written by Lauren Patterson
Illustrated by Melissa Stankovich

"The uncertainty of what is to come is undeniably stress-inducing for all involved, especially with rules and regulations constantly evolving."

The COVID-19 (novel coronavirus) pandemic has upended daily life throughout the country and the world. Businesses across the spectrum have grown to a halt and have been forced to lay off employees for the foreseeable future. For many, checking to see if a business is “essential” or “non-essential” has become a daily routine.

Keeping the doors open was only part of the struggle, as a handful of states classified many construction projects as non-essential. LBM retailers in these areas are forced to adapt to the dramatic loss of their regular client base.

The LBM industry has been forced to adapt to a variety of new regulations limiting the number of customers inside a store at any one time, putting down tape in areas where customers line up to make sure they stay 6 feet apart, and disinfecting high-contact areas regularly. All these important safety protocols must be done while making prudent financial decisions for the business and its employees.

The uncertainty of what is to come is undeniably stress-inducing for all involved, especially with rules and regulations constantly evolving. In addition to the federal government, each state has addressed the crisis in varying manners, with different regulations put in place to protect citizens and slow the spread of the virus. While we cannot predict future measures that will be taken by the federal, state, or local governments, the following is what we have learned to date.

President Trump signed a bipartisan, \$2 trillion economic relief plan to offer aid to those impacted by the coronavirus. Payment

will be based on income reported for 2019. If you haven't filed this year's tax return, it will be based on 2018 reportable income. Single adults with an income of \$75,000 or less will receive a payment of \$1,200. Married couples with a joint income of \$150,000 or less will receive a total of \$2,400. According to Treasury Secretary Steven Mnuchin, most payments will begin to arrive mid-April.

Beginning April 1, the Families First Coronavirus Response Act (FFCRA) requires employers to provide employees with paid sick leave and paid family leave for reasons relating to COVID-19.

EMPLOYEES ARE ELIGIBLE FOR:

- Two weeks of sick leave at full pay for those sick or quarantined due to the virus,
- Two weeks of sick leave at two-thirds the employee's regular rate for those taking care of someone who is sick or who must stay home to take care of their children, and/or
- Up to 10 weeks of additional family leave at two-thirds the employee's regular rate for individuals who are unable to work due to the closing of their child's school or daycare.

The FFCRA applies to certain public and private employers with fewer than 500 employees. Small businesses with fewer than 50 employees may be exempt from paying family leave for employees unable to work due to the closing of their child's school or daycare.

The IRS extended the federal income tax deadline to July 15. Additionally, all northeastern states have extended the income tax filing deadline to July 15.

State-specific information is outlined below. It represents a snapshot of where we were at this point in time (April 3, 2020), as changes to state policies have changed rapidly.

CONNECTICUT



The State Capitol and Legislative Offices are closed until April 23, with a possible extension that could keep doors closed until the end of May. While the physical buildings are empty, government leaders continue to work remotely to create an economic stimulus package.

All non-essential businesses throughout the state have been ordered to close until further notice. The LBM industry, from wholesale, distribution, and retail, was classified as essential business, which allows them to remain open during this time. Construction was also classified as essential.

DELAWARE



The LBM industry was designated as essential, alongside all construction. Essential businesses remaining open must allow no more than 20% of stated fire capacity in the store at any given time and no more than 10% during exclusive hours for high-risk populations. Employers must also designate staff to enforce the number of people coming into the store and enforce limits.

NEW HAMPSHIRE



A state of emergency is in effect due to COVID-19. A March 13 Executive Order closed all non-essential businesses. The LBM industry was deemed essential. Construction sites and projects are also permitted to remain in operation.

Utility providers have been prohibited from disconnecting services due to late or non-payments. Additionally, evictions and foreclosures have been prohibited. Unemployment benefits have been increased as a result of the virus. The normal waiting period for unemployment benefits has been waived to get money into the pockets of citizens as soon as possible. The amount of time an individual can collect unemployment has also been increased from 13 to 39 weeks.

MAINE



Following the approval of a \$74 million bipartisan supplemental budget, the legislature adjourned March 17 because of the coronavirus. The budget was accompanied by several bills set to provide aid to citizens during the pandemic. The eligibility for unemployment has been extended, and the waiting period for these benefits waived. Utility companies have been prohibited from shutting off service due to a missed payment.

The LBM industry has been deemed essential in Maine, and stores can remain open with some limitations. Essential businesses must prioritize remote order and curbside pick-up. The number of individuals permitted to be in a retail space depends on the size of the store. For example, stores of 7,500 square feet or less are permitted to have only one customer at a time. Construction has also been designated as essential.

MARYLAND



The entire LBM industry was classified as essential and allowed to continue normal operations. The construction industry has also been allowed to continue operations. All businesses must practice proper health and safety measures to protect customers and employees.

MASSACHUSETTS



The state of Massachusetts has declared the closure of all non-essential businesses. Businesses deemed essential and allowed to remain open include building material suppliers, businesses that support the manufacturing and distribution of forest products, and hardware and home improvement stores.

While construction was largely classified as essential by Governor Baker Executive Order, the Mayors' of Boston, Cambridge and Somerville have refused to allow construction in their localities. Early on, Governor Baker sought to have his Executive order enforced, but ultimately is allowing each locality to decide what is best for construction in their local municipalities.

NEW JERSEY



The retail lumber industry has been deemed essential by the State and permitted to remain open. While at first designated as essential, most new construction was switched to non-essential on April 8th. Existing projects could continue with 5 or less workers on a job site. The state legislature worked to pass several bills that will hopefully help businesses survive the COVID-19 pandemic. Income tax and corporation tax return filing and payment deadlines have been extended. For those unemployed due to COVID-19, claims for lost wages can be filed. Under this same bill, employees ordered to quarantine by a health professional are entitled to payment by their employer.

NEW YORK



Governor Cuomo has received praise for his proactive leadership during the COVID-19 pandemic. A state of emergency was declared on March 7, leading to several newly implemented rules and regulations. All non-essential businesses have been ordered to close for the foreseeable future. Among those permitted to stay open are hardware and building material stores, including retail lumberyards. Most construction was deemed non-essential. Work at the Capitol has also been impacted by the virus. As of March 16, the Capitol is closed to lobbyists and visitors. The fiscal year 2021 state budget was approved by the legislator on April 2.

PENNSYLVANIA



As one of the first states in the Northeast to adopt an essential services and businesses model, they also were one of the first states to redefine what businesses would be allowed to function normally.

After switching to a life-sustaining business model, the LBM industry was permitted to remain open, but all construction, except for emergency and health facility construction, was forced to shut down.

RHODE ISLAND



LBM wholesalers and distributors have been deemed essential and can remain open, as all non-essential businesses were forced to close their doors as of March 30. Essential businesses can have a capacity of up to 20% of the stores' fire capacity.

The House and Senate last met on March 12 before halting the session due to COVID-19. Members are divided as far as holding sessions remotely. Fourteen members of the House and Senate are fighting to have sessions in-person.


VERMONT



Building material and supply dealers have been added to the short list of essential businesses in Vermont. Large big box essential businesses, such as Target and Walmart, have been ordered to stop the sale of non-critical items. This is to keep people

at home and to slow the spread of the virus. While construction was originally classified as non-essential, Governor Scott amended his Executive Order on April 17th, to allow two workers on all outdoor worksites and interior projects of an unoccupied structure.

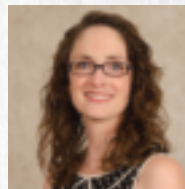
CONCLUSION:

The coronavirus has led to a time of intense uncertainty, with questions outnumbering answers. It is a frightening time for all, especially those who own businesses. Not only is your livelihood dependent on the well-being of your business, the livelihood of all those you employ is also impacted. It's important now more than ever to stay up-to-date with credible sources, such as the NRLA, to ensure that you have the latest and most accurate information for your state and business. While it looks inevitable that the crisis will get worse before it gets better, don't discount your ability to assess, plan, and survive through this pandemic. 

About the Author:

Lauren Patterson is the legislative coordinator for the NRLA. She can be reached at lpatterson@nrla.org or 518-880-6350.

A message from Melissa Stankovich, Art Director



As many of you may know, I've been the art director at the NRLA for a little more than 18 years now. When I started working here, I was in my early 20s and had just got married to my husband, Christian, a little less than

one year prior. It's hard for me to believe that over the last 18 years I have designed more than 100 Lumber Co-operator covers. Most times, the covers are geared around regular business topics, or they tie into the product focus of the issue.

Before I designed the cover for this issue, the 125th Anniversary had been the most meaningful cover I've done—one that I was very proud of, and still am today. It was a hand drawing that incorporated all of our chairs since the association began in 1894. I never expected that the cover of this issue would turn into one just as important as the cover for the anniversary. But its meaning turned out to be just as, or perhaps even more, symbolic of our industry's resilience, our sense of community, and certainly historic.

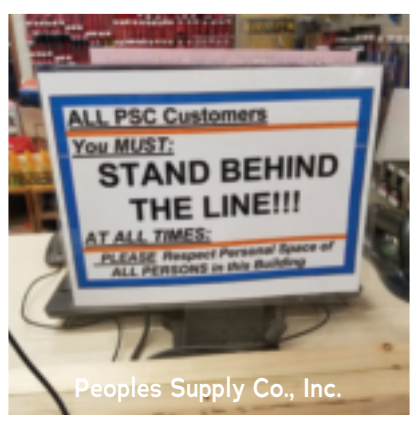
With the sudden change in the world and everything shutting down due to the COVID-19 pandemic, my thought process completely shifted overnight from what this issue's cover was going to be originally. I spent a few nights contemplating this. I asked myself, "What should this cover be? What should it represent?" I knew it couldn't possibly be the "typical" cover with all that has been going on in the world. I had to put together something much more significant—something that would speak to our membership on all that we have been through together during this uncertain, yet historical, time. I wanted to connect with this industry in a way I only know how to...and that was through art.

Below, I share with you my thoughts behind this cover—of who I see who we are as an industry, and as a family:

- The American flag to represent us all—as a nation.
- The mask—regardless of how we may feel about them, positive or negative—has become the icon of this virus.
- The flag on the mask because the masks are a big part of what is protecting us all.
- The single person representing social distancing, and how we are #alonetogether for the first time in history.
- The sun rays shining from behind representing hope, the light at the end of the tunnel, brighter days ahead, that we will prevail, etc.
- The wood planks to tie in our industry specifically.
- "Rebuilding"—because that is what we do...we **build** things, and we will **re-build** from this.
- "Our" nation used to represent us as a **community**.
- And lastly, the subhead of how we, **together**, have taken action to rise above this.

#AloneTogether

Through one the most challenging times our nation has ever faced, the LBM industry has come together to support and keep business going through the COVID-19 pandemic. The LBM industry has always been a strong community—a family of sorts—and this crisis has proved once again what a resilient group of individuals we are. Here you will see just a small glimpse of what our members shared with us through email and social media as to what they are doing to survive and thrive, how they helped their communities by donating goods, supplies, and their time, and how business forever changed overnight.



Peoples Supply Co., Inc.



WW Building Supply



Maki Building Centers



Beatty Lumber Company

“It’s really good to have you guys watching out for us and giving us the information we need. The Resource Center has really helped us out. Thanks to all of you at NRLA for what you do—we’re lucky to have you.”

— Dan Klips, owner,
Stockham Lumber, Holley, N.Y.



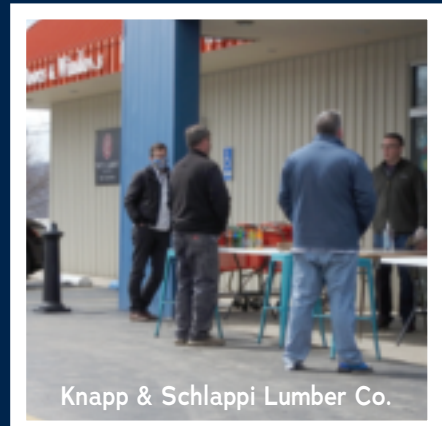
Rogers & Tenbrook



Mid-Cape Home Centers

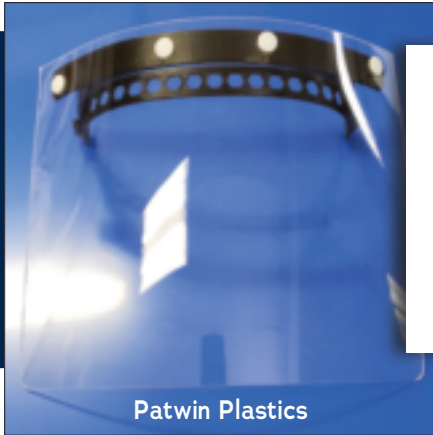


Hammond Lumber Company



Knapp & Schlappi Lumber Co.

In March, NRLA launched its COVID-19 Resource Center on nrla.org. The Resource Center supplied up-to-date information on federal and state-by-state regulations, press releases, tools for businesses and employees, and webinars for NRLA members and the LBM industry.



