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2007

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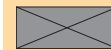
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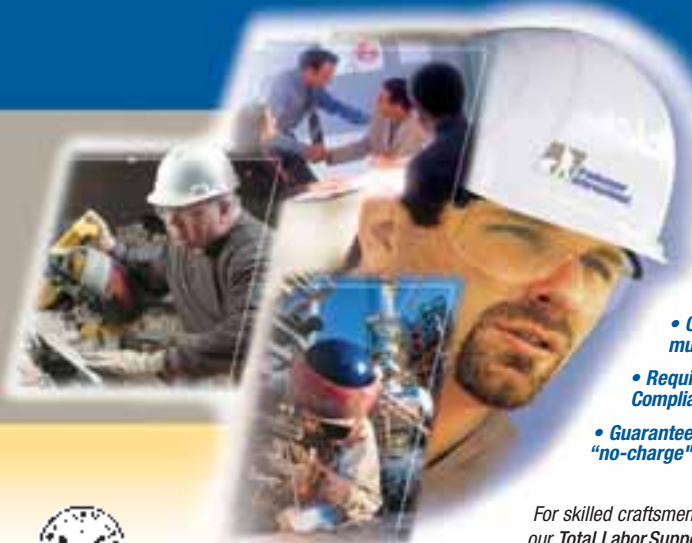


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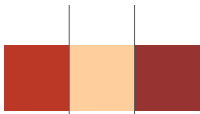


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Challenging Ourselves to Become Better Leaders



Rick W. Allen, President
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It is my honor to serve as the chapter's new president, and I look forward to visiting with you at some of our many planned activities. Based on what we have accomplished this past year, there is much to be proud of and efforts continue to emphasize AGC accountability, value, service and workforce development.

As business and community leaders, each of us are challenged to grow, learn and become the best at what we do. Our co-workers, employees, customers and business partners expect this of us, and the construction industry benefits when our leadership roles are performed exceptionally well.

To help me in my own journey of becoming a stronger leader at R. W. Allen & Associates, I had the good fortune four years ago of being introduced to the concept of "servant leadership." This style of leadership is practiced by many great business leaders.

I am eager to share this philosophy with chapter members. It emphasizes the leader's role as a steward of an organization's resources (people, finances, technology, etc.). The overall objective of this type of leadership is for leaders to serve individuals in the organization and value what workers do and contribute from the very top to the very bottom in order to produce the greatest results and the best relationships.

Servant leadership offers us a powerful example of steps we can take to improve our industry and its image in the marketplace. The construction industry is about much more than building something to help us grow revenues or because we like to work outdoors. It is about building schools to educate our children to lead the next generation; it is about building office buildings to provide a place for people to work and provide for their

families; and it is about serving a vision greater than ourselves.

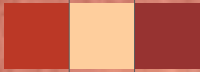
Servant leadership practices reinforce a message that every person counts and every person employed by a company has value and deserves to be listened to and understood. It espouses that everyone deserves to be respected and to work in an environment where they can grow and develop to increase their contributions to the organization. You can find servant leadership

Servant leadership practices reinforce a message that every person counts and every person employed by a company has value and deserves to be listened to and understood.

in the smallest of gestures, including calling each employee to wish them a happy birthday so they know you are thinking of them. It is also observed when a CEO requires all employees to participate in annual training classes regardless of

their position because everyone's role is valued. Consider the smallest details of a project from the first brick to the mixing of concrete. These details are essential to the overall success of constructing a building.

I believe one of the most essential ways we can serve our respective companies and industry is to restore and enhance the dignity of workers in our offices and jobsites. As leaders, we must communicate better. We must articulate what it is that we do in our profession and teach our employees to do the same. Successes achieved by us in this area can greatly impact our success in attracting and retaining more individuals to the construction industry to help us deal with the worker shortage. By focusing on the dignity of individuals and dignity in every aspect of our work, we can expect to see our workers become more productive because we are helping to bring out the best in them and the communities we serve. To me, this is what effective leadership is all about! ■



feature

Georgia Branch, AGC Navigates Tough Legislative Process in 2007

Revisions to
Public Works
Law represent
sound public
policy



By Mark S. Woodall
Georgia Branch, AGC's Director
of Governmental Affairs

The 2007 Session of the Georgia General Assembly will go down in history as one of the longest and most contentious in recent history. All three legislative branches of government, the Governor's Office, the House of Representatives and the Senate, were embroiled in controversy surrounding the state budget. A Special Session was sure to take place during the summer of 2007, but it never materialized as the Governor moved money within the existing state budget to address our state's most pressing needs, such as Peachcare. Within this infighting and the typically controversial political process, Georgia Branch, AGC and the construction industry had one of the most productive sessions ever, passing pro-active legislation beneficial to the construction industry and Georgia citizens. Unfortunately, the coming 2008 Session promises more of the same as each branch of state government continues to exert its political independence.

