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Home Builders Urge Congress to Provide Certainty and Permanency in Tax Code

The National Association of Home Builders (NAHB) has called on Congress to simplify the tax code as part of a comprehensive tax reform effort in order to help small businesses to continue to serve as an engine of economic growth.

Testifying on behalf of NAHB before the House Small Business Committee, Maryland home builder Marty Mitchell said that given the huge complexities in tax law, today's complicated federal tax system acts as a burden and hindrance on small businesses, which serve as the backbone of the economy.

"The home building community supports simplifying the tax code as part of a comprehensive tax reform process," said Mitchell. "Such an effort should only occur after a thoughtful and deliberate vetting process that examines proposed changes, necessary transition rules and economic impacts."

Most small businesses, including the vast majority in the residential construction sector, are organized as pass-thru entities and therefore report and pay individual tax rates on their net business income. Thus, for small businesses, which traditionally serve as the nation's foremost job creators, individual income tax rates are business tax rates.

"Therefore, NAHB strongly supports extending the 2001 and 2003 income tax cuts now scheduled to expire at the end of 2012 in order to improve the business environment in this country," said Mitchell. "We need permanency in the tax code and certainty for small businesses."

Absent congressional action, the top marginal tax rate will jump from 35 percent to 39.6 percent along with rate increases at the lower brackets.

NAHB is also urging lawmakers to extend the current 15 percent rate on dividends and capital gains, which is important to small business owners. A higher capital gains tax rate could also affect the multifamily sector, as the sale of apartment buildings can give rise to capital gains as part of the development and operation process.

"As many home building companies are family-owned like mine, it is also important that the present law estate tax rate rules also be extended or the tax itself eliminated," said Mitchell.

He also stressed that it is critical that the mortgage interest deduction, which has been part of the tax system since 1913 and plays an indispensable role in promoting homeownership, should not be curtailed or eliminated as part of any tax reform effort.



"Weakening or abolishing the mortgage interest deduction would harm home values, push more home owners underwater and exacerbate the foreclosure crisis just as signs are beginning to appear that scores of housing markets are showing signs of improvement following the worst downturn in decades," said Mitchell. "Such changes would also act as a tax increase on the more than 30 million taxpayers

who benefit from the deduction, and who made home financing decisions based on long-standing tax rules. In short, it would be unfair and economically destructive to tamper with the deduction."

As the fledgling economic recovery moves forward, Mitchell added that many home builders are still facing major tax liabilities on income never received as they work with lenders to restructure debt due to land and home price declines in recent years.

For example, if a bank writes down a \$50,000 construction loan to a home building firm, the company would owe the IRS taxes on that \$50,000 of debt forgiveness.

To help small businesses to continue to create jobs and generate economic growth, NAHB is urging Congress to provide a tax exclusion for business debt forgiveness and allow this exclusion to continue until the business economic climate substantially improves.

"Such a tax policy change would enable small, family-owned firms to avoid bankruptcy and contribute to the economic recovery as individual local markets improve," said Mitchell.



Welcome! New Member

Janet Davidson, Occupational Therapist

95 Squire Street

New London, CT 06320

Cell 860-614-6446

janetd1225@ct.metrocast.net

Sponsored by **Ev Hyde of Shelter**



Members On The Move

Mark Spinnato, of Bouvier Insurance, is moving to a new location. Check out his new office at 80 Norwich

New London Tpke (Rte 32), Uncasville, CT 06382. He can be reached at 860-625-7702



Let's Help the Bourgeois Family!

With the tragic accident of 6 yr old Jeffrey Bourgeois in Salem last week, David Preka, of Advanced Improvements, is organizing a donation to the family from members of the BAEC. He is donating \$500 and is asking you to meet the challenge. If you'd like to participate, please contact David at david@advancedimprovementsllc.com.