"Patwin is very proud and glad, to be able to play a small part in the efforts to control this global outbreak. As a manufacturer supplying a vital sector of the economy, we are allowed to continue operations in New Jersey. It is only fitting that we allocate some of our time and ability toward a much needed cause. We look forward to the day when this is all behind us, and we can return to some semblance of normalcy. We're all in this together..."

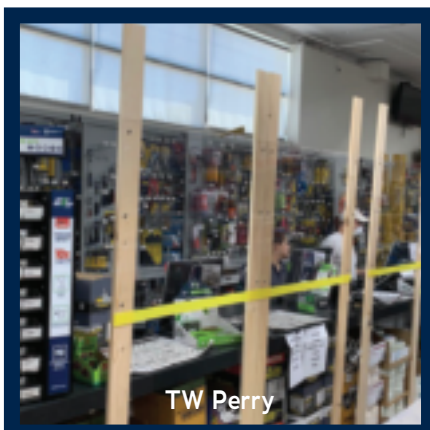
— Tim Hannen, Patwin Plastics

"One of our main focuses has always been to be a trusted partner and source of information for our customers. We've been utilizing social media and email to share daily updates with what we are seeing in the field and to build awareness of safety protocols. Contractors are trying to keep work moving on their jobsite while protecting their workers, and we have been working with our customers to establish jobsite guidelines and procedures. These are uncharted waters. Our customers are not only asking us for technical help to manage the crisis, but also for emotional support and reinforcement. This is a time where we can really help small businesses and sole proprietors. Businesses like ours are pillars of support for so many others, especially in small communities. A lot of business owners are overwhelmed by the financial and emotional circumstances swirling around them. We can work on providing strength through partnership. This too shall pass!"

— Tony Shepley, Shepley Wood Products

"We are having customers order from their cars or stay outside, and we process their orders from the front door. We have printed up signs on our wide format copier and posted those signs in all the windows and on a sandwich board. Our hours are 7:30 a.m. - 2 p.m., and we are closed on Saturday."

— Angelo Quattrocchi, Construction Building Materials



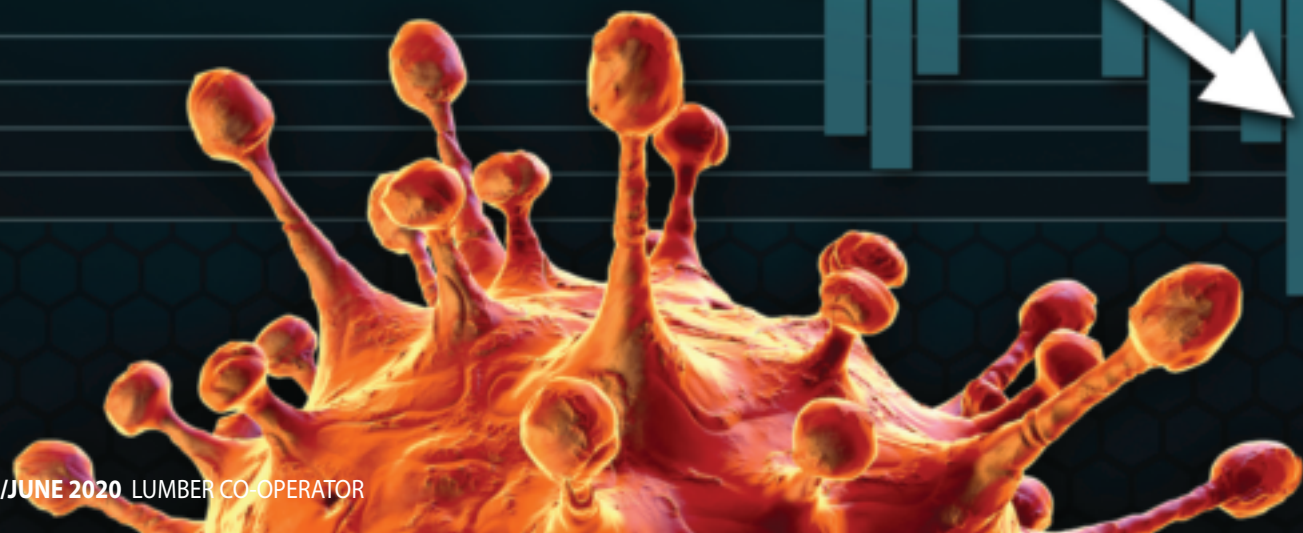
"Looking at the events that our industry has had to adapt to over the years, nothing compares to the COVID-19 pandemic we are all dealing with. We as an industry have had to confront natural disasters, such as floods, hurricanes, bug infestations, and wildfires along with world wars, but nothing that has impacted us on all levels of our business along the supply chain through to our end consumers. We have had to change our approach to the work and marketplace while keeping our employees, customers, and families all safe within the guidelines we are being asked to follow."

— Joe Cecerelli, Oxford Lumber



NAVIGATING THE NEW NOW

By Ruth Kellick-Grubbs



Coronavirus has turned our world upside down. As the sobering realities of our current situation begin to sink in, it's clear this year is not business as usual. And it likely won't be until there's a vaccine or other medical intervention. So, how do we support our communities and sustain our businesses until then?

Our priorities remain the same. Priority No. 1 is to preserve and protect health and safety. Priority No. 2 is to preserve the economic health of our communities and businesses. Right now, our industry can do both effectively.

With a collective focus on safety and slowing the spread of the virus for several weeks, many in our industry now have strong health and safety protocols in place. Best practices are evolving with new information and changing circumstances. Our industry has adapted with ingenuity, speed, and a commitment to making our workplaces safe spaces for all. We'll continue to adapt as necessary.

As we stabilize health and safety efforts, it's time to ramp up Priority No. 2. In many markets, construction activity is still deemed essential. As long as this is so, and it's safe to work, our industry is serving our communities and team members well by doing so. Keeping our teams employed and working mitigates the economic blow. The new normal here is changing rapidly. We're in the opening miles of a marathon, and we're just finding our footing.

HERE ARE SEVEN TRENDS SHAPING BUSINESS NOW

- Inside-home services are largely done for the year. R&R activity will be focused on exterior projects (think decks, siding, etc.)
- New construction (where allowed) is holding in many markets, weakening in some
- Commercial construction activity is softening in many markets, banned in some markets
- Architects report decline in contracts
- Concrete companies report declines of 20%+
- Inspections and permitting activity have slowed or stopped
- Our teams, customers, and vendors want to work

Right now, these trends tell business owners to forecast business contraction at varying levels. Develop contingency plans for each. Take the time to think through the best response to various anticipated and possible future conditions. Hopefully, you won't need them. But if you do, it's critically important to move fast if sales drop.

Model sales with a -10% drop, -20% drop, -30% drop, and even a -50% drop. If construction is no longer "essential," you could easily be facing 30 days of low/no sales. Other markets are now at 30+ days of no construction. Government restrictions can change overnight. Be prepared.

These trends also indicate that we've moved from the "nice to do" into the "need to do" market. Millions of Americans have lost their jobs. Millions more will lose jobs soon. Discretionary spending is a thing of the past. Government stimulus will SUSTAIN the economy, not jumpstart it. Dust off your Great Recession playbook. Play defense on cost controls and productivity. Play offense on sales. Focus on what customers will be buying (need-to-do items).

HOW LONG DOES THIS LAST?

The speed of this economic stop is unprecedented. The duration is unknown. But it's longer than the "V" shape bounce-back recovery suggested in the media. The longer the duration, the longer the recovery.

Reopening our economy looks a bit distant right now. Doctors and public health agencies say states need all the following to begin lifting some restrictions:

- 14 days of declining cases;
- hospitals in state have capacity to treat all needing hospitalization without resorting to "crisis care";
- state is able to test all people with COVID-19 symptoms; and
- state is able to conduct active monitoring of confirmed cases and contacts.

Not until a vaccine is developed are we able to go back to "normal."

A key part to recovery is getting the American consumer back to work. Hundreds of thousands of small to medium businesses are struggling to stay open today. Large leverage loans impact hundreds of large companies (saddled with huge debt), and prolonged economic interruption significantly increases their chance of bankruptcy. Unemployment won't disappear overnight.

It'll take a bit of time for American consumers to get "whole" financially after this economic stop. It'll also take some time for consumer confidence in the economy and their own job safety to rebuild. Those things need to happen before we see a significant increase in spending, much less a large purchase like a house.

Yes, there's a huge unmet housing need in the U.S. right now. **But pent-up demand does not equal sales.** Pent-up demand, plus economic ability, equals sales. Investors are a bright spot as they continue to build and buy for single-family rental. Demand

for single-family rentals is high now and will grow. This economic disruption will postpone homeownership aspirations for a segment of the market either due to credit hits or depletion of savings for down payments.

Other economic factors influence recovery time as well. Global demand is being decimated by the coronavirus. As governments shut down their economies to slow the spread and blunt the impact of the virus, their economies are sacrificed. Consider the impact that has on recovery, particularly for U.S. companies selling goods or services to international markets—and what that means for job creation coming out of this. Growth will be gradual

and not an instant “on” at some future point.

Settle in for the long run. Plan your race and know your options. There are several routes to the finish line. The most desirable one (staying open along with construction and distribution) requires each one of us to adopt the safety protocols and live them all day, every day. Together we can. **LG**

About the Author:

Ruth Kellick-Grubbs is president of Kellick & Associates, a management consulting firm serving LBM clients in the U.S., Canada, Mexico, Europe, and South America. They specialize in strategy, operations, and mergers and acquisitions.

CORONAVIRUS STRATEGY PLAN

HEALTH AND SAFETY

- Continue to adapt and improve current best practices for operating the business (cleaning protocols; distancing; physical safeguards; contactless transactions, etc.).
- Share best practices with customers and vendors.
- Provide employees with clear information on benefits and alternatives; understand if you can furlough employees and keep them on the company health plan, etc.
- Develop protocols for handling a positive employee test; cleaning exposed areas of the business and re-opening process; quarantine for employee that’s had exposure; etc.

COMMUNICATIONS

- Consistently provide clear, transparent information to your teams in a calm, confident, and capable voice. Focus on what you KNOW. Tone is positive.
- Offer key communications to customers (provide information on SBA programs that you’ve received that they may not have; funnel key important information to builders that helps them plan, prepare, and operate).

BUSINESS SUSTAINABILITY

- Model reduced demand in varying scenarios based on your local conditions.
 - Forecast decreased demand at 50% to 75% of budget or prior year
 - Model a 30- and 60-day period of low/no sales; identify financial impact; identify levers to pull and decrease

- costs AND when you should do so (e.g., if sales drop 10%, we’ll do this...if it drops 20%, we’ll do this and this, etc.)
- Model 40-hour, 32-hour work weeks; identify salary cuts and under what circumstances they go into play (e.g., sales drop 15% and salary cuts and hour reductions are implemented)
- Proactive cash flow management (generate, preserve, and protect cash)
 - CapEx review; stop or postpone if able
 - Stop discretionary spending
 - Develop AR strategy by level of risk; preserve lien rights early and often; consider incentives to pay
 - Collect deposits (50%-100%) on special orders, even from charge accounts
 - No overtime*
 - Manage AP – maximize terms
 - Manage inventory for today’s demand
- Play offense and sell! Identify potential new products/services, etc.
- Check in with key vendors and assess supply chain stability; develop alternatives if necessary
- Maximize available government programs as appropriate

Plan for a low, medium, and high impact. Have a plan for each. Hopefully you won’t need the medium and high. If you do, you’ll rest easier knowing you’ve got a well-thought-out plan that’s ready to implement immediately.

*No overtime is the goal; however, it may occasionally be necessary due to reduced staff or staff working remotely.



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SEEING THE DEEPER LESSONS OF CORONAVIRUS

Insights and Learnings from Coronavirus

By Kevin Hancock

This article was originally published on March 18 by Thrive Global.

“There is an invitation for change being extended by Coronavirus. Once the dust settles, hopefully a critical mass will heed its call and learn to see the world anew.”

– Kevin Hancock

While it's difficult to write about a situation that is highly fluid, I do believe that certain themes are emerging with respect to coronavirus that carry important messages for the future.

First, regarding mitigation and prevention of spread, it is clear that this is a task that must involve everyone. My passion with respect to leadership is power dispersal and the creation of a work culture that includes and respects all voices. Our company has 525 employees working across 14 sites. Those sites are manufacturing facilities and product distribution centers. While some work can be done remotely, for us to operate a meaningful percentage of our team must be on site.

I have been inspired to see the collective work of our employees in recent days as they develop and implement localized ways to stay clean, stay spaced, and stay strong. Each site team is developing its own systems to fit its own unique circumstance united by a shared set of values. Command and control bureaucracy is too slow, too generalized, and too limiting. Local leadership is faster, form fit, and dynamic in ways that cannot be pushed down from the top.

While the current focus must remain on the essentials of virus prevention and slowing the spread here and now, it's hard not to begin to contemplate the long-term consequences and learnings that coronavirus offers. For me, three modern truths that have been on my mind for some time are being accentuated.

