

The Best View

The Texas Glass Association/
North Texas Division

www.tgantd.com

April 2007



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April 10th Membership Meeting:
Vistawall Plant Tour!

DATE: April 10th

TIME: 5:30

LOCATION: Vistawall Plant

Tour begins at 5:30, BBQ dinner provided by Vistawall to follow.

Safety requirements!

No shorts, dresses, or skirts allowed.

Shoes must have closed toe and heel.

Safety glasses, vests, and hearing devices will be provided by Vistawall.

Directions: Take Hwy 20 East to Hwy 34. Turn North on Hwy 34 to Airport Road. Take a right on Airport Rd. Vistawall will be 1 mile on left. Enter main parking lot on left. You will be met with safety gear at your vehicles.

Reservations must be made to Mike Efeney 214-763-6733 or mefeney@vistawall.com by April 3rd. Maximum tour group is 75 people, so make your reservations early!

On the Cover....

Children's Medical Center – Dallas

Oak Cliff Mirror & Glass Co

Contractor: Centex/J. W. Bateson
Architect: Harwood K. Smith

Curtainwall Supplier: US Aluminum

Picture courtesy of www.glassnajiffy.com

Letter from the President

Spring is in full swing and so is your TGA.

April is full of opportunities for gaining knowledge, training, competition, and fellowship.

Vistawall is hosting a plant tour April 10th starting at 5:30. Also Vistawall is graciously providing dinner following the tour. This tour will be educational and insightful as to how aluminum systems are produced. Remember proper attire and footwear for a plant tour is required. Please make reservations and meet us in Terrell.

April 28th and 29th are the dates for our annual fishing tournament. This year it will be held at Lake Texoma. Come compete, fellowship, and eat. Reservations are required by April 20th. Thank you to all who work to make this a successful event.

April 27th and 28th also marks our first Management Conference in Corpus Christi. This should prove to be an informative conference for the company decision makers. Reservations are to be sent to Virginia Lee.

Looking forward to a great April,

Rick Churchill
B & B Glass, Inc.
(972) 481-9100 x 103



Our First C.P.R. and First Aide Graduating Class:

Dave Miller	AAA Glass	Terry Nevil	Oak Cliff Mirror & Glass
Christopher Varner	AAA Glass	Melton Tucker	Oak Cliff Mirror & Glass
William C. Keen	AAA Glass	Gregorio Santana	Oak Cliff Mirror & Glass
Alejandro Rivera	AAA Glass	Scotty Willis	Oak Cliff Mirror & Glass
Jerry Wright	AAA Glass	William Vinson	Oak Cliff Mirror & Glass
Javier Altamirano	Country Glass and Mirror		
Walter Jeffrey Cooper	Country Glass and Mirror		

Modern scams and how to beat them

From prepayment to overpayment, it's easy for small businesses to fall prey

They contact you by phone, fax and e-mail. They're ready with invoices for you to pay, services for you to order and P.O. boxes to collect your money. Modern scammers have thought of everything: The only thing that stands between them and your money is keen awareness on your part.

What types of scams are most popular these days? From overpayments that need a refund to inquiries about selling your business, the following "smart" approaches are luring even cautious entrepreneurs.

A 'heavy' prepay shipping scam

"As soon as the TTY operator told me the call was coming from Nigeria while the woman had me on hold, I knew something was up," notes Bruce Webber of Webber Floor Covering in Maple Heights, Ohio. Webber had received calls from TTY operators before, working on behalf of the hearing impaired. In this case, it was a call from a woman who wanted to order tile for a church in Alaska. But when she put him on hold for a few moments to try to send him an e-mail, Webber commented to the operator on the lengthy wait.

"I'm not sure if she did it on purpose or just let it slip ... typically they don't tell you where the caller is calling from, but she did," says Webber, who had read in a floor-covering industry magazine that such scams were going on. The idea of using a TTY operator is to make the call untraceable and possibly to play on the sympathy of the victim, who believes he or she is helping someone with a hearing disability. When Webber told the operator he didn't realize the call was from overseas, the caller overheard him and quickly got off the line. She never rang back.