Any help to this family would mean the world at this tragic moment! Thank –You! Please make checks Payable to: Kevin Lyden, and mail them to Advanced Improvements LLC, 61 West Main Street, Mystic, CT 06355.

Share your company news here!

SAVE THE DATE

The Builders Association of Eastern Connecticut Annual Golf Tournament

Thursday, July 26, 2012

*Here's your chance to play this private course and experience
the newly renovated Great Neck Country Club,
formerly the New London Country Club*

11:30 am lunch & registration / 12:50 pm shot gun start

Sponsorships are available!

860-859-3518 / BAEC2@aol.com



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Education and Training



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April 29 – May 1
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ENERGY STAR Version 3.0 Workshop



Join the Connecticut Energy Efficiency Fund, CL&P, UI for **FREE** workshops offering assistance in implementing ENERGY STAR Version 3.0. This class will be held at Northeast Utilities / Café East Dining Room 107 Selden Street, Berlin, CT 06037

May 10, 2012 Designing Low Load Homes: A Panel Discussion of Builders Building a New Wave of Homes

To register for this class, log on to www.cl-p.com/register.

“High Density Exterior Hardwoods in Sustainable Design”

Please join us for an afternoon of education and enjoyment at General Woodcraft in New London:

Wednesday May 9th / 4:00 - 6:00 PM
General Woodcraft, 531 Broad Street, New London

- **“High Density Exterior Hardwoods in Sustainable Design”** is an AIA approved educational seminar that allows design professionals the opportunity to earn 1 Sustainable Design Learning Unit for attending. This seminar is open to architects, designers, construction professionals and BAEC members.
- Immediately following the AIA presentation, is a 15 minute **Rainscreen Wood Siding** seminar.
- Enjoy a tour of our newly redesigned Kitchen Design Studio
- Browse through Tile America’s new tile and natural stone showroom

Whether you are coming from your office or a job site, come as you are! Hors d’oeuvres and refreshments will be provided.

Don't miss this event - Sign up today!
Space is limited to the first 25 people who register.

A \$20 contribution benefits the programs and services of BAEC



BAEC Offers OSHA 10 Construction Training

Dates

Tuesdays 5/15/12, 5/22/12, 5/29/12
1:00 — 5:00 PM

(You must attend all three courses to earn your completion card.)

Register Today. Class size is limited.
Payment & registration are due by 5/11/12

Location

Eastern CT Association of Realtors (ECAR)
106 Route 32, Suite 4
North Franklin, CT 06254

Cost

\$75 BAEC members / \$100 Non members

What is the OSHA 10 Training?

This 10 hour construction training course, required for workers to access specific construction sites in Connecticut, Massachusetts, New York, Rhode Island, New Hampshire, Missouri and Nevada, is designed for construction workers, foremen, job supervisors and anyone involved in the construction industry. Upon successful completion of the course participants will be issued an OSHA Construction Safety and Health 10-hour course completion card from the Department of Labor.

The instructor is Tom Retano from CONN OSHA. For more information or to register, call the BAEC office at 860-859-3518



What's New in Kitchen & Bath Design?

5/2/12

Remodeling Market Outlook

5/9/12

Top 12 Must-Haves in Your 2012 Apartment Project

5/23/12

Contact the Registrar at 800-368-5242 x8338

All webinars are \$24.95 and run from 2:00 pm—3:00 pm on their designated day. For more information on any of these webinars, please call the BAEC office at 860-859-3518.

The Coming Senior Housing Crisis

By: Claire Easley

By the year 2050, the population of Americans aged 65 and older will have more than doubled to nearly 90 million—a growth rate faster than any other age group in the country, according to the Center for Housing Policy. In a new report, whose title asks "Housing an Aging Population—Are We Prepared?" and concludes that as a country we are not, the center explores the implications of the ballooning number of seniors, what current demographic trends mean for the future, and what policies and actions might help abate "the coming crisis."