First, humanity is no longer a collection of independent and isolated local tribes. Humanity's largest challenges and opportunities are global—what affects one now affects all. As a result, winning is only winning if it benefits everyone. But as a planet of traditionally divided humans we are not yet prepared for this new reality, and it shows. Our governing systems are still tribal and local. Under duress, we revert to nationalism with its false allure of safety. But there is no future in isolation because there is no ability to isolate. Coronavirus reinforces this. Today we need global systems but this requires local and national leaders to do something leaders traditionally hate to do—transcend their past grievances, share power, and collaborate.

Second, we must use good times to prepare for bad times. The housing and mortgage market collapse of 2006-2009 taught me this important lesson. In stable times of economic strength and relative peace, societies must strengthen their balance sheets, create the capacity to sustain the unexpected, and invest in the fundamentals of emergency readiness. Yet as a nation we chose to run federal budget deficits in healthy times—prioritizing short term crowd pleasing over long term discipline and preparedness. With respect to our health care systems, they must be built for crisis and extremes so that they can flex and function optimally when they are needed most.

Finally, and most importantly, we humans need to fundamentally shift how we see ourselves. I have spent a good bit of time with the Lakota Sioux tribes on the northern plains and their view of our interrelatedness and connection to the earth is a paradigm-shifting perspective that humanity needs to reacquire. The Lakota use the phrase *Mitakuye Oyasin*, which translates to mean “we are all related” or “all things are one thing.” In that, wisdom is a simple truth. Humans are of the earth, not above it. We are a manifestation of nature not removed from nature. With this understanding comes fresh perspective. What happens to humans is happening to the earth—for we are nature. Coronavirus is nature speaking. So, what is nature saying? It's saying we are moving too fast and underestimating our own power to create and destroy.

Think about what coronavirus is requiring us to do. Slow down. Catch our breath. Create some space. Regain some balance. Look globally not just locally. Transcend tribal divisions, make peace, and collaborate. Awaken and look beyond our narrow lanes. Coronavirus is a short-term danger with a long-term message and gift. It reveals the path.

Humans unfortunately often still require hardship in order to change. Humanity will navigate the short-term mitigation of this particular virus. The question then becomes—what happens next? Will it be business as usual or will this be a tipping point for the fundamentals—global change? We are all brothers, not enemies and we are all connected, not divided. The illusion of separateness must be transcended or its lessons will be repeated. There is an invitation for change being extended by coronavirus. Once the dust settles, hopefully a critical mass will heed its call and learn to see the world anew. **LC**

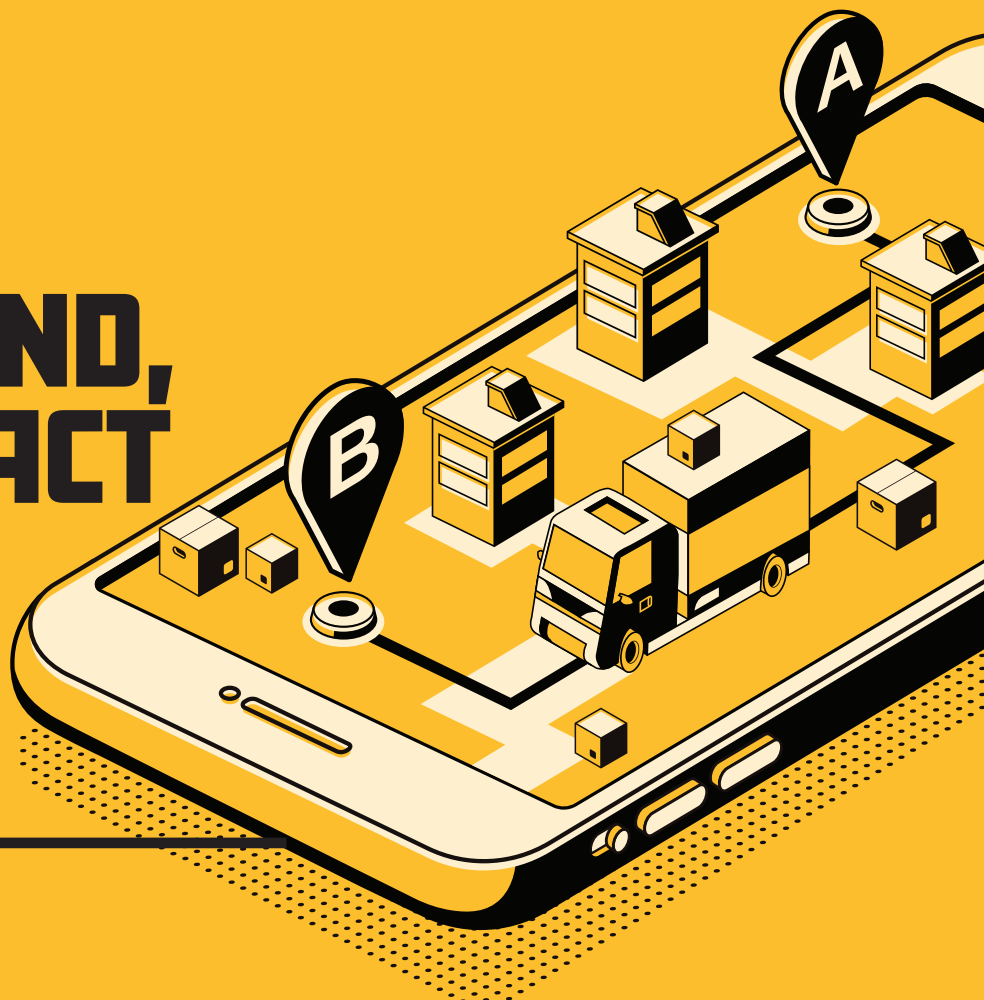
About the author:

Kevin Hancock is CEO of Hancock Lumber, one of the oldest companies in America and six-time recipient of the “Best Places to Work in Maine” award. In 2010, at the peak of the national housing and mortgage market collapse, Kevin acquired a rare neurological voice disorder called Spasmodic Dysphonia (SD). When his own voice became weakened, he developed a new leadership style based on strengthen the voices of others. He is now a champion of a work culture where everyone leads and every voice is trusted, respected, and heard. His new book, The Seventh Power—One CEO's Journey Into the Business of Shared Leadership shares the philosophy, values and strategies Hancock Lumber Company has embraced on its journey toward becoming an employee-centric company—where leadership responsibilities are broadly shared rather than power coming from the top down.

About Thrive Global:

Arianna Huffington, is the founder and CEO of Thrive Global. Thrive Global's mission and passion is to go beyond raising awareness and to create something real and tangible to help individuals, companies, and communities improve their well-being and performance and unlock their greatest potential. Thrive Global can be found at thrive-global.com.

Bringing **ON-DEMAND, NO-CONTACT DELIVERY AND LOGISTICS** to Construction, Trades, and Retailers



By Yoshua Rozen

IN only a few short months, the COVID-19 pandemic has drastically changed the way we do business globally. We are now living in a world that demands extreme efficiency and speed where our customers need materials faster than ever—and the lumber and building materials industry is no exception.

With the need to minimize person-to-person interactions, we need to look at new ways of getting product to our customers fast. In addition to curbside pickup, the emergence of on-demand services has been instrumental in order to achieve this.

On-demand services utilize independent drivers who have the ability to move materials quickly—in just under a few hours. These drivers then pick up the materials from the supplier and deliver them directly to a jobsite. They can also handle return items, deliver jobsite to jobsite, and more.

ON-DEMAND, NO-CONTACT SERVICES PROVIDE:

- Curbside pick-up and drop-off options
- Proof of delivery via images
- A safe and simple no-contact delivery experience for both the shipper and receiver

These delivery services have the capability to work with various sized companies. Retailers and contractors alike are leveraging this network to assist with on-demand, emergency, and scheduled

deliveries. This partnership can decrease person-to-person interactions at the counter, limit travel time, and save money. Additionally, larger businesses with in-house technologies can also take the partnership a step further and integrate these services into day-to-day operations in order to become more efficient and decrease costs.

These services also can assist retailers by limiting delivery needs and costs. These third-party delivery platforms directly connect retailers' products to contractor sites and are available to move materials between retailer branches. Retailers can then focus on their core competencies, such as sourcing and filling more orders, rather than on shipping, tracking, and ensuring timely delivery.

During these uncertain times we are currently living in due to the COVID-19 outbreak, now more than ever on-demand capabilities can assist the lumber and building materials and construction industries. By implementing safe and secure protocols, they can decrease human interaction while still providing necessary deliveries. **LC**

About the author:

Yoshua Rozen is the CEO and founder of PartRunner an on-demand delivery service working with more than 70 companies in multiple industries throughout Massachusetts, Rhode Island, and New Hampshire and expanding aggressively. PartRunner makes it easier for both retailers and contractors to send and receive materials without having to increase fixed costs. To learn more about PartRunner and how it can help your business, contact the team at admin@parrunner.com or 617-586-1189.



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**THINKING THIS IS THE TIME TO
“KILL YOUR
MARKETING
BUDGET”?
IT’S NOT!**

By Jack Leary

As I write this article on April 5, I have no idea how things will have evolved and changed in our world because of the coronavirus by the time this May edition reaches you; but I hope you and your family, employees, and friends are healthy and safe!

If you are a faithful reader of the Lumber Co-operator, you may have seen my article in the March issue, "If You Plan It, They Will Come." When I wrote that article, it was just before LBM Expo in February, and we were living in an entirely different place. At that time, I remarked how good things were with the economy, record stock market gains, and a strong construction market. You can imagine how I felt when I opened my mail and read what I had written just a month earlier. Obviously, I don't have a crystal ball!

The main message in that article was about the need to plan for your business and how things go in cycles. Having a well-thought-out marketing plan can help level out some of the businesses peaks and valleys. That is still true today! In another previous article, I wrote about how the "marketing landscape has changed"—fast-forward to today and EVERYTHING is changing. This pandemic has changed our businesses and our lives. As business leaders, we will have to determine what will be the new normal.

In this new era of essential and non-essential businesses and the current need for social distancing, how can your business continue to thrive? It has been said that people who keep their head in bad times have an opportunity to thrive when others may not. A bad economy can be very advantageous to a strong company with the proper planning and leadership. So to use the "turning lemons into lemonade" adage, this is an opportunity to build even stronger relationships with your customers—something great companies do. We have all heard the famous expression, "When the going gets tough, the tough get going," meaning when the situation becomes difficult, the strong will work harder to meet the challenge. You can be sure some of your competitors are considering how they can help customers in new ways to remain viable to them.

LBM dealers need to figure out what the new requirements that pertain to today's complex COVID-19 environment will be for their business. The first suggestion I have—and where I will put most of my focus—is to think about how you will market your business in these turbulent times. If you are thinking this is the time to "kill your marketing budget," I strongly suggest not to. In fact, your marketing budget may be more important than ever! With all that has been going on in the world, how do you plan to communicate, reassure, and stay relevant to your customers if you are not marketing?

I get asked a lot the difference between "marketing" and "advertising." Many use the terms interchangeably, even though they are definitely not the same activity. Some think of advertising

as any activity that promotes their business. Others think marketing is interchangeable with sales, probably because the terms are so often lumped together, as in "sales and marketing."

Marketing vs. Advertising

I think about it this way: Marketing is concerned with the interaction between the company and the marketplace over a longer horizon of time. When done effectively, it presents the overall picture of how a company promotes, distributes, and prices its products or services. It helps create a market for your products or services and builds your businesses reputation.

Advertising, on the other hand, is the paid element of marketing, and it can take many forms, such as print ads in newspapers and magazines, outdoor ads on billboards, and broadcast ads on radio and television. This is where many dealers tend to focus their efforts. While these types of advertising are more short term, they can be an integral piece of your marketing plan when used effectively. If you are like most dealers, you don't have an unlimited budget to spend on advertising. Understanding the differences between marketing and advertising will help you maximize your marketing budget and customer reach.

There are also other types of marketing that you can capitalize on by getting attention for your products or services. Here are some things you should consider that might help market your business more effectively:

- Do you currently have a marketing plan in place for your business? If so, great, but you need to revisit your plan and make the necessary adjustments because things will now need to change.
- If you don't have a plan, it's time to develop one in order to optimize your opportunities in the current economy.
- Having a well-thought-out plan allows you to define problems and opportunities so you can develop actionable strategies and tactics that are measurable.
- What new marketing strategies can you develop based on the needs of your customers and the ROI goals of the business under the current conditions?
- What type of budget do you have or will you need?
- A good rule of thumb for lumberyards is to use ½% - 1% of sales for marketing expenses. Retail businesses typically use 3% to 5% of sales for marketing expenses.
- Are you taking advantage of your entire vendor co-operative advertising (co-op) dollars?
- Think about what the budget is designed to accomplish and what metrics you will need to establish in order to measure the ROI of your marketing efforts.
- With all that has been going on in the world, how do you plan to communicate, reassure, and stay relevant to your customers?
- How will you understand customer perceptions and sentiment

toward your business, products, services, marketing campaigns, and competitors?