"It's a prepay shipping scam," explains Eric Appleby, director of electronic sales and marketing for Ohio Valley Flooring in Cincinnati, who had heard of the scam from several colleagues "They give two credit cards to the retailer — both are valid and go through. Of course, you find out later that they're stolen credit card numbers. Then they order heavy items to bring up the shipping charges and ask you to prepay the shipping to a P.O. box at a distant location," explains Appleby, adding that they often select special order items that the company will have a harder time disposing of, making the victim more likely to front the shipping bill for the big special order.

The TTY prepay shipping scam has been reported to various better business bureaus by lumber companies, furniture dealers and other businesses that sell heavy items that result in high shipping charges.

Smart Tip: *Don't ship any products to a buyer on a prepaid basis unless you've done business with the company previously or can verify the legitimacy of its payment method.*

The overpayment approach

For David Rosenbaum of Real Time Computer Services in Armonk, N.Y., taking a personal approach with his customers has been key to the success of his computer consulting business. "We build a relationship and have a degree of trust with most of our clients," says Rosenbaum, who's even carried a few familiar clients who had cash flow problems in the past.

Adapted from www.msnbc.msn.com

Report: Big Insurer's Swimming in Big Profits

The headline numbers were eye-popping: Allstate reported a record \$5 billion profit for 2006. State Farm Insurance's profit climbed 65 percent for the year. St. Paul Travelers' earnings rose sixfold in the fourth quarter, American International Group's rose eightfold.

A year and a half after Hurricane Katrina devastated the Gulf Coast, profits at the nation's major property-casualty insurance companies soared -- and are expected to be strong again in 2007, according to estimates by the A.M. Best Co. rating agency.

Critics charge that the insurers are doing well financially by shorting the people who bought their products -- including hundreds of consumers who still haven't gotten settlements for their Katrina claims. The industry, in turn, denies taking advantage of consumers, crediting its growing profitability instead to fewer storms last year and improved business procedures.

One of the harshest critics, J. Robert Hunter, director of insurance for the nonprofit Consumer Federation of America in Washington, D.C., accuses the nation's insurers of using Katrina and other major hurricanes to try to justify "overpricing insurance, underpaying claims and reaping unjustified profits" at the expense of homeowners and business owners.

Hunter, a former Texas state insurance commissioner, added that he expects the industry to continue to do exceptionally well because it is pushing more risk and more cost onto policyholders.

"They're making homeowners and business owners take on more of the risk through high deductibles, caps on replacement costs and other limitations," he said. "And they're refusing to renew tens of thousands of homeowner and business property policies, especially along the coasts."

Hunter argues that state regulators "have not done the job to control excessive prices" charged by the insurers.

Adapted from: www.usgnn.com

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invent the future.™*

Today Dow Corning provides performance-enhancing solutions to serve the diverse needs of more than 25,000 customers worldwide. A global leader in silicon-based technology and innovation, offering more than 7,000 products and services, Dow Corning is equally owned by The Dow Chemical Company and Corning, Incorporated. More than half of Dow Corning's annual sales are outside the United States.



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Time Management for Sales Pros

Think you're not spending enough time selling? Learn to reorganize your time without increasing your workload.

Adapted from www.entrepreneur.com

If you want to make more money, you have to spend more time selling, right? Yes, but there are only 24 hours in a day, and who wants to spend them all working? The key is to work smarter--not harder.

For busy salespeople, working smarter means spending more time focusing on your No. 1 skill--selling--by giving up less important tasks. You may be the company rainmaker, but if you're running a small company, chances are you're also its CEO, custodian and everything in between.

Yes, all that needs to get done, too. Undoubtedly, every time you walk into your office, half a dozen projects clamor for your time. But the big question is: At the end of the day, how many hours have you actually devoted to selling? If you're not satisfied with your sales revenue, the answer is: not enough.

My, How Time Flies!

To get a handle on how you really spend your time, document it. For one week, keep an hour-by-hour activity log. Sound like a pain? It is. But it can also be very enlightening. By the end of the week, you may be stunned by your findings.