Many of the trends likely to be most formative among the senior population in coming years, pivot on the financial implications of entering retirement years. Currently, one in four households with a member aged 85 or older—a group whose population will more than triple by 2050—spends at least half of its income on housing, as do one in five households with a member aged 65 to 74.

This older population is also living longer, which will increase the number of elderly persons living with a disability. "Some studies indicate that one in four older adults is likely to have a lower body limitation that requires a modification to the entry to their homes, inside their home, or in the bathroom," the report says. And as lower-income households are the most likely to have disabilities, the need for accessible housing built for low- and moderate-income households will be great.

In communities where builders provide a mix of products that can accommodate aging citizens at a range of income levels while giving them access to the support they need, demand will be great. "The key here is designing communities with services, reaching out and forming partnerships with service providers and agencies. The data suggest that people 85 and older are open to moving into some nontraditional housing types, such as multifamily housing with services."

Failure to do so will likely result in a growing percentage of this rapidly expanding group having to rely on social services for institutionalized care. "Medicare is paying for nursing homes, so it's a lot cheaper to provide services at home."

The challenge for builders is the breadth of services required, which could include assistance with getting dressed to help cooking meals to transportation services. "Your standard home builder is not going to be in a position to provide these things directly, so if they want to really capture this market, they can partner with organizations that can provide those services."

Another part of the solution may be more multigenerational households, which are still a relatively small percentage of the population, but the segment is growing more rapidly than households at large: Between 2000 and 2010, the total number of U.S. households increased by 11% while the ranks of multigenerational households were up 21%. However, given the complications of the Great Recession, "we're not entirely sure what's happening, and there are a lot of questions about what will happen once the economy improves," the report says.

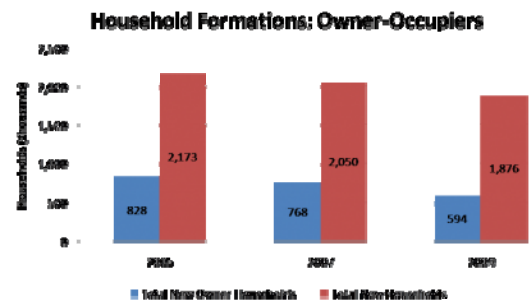
One home design trend is the increased focus on ultra-flexible floor plans able to accommodate a range of household scenarios. "It's not that traditional families won't be there. Really what we have going forward is a much more diverse housing market where there will be more demand for housing near transit centers and where older adults can get what they need without getting in a car or even getting on mass transit," he says. "The population is changing, and traditional homes might be harder to sell in some markets."

What Will Unlocked Pent-Up Housing Demand Look Like?

NAHB has estimated that as a result of current economic conditions, there are approximately 2.1 million households that were expected to form in the last few years but did not. These "potential" households typically represent people doubling and tripling up on roommates and young adults living with parents.

Unlocking this pent-up demand, a process that will be facilitated by an improving job market, will help reduce the excess inventory of homes.

However, given ongoing challenges associated with obtaining mortgage credit and faulty appraisals, it is incorrect to assume that all of these potential households will become homeowners. Data from the American Housing Survey can help estimate what form unlocked pent-up demand will take.



The chart above presents data from the 2005, 2007 and 2009 editions of the AHS. The data illustrate the number of households who reported that their primary reason for moving to a new housing unit was "to establish a new household" (*see data footnote below on difference between gross and net household formations).

As can be seen above, the numbers of such new households fell as the economy entered the Great Recession. Moreover, the share of these newly formed households that became owner-occupiers fell as well, from 38% in 2005 to less than 32% in 2009.

The lesson that can be drawn from the AHS data is that as pent-up demand is unlocked, approximately 70% of these new households are likely to become renters. Nonetheless, as rental vacancy rates continue to fall, these new renting households will increase rental demand, push up rents and cause existing renters to become homeowners. It is important to note that this process could be slowed due to increasing requirements for downpayments and obtaining mortgage credit.