- Do you have a customer engagement strategy? Are there new customer segments you could be going after?
- Will you need to change how your customers interact with the business?
- Do you have an online marketing strategy? If so, where does digital marketing fit into your plan? If not, you should.
- What about a social media strategy? Is one person in your organization responsible for making regular posts and providing customers with information they care about? Quite a few dealers have built a substantial social media following by being committed to it!
- Will you need to run promotions to incentivize customers who may be reluctant to shop at your business?
- Are there local associations or groups you can partner with to help your community and receive beneficial free publicity?
- Those of you with retail business should consider asking your customers for help. Take an approach like, “we’ve been supporting the community for years, and we are still here! Keep us in mind as you are working on your home improvement projects—we can help!”
- As part of your marketing efforts, it is important to communicate openly with your customers about the status of your operations and what protective measures you’ve implemented.
- Do you have a customer feedback loop? Is someone listening?

In case you are wondering, yes, the development of a well-integrated marketing plan, never before applied, will usually generate incremental sales, everything else being equal! Other areas of the business you should be evaluating include:

Operations

- Do you have a plan for what you will do if conditions worsen or improve?
- Have you familiarized yourself with the CARES Act? Many businesses will qualify for help.
- In this new environment, are there business practices you need to revise temporarily or eliminate altogether?
- Do you need to revisit your delivery procedure, lead times, and minimum order quantities to keep customers purchasing from you?
- How will customers be protected when they visit your business and are you communicating this to them? Are you disinfecting regularly? Is hand sanitizer widely available?
- Have you put in place social and physical distancing practices in stores? Things like marking floors and adding signage to help customers and your employees maintain safe distances?
- Do you have a designated area for store pick up?
- Are you communicating regularly to your employees the


steps you are taking to keep them and your customers safe? It is important to overcommunicate what some may consider being the obvious.

Merchandising

- When done properly as part of your marketing plan, merchandising can be a tangible communication link between your products/services and the customer.
- Does your merchandising reinforce advertising messages and communicate product and service information, as well as promotions effectively?
- Do you need to evaluate your product assortment as part of a broader new merchandising strategy?
- Can you partner with vendors to take advantage of potential drop shipments directly to customers and minimize product handling?
- Will you be able to get products to the right customer at the right time and right price, while remaining profitable?

Technology

- Does your business have the necessary tools in place to make doing business with you easy?
- Is your website user-friendly and communicating the things your customers care about?
- Do you have a mobile strategy, and is your website optimized for mobile viewing?
- Can customers place orders and modify them electronically, and have a designated pick-up time and location at your lumberyard?
- Are your customers able to go online and track their orders? There are some great cost-effective third-party applications out there.
- Remember, any investment you make in technology is an asset for the business in the future.

If you are not doing it already, I also suggest you think about how you could solve problems for your customers at times when others don't. What can you do to help your customer today that they need help with? How can you help your customers stay on the jobsite while keeping them happy and safe, while making money at the same time? Any dealer that figures this out will create a deeper and more valuable relationship for the long term. While these ideas are not all inclusive, addressing these types of issues and concerns might help you navigate the uncertainty more effectively and come out the other side in good shape. That is my hope for everyone! 

About the Author:

This article was written by Jack Leary, senior vice president and partner at Impact 180 Consulting Group. In these challenging times we are here to help. Feel free to contact Jack at leary,jack@impact180group.com.

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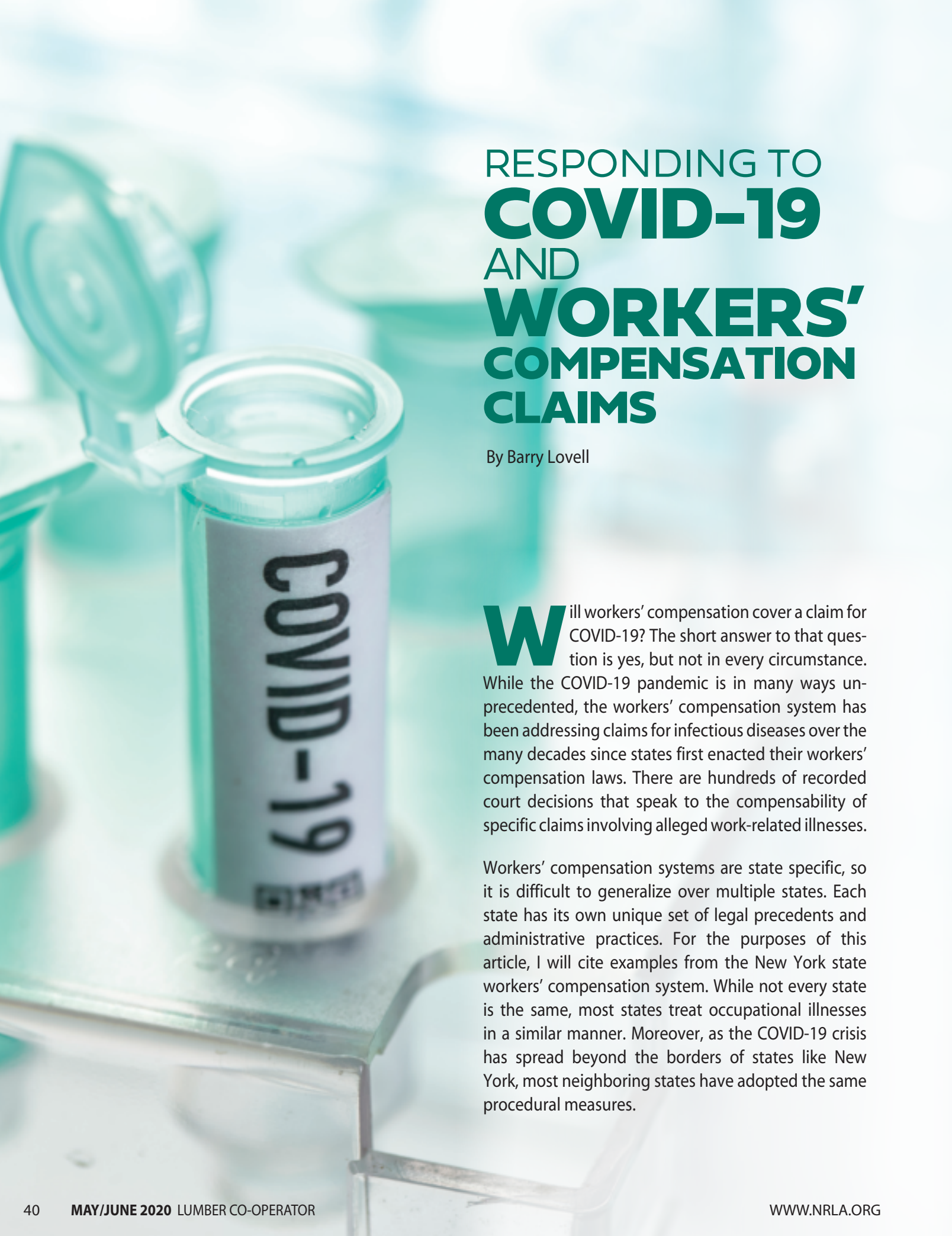
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RESPONDING TO **COVID-19** AND **WORKERS'** **COMPENSATION** **CLAIMS**

By Barry Lovell

Will workers' compensation cover a claim for COVID-19? The short answer to that question is yes, but not in every circumstance. While the COVID-19 pandemic is in many ways unprecedented, the workers' compensation system has been addressing claims for infectious diseases over the many decades since states first enacted their workers' compensation laws. There are hundreds of recorded court decisions that speak to the compensability of specific claims involving alleged work-related illnesses.

Workers' compensation systems are state specific, so it is difficult to generalize over multiple states. Each state has its own unique set of legal precedents and administrative practices. For the purposes of this article, I will cite examples from the New York state workers' compensation system. While not every state is the same, most states treat occupational illnesses in a similar manner. Moreover, as the COVID-19 crisis has spread beyond the borders of states like New York, most neighboring states have adopted the same procedural measures.

New York's Workers' Compensation Statute provides coverage for "occupational diseases." To be compensable, the claimant must demonstrate a recognizable link between the disease from which they suffer and some distinctive feature of employment. An "occupational disease" derives from the very nature of the employment. Compensable claims typically seen in the building industry include asbestosis, silicosis, carpal tunnel syndrome, and lead poisoning.

In the case of COVID-19, one can readily see how healthcare workers would fit the statute. Because of the nature of their occupation, healthcare workers face an exposure greater than that of the general public. Should they become infected, it is both fair and logical to presume that their illness occurred in and out of the course of employment, and to provide compensation. But could we say the same thing for a person who works at a lumberyard?

For any worker, a claim for an infectious disease such as COVID-19 could be compensable as an "accidental injury" if the worker were able to identify a specific incident that most likely caused the infection. For instance, a claim was held compensable where a nurse contracted an infectious disease after an infected individual sneezed directly on the worker. In another case, a mechanic was found to have a compensable claim for an infectious disease after he had serviced contaminated hospital equipment. In both of these cases, claimants could link their illness to a specific moment, or moments, of exposure.


But the New York State Workers' Compensation Board has also found accidental injury even when no specific incident was identified. For example, a schoolteacher was found to have a compensable case of the mumps. The Workers' Compensation Board found that "daily and close contact with her pupils subjected her to an unusual degree of exposure to infection and was a special hazard accidental in character."

If your employee or employees make a claim for a COVID-19 illness, it is important that you immediately report it to your workers' compensation carrier. Timely reporting will allow your carrier to properly investigate the claim to determine if there was an "accident" as defined by the workers' compensation law in your state. Since each claim will be judged on its own particular fact pattern, you will need to accurately present to the Workers' Compensation Board, or its equivalent in your state, what steps you took to protect your employees from exposure to the general public and fellow employees. It is also important to note that the outcome of any claims for benefits might be shaped by the emerging scientific understanding of the virus and how it is transmitted.

Does my policy provide coverage? Unlike many insurance policies that cover specific named perils, a workers' compensation insurance policy provides coverage for any benefits required of you by the workers' compensation law in the states named in your policy. Thus, if you have a New York state policy and New York determines that a claim is a workers' compensation claim, then you have coverage.

Employers should also be aware of the many other steps that states have taken in order to help business and society through this crisis. Most states have continued to hold virtual hearings on workers' compensation claims so as not to delay workers' benefits. States have enacted various methods to deal with the fact that it might be impossible for claimants and employers to get certain medical examinations or gain access to physician testimony. Many cases have simply been continued until such time as it is realistic to adjudicate certain types of disputes.

States have also provided policyholders with various forms of relief from making premium payments. In some cases, they have encouraged insurance companies not to process cancellations, while in other jurisdictions insurance commissioners have invoked their regulatory authority to prevent cancellations. Since the ongoing cost of a workers' compensation policy is a function of your estimated payrolls, it is very important that you inform your carrier or broker of any material changes in your operations on an ongoing basis.

There is no doubt that the scope and nature of the COVID-19 crisis is unprecedented in recent history and will require novel and creative solutions. It is, however, important to remember that while we ourselves have not seen these circumstances, the institutions and systems that we rely upon, like the workers' compensation system, have weathered epidemics, wars, economic depressions, and other catastrophic events. Likewise, my staff has repeatedly turned to lessons we learned during 9/11 and Hurricane Sandy in order to address the challenges of COVID-19. The institutions and systems we inherited are strong, and, working together, we can meet the challenges ahead. 

About the Author:

Barry Lovell is president of Lovell Safety Management Co., LLC, is the treasurer of the Association of Safety Group Managers, and is active on the Workers' Compensation Committee of the Business Council of New York State. He has taken an active role in the public discussion of workers' compensation reform in New York and has testified at hearings and before the New York State Workers' Compensation Board in support of workers' compensation reform and other technical issues. He has advised a number of trade associations on workers' compensation issues and has taught continuing education classes for brokers and CPCU members. Recently, Lovell was elected to the board of AMCOMP, the American Society of Workers' Compensation Professionals.