Georgia Branch, AGC enjoys its political success in part due to providing support to pro-business legislators through our chapter's Political Action Committee (PAC). We position ourselves before legislators and government officials as a knowledgeable and reliable resource on matters impacting the construction industry. They recognize Georgia Branch, AGC as the voice of the commercial construction industry and turn to our staff and membership for guidance on the important issues. Regardless of which political

Georgia Local Government Public Works Construction Law

party, which chamber of the General Assembly, it is imperative for the chapter to continue financially supporting individuals who support us on our issues.

Of particular importance to the state's contractors, revisions were made during the 2007 Session to the state's local government Public Works Law. Senate Bill 146 was sponsored by Senator Mitch Seabaugh on behalf of the construction industry and local government. It passed both chambers of the legislature and Governor Perdue signed it into law with an effective date of July 1, 2007.

SB 146 requires reasonable project disclosure concerning the permits and easements required for the project and the basis of contract award (base bid or base bid plus alternates). SB 146 addresses inconsistencies in the current law concerning project advertising requirements regarding legal organs versus projects advertised via the internet. SB 146 requires reasonable advance notice of any project prequalification requirements or prequalification limitations. SB 146 also requires reasonable advance notice of any mandatory pre-bid conference. SB 146 clarifies an owner's ability to reject all bidders or a single bidder for cause.

The legislation was a work product of the collaboration between Georgia Branch, AGC, Georgia Utility Contractors Association (GUCA), the Georgia Municipal Association (GMA), and the Association County Commissioners of Georgia (ACCG) and the Georgia School Board Association (GSBA).

Although we were unable to initially develop consensus on a comprehensive reform package this year, local government agreed to work with the industry to develop consensus legislation addressing a number of important aspects of our public works law. Georgia Branch, AGC wants to continue dialogue with local government on this topic

36-91-2. Definitions

SB 146 creates two new definitions in 36-91-2 for;

- (1) 'Alternate bids'; and
- (2) 'Base bid' or 'base proposal'

SB 146 adds two new definitions in 36-91-2 (Alternate Bids and Base Bid or Base Proposal). These new definitions are important because SB 146 also requires disclosure of whether the award of the project bid/proposal will be determined upon the base bid/proposal, or base bid/proposal plus selected alternates. This change will allow the industry to know in advance of the bid/proposal how the selection will be made, versus finding out after the fact. **36-91-20 Requirements for Project Advertisement, Project Disclosure, Rejection of Bids, Pre-Bid Conferences and Prequalification**

OCGA 36-91-20.(b)(1), (2), and (3) Legal organ and internet project advertisements

SB 146 revises OCGA 36-91-20 (b) (1),(2) and (3) to recognize the different requirements of advertising in the legal organ versus the Internet. Internet advertisement and posting must be continuous during the 4-week advertisement period, versus posting on two random dates 4-weeks in advance of the bid. This should allow contractors a better opportunity to find the project advertisement, versus having to guess which 2-days the project information will be posted. Governmental entities that post on the internet and experience an unintentional loss of service during the advertisement period will not be required to re-start the four-week clock, when reposting the advertisement after an unintentional loss of internet service.

OCGA 36-91-20(B)(4) Advertisement/disclosure on bids vs. proposals and disclosure on process for project award

(I) SB 146 makes the distinction of the information required at time of advertisement for a Bid (Plans & Specs) versus a Proposal (Could simply be Conceptual Program Information); and

(II) SB 146 requires the plans and spec's to indicate if the project will be awarded as a result of the Base Bid or Base Bid plus selected Project Alternates. This puts the contractor in a better position of understanding the rules of engagement in advance of the bid versus after the fact.