The analysis here suggests that unlocking pent-up demand could, in the short-run, cause the homeownership rate to fall, as many of the new households added will be renters. While this effect should be temporary, it does add another dimension to the ongoing debate among economists and housing analysts regarding what the low point will be for the homeownership rate as the housing market recovery gains momentum.

* Data footnote – it is important to note that the numbers in this analysis represent gross household formations - not net. That is, the numbers do not account for households that were lost during each period. For example, the AHS data indicate that between 2007 and 2009 1.114 million net households were added. This number is determined by subtracting households that were lost from the gross household formations total. The focus here is the tenure choice of the flow of new households will take, so the gross numbers are used.

REPUTATION & SERVICE



Dear BAEC Member,

If you're planning home improvements this year, why not call on Overhead Door Company of Norwich to explore some new and exciting products designed to enhance your residence with style, comfort, and reliability. Whether it be energy efficient garage doors and electric openers, retractable awning and screen systems, storm protection for windows and doors, or maybe even a remote operated gate system, we can deliver professional products and services to meet any lifestyle. Please make an appointment today by calling 1-800-462-4003 or visit us at 88 Route 2a, Preston, Ct. 06365 (www.ohdct.com). Our courteous staff is eager to serve you.

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Member

Developing a Company Policy to Minimize Potential Employer Liability Resulting From Employee Cell Phone Use While Driving

Employers need to be aware that their employees' use of a cell phone while driving can cause potential liability issues. Substantial economic risk arises if the employee injures someone else in an accident. If the employee caused the accident because he or she was distracted by using a cell phone or texting, the employer may be vicariously liable for the employee's accident if it occurred within the scope of employment. Under the doctrine of "respondeat superior" an employer is liable if the employee was acting within the scope of his duties or in the furtherance of the employer's interests when he caused the accident. The employer might also be directly negligent for the resulting harm if the employer permits or encourages its employees to use cell phones for business purposes while driving without providing guidelines or instructions about safe cell phone use.

In addition to civil liability, according to the Occupational Safety and Health Administration (OSHA), as a business owner or manager, it's the employer's legal responsibility under the *Occupational Safety and Health Act* to safeguard drivers at work. According to OSHA more workers are killed every year in motor vehicle crashes than any other cause. Distracted driving crashes killed more than 5,400 people and injured 500,000 in 2009. Moreover, researchers report that texting while driving claimed more than 16,000 lives from 2001 to 2007. OSHA has now officially declared that companies are in violation of the OSH Act if, by policy or practice, they require texting while driving, or create incentives that encourage or condone it, or they structure work so that texting is a practical necessity for workers to carry out their job. OSHA warns employers that it will investigate complaints and where necessary issue citations and penalties to end this practice.

The risks associated with cell phone use while driving should be addressed as part of the employer's overall risk management plan. Employers are advised to adopt and enforce a cell phone or "distracted driving" policy limiting or prohibiting the use of cell phones and text messaging to address employee safety, company liability, or increased insurance costs. Such a policy will not completely insulate an employer from liability but it will lessen the potential liability for the company and help keep the employees and the general public safer by curtailing the number of accidents caused by drivers who are distracted. Adopting such a policy is an example of avoiding or minimizing the risk presented by distracted driving. This is the most efficient approach because it is not practical to shift the risk to other parties and because it should reduce the costs associated with the risk, either by decreased insurance expenses or by minimizing retained risk.