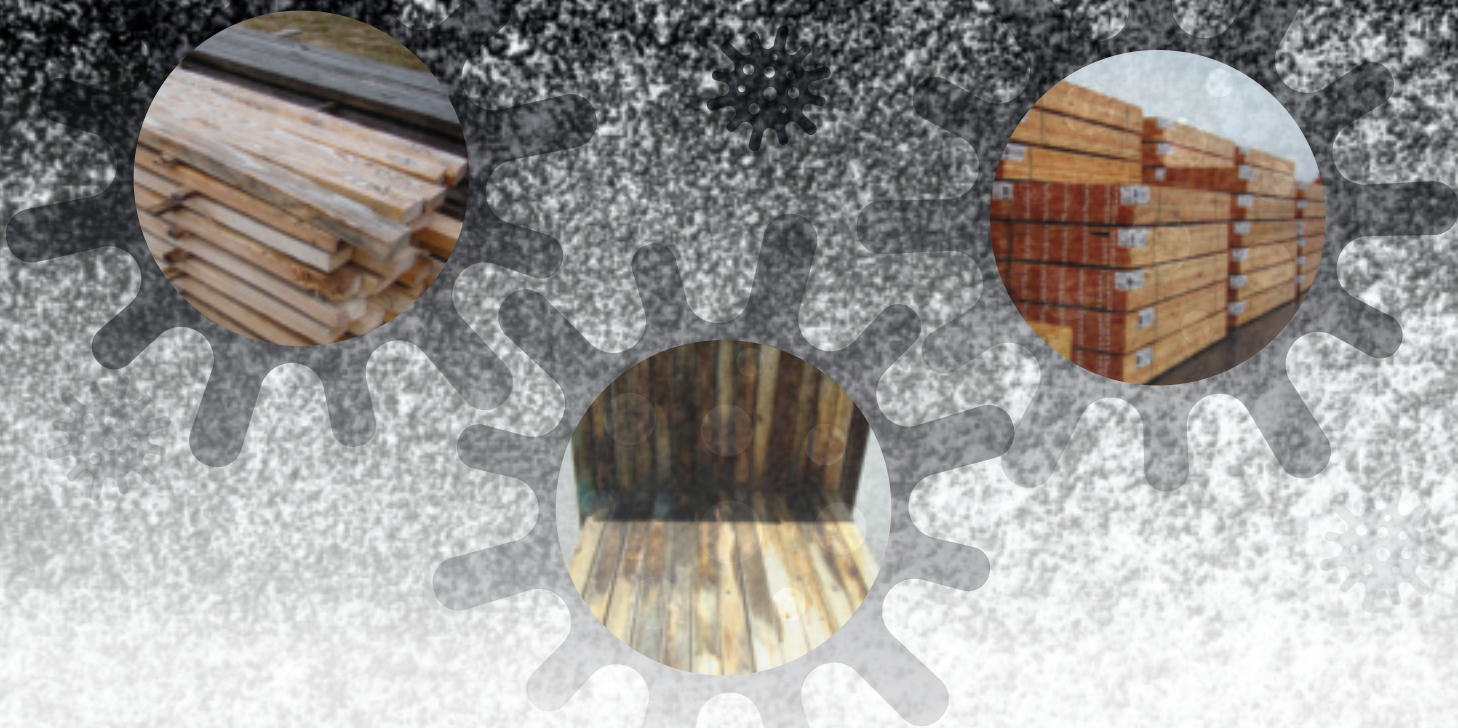
Enhancing the Performance
of Wood with

MOLD

PROTECTION

By Belinda Remley

Mold, because of all the damage it causes, is considered a four-letter word. Mold likes dark, damp, unlit places, like cluttered storage areas, recently flooded areas, basements, and spaces with poor ventilation. Mold likes wood and, as it grows, it makes wood unsightly. It can make homes unsafe for habitation. And, mold is becoming more of an issue even in areas of the country where it previously was not.



"With warmer, longer summers, we have seen a rise in mold issues in the Northeast," explains Ken Trainor, Northeastern Surface Applied Technologies territory manager for Lonza Wood Protection. "The change has created a stronger breeding ground for mold. Frankly, it's something we haven't seen much of before."

This change has caused the industry to stand up and take notice. "During a recent event I attended," says Trainor, "I spoke with several truss manufacturers, lumber dealers, and purchasing agents, and all of them expressed concern over the issue of mold in the market."

Homeowners are noticing it too. "Homeowners are educating themselves about mold, the damage it causes, and the hit to their bottom line when it is found in their homes," he says. "They want to know that their home is safe with no hidden dangers behind the walls."

Protecting what goes behind the walls starts long before the wood ends up at a jobsite for the construction of a new home or at a treating plant designated for preserved wood for outdoor use. It starts soon after wood is harvested and brought to the sawmill where it is cut and prepared for use.

"Many sawmills prevent the growth of mold by kiln-drying the bundles of wood to 19% or less moisture," Trainor says. "Most sawmills carefully store their dried wood under cover so that it does not retain moisture from the elements such as rain and snow."


"However, the problem does not usually occur until after the wood leaves the sawmill," Trainor adds. "Even though wood is dry and clean when it is stacked in packs, moisture can seep in, encouraging mold growth that causes unsightly lumber discolorations that result in massive losses in value." For example, if framing trusses are found to be moldy upon delivery to a jobsite, they will be rejected and have to be replaced with trusses that are constructed with clean wood.

When wood bundles leave the sawmill on trucks and rail cars, they are generally not protected from the elements. The wood gets damp overnight and wet during rainstorms. Lumber wraps can get torn, and eventually water seeps into the middle of the lumber packs where it sits on inner boards, providing an excellent breeding ground for mold. Those packs could sit for a while at a lumberyard, planing mill, or treater before they arrive at their final destination, giving mold time to flourish.

"Every time a pack is broken, your reputation could be in jeopardy," Trainor says. "If there is mold in the middle of the pack, you risk returns and complaints from customers. Costs could mount with every complaint."

"But there is a fairly simple solution," he says. "Creating a barrier with a mold inhibitor like one from Lonza's line on the surface of wood stops the mold spores from sprouting and growing. The mold inhibitor removes the wood as a food source, making it nearly impossible for mold to grow. This results in up to six months of clean, bright, beautiful wood, continuing to give the wood that freshly milled look."

The simple process of spraying or dipping wood in a mold inhibitor is quick and easy and not very costly, especially when compared to the headache and major costs of moldy wood in a lumberyard, on a jobsite, or even discovered in a home. It is done at the mill after the tree is cut into lumber.

"The reassurance of knowing that wood is protected across the supply chain is invaluable," Trainor says. "Knowing that you are providing a product that the customer will be pleased with gives a certain peace of mind and increases your reputation for quality products that you may not have without mold protection." 

Belinda Remley is a marketing professional with Lonza Wood Protection. She has been promoting wood and the protection of wood for more than 25 years.




REMODELERS

That Include

HOME AUTOMATION Can Help Older Adults Age in Place

By Sophia Wedeen

This article is reprinted from the Joint Center for Housing Studies' Housing Perspectives blog, www.jchs.harvard.edu/blog.

A close-up photograph of a hand holding a glowing, white, house-shaped outline. The hand is positioned in the lower-left foreground, with fingers slightly curled. The house shape is composed of a simple outline with a triangular roof and a square base. The background is a soft, out-of-focus blue with a subtle pattern of white lines, suggesting a digital or technological theme. The overall lighting is bright and clean, with a slight lens flare effect near the hand.

Over the past 20 years, the number of homeowners age 55 and over has grown dramatically from 26 million to more than 42 million, increasing their share of all owners to almost 55 percent, according to our latest Improving America's Housing report. Home improvement spending among these households grew by 152 percent, accounting for half of all remodeling spending. As the U.S. population continues to age, demand for residential remodeling projects will increasingly come from this older market segment.

A variety of residential remodeling projects can be especially helpful for older homeowners. Some of our earlier research on home remodeling and aging in place focused on the structural modifications required for basic home accessibility, such as no-step entry, extra-wide doorways and halls, and single-floor living spaces. Another type of home modification that is receiving increasing attention is smart home technology. Many smart or connected products—which are wirelessly connected to the internet or to other products in the home and are remotely accessible with a smart phone, tablet, or computer—such as thermostats, lighting, appliances, electronic locks, etc. improve the livability of a home for persons with mobility difficulties and therefore complement traditional accessibility modifications. Smart home products and systems are being considered as part of homeowners' aging-in-place strategies, either on their own or in combination with traditional remodeling projects.

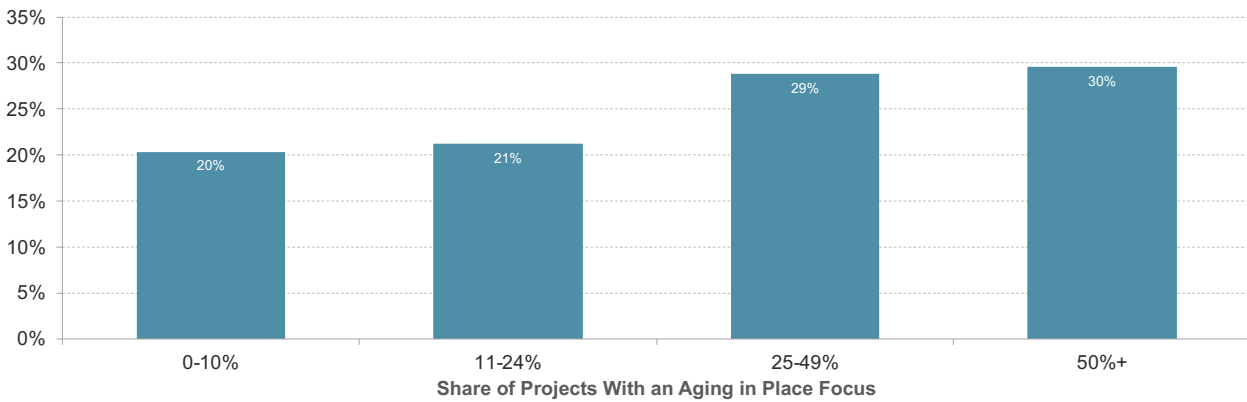
A recent contractor survey we conducted with The Farnsworth Group about smart tech attitudes and usage found that, among general remodelers who install any amount of smart tech products, a significant share are "specializing" in home improvements for aging in place. Roughly one in three of these remodelers (30 percent) report that at least half of their projects have an aging-in-place focus (**Figure 1, see page 46**). For the purposes of the survey, aging in place refers to a person who lives and ages in their residence for as long as they are able. These "aging-focused" remodelers are attuned to the benefits of home automation, with 93 percent reporting they typically include smart home products or systems when working with owners to implement an aging-in-place strategy.

By far, the most commonly installed home automation products or systems included in aging-in-place renovation projects are for safety and security and climate control (**Figure 2**). Ninety-four percent of aging-focused remodelers generally include smart safety and security products or systems in aging-in-place projects,

such as security cameras and lighting, video doorbells, electronic locks, smart hazard detectors, and alarms. And 83 percent of aging-focused remodelers include smart climate control products in aging-in-place retrofits, such as connected thermostats, fans, air conditioners, and radiator valves.

Figure 1. A Large Share of Remodelers Report That the Majority of Projects Focus on Aging in Place

Share of General Residential Remodelers Who Install Smart Home Tech



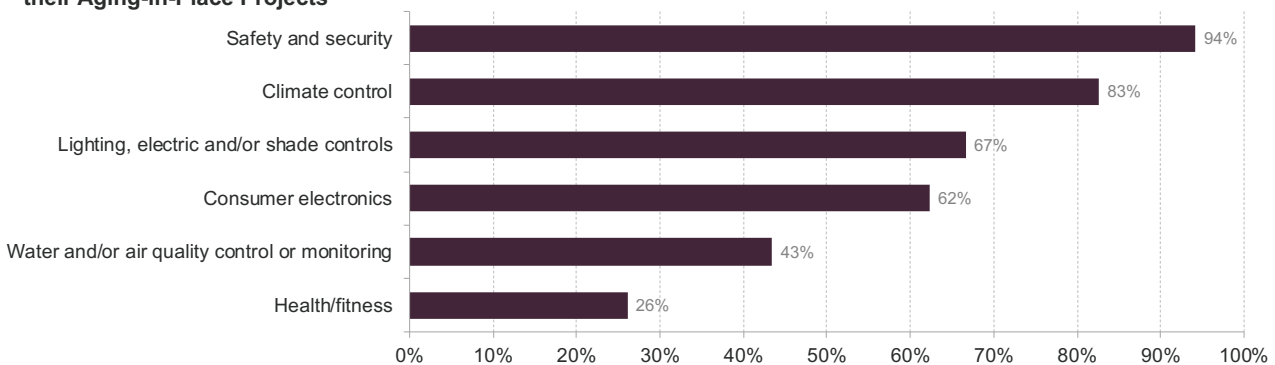
Notes: The survey had a sample size of 250 participants. "Aging in place" refers to a person who lives and ages in their residence for as long as they are able to.
Source: JCHS tabulations of Harvard JCHS-The Farnsworth Group, Smart Tech Attitudes and Usage Among Remodelers Survey, Fall 2019.

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Figure 2. Safety & Security and Climate Control Top List of Home Automation Systems Installed as Part of Aging-in-Place Strategy

Share of Aging-Focused Remodelers Who Include Home Automation Products and Systems in their Aging-in-Place Projects



Notes: The survey had a sample size of 250 participants. Aging-focused remodelers are general residential remodelers reporting 50% or more of projects with an aging in place focus.
Source: JCHS tabulations of Harvard JCHS-The Farnsworth Group, Smart Tech Attitudes and Usage Among Remodelers Survey, Fall 2019.