OCGA 36-91-20(4) (A) and (B) Disclosure of Permit and Easements required

SB 146 requires basic project information disclosure prior to the bid regarding the various permits and easements required for project, and the status of obtaining these permits/easements. While this may seem like a common sense disclosure to better educate contractors bidding on the project, it was one of the tougher components of the bill to negotiate and reach consensus between the construction industry and local government. The construction

industry would have liked to see more project information required at time of bid, including an estimated cost/value of the project. However, local government is convinced that providing this information is not in their constituent's best interest, fearing that bids will come in right at, or just below the listed project cost estimates. However, the new project disclosure language in SB 146 is a positive step in the right direction, giving contractors additional information regarding the feasibility of a project actually moving forward.

OCGA 36-91-20 (B)(5) Advertisement requirements for bids versus proposals

SB 146 clarifies the information required at time of advertisement for a proposal versus a competitive sealed bid.

OCGA 36-91-20(B)(7) Reasonable advance notice of Pre-Bids and Prequalification

SB 146 requires reasonable advance notice of any mandatory pre-bid conferences that must be attended, or submittal of project prequalification information. This language should prevent a governmental entity from requiring attendance or submittal of prequalification information without providing reasonable notice to attend the pre-bid or adequate time to put together the required prequalification information.

OCGA 36-91-20(c) Rejection of Bidders

SB 146 clarifies that governmental entities must have cause to reject an otherwise low responsive and responsible bidder. SB 146 continues to recognize governments' ability to reject all bidders (Ex: All bids are over budget), but if a governmental entity rejects a bidder, it must be because they were either non responsive or responsible per the project requirements. This should eliminate some of the after the fact rejections that have occurred without cause per the project documents.

OCGA 36-91-20(f) Contractor Prequalification

SB 146 makes a number of revisions concerning a governmental entity's ability to prequalify contractors. Project information concerning prequalification must be made available for each project that requires prequalification. If they are advertising and awarding on a project by project basis, they can not exclude someone who didn't prequalify prior to the project being advertised. The prequalification process must indicate to bidders if there will be any limitation or conditions to their prequalification (Ex: A bidder may be prequalified to bid projects up to a certain dollar threshold, or under a certain type of project delivery). Lastly, a maybe most importantly, a prequalified bidder can not be disqualified without cause. AGC supports prequalification if it is done fairly and objectively enforced. These clarifications in SB 146 should go a long way in helping achieve this goal.

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into next year so all of the relevant issues can be addressed.

As you review the detailed summary (see page 7) explaining each section of the new law, you'll see why Georgia Branch, AGC believes SB 146 represents a positive step forward in our local government public works law, for both the construction industry and local government. The industry and local government don't always see eye to eye or agree on issues, but we do have a healthy relationship and respect for one another, which allows us to sit down and discuss potential revisions to this law based upon each other's perceived need to do so. Georgia Branch, AGC applauds ACCG, GMA and GSBA for their continued willingness to work with the construction industry. We firmly believe the best laws are developed when the individuals who are impacted by it are at the table providing value input in its formation. ■

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Recently Signed SB 115 Makes Changes to the Contractor Licensing Law

Contractors need to be aware of exam
delay of field enforcement date

By Mark S. Woodall
Georgia Branch, AGC's Director of Governmental Affairs

AGC had an excellent legislative session, with all of our pro-active agenda being signed into law by the Governor. Our top legislative priority for 2007 was the cleanup of our newly passed general contractor license laws upon receiving final information from the House and Senate. This report focuses solely only on SB 115 (Contractor License Revisions) because there are time sensitive provisions in the legislation.

SB 115: General Contractor Licensing Revisions by Senator David Shafer (Governor signed into law on May 30, 2007)

SB 115 makes a number of substantive changes that were needed in our license law prior to its enforcement as a condition of doing business. Changes include:

- **Giving the licensing board greater interpretation authority**
This will allow the board the ability to better assist and provide guidance to license applicants.
- **Allows the General Contractor Division to create an entrance level/restricted general contractor classification based upon financial criteria**
This will allow smaller or newer companies the ability to gain entrance in to the general contractor market, but will cap the size of the project that can be undertaken under this classification based upon project cost.
- **Addresses contractor license portability**
Clarifies portability of license for both qualifying agents and sole proprietors. The prior law only allowed portability for qualifying agents.
This provision also helps contractors who have subsidiaries that did not meet the exam exemption requirements of the law. The law originally required a firm to have their actual license "in-hand" before they could submit application to license their subsidiaries based on their experience and qualifications that granted them their "primary" firm's license. Contractors will now be able to submit application for subsidiaries based upon receiving approval status on the primary firm after the board develops rules to implement this change. This all will occur prior to the field enforcement date of July 1, 2008.
- **Provides for further clarification on the specialty contractor exemption in the law**
SB 115 requires the license board to identify specialty contractors that will be exempted under the law. This will help prevent some local governments from using the law to require everyone (painters, fence builders, mail box installers, etc.) from being licensed as home builders or general contractors.
- **Delays enforcement an additional six months until July 1, 2008**
SB 115 extends the enforcement date from January 1, 2008 until July 1, 2008. Both the license board and the Secretary of State's office requested the extension to provide an adequate amount of time to process current applications. In 2006, the Secretary of State's office received 18,000 applications from candidates submitting for exam exemption. Over half of the 18,000 applications were received in the month of December. The Secretary of State has dedicated additional resources to address the backlog, but it would have been extremely difficult, if not impossible to meet the prior timeline in the law. ■

