



MONTHLY

News and Views from the Connecticut Association of Home Inspectors, Inc.

September 2006

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Meeting Dates

- Sep 26** *Hangers, brackets, plates & other connections – Simpson Strong Tie*
- Oct 25** *Shingles, flashing and ventilation – CertainTeed*
- Nov 15** *Gas and oil burner technologies and controls – Carlin Combustion Technology*
- Dec 9** *Holiday Party at the Yankee Silversmith Inn, Wallingford*

Holiday Inn
201 Washington Ave
North Haven
(203) 239-6700

Heating Lessons

by Dan Holohan

Submitted by Barry Small

I slogged downstairs the other morning, leaving The Lovely Marianne buried under blankets like a hamster in wood shavings. Time to make the coffee.

We have one of those racy Cuisinart coffee makers that grind the beans for you scant seconds before you're ready to use them. Somebody did a study on this and found out that this is what gives you the best results. The Cuisinart produces more decibels than all of NASCAR when it revs up, but that helps wake my sweet wife, so it's all good.

I followed what I thought were all of the procedures in my groggy state and I hit the GO button. Then I dragged my sorry self outside to get the newspapers. A few minutes later, I checked on the coffee, only to find that I had forgotten to put the beans in the Cuisinart. That left me with a pot of hot water, which wasn't going to do either The Lovely Marianne or me much good.

So I mumbled a bit and started over again. I dumped the hot water down the drain, refilled the pot with cold water (always use cold water), added the beans, changed the now-wet filter, and poured the frigid water directly onto the red-hot heating coils deep within the bowels of my overpriced Cuisinart. It didn't like it.

WUUUFFFF! The steam flashed from the opening and hit me smack in the face. And this proves beyond a shadow of a doubt that even a supposedly knowledgeable person (at least when it comes to such things as steam heating) can still be an idiot.

So I'm standing there, wondering if I still have a coffeemaker, how I'm going to explain this to the hamster in the bed upstairs, and what to do next. But I'm also thinking about how cool that was (sick, right?), and how, had that been a dry-firing boiler instead of a Cuisinart, I probably wouldn't be writing to you today.

Heating lessons are everywhere.

Don't believe me? Here. I was on a plane, flying out west, and I was in a window seat on the left side of the plane. The flight attendant announced that they were going to show a movie, and she asked us all to lower our shades so that the sunlight (which was really booming through my side of the plane that day) wouldn't wash out the movie. Being a cooperative guy, pulled the shade, turned on my reading light, and went back to my book.

A while later I began to notice that the window shade was getting really warm. I could feel it radiating onto my bare arm. I touched it and sure enough it was hot. So I put my book down and pushed the call button for the flight attendant. She came over in a jiffy.

"What would you like?" she said.

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President's Corner

Bernie Caliendo

Summer is coming to a close, kids are back in school and we are heading into an unpredictable environment for home inspectors. According to federal and state statistics, housing starts are down, and overall existing home sales are down and heading into a slower market than we have seen in years. Interest rates are still climbing, existing home prices are still escalating in some areas of the state, but sales appear to be heading south. I have been talking to many inspectors in the last few weeks and business has been slow and sporadic. At this time next year, some of you may be working in a different profession. With the largest amount of home inspectors and interns in the state since licensing took effect, many of you have not experienced a slow down to which it appears we are heading. If you have not prepared yourself for a downturn, it is something a wise business person should always plan for, especially in the best of times.

Enough of the doom and gloom. CAHI has been planning for the organization's coming year. Bringing you some of the best continuing education seminars, presented by national corporations. These seminars will provide you with information that is relevant and pertinent in your book of knowledge, helping you perform the best, informative inspection for your clients. Our October 12 bus trip could be one of the best yet and will help create a greater understanding of our October and November presentations. Signup NOW!

Your allegiance is to your client, the one paying for your service and not to the referral source. Develop a rapport you're your client, no matter how short a time you are with them. If they feel comfortable with you, they will let their family and friends know just how good you are. Encourage them to follow you around and ask questions during the inspection. If you can't answer them on the spot, let them know you will find them the answer and follow through. If a problem develops, they may feel comfortable to call you instead of their lawyer. Repeat business and client referrals cannot be bought, only earned.

September Keynote Speaker

This month's meeting topic is **Hangers, brackets, plates & other connections.**

Our meeting will feature Lou Daviau from Simpson Strong-Tie. Lou is their marketing director, traveling the U.S. promoting and providing information on the best structural connections engineered and manufactured in the industry today. Lou will be discussing the need for hangers and brackets along with highlighting deck construction.

