

June 2002

## Pella to host EIFS seminar on Tuesday, June 4th

Gene Kameric with Pella Corporation will discuss EIFS problems at The Design Center

Please note, Ohio Valley NARI will not have their usual dinner meeting in June. Instead, Pella has graciously offered to buy lunch and host a half-day seminar on EIFS problems at the Design Center on Millington Court.

The speaker will be Gene Kameric with the Pella Corporation, an expert on fixing and preventing EIFS problems.

There is a lot of confusion about what the EIFS industry is and does. Exterior Insulation and Finish Systems (EIFS) are multi-layered exterior wall systems that are used on both commercial buildings and homes. They provide superior energy efficiency and offer much greater design flexibility than other cladding products. Developed in Europe in the 1950s, EIFS were introduced in the U.S. almost 30 years ago. They were first used on commercial buildings, and later, on homes. Today, EIFS account for 17% of the U.S. commercial exterior wall market and about 3.5% of the residential wall market. Growth is strong in both sectors, especially in the

residential area, where sales are increasing at the rate of 12-18% per year. EIFS typically consist of the following components:

- \* insulation board, made of polystyrene or polyisocyanurate foam, which is secured to the exterior wall surface with a specially formulated adhesive and/or mechanical attachment
- \* a durable, water-resistant base coat, which is applied on top of the insulation and reinforced with fiber glass mesh for added strength
- \* an attractive and durable finish coat, typically using acrylic co-polymer technology, which is both colorfast and crack-resistant.

The growing popularity of EIFS is due to the fact that few, if any, competitive materials offer such a wide range of desirable product benefits. Chief among these are superior energy efficiency and virtually unlimited design flexibility. If you've ever felt the comfort of being wrapped in a warm blanket on a cold winter night, you have some idea of what EIFS can do for a home or building. EIFS literally wrap the exterior in an energy-efficient thermal blanket. By insulating outside the structure, EIFS reduce air infiltration, stabilize the interior environment and reduce energy consumption. By contrast, traditional "between-the-studs" insulation, no matter how thick, leaves "thermal breaks", gaps where heat and cold pass more freely between the outdoors and the space within, at studs, wall outlets, wall joints, and elsewhere. In fact, EIFS can reduce air infiltration by as much as 55% compared to standard brick or wood construction. And since walls are one of the greatest areas of

### Call to RSVP

Where: The Design Center  
10816 Millington Court

When: Tuesday, June 4, 2002

Time: 11:00 a.m. - 4:00 p.m.

RSVP: Ohio Valley NARI at (800) 498-NARI

Cost: Free (thanks to Pella for their support)

(continued on page 3)

# Workers' compensation claims: 101

by Lloyd Markley, Frank Gates Service Company

According to Ohio Law, every employer with one or more employees must have workers' compensation coverage. Workers' compensation coverage, in Ohio, is secured exclusively through the Ohio Bureau of Workers' Compensation (BWC). Employers pay premium at a rate per payroll dollar. In exchange for the premium paid, the employer is "covered" in the unfortunate event that one of their employees is hurt "on the job".

In order to have a valid workers' compensation claim . . . an employee must sustain an injury to their body while in the course of or arising out of their work (employment). Jurisdiction, Coverage and Compensability are the three basic elements considered by the BWC for the initial determination of a claim.

- Jurisdiction refers to time and place and relates to whether the parties to an employment relationship have sufficient Ohio contacts to invoke the application of Ohio Workers' Compensation laws.
- Coverage asks if the person injured is an employee and whether there is an employer/employee relationship.
- Compensability involves both legal and medical issues. Compensability asks if an injury was sustained in the course of and arising out of employment. Additionally, the injury must require medical care or treatment. If there is no medical treatment rendered, there is no objective medical validation that an injury indeed occurred.

What actions should be taken if one of your employees is hurt while working for you?

Obviously, of first importance is that the injured employee receives the appropriate medical care in a timely manner. According to CareWorks, a leading BWC certified Managed Care Organization (MCO), the injured worker and the employer have responsibilities to keep the process moving in the right direction. CareWorks calls this process, "taking the right steps". For the injured worker, Step #1 is to immediately notify the employer that the accident/injury has occurred. Step #2 is to complete the first two sections of the "BWC First Report of Injury" (FROI) form as completely as possible. The FROI form can be obtained online at the BWC's website ([www.ohiobwc.com](http://www.ohiobwc.com)) or by contacting the Frank Gates Service Company or your MCO. Step #3 is to obtain appropriate medical care from the nearest health care facility. Ongoing care, if necessary, should be obtained from any BWC-Certified medical provider.

For the employer, Step #1 is to research/investigate to facts pertaining to the injury. Verify and document whether or not the injury did indeed occur as described by the injured worker. If there were witnesses, obtain their statements. Step #2, call your Frank Gates claims representative and discuss the situation with them. They will raise further questions for your consideration as well as advise you on the course of action that should be pursued in light of the facts of the case. Step #3, make sure that the injured worker has obtained proper medical treatment and has

(continued on page 4)

Find CotY entry forms at [www.naricincinnati.org](http://www.naricincinnati.org)

The chapter has worked hard to develop one of the best resources and lead generation systems for professional remodelers in the Cincinnati area. Visit [www.naricincinnati.org](http://www.naricincinnati.org) for information a listing of members, information for homeowners on how to select a profes-

sional and information about chapter activities.

Complete entry information, rules and guidelines for the 2003 Ohio Valley NARI Contractor of the Year contest is available on the chapter's website. Think about those jobs now and begin taking pictures. Visit often or email the office at [cincinnati@naripro.org](mailto:cincinnati@naripro.org).