If you need assistance or have questions, contact Mark Woodall at 678-298-4116 or Alyson Abercrombie at 678-298-4106 at the Georgia Branch, AGC.



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Best Practices for Improving Safety among Hispanic Construction Workers



By Paul Thompson and Khalid Siddiqi, Ph.D.
Southern Polytechnic State University

Hispanic workers make up increasing numbers of construction workers in the United States. Unfortunately, they also incur more than their share of lost time injuries and fatalities. This study was undertaken to identify effective management practices that have positively affected injury and fatality rates of construction workers. Interviews were conducted with key personnel from contractors who have successfully managed the safety of their Hispanic workers. The research found that to be effective, managers must learn about the employees' individual cultural backgrounds, and implement supervi-

sory and training practices appropriate to those cultural norms. Managers can be successful at improving the safety records of their Hispanic employees provided they understand cultural issues and through application of culture-specific training.

A review of existing literature found that construction is one of the most dangerous industries in the United States. In a recent year, construction workers made up 4.6 percent of total United States employment, while incurring 20.7 percent of workplace fatalities. Other literature documented the increasing numbers and percent-

ages of Hispanics who are injured or killed on construction projects.

Various researchers have developed suggested work practices to address the problem of Hispanic worker safety. This study was undertaken to evaluate the effectiveness of suggested work practices from the literature reviewed. Interviews were conducted with management and safety personnel working for general contractors. Contractors were chosen for interview on the basis of their evidenced success in management of safety for their employees, as determined by insurance company workers compensation ex-

perience modifiers. Respondents were asked if they were using one or more of several methodologies discussed in the literature review. They were further asked to discuss procedures that they had used on their own to effectively manage the safety of their Hispanic employees.

Results and Conclusions

The respondents suggested specific methods for managing the safety of their Hispanic and Latino employees. Analysis of the results indicated that they fell into several broad categories.

Culture includes several issues. These include an understanding of the importance of extended family ties, and recognition that they might fear negative outcomes because of immigration status. Employers also need to understand that employees' relationship with authority might be different in Latin American countries. Finally, Hispanic employees come from countries all over Central and South America, and may have sig-

nificant differences in cultural mores. A wise employer will make an effort to understand these issues and craft management procedures to deal with them. Simple things, like taking the time to know the names of members of their family, go a long way.

Appropriate treatment is essential for all employees, but perhaps especially so for Hispanic employees, who will quickly learn and respond to employers who treat them appropriately.

Training is essential for construction safety. Hispanic employees must be given the same training as others, using language that they understand. Recognize that some of these employees have no concept of American best practices for construction safety. Thus, they may very well need more training than their native born co-workers.

Promotions should be offered to deserving Hispanic employees. They want to grow in their career like anyone else.


United States culture may be confus-

ing to them. Help them understand the banking system so they don't fall prey to thieves. Explain the tax withholding system to them.

Successful management of the safety of Hispanic construction workers is possible, and is a management responsibility. Understand the cultures. Invest the time and effort into using that understanding to effectively manage the work they do. Train the people who supervise them. If a contractor will take those steps, good safety results will follow.

For the full text of this report, please visit Georgia Branch, AGC's Web site at www.agcga.org and type "Hispanic Workforce" in the search box. ■

This article was originally published at the 43rd Annual International Conference of Associated Schools of Construction at Northern Arizona University in Flagstaff, Arizona, on April 12-14, 2007.



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ConsensusDOCS: The New Voice for Construction Contracts

For the first time in the industry, owners, contractors, subcontractors, designers and sureties are uniting to publish a consensus set of contract documents called ConsensusDOCS. Set to be released on September 28, AGC of America is essentially folding its contract documents program into this consensus process.

Why ConsensusDOCS?