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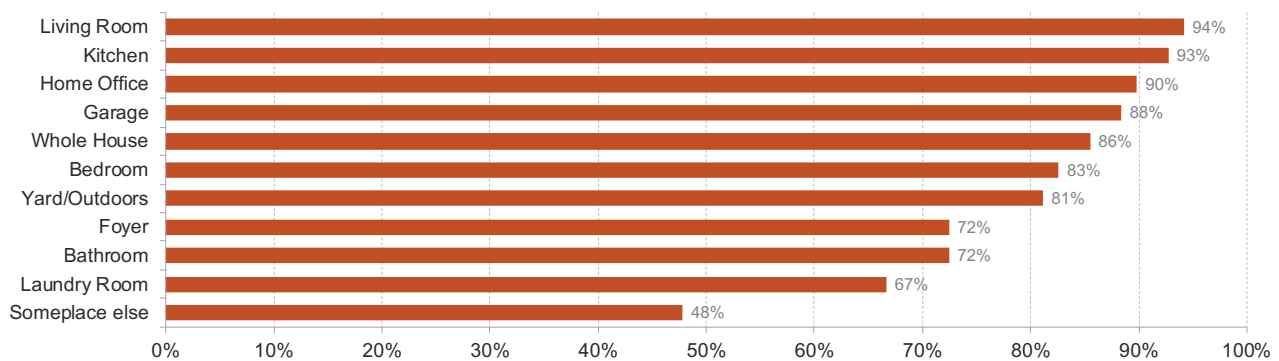
These results align with smart products that are generally recommended for older homeowners. In their research, The Hartford and the MIT AgeLab's expert panel identified ten smart tech products that "can make life easier, help with home maintenance, and enhance safety and security" for older homeowners, including products like smart smoke and carbon monoxide detectors, keyless entry, and automatic lighting. The Hartford and MIT AgeLab also named ten smart home technologies that would be beneficial to older homeowners with health conditions, including telehealth systems, medical and medication management systems, and smart fall detection systems. Yet, only 26 percent of aging-focused remodelers report

"The top rooms for home automation installations are living rooms and kitchens, with over 90 percent of aging-focused remodelers receiving requests for smart products in these two rooms."

generally including smart health or fitness monitoring products, such as smart beds, sleep sensors, or smart floorings. This relatively low share could be due to many factors, including homeowners' lack of familiarity with these newer-to-market products and high product prices.

Figure 3. Remodelers Focused on Aging in Place Most Commonly Receive Requests for Smart Tech in Living Rooms, Kitchens, and Home Offices

Share of Aging-Focused Remodelers Reporting Requests for Smart Products by Room



Notes: The survey had a sample size of 250 participants. Aging-focused remodelers are general residential remodelers reporting 50% or more of projects with an aging in place focus.

Source: JCHS tabulations of Harvard JCHS-The Farnsworth Group, Smart Tech Attitudes and Usage Among Remodelers Survey, Fall 2019.

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The top rooms for home automation installations are living rooms and kitchens, with over 90 percent of aging-focused remodelers receiving requests for smart products in these two rooms (Figure 3). Interestingly, while 83 percent receive requests for smart tech in the bedroom and 72 percent in the bathroom—areas of the home where accessibility modifications might be more critical—aging-focused remodelers are more often asked to install home automation as part of renovations to home offices, garages, and whole houses (86-90 percent). Moreover, health and fitness tech was last on the list of products or systems typically included in aging-in-place projects by remodelers with an aging focus to their work. This suggests that when remodeling, older owners are thinking about home automation and aging in place in much broader terms than just accessibility. For remodelers, there is a

large opportunity to use smart tech to help older homeowners, especially those with health conditions, successfully age in place.

Further analysis of data from our survey on smart tech attitudes and usage among general remodelers, and the potential of home automation for supporting aging in place, will be compiled in a forthcoming research brief. [TC](#)

About the author:

Sophia Wedeen is a Research Assistant, working on projects related to residential remodeling activity and affordable rental housing. Prior to joining the Center, Sophia worked as an analyst for the City of Boston, where she studied property tax policy and administered the Community Preservation Act exemption program. She has also worked at the Initiative on Cities, the Boston University Department of Political Science, and the Commonwealth of Massachusetts. Sophia holds a BA in Political Science with a minor in Economics from Boston University.



5

COMMON
Remodeling
Projects
and
Safety Focuses
for Each

By Jennifer Towne

It's remodeling season in New England and throughout the United States, and, if you are a contractor, homeowners will be looking to your company to complete remodeling projects that increase the value of their home, make it more energy efficient, or improve its resilience against the coming winter.

Additionally, many looking to increase the value of their home look to make decisions that are both cost effective and provide the most value to their home, turn to the Cost vs. Value Report to see if a remodeling project is worth it.

The Remodeling 2016 Cost vs. Value Report (www.costvsvalue.com) breaks down the average costs to complete a remodeling project and compares this cost to the average value of the job, generating a percentage value of how much a homeowner recoups by completing the project.

Therefore, those looking to maximize the value of their home will likely turn to the following five projects, each of which pose certain dangers to the companies doing the work. We took a look at some of the projects deemed the 'most valuable,' along with some safety focuses your company can consider for each.

Projects Deemed The "Most Valuable," Along With Some Safety Focuses Your Company Can Consider For Each



#1

ATTIC INSULATION

JOB COST: \$1,292 JOB VALUE: \$1,858
VALUE (AS %): 143.8%

Description

According to Remodeling, the project calls for a pro remodeler to air-seal a 35x30 attic floor, adding fiberglass loose fill insulation until thickness equating with R-30 insulation value is reached.

Safety Focus: Heat Stress

Among the many well-known dangers that come while insulating an attic (confined spaces, falls, skin and respiratory hazards), one of the less-prepared-for dangers is that of heat.

According to a University of Michigan study, more than 90 percent of roofs in the U.S. have a dark color. Because dark roofs absorb rather than deflect heat, it's not unusual for the surface temperature of a roof to reach up to 190° Fahrenheit.

This can create an attic environment as hot as 130°F, which, combined with the necessary personal protective equipment needed to install insulation, can create a dangerous environment for insulation installers.



#2

STONE VENEER

JOB COST: \$7,548 JOB VALUE: \$6,552
VALUE (AS %): 86.8%

Description

Replace vinyl siding from the bottom third of a house with manufactured stone veneer.

Safety Focus: Stone Cutting and Crystalline Silica

The dangers of silica have been known for nearly a century—silicosis, lung cancer, COPD, and other illnesses that come from fine particles generated when cutting or grinding stone.

To protect workers, employers must provide NIOSH-approved N95 respirators, with half-face respirators required if silica levels are 10 times the PEL, and full faceplate respirators in environments up to 50 times the PEL. Additional best practices include using wet-sweeping or HEPA-filtered vacuuming, use water spraying systems where a saw generates dust, and use hand tools with a shroud to minimize dust.



#3 KITCHEN REMODEL (Minor)

JOB COST: \$21,158 JOB VALUE: \$17,610
VALUE (AS %): 83.2%

Description

Replace cabinet fronts with new raised panel doors and drawers with new hardware, replace wall oven and cooktop with energy efficient models, replace laminate countertops, and add mid-priced sink and faucet. Repaint trim, add wall covering, and replace resilient flooring.

Safety Focus: Electrical Hazards

While remodeling a kitchen, it is important to reinforce electrical hazards among workers who will be using power tools, extension cords, and possibly cutting into drywall. It is important to focus on proper maintenance of tools, use of personal protective equipment when needed, use of insulation to slow or stop electrical current from reaching workers, avoid overloading or rolling over extension cords, and training employees to recognize and avoid dangers posed to them when working with equipment.



#4 SIDING REPLACEMENT

JOB COST: \$14,871 JOB VALUE: \$11,429
VALUE (AS %): 76.9%

Description

Replace 1,250 feet of siding with new siding, including factory trim at all openings and corners.

Safety Focus: Falls and Scaffolding

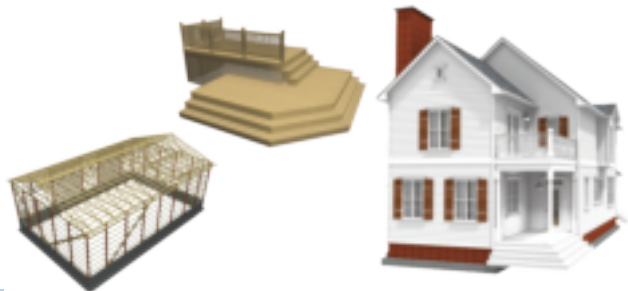
In addition to hazardous silica dust generated from cutting fiber-cement siding, heat stress during installation, and more, proper fall protection and proper scaffold use need to be employed, as falls are the leading cause of death in residential construction.

In residential construction or remodeling, any worker engaged in construction that is 6 feet above lower levels must be protected by conventional fall protection, e.g. guardrail systems, safety net systems, or personal fall arrest systems.

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#5

WINDOW REPLACEMENT (Vinyl)

JOB COST: \$15,073 JOB VALUE: \$11,683
VALUE (AS %): 77.5%

Description


Replace 10 existing 3-by-5-foot double-hung windows with insulated, low-E, simulated-divided-lite vinyl windows.

Safety Focus: Hearing Protection

Among the dangers that exist (falls, fumes, heat stress, cuts, etc.), one thing employers should also watch among workers is proper use of hearing protection when removing and replacing windows. Exposure to noise above 85 decibels (dB) can cause permanent hearing loss, and many if not all of the tools required to complete a window installation exceed this threshold. For instance, the average hammer drill operates at 114dBA, and many circular and reciprocating saws operate above 95 dB.

To protect against hearing loss, having the right hearing protection available to workers is critical to protect worker hearing. From earplugs to HPDs to administrative controls reducing time spent exposed to sound, there are multiple ways to reduce occupational noise exposure for employees.

Conclusion

It pays to keep your employees safe. Acadia specializes in providing business insurance to construction firms and specialty trade contractors throughout the Northeast. Learn more about Acadia's insurance offerings and contact an Acadia Insurance agent for more information. 

© 2016 Hanley Wood, LLC. Complete data from the Remodeling 2016 Cost vs. Value Report can be downloaded free at www.costsvsvalue.com.

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OUTDOOR LIVING

Today's outdoor living contractors offer an expanded range of products that include hardscapes, outdoor kitchens, outdoor fire features, televisions, sound systems, and manufactured water features. Today's designs continue to range from simple and functional to complex and elaborate, but with an increase in usage of higher-quality materials and improved building techniques. The secrets on how to heat, bend, and build radius decks are becoming common knowledge among deck builders, resulting in an increase in curved deck deliveries. The use of 3-D CAD software as a visual sales tool is on the rise to help customers better understand what they're investing in. The average cost per project continues to creep upward with an increase in alternative deck projects being delivered.

Top deck builders have raised the bar to create true artwork within their projects with impressive inlays, decorative borders, mitered stair treads, and radiuses incorporated into many projects.

Overall, the outdoor industry is thriving as products continue to improve and expand with many remodeling contractors adjusting their business models to focus more on the deck and outdoor living market.

HERE ARE A FEW OTHER

- Capped composites and PVC decking installations continue to increase as more contractors adopt the low-maintenance concept and newer products are being introduced.
- Watertight deck systems that provide an additional usable patio space below decks continue to see growth.
- The usage of aluminum panels, aluminum balusters, and glass rails, including illuminated glass panels, are on the rise.
- LED deck lighting has become more of a standard instead of an option, with solar lighting usage gaining market share.
- Deck tile usage is gaining a foothold for deck floor finishes and as a feature combined with alternative decking.
- Automated aluminum louvered roof structures are seeing growth, providing a unique and functional shelter from both sun and rain.
- Thanks to C&C technology, skirting and privacy panel options are progressing with new and interesting patterns.



2020 TRENDS

By Bobby Parks

TRENDS WE'RE SEEING:

- Outdoor gas and infrared heater options continue to extend seasonal usage for homeowners.
- PVC trim is being incorporated into deck designs for outer band skirts, riser boards, bar tops, planter boxes, rail caps, and arbors.
- New PVC ceiling options are now available for ceiling finishes below watertight decks along with a variety of PVC trim product options being used in porch and pavilion projects.
- Helical piers and other manufactured footing options are seeing an increase, especially in Northern climates where footing depths are significant and winter creates challenges with poured concrete.
- Steel framing options for deck building continue to be used, although with slower growth rates than expected.

Bobby Parks is the owner of BP Consulting & Design, and founder and former owner of Peachtree Decks and Porches. Parks is an associate member of NADRA.

INSPECT YOUR DECK! May is Deck Safety Month

By the North American Deck and Railing Association

Welcome to spring 2020! After being inside enjoying the winter season, our decks have been enjoying the outside elements, so that means that it is time to ... Check Your Deck!

The North American Deck and Railing Association (NADRA)—sponsor of Deck Safety Month in May—has many resources available to download and use to help consumers and professionals alike. The goal of NADRA is to educate, inspect, and correct in order to make decks safer for everyone.

Homeowners know that when they install a roof there is an estimated useful lifetime for that roof. Decks are not any different, and just like those roofs they need to be inspected, and possibly corrected, to continue to be safe for use. We recommend that you inspect your deck once a year.