Here's another way to do it: Give yourself daily points for sales activities. You might want to set a goal of 15 points a day based on a point system like this:

- Making a phone call to set up a meeting: 1 point
- Asking for a referral: 1 point
- Setting an appointment: 2 points
- Getting a solid referral: 2 points
- Attending a networking event: 3 points
- Meeting with an existing client: 3 points
- Meeting with a prospect: 4 points
- Making a sales presentation: 4 points
- Closing the sale: 5 points

Tally your points each day, and you'll have a pretty good idea if you're dedicating enough of your time to essential sales activities. Going forward, you can use the points system--or your own customized version of it--to keep yourself on task.

OK, Now What?

If you conclude that you need more hands-on sales time, there's just one thing to do--get rid of the tasks that get in your way. One of my favorite mottos is: Don't do well what you shouldn't do at all. Here are some easy ways you can delegate some of your sales work.

- **Lead generation:** Cold-calling probably isn't the most effective use of your time. Why not outsource it? There are plenty of telemarketing firms, direct-mail experts and internet marketing pros to do the legwork for you. Yes, you have to invest some time upfront to choose one that will best represent you. And once you've made your pick, you'll have to work with them to develop compelling materials. But once they're up and running, they'll be able to produce a steady stream of leads, allowing you to concentrate on what you do best.
- **Administrative work:** If you're spending too much time in the office shuffling papers, get some part-time office help. Surely there are tasks you can hand off. Many entrepreneurs I've worked with have an initial reluctance to delegate. If you're one of them, well, get over it. You'll never be able to grow beyond a certain point by flying solo.
- **Customer service:** Go beyond administrative help and get some serious backup. Good customer service is essential to ongoing sales, but you don't have to answer every phone call yourself. In fact, your customers might be relieved to know you have real support in place.

Protect Your Time

When you're selling, your time is your most valuable asset. Protect it vigilantly, even if it means learning to do business differently.

Do you jump every time someone requests a meeting? Do you allow yourself to be at your clients' beck and call? Slow down. Put your own schedule first. Will the customer drop you if you ask to meet on Friday instead of Thursday? Probably not. At the very least, ask.

Selling requires unwavering focus. If you want to make more money, create an operation that allows you to keep your focus squarely where it should be--on sales.

Get Organized for a Less "Taxing" Tax Season

With tax season on its way and W2 statements mailed, it's time to get your receipts, forms and statements organized. Over the next month, millions of Americans will spend countless hours searching for important documents, scanning old receipts and collecting files needed to calculate their taxes.

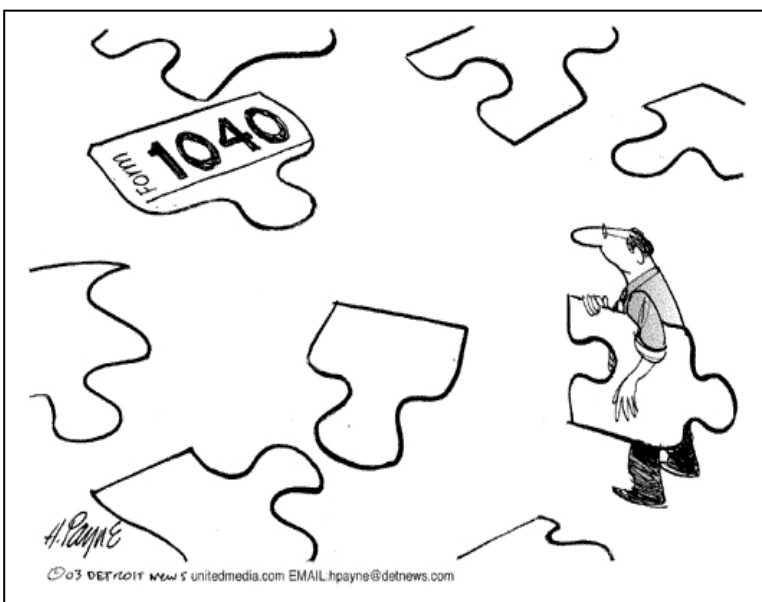
To help small business professionals get organized for tax return preparation, I partnered with Office Depot to offer useful tips and an organizational plan, available at www.officedepot.com/getorganized, that will make preparing taxes a little less "taxing."