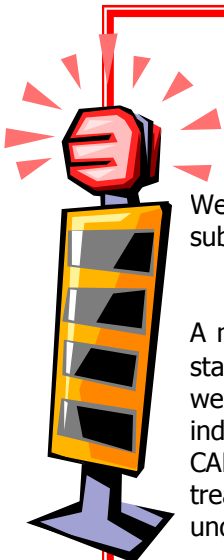
2 hours of Continuing Education Credits

Notice to All CAHI Members

Use of the word "Affiliation" or "Affiliated"

Webster's Dictionary: "Affiliated; closely associated with another, typically in a dependent or subordinate position" <the university and its ~ medical school>

A number of complaints have been received in regard to web sites and advertising by our members stating they or their company is affiliated with CAHI. As our Articles of Incorporation and Bylaws state, we are an independent organization with no affiliation to any other organizations, companies, individuals or corporations. We must ask anyone who is using the words "Affiliated" or "Affiliation" with CAHI to please change the wording to "Member" "Membership" or "Member in Good Standing". We treasure your membership and are not picking on any one person or company. We hope you understand and will comply with this request. Thank you!



Mark Your Calendar

September 27th - Monthly Meeting

Lou Daviau from Simpson Strong-Tie Company presenting all there is to know about hangers, brackets and supports, and proper installations.

October 12th - Bus Trip

Free to all members in good standing - Bus trip to CertainTeed Asphalt Roofing Shingle for a plant tour at Norwood, MA in the a.m. and p.m. plant tour of Carlin Combustion Technology in Long Meadow, MA. Earn CE credits!

October 25th - Monthly Meeting

Stephen Hearn from CertainTeed will give a presentation entitled "Up on the Roof" covering everything including shingles, flashing and ventilation.

November 15th - Monthly Meeting (3rd Wednesday due to Thanksgiving)

Roger Duquette from Carlin Combustion Technology will present gas and oil burner technologies and controls.

December 9th - Holiday Party

Our annual CAHI Holiday Party will be held Saturday, December 9, 2006 at 7:00 p.m. at the Yankee Silversmith Inn in Wallingford. More information to come in our October newsletter. Set the date aside for a great time!

January 13th - CT Law Seminar

Required CT Law Seminar for licensing renewal (June 2007) Saturday, January 13, 2007, at the Holiday Inn, North Haven with Attorney Kent Mawhinney.



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"I noticed that my window shade is getting very warm," I said. "Would you like to feel it?"

"Oh, that's perfectly normal, sir," she said. "Nothing to be concerned about. It's just the sun beating down on the other side."

"I know," I said. "Do you realize how very like a staple-up radiant heating system this is?" I smiled at her.

"I beg your pardon?"

"Well, it's like this. The sunlight can pass through the outer plastic window, but once it strikes the other side of the shade the sunlight converts to radiant energy. Radiant energy has a different wavelength than sunlight, so it can't get back out through the plastic. It's sort of like a check valve. Or a roach motel." I smiled. She didn't.

"Sir?"

"It heats the air in the enclosed space, much like radiant tubing will heat the air within a closed joist bay. The heated air moves by convection, touching the other side of the shade, or the underside of the floor, in the case of staple-up, and then the heat moves by conduction through the shade, or the floor, and finally by radiation into the cabin. Or the room. See?" I touched the shade again. "Pretty neat, isn't it?"

"That's very interesting, sir. I'll be sure to tell the pilot."

I'm not sure if she did, though.

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You ever do stuff like that? I do stuff like that all the time.

I was getting the car's oil changed at one of those quickie lube joints. As part of the deal they wash the windows and check the air in the tires. I like to watch these guys when they work. You can learn a lot about heating by watching them. For instance, when the mechanic was putting the air in the right rear tire I asked him how the compressor knows when the tire is full. He looked at me as though I was someone who might pour cold water into a hot Cuisinart.

"It knows the tires full when there's backpressure," he said.

"I think you mean equal pressure, don't you?" I said.

"Yeah, whatever."

"Did you realize that that's the same principle that makes two-pipe, reverse return hydronic heating systems work?" I asked. "The third pipe creates a condition where the water sees no path of least resistance. It flows evenly and balances nicely. Also, this principle is what often makes low flow appear to be air problems, particularly at the top of a heating system. The further away from the circulator the water gets, the more likely it is that there will be two points where the pressure is reaching equilibrium. And where there is no pressure differential, there can be no flow. And no flow, means no heat."