Distracted Driving

According to the National Highway Traffic Safety Administration, distracted driving is any activity that could divert a person's attention away from the primary task of driving. In 2008, at any given daylight moment 812,000 vehicles were being driven by someone using a hand-held cell phone. NHTB Traffic Safety Facts Research Note (September 2009). Cell phone and text usage while driving implicates the three main types of distraction:

- Manual: taking your hands off the wheel
- Visual: taking your eyes off the road
- Cognitive: taking your mind off driving

Some of the statistics related to cell phone and text messaging while driving include:

- Drivers who use hand-held devices are 4 times more likely to get into crashes serious enough to injure themselves.
- Text messaging creates risk 23 times worse than driving while not distracted.
- Sending or receiving a text takes a driver's eyes from the road for an average of 4.6 seconds, the equivalent - at 55 mph - of driving the length of an entire football field, blind.
- Headset cell phone use is not substantially safer than hand-held use.
- Using a cell phone while driving - whether it's hand-held or hands-free delays a driver's reactions as much as having a blood alcohol concentration at the legal limit of .08 percent.
- Driving while using a cell phone reduces the amount of brain activity associated with driving by 37%

Guidelines to Consider When Drafting A Distracted Driver Policy

The policies should be at least as restrictive as the laws of the states in which the company operates.

Obviously, the safest and most comprehensive policy is to implement a cell phone ban (even use of hands-free devices) that would include not only making or receiving phone calls, but texting, emailing, surfing the internet, social networking, playing video games, watching movies and any other activity requiring manual manipulation of the phone. The ban would apply to any employee operating a company vehicle, using a company-issued cell phone or personal cell phone while operating a personal vehicle, and making calls for business purposes outside work hours.

If a total ban on cell phone use is not feasible, at a minimum ban text messaging. Employees should be reminded that "texting" creates the highest risk of accidents and that OSHA has officially declared texting while driving a workplace hazard and an OSHA violation. Regardless of whether the ban is total or limited, the employer must make it clear to the employees that (1) the policy applies to personal cell phones whenever the employee is driving a company vehicle or on company business, and (2) to company cell phones even while the employee is off the clock. This would be equally true where the employee uses his personal cell phone and the employer provides the employee with a stipend to help offset the business need.

Take calls off the road. When a total ban isn't feasible for your business, implement a partial ban. Instruct employees to pull off the road and park their cars in a proper parking area before placing or receiving a phone call.

Finally, make it clear to employees that they are not to place themselves at risk to fulfill business needs. Stated differently, employees should not be instructed to "take calls at all times."

For sample policies banning cell phone use, contact the BAEC office.

"The Value of NAHB: Knowledge as a Benefit"

The number 1 excuse for an associate not renewing membership is "I didn't receive any business." There is so much more to an HBA membership, if you understand the value(s).

Networking and building relationships is as old as time itself. The value you bring to the network is you. What helps you be distinct is your personality; are you likable? Your commitment to following up; are you trustworthy? If people like you and trust you they will build a relationship with you. When it comes to selling those are two key features of You, Inc. that will bring your potential customer closer to utilizing your services and deepen your current business relationships. However, unless you have zero competitors and your product/service is a must have, you will constantly have to look at ways to give yourself more value.

Let's assume that you have competition and your career is in the building industry. You probably sell to builders but in some cases both builders and associates members could utilize what you are selling. I will focus on the builder, who may or may not be an HBA member. Know that what I will be explaining could be applied to selling to associates as well. The Builder you are selling will be unconsciously acknowledging to him/herself regarding you;

"Do I like this person?"

"Could I trust this person?"

These two points are all you. "You either is or you ain't" to borrow an expression. The next points the builder will be looking for may or may not be up to you, if you work for someone or self employed;

Pricing (again, unless you have a unique product or service, with no competitors, pricing will almost always be a concern).

Service. After purchase follow up and customer care.

Let's add something that your competitor may not have, or may not utilize like you could; knowledge. Not product knowledge which I would assume you already have or should seriously acquire before you venture out in sales. The knowledge I'm talking about is "industry knowledge" the kind that you won't find in school are in sales training. The knowledge you can only obtain by being involved with your HBA and gaining a major benefit from your HBA investment.