Here are a few simple steps to help you save valuable time and minimize frustration when preparing to file taxes:

- **Create an Expanding File:** At the beginning of each year, make sure to create an accordion file with tabs to store receipts. Label the sections for "W2 and Wage Statements," "Investments," "Mortgage," and so on. Make sure to continue to update these files throughout the year, so you don't find yourself frantically searching for documents when it comes time to file.
- **Organize Online:** In this increasingly digital world, it is necessary to organize your electronic files and email to be sure that you aren't missing any files or receipts that might be important come tax time. Be sure to organize your online files just like your paper files by using my TRAF system: Toss (Delete), Refer (Forward), Act (Reply) and File (Archive).
- **Schedule Time For Taxes:** Don't wait until April when the collective panic starts to set in. Make an appointment with yourself or with an accountant by mid-March to get your tax materials organized so you can file on time without an extension. If you opt to file taxes yourself, I recommend that you use specialized software, like TurboTax. This will help you find deductions you might not know about and helps to ensure that you are able to quickly and accurately complete your returns.
- **Keep It Together:** It's important to have a single location that holds all tax information. I recommend filing any new paperwork in a single place as soon as you receive it to ensure you can locate it when it's time to file. If you don't already have a system in place, create one.
- **Record Storage:** Even as you begin to file your taxes for this year, you will also need to start collecting and organizing next year's materials. To avoid confusion, I suggest labeling two sets of accordion folders – utilizing one expanding file folder for the new materials, while keeping records from the preceding year in a separate file. Also, remember to store your records of income and tax-deductible expenses for at least six years after the filing deadline since the IRS can audit within this time period. However, when tossing personal documents and back tax forms, make sure to shred items that include confidential information. I recommend using a diamond-cut shredder such as the Ativa Shredder, which cuts documents into tiny, unusable pieces.

Additional tips and solutions for getting organized and preparing for tax season can be found in the Office Depot Five-Day Office Makeover Plan, which is available at, www.officedepot.com/getorganized.

Stephanie Winston
Adapted from: www.smartbiz.com



Upcoming Events:

- | | |
|---------------------|--------------------------------------|
| April 10 | Vistawall Plant Tour |
| April 28-29 | Big Bass Fishing Tournament |
| April 27-28 | TGA Spring Training & Annual Meeting |
| September 25 | Golf Tournament |

Texas Construction Association

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Texas Legislative News – March 30, 2007

Senate Indemnification Bill passes out of Senate State Affairs. On Monday, March 18, the Senate State Affairs Committee passed out on a vote of 7-0 SB 346 sponsored by Senator Duncan. This measure would ban the use of broad form indemnification clauses, additional insured clauses for another's negligence, and limit waiver of subrogation in construction contracts. This is the Senate companion bill to **HB 1152**. The bill now goes to the full Senate and may be heard as early as next week. When it is determined when the bill may be heard, a legislative alert will be forwarded to the TCA membership to contact their Senators.

Senator Duncan laid out the bill to the Committee and educated the Committee Members on the bill. He also asked relevant questions of witnesses testifying for the legislation as well as asking questions of those testifying in opposition. The Senator is very knowledgeable on the issue and is very supportive of the issue.

Witnesses testifying for the legislation in the Senate Committee included Richard Thomas, Dennis Lewis, Jo Rae Wagner, Martha Gatenby, and Collier Perry. Several subcontractors and suppliers attended the hearing and signed cards in support of the legislation. Many who did not attend sent letters to the members of the Committee asking for their support.