"Would you mind sitting in the waiting area, sir."

"It's all about the delta-P," I said.

"Out there, okay. In the waiting area."

"Okay."

So many lessons, so little time.

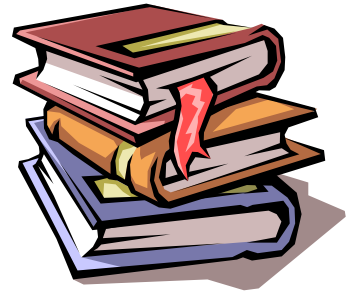
The Lovely Marianne asked me to pick up a half-pound of sliced turkey at the deli counter the other day. I took a number and waited my

Connecticut Law Seminar January 13, 2007

CAHI is sponsoring the Connecticut Law Seminar featuring Attorney Kent Mawhinney on Saturday, January 13, 2007 from 8:30 am to 11:30 am at Holiday Inn, 201 Washington Avenue, North Haven, CT.

The cost is \$99.00. Continental breakfast and refreshments at breaks will be served.

Sign-up is now available on our web site under "Special Events" or at our meetings Limited seating, first come first served.



turn. The clerk finally got to me and I asked for the turkey. He started slicing and when he was done he tossed it up on the counter and said, "Anything else?"

"Yes," I said, "have you ever noticed that you feel cooler when you're standing near the meat case than you do when you're over there by the slicing machine?"

"Huh?"

"I mean like where you are right now. Feel the coolness?"

"Uh, sure. There's a meat case right here, mister. It's cold."

"Do you know why it's making you feel that way?"

"Duh. Because it's cold?"

"Actually, it's because of the mean radiant temperature. It's pulling the heat away from your body and that's what makes you feel cold. Did you know that your body is a radiator? I could explain it to you if you'd like."

"Number ninety! Who's got number ninety? Next!"

Some folks just don't want to learn about heating. Which is a shame because it's everywhere.

Go figure.

Dan Holohan

Articles published in the CAHI Monthly are the sole opinion of the author. CAHI does not endorse or state a position for or against the content of said articles.

Dollars & Sense for Home Inspectors

The saying is "you do the math". Well, we did the math. Take a look at these numbers, determine what you are worth and what it costs to do one inspection, then judge just how much exposure you have.

Expenses		Inspections per year		
		100	200	300
E&O	\$3,500 year	\$ 35.00	\$ 17.50	\$ 11.67
Truck/Car Payments:	\$350 x 12 = \$4200 year	42.00	21.00	14.00
Vehicle Expenses:	Insurance, taxes, upkeep	22.00	11.00	7.33
Gas	Average 30 miles round trip @ \$3.22 - 15 mpg	6.44	6.44	6.44
Office Supplies	Paper, reports, ink cartridges, misc.	23.50	23.50	23.50
Office equipment	Computer, fax, phone, printer, software	23.50	11.75	7.83
Services	phone, cell, internet, web site	46.20	23.10	15.40
Total per inspection		\$ 198.64	\$ 99.32	\$ 66.21

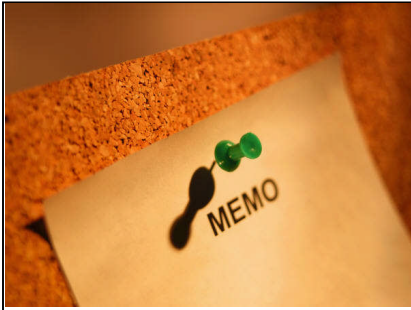
These costs do not include any expenses for office rent, utilities, whether home or commercial office, (e.g. heat, water, electricity, cleaning). Accountant services, advertising expenses, including printing services, health insurance, tool purchase, replacement and calibration services are many times forgotten expense. Then there are the never-ending estimated taxes due to the state and feds, and state and federal income taxes are due yearly, along with corporate or business entity (LLC) taxes to the state.

These estimates are very close to true expenses for a home inspector and most are based on actual costs. Don't forget to add on association dues, publications and continuing education expenses.

You must take into consideration the quantity of inspections you perform, the greater exposure you have placed upon yourself or your business regarding the possibility of having claims brought against you. Even if you win, you lose time and \$\$\$\$. More inspections per year may generate more income and reduce costs per inspection, but based on the numbers above, your exposure is double or triple.