There are an estimated 50 million decks in North America, and nearly 50% of them are nearing—or past—their useful life. This creates an amazing opportunity for lumberyards, builders, inspectors, and the whole supply chain. With something as simple as a deck inspection, a consumer can help ensure their deck is safe for family and friends or learn what needs to be done to correct the problems.

Over a recent five-year period, more than 224,000 people were injured due to the failure of wood decks and porches. NADRA offers a form called the Deck Evaluation Checklist for industry professionals to assess the safety issues of a deck. Using this checklist can help pinpoint areas that need replacement or repair.

Programs are available to learn how to become a certified inspector. Becoming an inspector can add revenue to existing businesses or create an opportunity to start a business. The association tracks data for every county in America and can pinpoint the areas with the highest concentration of decks and the approximate age to help inspectors assess the replacement and repair market.

NADRA believes deck inspections can add as many as 1,000,000 additional decks built each year. Go the NADRA website (www.nadra.org) and download consumer and professional deck inspection lists. Give them to your customers or offer to send someone from your yard to inspect their deck for them. There is also a searchable directory to find certified inspectors and NADRA member builders in your area for you to utilize.

FLASHING
HOUSEWRAP
INSULATION
MOULDINGS
ROOFING
SEALANTS
SHEATHING



HOME ENVELOPE PRODUCT SHOWCASE

SIDING
STONE PANELS
UNDERLAYMENT

Photo Credit: Coastal Forest Products



Coastal Forest Products

Contact: Wes Robichaud **Email:** wrobichaud@coastalfp.com
Phone: 603-623-4100 **Website:** www.coastalforestproducts.com



What Home Envelope products do you sell?

Coastal stocks numerous hand-selected products for the building envelope: Weather resistant barriers, tapes and flashing from Benjamin Obdyke and Henry; composite sidings from LP Color HPX, Tando Beachhouse and Stone, and CertainTeed's Stone Facade. Natural wood sidings and trim range from Elite red cedar shingles,

SBC white cedar, as well as red cedar and Western hemlock siding and trim.

What is one product you would like to highlight?

Elite shingles are Coastal's in-house brand of factory-finished, 18" #1 R&R red cedar shingles. Stocked in Coastal's new Bow, N.H., facility where there are nine solid stain offerings as well as a weathering stain, and a natural option featuring PPG's Maximum Cedartone with a three-year warranty against graying. Also available are custom colors and fancy-cuts to match.

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| Holden Humphrey Co..... | 55 |
| Parksite, Inc..... | 56 |
| Portland Stone Ware Co..... | 55 |
| R. A. Graham Co. Inc. | 58 |
| Warren Trask Co..... | 56 |



Portland Stone Ware Co.

Contact: Kirsten Schuler **Email:** sales@portlandstoneware.com
Phone: 800-343-0001
Website: portlandstoneware.com/productsstone-veneer-products/



What Home Envelope products do you sell?

Adding the right aesthetics and texture can transform the simplest siding designs. Portland Stone Ware’s stone veneer brands offer several ways to add dramatic texture to siding, pillars, chimneys, fireplaces, exterior accent walls, and foundations. PSW Natural Thin Veneer is sourced and handcrafted to make any project stand out. With many cuts and colors, it’s never been easier to veneer with natural stone. Portland Stone Ware is proud to partner with Eldorado Stone and StoneCraft. These manufactured stone veneer brands are durable, require little maintenance, and are long lasting.

What is one product you would like to highlight?

No matter the style of the residential or commercial building, these three brands offer profiles and colors for any modern to traditional job! PSW Natural Thin Veneer offers five different colors in our Round profile. Round sawn thin veneer is one of the most sought-after stone profiles. Eldorado Stone’s extensive line of products are designed to complement a variety of architectural styles. Their line includes veneer bricks, modern panels, and panelized stack stone in dark blends to light colors. Stone-Craft honors the masonry traditions of the past by delivering quality and affordability with every stone they make.



Holden Humphrey Co.

Contact: Lance Humphrey **Email:** lance@holdenhumphrey.com
Phone: 800-777-1053 **Website:** www.holdenhumphrey.com



What Home Envelope products do you sell?

James Hardie siding and trim, Klear PVC Trim, WRC bevel, CertainTeed Cedar Impressions shingles, Restoration Millwork PVC trim, CertainTeed Landmark Roofing, Henry Building Envelope, IKO roofing, IKO Enerfoil and Enerair PolyIso, StarWrap roofing underlayment, and Titebond Sealants.

What is one product you would like to highlight?

The Aspyre Collection by James Hardie is the latest innovation in siding. Aspyre pairs five dramatic lap siding profiles with a customizable reveal panel system for design versatility and deep shadow lines. Also, Aspyre stands up to storms and harsh weather and is resistant to termites, fire, and water. It also comes with a 30-year non-prorated substrate warranty. Clearly, the Aspyre collection is where design and durability meet.



Warren Trask Company

Contact: Eric Wildnauer
Email: ewildnauer@warrentraskcompany.com
Phone: 800-752-0121 **Website:** www.wtrask.com



What Home Envelope products do you sell?

Warren Trask is proud to offer the Claymark line of protected trim boards, siding, and mouldings. Claymark Centurion 1/2 x 6 Bevel is manufactured from clear, defect-free New Zealand radiata pine and treated utilizing the Tru-Core process—the most advanced wood protection system in the world. Warrantied for 50 years against rot and decay, it is primed with two coats of acrylic primer, making both the rough and smooth side 100% useable.

What is one product you would like to highlight?

Claymark products are available from Warren Trask in unit or job-lot quantities.



Parksite, Inc.

Contact: Keven Crotty **Email:** kcrotty@parksite.com
Phone: 860-214-6066 **Website:** www.parksite.com



What Home Envelope products do you sell?

We carry the complete DuPont Tyvek building envelope for residential and commercial applications. Products in this system help make buildings more durable, comfortable, and energy-efficient by controlling airflow through walls, while also holding out bulk water and allowing moisture vapor to escape. Gain peace of mind when using these industry-leading products with their product-specific 10-year limited warranties. You'll also have access to the national network of DuPont Tyvek Specialists who can answer all your questions regarding products, proper installation, warranty information, and more!

What is one product you would like to highlight?

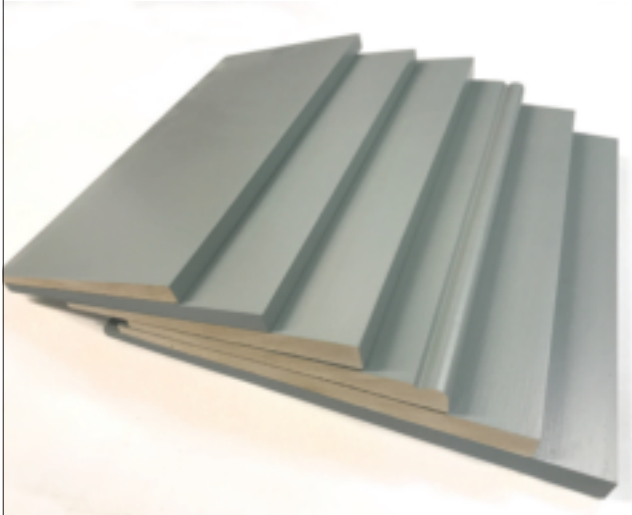
Tyvek DrainVent Rainscreen is a three-dimensional honeycomb-textured drainage mat that provides advanced protection against moisture damage in exterior wall systems. This innovative drainage mat prevents the rot, cracking, and peeling that moisture can cause in exterior wall systems. Ideal for stucco and stone exteriors and suitable for use with a variety of other materials, including brick, wood siding, fiber cement siding, metal panel systems, and cedar shake and shingles. It's lightweight, and easy to handle, cut, and install.



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Contact: Keith Coleman **Email:** info@durationmillwork.com
Phone: 888-388-7852 **Website:** www.durationmillwork.com



What Home Envelope products do you sell?

DURATION exterior trim, siding, and custom millwork. DURATION is the industry leader in poly-ash moulding, beveled siding, and custom millwork production. DURATION products are manufactured exclusively from Boral TruExterior trim and siding products. The line includes 23 popular standard moulding profiles and more than 200 semi-custom profiles available in short order. Six great looking beveled siding options and associated one-piece outside corners round out the standard offerings. DURATION specializes in heavy casings and sills, historical replication, matching existing siding patterns, radius trim work, and virtually any other millwork application where fit and finish matter.

What is one product you would like to highlight?

Beveled siding is a popular and classic look... particularly in New England and along the Middle Atlantic. DURATION offers six standard profiles, including a beaded option. Unlike traditional wood siding and other composite materials, DURATION siding is unaffected by moisture, so there are no clearance requirements from grade or from roofing materials. Additionally, DURATION requires no back or edge sealing or finishing, so the material can be installed any time of year. DURATION is so easy to install that it's virtually impossible to void the installation warranty. It's amazingly stable and able to be painted any color with standard latex paint.

Boise Cascade

Contact: Dan Morgado, Westfield, MA; Chip Wood, Greenland, N.H.
Email: danmorgado@bc.com; chipwood@bc.com
Phone: Westfield, 877-462-6473; Greenland, 800-962-9961
Website: www.bc.com/distribution



What Home Envelope products do you sell?

SBC cedar shingles, Grayne engineered shingle, James Hardie fiber cement siding, Versetta Stone panelized stone veneer siding, Grace Ice & Water Shield, Grace Ice & Water Shield HT, GCP Tri-Flex XT synthetic underlayment, GCP Vycor Plus & Vycor Pro flashing tapes, GCP Vycor enV-S housewrap, HomeGuard housewrap, ToughSkin 20 & 25 synthetic underlayment, Inspire synthetic slate roofing tiles, Dow insulation products, and Huber Zip System sheathing and tape.

What is one product you would like to highlight?

Dealers receive the benefits of a full support sales staff devoted to generating pull-through sales at their location, education among staff and customers, as well as marketing support that can help with merchandising and marketing materials. Our products are high quality, manufactured by leaders in the industry. In today's economy, retail lumber dealers need to be focused on suppliers who can get them the products they want when they need them, educate their sales staff, and have a commitment to help move product off the dealer's shelves.



R. A. Graham Co. Inc.

Contact: George Graham **Email:** georgeg@ragraham.com
Phone: 800-333-3933 **Website:** www.ragraham.com



What Home Envelope products do you sell?

R. A. Graham sells quality sealants from several well-respected manufacturers, including Geocel, Red Devil, Gorilla Glue, Jaco, Rutland, and Siroflex. Product mix covers 100% silicone caulking, expanding foam, painter's caulk, sealants, adhesives, and more.

What is one product you would like to highlight?

Duo-Sil sealant by Siroflex. Duo-Sil is a high-performance, one-component, urethane acrylic emulsion sealant and adhesive. Paintable, non-hazardous, non-flammable, and mildew resistant. Bonds most building substrates and will adhere to wood, metal, gypsum board, vinyl board, cove base, moulding, foam board, and many more. Can be used for butt joints in vinyl or aluminum siding, windows, doors, brick, moulding, countertops, showers, etc. Recommended for "Azek" PVC lumber. Available in white and clear.



Britton Lumber Company

Britton Lumber Company

Contact: Brian Moses **Email:** bmoses@brittonlumber.com
Phone: 802-333-4388 **Website:** www.brittonlumber.com



What Home Envelope products do you sell?

Roofing: IKO, CertainTeed, Owens Corning, ABC Metal, DaVinci, EcoStar, roll underlayments and accessories. Siding: Exterior Portfolio by Royal, Pine Clapboards, Cedar Shakes. Trim: MiraTec, Primelock. Insulation: Hunter panels, Kingspan GreenGuard. Commercial: GP DensGlass Gypsum.

What is one product you would like to highlight?

Don't leave the integrity of your exterior walls to chance. Rely on Georgia-Pacific Gypsum's industry-trusted line of high-performance exterior gypsum panels, including DensGlass sheathing—the No. 1 architecturally specified fiberglass-mat gypsum sheathing. Widely recognized by its gold color, DensGlass sheathing has an exemplary track record that spans more than 30 years. Thanks to its ability to protect the building envelope against incidental moisture damage during and after construction, DensGlass sheathing is a preferred substrate under a wide variety of cladding, including brick, stone, stucco, siding, and EIFS.

CertainTeed

Contact: Dina Pokedoff **Email:** dina.pokedoff@saint-gobain.com
Phone: 610-893-5518 **Website:** www.certainteed.com



What Home Envelope products do you sell?

CertainTeed offers the industry's largest variety of vinyl and polymer shake and shingle siding options, manufactured for the ultimate weather-resistance and protection, including CERTAplank and CedarBoards foam-backed vinyl siding for added insulation. StoneFaçade stone veneer cladding has a proprietary, fully integrated rainscreen. All are backed by a lifetime limited warranty—one of the best in the industry. Choose from today's widest selection of colors, styles, textures, and coordinating trim and accessories. Put CertaWrap standard or premium housewrap under to keep any building dry for years to come.

What is one product you would like to highlight?