Contingent Payment Bill Passes out of Senate on the Senate Local and Uncontested Calendar and is heard in the House Business and Industry Committee. **SB 324** sponsored by Senator Bob Deuell of Greenville passed out of the Senate unanimously in mid-March. The House companion bill, **HB 734**, sponsored by Rep. Chisum, was set for hearing in the House Business and Industry this past Tuesday, March 27. At the hearing, however, **SB 324** was substituted for the House bill and testimony was taken on the Senate bill. As is the policy of the Committee on most bills, no vote was taken on the bill last Tuesday. We expect a committee vote to be taken on **SB 324** within the next couple of weeks.

Testifying for the bill were Ed Reeve of Dallas, on behalf of TCA, and Mike Chatron on behalf of AGC-Texas Building Branch. Several subcontractors and suppliers also put in cards in support of the bill, but did not testify. A lobbyist on behalf of Austin Industries of Dallas submitted a witness card in opposition to the bill but did not testify.

Consolidated Insurance Programs. **HB 2014**, sponsored by Rep. John Smithee, was heard in the House Insurance Committee on Monday, March 19. This measure would provide standards for OCIPs and CCIPs and also provide oversight of these programs by the Texas Department of Insurance. The bill was left pending in Committee. **SB 354**, sponsored by Sen. John Carona, is the Senate companion and a hearing on that bill is expected in the Senate State Affairs Committee in the next couple of weeks. TCA is working with the various stakeholder groups involved with these programs to reach as much consensus as possible on the legislation. A Committee Substitute is being drafted to reflect the any agreed changes. The Committee Substitute will be considered by the Senate and House Committees.

Reverse Auctions Reverse Auction procedures for public works are banned under **HB 447** by Rep. Bill Callegari. The bill has passed the House Government Reform committee. The bill's main focus is to bring together the various public works construction procurement methods and it also addresses interlocal agreements and job order contracts for construction. The companion bill is **SB 356** by Sen. Mike Jackson.

OTHER LEGISLATION/ISSUES

Appropriations: The main appropriations bill, **HB1** by Rep. Warren Chisum, passed the House on Thursday, March 29. The bill and 243 amendments were debated over a 17 hour period. The bill goes to the Senate and then to a conference committee to work out the final details.

Taxes: Next week the House Ways and Means Committee will consider various bills dealing with changes in the "Margins Tax" which is the revised business franchise tax. It is likely that any changes made will be more of a technical nature and clean-up rather than any major changes. The "Margins Tax" bill became effective for the 2007 tax year and taxes would be paid in early 2008. It is still uncertain how much revenue the new tax will actually raise. The Comptroller released a report saying that based upon preliminary figures, the Margins Tax will raise between \$500 million and \$900 million less dollars than anticipated (between 8% and 13% less). The effect on overall revenues to pay for the property tax cuts is not known at this time.

Immigration: The Chairman of the House State Affairs Committee announced this week that there will be little action on any bills dealing with the Immigration issue. Most of the immigration bills are pending in the House State Affairs Committee. Stating that this was a Federal issue which must be dealt with by the U.S. Congress, the Committee instead will pass a resolution demanding action by the Congress on immigration. The State Attorney General had previously advised the Chairman that many of the bills filed dealing with immigration were likely to be either unconstitutional or otherwise preempted by federal law.

HALFWAY HOME

The Legislature recently passed the halfway point of the Legislative Session and the pace has already picked up considerably. Approximately 6,000 bills have been filed this Session which is a 14% over the last Session. After a relatively slow start out of the gate by both the House and the Senate, it probably means that at least 14% more bills will die than did so in the last Legislative Session.

Adapted from: Texas Construction Association Newsletter March 2007

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Blue denotes current(2007) membership

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Phone: 800-221-6534
Fax: 800-503-5566

Somaca

Bill Dawson
2750 Electronic Lane
Dallas, TX 75220
Phone: 214-350-0350
Fax: 214-350-0764

SSI – Dallas

Don Moore
2367 Glenda
Dallas, TX 75229
Phone: 972-243-0676
Fax: 972-243-0693

United Rentals 334

Craog Ruhill
3130 Spur 482
Irving, TX 75062
Phone: 972-579-1590
Fax: 972-579-1841

YKK AP of America

Jason Merritt
2025 W. Belt Line Rd.
Carrollton, TX 75006
Phone: 972-245-9551
Fax: 972-245-9522