Currently there are a variety of construction associations, including AGC, that produce standard form construction contracts. However, there is an industry perception that standard contracts published by one association ultimately favor that association's membership. There is also a growing industry frustration that heavily modified standard form documents hardly resemble the original text.

ConsensusDOCS is the new choice in contract documents, because all the parties were invited to the drafting table and had a full vote in deciding final contract terms. Stephen E. Sandherr, CEO of the AGC of America, points out,

"All parties in a construction project deserve to work under a fair contract—one they have confidence in because each of their respective associations had a true seat at the drafting table." The ConsensusDOCS drafting process is similar to negotiations for a specific project contract. The drafting mantra was to represent the best interests of the project, rather than a singular party. At all times, the contracts employ best practices and fair risk allocation for all of the parties. Consequently, these contracts focus on yielding better project results and fewer disputes. There is a growing frustration in the industry that parties, owners in particular, are presented with heavily modified standard form documents. Parties often perceive standard documents drafted ultimately by a singular organization as protective of that organization. Moreover, it is also hard to keep up with the many "standard documents" that have surfaced in recent years. Parties in the Houston market report 54 different versions of "standard" documents being used. This makes the construction process less efficient and fractured. This unprecedented effort and level of diverse buy-in among all parties will literally transform the industry.

The result

ConsensusDOCS publication (powered by the DocuBuilder software) will include more than 70 contracts and forms, and address all project delivery methods, as well as cutting edge issues such as electronic communications, and building information modeling (BIM). Initial publication will also include an innovative Tri-Party Collaborative Agreement (also known as Alliancing), which will encourage lean construction. In a fashion similar to the ConsensusDOCS process, the Tri-Party Agreement will have all the parties sign the same contract and create a core team. The core team, which may include key specialty contractors and consultants, will make consensus deci-

sions based upon the best interests of the project.

More information

Look for more information prior to the September 28 launch. Feel free to contact Brian Perlberg, AGC senior counsel for contract documents, at perlbergb@agc.org; or Jessica Salmoiraghi, director, construction law and contracts, at salmoiraghij@agc.org. ■

Who is participating in ConsensusDOCS?

- Construction Owners Association of America (COAA)
- Construction Users Roundtable (CURT)
- National Association of State Facilities Administrators (NASFA)
- Associated Builders and Contractors (ABC)
- Associated General Contractors of America (AGC)
- Associated Specialty Contractors Inc. (ASC)
- American Subcontractors Association Inc. (ASA)
- Construction Industry Round Table (CIRT)
- Engineers Joint Contract Documents Committee (EJCDC)*
- Finishing Contractors Association (FCA)
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- National Electrical Contractors Association (NECA)
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- National Roofing Contractors Association (NRCA)
- Painting and Decorating Contractors of America (PDCA)
- Sheet Metal and Air Conditioning Contractors' National Association (SMACNA)
- National Association of Surety Bond Producers (NASBP)
- Surety & Fidelity Association of America (SFAA)

** Actively participated in the drafting process but considering endorsement after initial publication.*



By Jason Baumgarten,
FMI

Why Can't My Company Change?

Whenever we start working with a company, we ask "How good is management on follow-through?" And the answer is generally the same throughout the construction industry.

"Well, management always says we are going to change the way we _____ (fill in any process), then we start doing it, but it fades away after a few weeks."

In many companies, it's a running joke when the president gets up at a meeting and says a given process or policy is going to change. The employees snicker, and in the backs of their minds they think, "Here we go again."

Many contractors have gotten this way because management repeatedly tries to implement change but fails to follow through. The president learns about a new process and thinks, "That would work great at my company." Then he goes back to make the changes, but they are never successfully implemented.

What is the real problem here? Why do contractors repeatedly try to implement things only to find the same problems with creating change in their organizations?

It's because they are trying to cure the symptom and not the disease. They are attempting to change actions rather than change behavior. Management throws out a new policy and procedure and expects the organization will just change the way it has always done things.

The following is the typical pattern a con-

tractor follows when it is trying to change.

The president learns of a better process and announces that the company is going to implement the change. He is very excited and the rest of the management team agrees it will be beneficial to the company. The president announces, "From now on, this is the way we will do it at ABC Contracting."

For the next few weeks, management pushes and enforces the change. Most employees begrudgingly go along because they have no other choice. However, most employees are resistant by nature and they usually view change as meaning additional work for them. They haven't been told why they have to do things differently, only that the change will benefit the organization.