## EIFS problems (continued from page 1)

heat and air conditioning loss, improvement in the wall insulation can be very meaningful in terms of energy conservation. What's more, EIFS add to the "R-value" of a home or building. (R-value is a measurement of the resistance to heat flow; the higher the R-value, the better the material's insulating value.)

Most EIFS use insulation board with an R-value of R-4 to R-5.6 per inch as the innermost layer in the wall system. When combined with standard wall cavity insulation, this extra layer can boost wall insulation from R-11 to R-16 or more. Another point to keep in mind on new construction: Due to the energy efficiency of EIFS, it may be possible to specify lower-capacity heating and air conditioning equipment without sacrificing anything in terms of interior comfort.

The rich appearance of EIFS bears a resemblance to stucco or stone, but the systems are far more versatile than these and other materials. Not only do EIFS come in virtually limitless colors and a wide variety of textures, but they also can be fashioned into virtually any shape or design. With EIFS, skilled applicators can create all sorts of exterior architectural detailing that would often be cost-prohibitive using conventional construction such as cornices, arches, columns, keystones, cornerstones, special moldings and decorative accents are but a few examples. Most of this detailing is computer-generated. The designs are precision-cut out of insulation board, attached to the substrate or wall, then covered with the EIFS base coat, mesh and finish coat. Using this ingenious process, EIFS applicators can give a striking, distinctive appearance to any building.

Seminar participants will here from an expert on EIFS problems and what remodeling professionals see on a daily basis.

Contact the Ohio Valley NARI office at 800.498.NARI to register early.

## NARI elected to the 2002 Associations Advance America Honor Roll

NARI has been elected to the 2002 Associations Advance America Honor Roll, a national awards competition sponsored by the ASAE. The association was honored for its work on the *NARI Relief Effort*, in support of the World Trade Center disaster recovery operations that are near completion in New York. The organized four-day effort served to build a shelter at the Fresh Kills Landfill in Staten Island to protect evidence collected from Ground Zero and for the expansion of NYPD storage facilities in the Bronx. Both locations are vital pieces to the NYPD's ongoing investigative process.

According to Gregory Mangini of the NYPD Building Maintenance Section, "The events of September 11, have created a new level of patriotism in this country. The NARI organization is a perfect example of this spirit. The projects that NARI has undertaken on our behalf will greatly assist the NYPD with the ongoing investigation of the event. The NYPD would like to thank the NARI membership for their enormous contributions to the World Trade Center Disaster."

"The NARI Relief Effort truly embodies the spirit of the Associations Advance America campaign. It is an honor and an inspiration to showcase this activity as an example of the many contributions associations are making to advance American society, remarked ASAE President Michael S. Olson, CAE.



## Coming Events

**June 4, 2002** - 11:00 a.m. - 4:00 p.m.

Seminar at The Design Center

**July 11, 2002** - TBD

Picnic and Tool Swap at Sharon Woods

**August 8, 2002** - All Day

Ohio Valley NARI Golf Outing



## Ohio Valley NARI

Serving the Cincinnati Metropolitan Area  
136 South Keowee Street • Dayton, Ohio 45402  
800.498.NARI

PRESORTED  
STANDARD  
U.S. POSTAGE  
PAID  
DAYTON, OH  
PERMIT NO. 1519

### John Hester returns

John Hester, chief plan examiner for Hamilton County, will make his annual appearance at the September 2002 Ohio Valley NARI meeting. The tentative date is the second Wednesday of September, but we'll let you know the confirmed date in upcoming weeks.

John has asked OVNARI to ask the members and prospects what they would like from him. You have the opportunity to talk with and question the chief plan examiner for Hamilton County - what would you like to hear? Fax, mail or email your "wish list" to the Ohio Valley NARI office before the end of June. John will put his thoughts in outline form and his topics will be announced in the August issue of the newsletter.

### Workers comp 101 (continued from page 2)

completed their portion of the "First Report of Injury Form". The medical treatment should be administered to the same part of body that was injured in the workplace accident. Step #4, complete the "Employment" section of the BWC "First Report of Injury Form" and fax it promptly to your Managed Care Organization (MCO). If you are not sure who your MCO is, please call Frank Gates and we can tell you who your MCO is. It is important that you keep the claim filing process, as briefly outlined

above, moving in an efficient and effective manner. Timely reporting and early intervention are proven methods to reducing the cost in a claim.

Members of NARI in Ohio have the ability to join NARI's group, realizing amazing savings on their workers' comp premiums and have the ability to utilize the resources of the Frank Gates Service Company.

For further information, please call Lloyd Markley at the Frank Gates Service Company at 800.777.4283, extension 401.



### THE NARI RENOVATOR

A Publication of the Ohio Valley Chapter of the National Association of the Remodeling Industry

The Ohio Valley NARI newsletter, *The NARI Renovator*, is produced by Ohio Valley NARI as a service and benefit to its membership. The organization's office is located at 136 South Keowee Street, Dayton, Ohio 45402; (800) 498-NARI or fax (937) 222-5794.

#### Ohio Valley NARI Board of Directors

President-Don Patten, CR, Don Patten Remodeling

Vice President-Ed Kramer, CR, CabitDesign, Inc.

Secretary-Fred Cernetisch, Pella Windows of Cincinnati

Treasurer-Greg Fischer, CR, Gregory Construction Co.

#### Directors

Gregg Strassel, CR, Strassel Construction Co.

Tudor Morse, CR, Distinctive Home Restorations, Ltd.

Phillip Wirtz, Phillip Wirtz Hardwood Floors