If you are performing 100 inspections per year and each inspection generates a \$300 fee, your cost-to-profit ratio is only 2/1. If the inspection is performed in 2 hours you are making less than \$51 per hour. If you are spending 3 hours per inspection, you are only making \$33.79 per hour. As an independent business person only generating \$51.00 or \$33.79 per hour and with the exposure, you leave **yourself**

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TO: INTERNS

**FROM: Home Inspection Licensing Board &
Department of Consumer Protection**

SUBJECT: Permit # is not a License #

Any and all interns holding a Home Inspection Permit, with a number starting with HOP, may not advertise, state, publish on a web site, or deceive the public by stating that you are licensed in any way, shape or form.

An Intern Permit is **NOT** a license. It is a permit which allows you to perform inspections in Connecticut under direct and indirect supervision of a licensed home inspector.

The DCP and the Licensing Board have received complaints about interns advertising their number as a licensed inspector. Licensed inspector numbers begin with the letters HOI. Due to the fact DCP uses the same numbers for interns as with licensees, there has been a case where an intern advertised Lic ### on his/her web site. That number in fact was the legitimate Home Inspector License number for a licensed inspector.

DON'T DECEIVE THE PUBLIC. Enter HOP before your number.

CAHI Sponsored Bus Trip

Another continuing education bus trip is scheduled for Thursday, October 12, 2006. We will be touring the CertainTeed Asphalt Shingle Plant in Norwood MA in the morning, stopping for lunch (on your own) and then traveling to Carlin Combustion Technology Plant in Longmeadow, MA in the afternoon. Members in good standing are eligible for this trip at no cost, except lunch and driver tip. Continuing education credits will be received by all attendees.

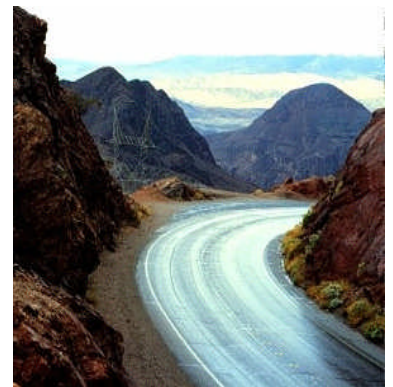
Bus pick-ups will be at commuter parking lots –

6:40 a.m. Long Wharf – 1st site (west end) on the water side off I-95 in New Haven

7:15 a.m. Buckland Street in Manchester across the street from Home Depot.

When signing up for the trip, please state your full name, company, phone number and e-mail address.

- **On line:** www.ctinspect.com, select "Special Events", select "Bus Trip Sign up". Fill out the form and select "Sign Me Up".
- **E-mail:** ctinspect@yahoo.com
- **Fax:** (860) 298-9977
- **September Monthly Meeting**



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open too. You really should be working for someone else. You place a very small value on your worth. Time is money! Between time spent on an inspection and the time traveling to and from the site, your rate is even less.

Principals of business dictate that, no matter what type of business you operate, a successful independent business person should be generating a profit ratio of 3/1. Higher profits, lower expense ratio, less workload, less exposure and quality help create a successful business plan, and when implemented, create a successful business.

When you work for yourself, there are no paid vacations, no health benefits, and no paid personal or sick days. If you are a quality inspector, get paid for what you are worth! Generating higher profits helps successful businesses get through the slow times.

Quality always supersedes quantity.



\$25.00 Reward Guest Speaker or Newsletter Article

CAHI will pay \$25.00 to any member who provides us with a guest speaker for one of our monthly meetings or for any article that is submitted and used in the monthly newsletter.

Your guest speaker's name and contact number should be given to Woody Dawson (203) 272-7400 or Barry Small (860) 655-6383 (barrysmall@yahoo.com).

Articles must be e-mailed to Diana at Artemis Publications (Artemis13@bigfoot.com) and should be a PDF or Word document. Articles should pertain to our industry.

We will review articles for content and reserve the right to edit, use and/or refuse them.

Contact CAHI

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Derby, CT 06418

E-mail: ctinspect@yahoo.com

Web: www.ctinspect.com

CAHI Executive Board

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CT Home Inspection Licensing Board

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J. Andre Fornier	Realtor

The Licensing Board meetings are held at 9:30 am, Department of Consumer Protection, Room 117, 165 Capitol Avenue, Hartford.

The public is always welcome.

E-mail Bernie Caliendo for the latest meeting schedule at bsurehomeinspect@juno.com