Join the committees that address the very reason for the HBAs' existence, industry advocacy and protection. Most local HBAs, and all state HBAs as well as NAHB, have legal action committees and legislative committees. It is within these two committees, you will be listening to staff and engaged members discuss issues that affect builders. Ask questions so you fully understand the impact of each discussion. How does it affect a builder? If you are directly impacted by the information discussed, and the actions taken, by these committees. How could you utilize the information so it is considered a benefit to you or your employer?

Become more than just a sales rep that delivers pricing and product information; you can, through the industry



knowledge you receive. This only helps to further your credibility, gives the builder relevant information that they could utilize in their business planning, helps break the "salesmen" illusion and gives you the golden opportunity to become the "go-to pro" for the builder. Some builders may already have the information but will be pleasantly surprised to realize that you know it as well.



The information obtained by you could also be utilized by your employer, by helping them have a better view of the building industry; currently and near term. Sales reps are always preparing sales projections for their employers or, if self-employed, their company's strategic business plan. Having the knowledge of what is being affected and what may be affected will most certainly give you a better chance to accurately establish potential business opportunities. If you don't know, you could be "chasing your tail" and losing valuable business time which could affect your personal time.

Point 1 not only strengthens the bond you have with your current accounts but will help you to differentiate yourself from your competition giving you a clear advantage. Add industry knowledge to being likable and trustworthy and you have "power" over your competition.

Point 2 helps you prepare your business on the realities of the industry and gives you a value that your employer will deem invaluable. All this for what you are currently paying on your HBA dues. When you actually sit down and do the math on time spent to obtain this information outside the association, an HBA membership is incredibly low cost.

Knowledge is an absolute benefit of membership and if utilized properly will pay for your HBA membership multiple times over. The differences between a sales representative and a sales professional are the tools that you add to your sales kit. The HBA can't teach you to be likable or be trustworthy; again, that's on you. The HBA can't influence your pricing or how you make deliveries; completely up to your company and, by extension, you. What the HBA can do is teach you the business of building from a completely different viewpoint IF you are willing to be more than just a sales representative.

Submitted by: Michael Kurpiel, CGA, CGP
NAHB Associate Member Committee



If it affects Builders it will affect Associates

BUILDING BRIEFS

Australia Seeking American Home Builders

Australia has made a plea for American plumbers, electricians and builders to move down under to fill chronic shortages of skilled workers as the economy struggles to keep up with a resources boom fuelled by demand from China.

Industry projections from Australia's employment department show Australia will need 1.3 million extra workers over the next five years, including almost 200,000 more workers for the construction sector.

Australia has been running immigration seminars in India and Europe to attract skilled workers, and will now target the United States for the first time, with a skills expo set for Houston in Texas on May 19 and 20.

Australia's Skills Minister Chris Evans and the U.S. Ambassador to Australia Jeffrey Bleich on Monday unveiled a new scheme to help U.S. workers have their trade qualifications recognized more quickly in Australia.

"While the government's first priority is to train Australians for jobs in the resources and construction sectors, projections show that we will need workers from overseas for a peak in activity in the next three to five years," Evans said.

Australia, which avoided recession after the global financial crisis, has a tight labor market, with unemployment at 5.2 percent compared to the current 8.3 percent in the United States as its economy recovers from a deep slump.

Most Tablet Users Disappointed By Site Performance: Survey Says

Is your business website optimized for tablet use -- or do you just think it is? Consumers have high expectations about how websites should perform on iPads and the like, and according to a new survey by Compuware, almost all of them are disappointed.

Nearly 70 percent of tablet users expect a website to load on a tablet in two seconds or less, so it's not a surprise that 66 percent complain about slow load times. But that's not all: 44 percent experience too many site crashes, 42 percent have problems with site functions and 40 percent have issues with site format.

Why it matters to your business: Your website only gets two chances to make a good impression on tablet users. If your site doesn't work properly the first time, nearly half of tablet users will give you one or two more chances, and then they're done with you. Where do they go instead? You're not going to like this, but 46 percent head to your competitors' websites. Poor performance on a tablet affects your business in other areas as well: 35 percent of users say problems on a tablet make them less likely to go back to your website on any platform and 33 percent say they'd be less likely to ever buy from your business in any form.