OFFICIAL ENTRY FORM TGA/NTD 2007

16TH ANNUAL TEAM BASS FISHING TOURNAMENT

April 28th and April 29th

Where: Lake Texoma
Cedar Mills

TGA/NTD BASS Tournament Rules

When: Saturday, April 28th
Sunday, April 29th

Accommodations: Cedar Mills Marina & Resort
For Reservations: 903-523-4222

**Space is limited. Additional rooms are available at Cedar Bayou: (877) 523-4248.

Entry Fee: 100.00 per team

Big Bass (Optional): \$10.00 per person, per day

*If this option is chosen, both teams must participate both days

Entry Deadline: April 20th by 4:00 pm

Cash Prizes: Big Stringer:

- 1st Place 30% of Purse
- 2nd Place 20% of Purse
- 3rd Place 10% of Purse
- 4th Place 5% of Purse

Big Bass:

- 1st Place 50% of Purse
- 2nd Place 30% of Purse
- 3rd Place 20 % of Purse

Check in/Sign in at: Pelican's Landing Waterfront Restaurant

Sign-in/Check-in: Friday, April 27th 6:00pm-10:00pm
Saturday, April 28th 5:00am-6:00am

Fishing Times: Saturday 6:00am-3:00pm and
Sunday 6:00am-12:00 pm

For more information contact:

R.W. Stanley (Stan) Door Control Services
Tele (214) 704-1907/ Fax (972) 292-3393

Mail Entry Form and Check to:

Door Control Services
C/O R.W. Stanley
P.O. Box 1028
Little Elm, TX 75068

1. All state, federal and local regulations apply (see #19 below)
2. Contestants must be licensed fishermen.
3. Each team member must fish from the same boat with only two persons per boat.
4. All fish will be measured on a flat straight board, with the tails closed.
5. No white gilled or frozen fish will be weighed.
6. BIG BASS participants may pick one fish to be weighed each day.
7. All fish must be caught on artificial bait and casting.
8. Trolling with a big motor is NOT allowed.
9. All ties will be decided by the flip of a coin.
10. All decisions made by the tournament directors will be final.
11. No contestant may fish with a guide on Lake Texoma for 30 days prior to the tournament.
12. For safety reasons, all fishermen must check in after fishing.
13. All fishermen must check in personally with directors at designated check-in times.
14. Life jackets must be worn when big motor is in operation.
15. Fishing must be from a boat, no wading or dock fishing will be allowed.
16. Stringer weight will be penalized ONE POUND per DEAD fish.
17. All fish will become property of the directors and will be released back into the lake.

18. Winners must be present at the time of door prize/raffle drawings and/or cash awards to receive prizes.
19. All large mouth, small mouth, spotted and/or guadalupe bass weighed in MUST BE OVER 14 INCHES!
20. No fishing will be allowed in/or around the area where the tournament fish are released.
21. All fishermen must wear team number badges, received at check-in.
22. Judges have been selected to insure compliance with all rules.
23. ANY CONTESTANT WHO VIOLATES ANY ONE RULE WILL BE DISQUALIFIED.

Having acquainted myself/ourselves with the rules, I/We hereby waive and release all other members, the host, sponsors, tournament officials, from all claims for injury and/or damages incurred in connection with or resulting from this tournament.

2007 TGA/NTD ANNUAL TEAM BASS FISHING TOURNAMENT ENTRY FORM

Name #1 _____

Company _____

City/St. _____

Phone _____

Circle for Big Bass Entry Yes or No

Name #1 _____

Company _____

City/St. _____

Phone _____

Circle for Big Bass Entry Yes or No

Signed #1 X _____

Signed #2 X _____

April's Activities

April 10th-Vistawall Plant Tour

April 15th-Tax Dead Line

April 28 thru 29-TGA/NTD Big Bass Fishing
Tournament

April 27 thru 28-TGA Spring Training and Annual
Meeting

TGA/NTD
"The Best View"
P.O. Box 541596
Dallas, TX 75354-1596