StoneFaçade is the affordable alternative to traditional masonry—a luxurious exterior upgrade that will work within any homeowner's budget. Traditional stone installed without proper drainage can allow moisture to accumulate in the wall cavity, causing rot and other moisture-related problems. StoneFaçade addresses this issue with the industry's only fully integrated rainscreen. This 3/8-inch stainless steel insert creates space behind the panel for moisture to drain, while also serving as a reinforcement. The panelized system is quick and easy for any siding contractor to install and requires minimal maintenance.

Capital Forest Products

Contact: Alissa Pruitt **Email:** apruitt@capitalforest.com
Phone: 410-280-6102 **Website:** www.capitalforest.com



What Home Envelope products do you sell?

We are an established distributor of industry-leading products, perfect for all of your building project needs: roofing and siding, cedar shakes and shingles, underlayments and insulation, shed products, industrial products, fencing, decking, flooring, and more!

What is one product you would like to highlight?

We offer the top-notch Benjamin Obdyke roof and wall enhancing product line. These products are designed to enhance any building project by maximizing the performance durability and value of a building's most critical elements—its outer structure. Slicker HP is most-loved among our customers. It is the first all-in-one moisture management solution featuring a detachable rainscreen and premium housewrap in a single application. This product provides maximum protection by eliminating the deteriorating effects of mold and rot between siding and sheathing and reducing the chances of premature peeling or blistering of finishes.

MARKETING THROUGH "UNCHARTED WATERS"

BY MIKE PETROCELLI

During these past few months, most of us can probably relate to a captain of a ship navigating through uncharted waters on the rough sea, and we will likely continue on this course over the next few weeks—maybe even months. So, depending on what your promoting and advertising plans are, they can either set you up for success, or send you adrift.

By the time this is published, we'll have a better idea of where we're headed as an industry and as a nation. For better or for worse, we will have to make decisions on the fly and trust our guts in many instances because we've never been through this before. In uncharted waters, a captain is faced with decisions that have to be made "off the cuff," depending on the recognizable characteristics of what is seen and unseen. Fear, sense of direction, what lies beneath, and thoughts of failing run through his or her mind with each approaching obstacle.

Depending on the type of vessel you steer, you're posed with different challenges as you try desperately to adapt so you don't "go down with the ship!" With all the physical challenges that navigating through uncharted waters presents, there are still basic principles that must be followed to propel and steer your ship no matter what elements are thrown at you. Your speed may change, your approach may change, but you're still in the water.

Here are some ideas worthy of considering as you approach your customer base in these uncertain times:

LEAD WITH EMPATHY

If it's not obvious by now, your conversational approach must be human first and business second. Reach out directly to your builders and remodelers, and even regular DIY customers, to just see how they're doing. People are hurting in many ways, and the physical distancing (we're actually not as much socially distant with the likes of social media and video conferencing available) has posed a phenomenon never experienced before on such a large scale. Check in on people and make sure they're okay. Even though you're not "leading" the conversation with a business topic, it starts a conversation that everyone can relate to. Chances are it will eventually lead to business conversation because we're all wanting to get some form of regularity back into our lives.

DONATE WHAT YOU CAN

There are shortages, as we know, so your donations of critical items—with no strings attached—will go further than any profits could go on items like cleaning products, paper products, N95 masks, and even plexiglass! Consider donating to local hospitals, nursing homes, and other organizations with high-risk patients and residents. What you give will come back to you in gratitude and probably future business. A great idea is to pick some local restaurants and buy gift cards from them to give away each week to a random customer who bought cleaning supplies or something critical in your store, and get it up on social media platforms. It creates a buzz along with good will!

UPDATE, INFORM, AND CREATE AWARENESS

Be a source of useful information. Never assume people know what you have in your stores. Make people aware if you sell cleaning products and what those products are best used for. Who was it that said, "An informed consumer is your best customer.?" Word of mouth is escalated to an incredible degree right now, so if you sell products that sanitize and clean surfaces, the word will spread quickly. Get the word out on town forums

and social media platforms. Your personal LinkedIn profile is also a great way to let other professionals know you've got products to help! Snap a quick shot and let them know.

IT'S OK TO PROMOTE, BUT...

We've been knocked off course, but just like a captain through uncharted waters, we just need to shift direction to stay on course! When it comes down to it, there will be "the other side" of this fiasco we're going through. Promoting, marketing, and advertising still need to be done, and it's very important to stay on track so that when we get past this, people will see that you are ready to help them get back at it.

Try changing your tone, but don't be insensitive. Some product categories have gone up in price significantly due to low supply. Let people know if you have them but also let them know if your suppliers had to go up on price due to ingredient costs—be transparent where you can since everyone is oversensitive these days to price gouging of any kind.

PROMOTE FUN

By the end of this thing, when our ship finally arrives at the dock, we should be in nicer weather in the Northeast. This will be a time where people will want to get out and enjoy themselves again, and what better time to promote summer fun! Anything related to summer projects, grilling, painting, gardening, etc. will be huge! Consider a promotion that gives something memorable to customers as they leave your store. Something small, but fun, can go a long way and leave a lasting impression with them. We will all need to have fun by then!

Here are some ideas of inexpensive branded items you can give your customers when they come back into your store:



About the Author:

Michael Petrocelli is the owner of Petrocelli Marketing Group, which specializes in imprinted giveaways. He spent years as a wholesale representative in the lumber industry and now works with dealers and suppliers. He can be reached at mp@petrocellimkt.com or 800-264-4294.

EBMDA Bury the Hatchet Networking Event



EBMDA and NJBMDA Bury the Hatchet participants pose for a group photo.



Chair Neil Fruman presents the Golden Hatchet award to Jeff Lewin, Wolf Home Products.



Tom Keller, owner, G.R. Mitchell hits the Bulls Eye!



Wolf Home Products, sponsors of the event, pose for a photo at the event.

On March 10, Eastern Building Material Dealers Association (EBMDA) and New Jersey Building Materials Dealers Association's (NJBMDA) members and guests came together to enjoy a night of camaraderie during their board meeting. Bury the Hatchet, located in King of Prussia, Pa., was the venue to host this second annual event.

The event was, once again, sponsored by Wolf Home Products. The venue did not fail to provide excitement, with plenty of fun and great networking. During the event, Jeremy Sellars, regional vice president of Wolf Home Products, remarked: "Thank you to all in attendance, the opportunity to assist the EBMDA with this sponsorship, serving on the EBMDA board, and the ability to offer their wide range of kitchen, bath, and building products exclusively to independent building material dealers."

To enhance membership engagement, the EBMDA has chosen to continue with this unique approach to their meetings for 2020 and beyond. As anxious dealer and associate members from both EBMDA and NJBMDA were treated to Axe Master guidance (Bury the Hatch staff), plenty of food and drinks, as well as the desire to have bragging rights for the best axe thrower by receiving the "Golden Hatchet" award, kicked off the night

of festivities.

Teams were formed, throwing lanes were chosen, and Axe Masters provided their expertise to the of nearly 70 competitors. Once the crowd was warmed up, they got down to serious competition with a reminder to focus on the targets ahead and not on anyone in the audience. It was obvious from the start that while everyone was having a spirited time, one would succeed to be named the 2020 Golden Hatchet recipient.

When the targets had been fully pounded by the throwers, one competitor rose to the top: Jeff Lewin, with Wolf Home Products, proudly accepted his Golden Hatchet from EBMDA Chair Neil Fruman with a huge grin on his face. Lewin was also presented with a ceremonial T-shirt from Bury the Hatchet representatives upon which he challenged, "Who is person enough to attempt to wrest this golden axe from my hands to dominate in 2021?"

Special thanks were given to EBMDA members Eric Tucker, Beatty Lumber, and Chad Miller, Eastern Engineered Wood Products, for once again providing the refreshments and to Wolf Home Products for their continued support and sponsorship of the event. **LE**


32nd Ray Desmarais Memorial Hoo Hoo Ski Outing

By Wes Robichaud



March 11 marked the 32nd running of the Granite State Hoo Hoo Ray Desmarais Memorial Ski Outing—and a great day it was! Seventeen courageous skiers showed up for what is always described as our “best ski day of the season.” Mount Sunapee served up Mother Nature’s best, with fast white ice to start the day, then soft and warm snow to end the day. It was just about perfect. Bob Ferguson took “Most Improved” for the day (don’t play poker with that “beginner”), and the “Biggest Drop-in” went

to Brian Moses for leaping into blast-off with reckless abandon, I mean skill and precision...

Over lunch we had a brief meeting to discuss the future of the Granite State Club. Consensus was favorable to breathe some life into Club #107, especially to keep our scholarship fund alive and to start handing out financial awards again. Please email Wes Robichaud at wrobichaud@coastalfp.com or call him directly at 603-801-3631 with your intentions of helping with this revival! 

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Mike “Moose” Schmorrow

Location: Gloucester, Mass.

Position: Sales • Building Center, Inc.



HOW DID YOU BEGIN YOUR CAREER IN THE LBM INDUSTRY?

After several years as a cook and restaurant manager, I entered this industry with virtually no idea what I was getting myself into. I was hired as a yard laborer in our Essex location almost seven years ago.

After about two months I was promoted to truck driver and got a much greater sense of this industry and what we do. Then, nine months later, I was promoted to inside sales (mostly because I talk too much).

WHAT ARE SOME OF THE RESPONSIBILITIES OF YOUR POSITION?

I am responsible for sales, sales support, special orders, and recruitment.

WHAT ARE SOME OF THE BIGGEST CHALLENGES YOU FACE IN YOUR CAREER?

As with any career development, I am on a constant learning curve.

I believe the most difficult challenge to overcome is trusting that I have the knowledge and experience to provide our customers with the quality of service they need and deserve.

WHAT HAVE YOU LEARNED SINCE WORKING IN THE INDUSTRY?

In real estate it's "location, location, location," but in LBM it is "communication, communication, communication."


You have got to listen to comprehend, not listen to reply.

WHAT ADVICE WOULD YOU GIVE TO ANYONE NEW TO THE INDUSTRY?

Do not stay comfortable! You need to get uncomfortable to grow and develop. Talk to new people, go on facility tours, ask questions, and don't be afraid to look dumb. There are no shortcuts in this line of work; you have to put the effort in to build confidence and build relationships with your customers and coworkers.

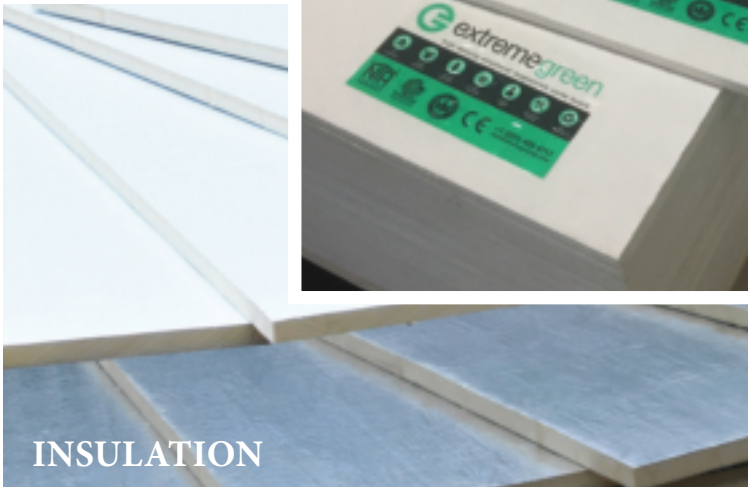
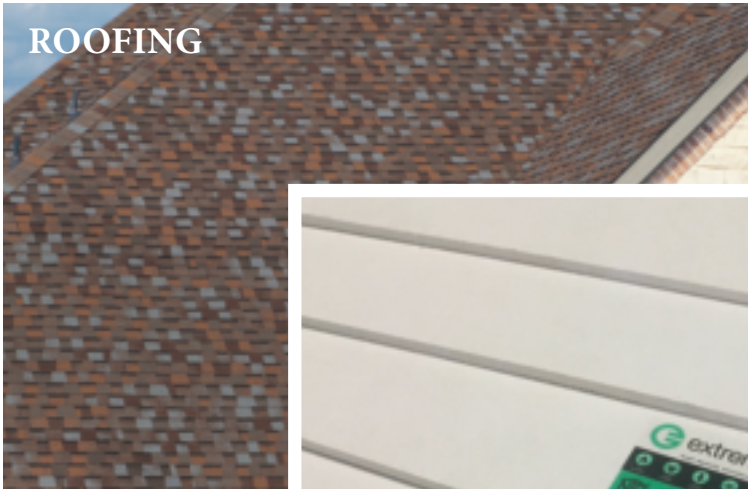
Most importantly, find yourself a mentor and talk to them often.

WHAT ARE YOUR PASSIONS OUTSIDE OF THE OFFICE?

There is nothing more satisfying to me than enjoying time with friends and family, especially my son, Michael, and my girlfriend, Jen. You can usually find me sitting around the firepit sipping on smooth bourbon, smoking a robust cigar, and making plans with them for the shooting range, boating, and weekend getaways. 

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