Committee Passes Price Gouging Bill

A bill that aims to protect Connecticut consumers by prohibiting price gouging during severe storms and other weather emergencies has passed its second committee vote in the state legislature. Members of the General Assembly's Judiciary Committee voted 30-to-10 in favor of the bill Tuesday. The state's General Law Committee passed the bill in February.

The bill would prohibit individuals from excessively hiking up the prices of products and services during severe weather events. It

would expand on current law which prohibits price gouging under civil preparedness and supply emergencies.

While proponents of the measure said the measure will help protect consumers, opponents have raised concerns over what would constitute price gouging, under the bill.

If passed in the state legislature, the bill would immediately go into effect.

Report Cites Economic Insecurity of Connecticut Residents

Seeking to promote the idea of economic security as a goal of public policy, the Connecticut Permanent Commission on the Status of Women released a report today that shows many workers in the state will need better-paying jobs to sustain a middle class lifestyle.

The report, the Basic Economic Security Tables for Connecticut 2012, was developed by Wider Opportunities for Women, a national organization known as WOW that promotes economic independence for women. The state panel on women commissioned the report to help legislators and others determine the cost of basic needs so that policies can be developed to help expand the middle class and ensure fewer families fall into poverty.

The report found that:

- a single, childless worker in the state needs about \$37,000 a year to cover basic expenses, and single parents need almost twice that income to support two children.
- dual-income households with children need about \$83,000 to cover basics.
- workers without company-sponsored health insurance or benefits spend \$17,000 more each year than those with benefits.
- high childcare costs in Connecticut undermine many families' ability to build assets and become more economically secure.
- about two-thirds of jobs created over the next few years will require some post-secondary education, while few jobs requiring lower education pay enough to make people economically secure.

WE'RE ON THE WEB!
WWW.BAEC.NET

It's always been and always
will be the same in the world:
The horse does the work and
the coachman is tipped.

~Author Unknown

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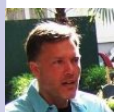
***BAEC is the recognized source of quality building services and information.
We build neighborhoods and improve the communities in which we live and work.***

APRIL MEMBERSHIP MEETING

Lowes Is Firing Up the Grill
And you are invited
to meet their team!



Enjoy a cookout at Lowe's of Lisbon
as they host this month's membership meeting at
155 River Road, Lisbon, CT!
Wednesday, April 25, 2012



Mark Comeau, Professor of Architecture &
Construction Management at Three Rivers
Community College, will discuss sustainability in
modern construction!

Tony DeDalt, National Account Executive for Pella
Corporation, will inform you about energy savings
using Pella windows and doors!



Bring an appetite and your questions for our speakers to this
meeting.

BAEC members \$20.00 / Billings \$25.00 / Non Members \$30.00

CALENDAR OF EVENTS

APRIL 2012

Wed. 25th	5:30 PM	BAEC Membership Meeting Lowe's of Lisbon
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MAY 2012

Tues. 1st	6:00 PM	BAEC Board of Directors HBACT Developers Council Exterior Hardwoods and Rain Screen Siding Seminar General Woodcraft, 531 Broad St., New London
Thurs. 3rd	6:00 PM	
Wed. 9th	4:00 PM	
Wed. 15th	1:00 PM	OSHA 10 Training #1
Wed. 22nd	1:00 PM	Eastern CT Realtors Assoc.
Wed. 29th	1:00 PM	OSHA 10 Training #2
Wed. 23rd	5:30 PM	Eastern CT Realtors Assoc.
		OSHA 10 Training #3
		BAEC Membership Meeting

**To register, please call the BAEC
office at 860-859-3518**

**For more information visit our
calendar at www.BAEC.net**