Most contractors will have a few old-time hardliners that say, "The old way worked fine for me all my life, and I'm not about to change now." Often, these people are the company's best field managers and it is difficult to reprimand them because they are too valuable to lose. After a few weeks, the company gets busy or there is a crisis to handle, and the emphasis switches from implementing the new process to the task of the day. When this happens, the organization slowly reverts back to the old ways of doing things and change goes away. And when this situation occurs over and over, the organization becomes resistant to change. Instead of creating a culture of change, management's lack of follow through reinforces that, in time, new processes will go away.

Another problem is that contractor executives are impatient. They are used to getting instant satisfaction when a decision is made. They can see the results of work they do and decisions they make every day. But change does not occur instantaneously. Changing part of a corporate culture is a difficult process that takes months and sometimes years. Managers must be patient

and realize they cannot create change simply by changing policy.

To create constant and enduring change, follow these five steps:

1. Communicate – The first step toward creating change is to communicate why a process ought to be changed in the first place. Many employees believe the way they do something has worked for them for years and they don't understand the need for change. Their first reaction is to get defensive and feel like they are being told the way they have always done something is wrong. You need to demonstrate how new procedures will benefit them and the organization.

2. Implement – Once you have explained the reason for the change and how it will benefit employees, you must train them on the new processes. They must be walked through step-by-step, even if it seems very simple. What seems like an easy step may change people's job responsibilities and the flow of information. Do not attempt to change the entire organization at once. It is much easier to create change with a smaller group of employees first. Pick the employees you feel will achieve the most success with the new process. Once they have implemented the process and have seen the positive results, they can become the biggest champions for it and you can communicate their positives. Also, do not try to change more than one or two processes at a time. In trying to make several changes at one time, management often loses focus and none of the changes get implemented at all.

3. Reinforce – Once you have trained and implemented change, you must constantly reinforce the behavior and "catch people doing good." Managers must talk up the new process until everyone in the organization has heard it several times. A lifetime of behaviors is be-

ing changed, but the organization will revert back to the way it has always done things if the change is not consistently implemented and reinforced.

4. Accountability – After implementing change and reinforcing it throughout the organization, all employees must be accountable when they do not follow new processes. This means one-on-one meetings, verbal warnings, bonus deductions and possibly making changes. If one employee is allowed to get away with not following proper processes, others will soon follow.

5. Measurement – The last step in implementing a new process is measurement. Measure how often the process is properly performed. This measurement should be communicated to the organization on a consistent basis. Employees should be congratulated when they do well and admonished when they fail. By measuring change, employees will know the change is serious and permanent.

The biggest challenge for many contractors is convincing employees that the organization is committed to change. It is difficult to get buy-in because most employees have learned through experience that changes will not be permanent. The only way to overcome this mindset is to show commitment to positive change and have future successes.

The goal of proper implementation is to make the change a part of the culture. In the same way that poor behaviors become part of everyday processes, best practices can be implemented through an organization as well. ■

Jason Baumgarten is an FMI consultant specializing in organizational development, team building, productivity improvement consulting and partnering. He can be reached at jbaumgarten@fminet.com or 813-636-1364.



Controlling Fleet Costs Every Step of the Way



Leasing cars, vans and light duty trucks under a tailored fleet-management program can be a better alternative than an outright or financed purchase.

By David Elliott
Enterprise Fleet Management

In any economy, smart owners look for ways to ensure their businesses run at peak efficiency. And in the past few years, more companies have placed increased importance on controlling costs.

For many, maintaining a vehicle fleet represents a large cost and requires a considerable amount of upfront money while demanding a continuing amount of time and resources to manage. But with sound

planning and effective management, controlling those costs is something all business owners can accomplish.

One way is to look at different ways of acquiring vehicles. Leasing cars, vans and light duty trucks under a tailored fleet-management program can be a better alternative than an outright or financed purchase.

Increase cash flow with fleet lease vs. fleet purchase

A major consideration is to fund vehicles through a full-service fleet management company. This can make it possible for a business to establish a separate line of credit and avoid tapping into existing lines of credit to fund what is a rapidly depreciating asset.

Additionally, while most leases do not require a complete payback of the vehicle's principal balance, traditional forms of financing or outright purchase generally do require a complete payback. Leasing can free up cash that the business can then use to invest in equipment or personnel.

Not only will monthly payments be lower with lease-funding, but by working with fleet-management experts to set proper residual values to avoid losses at the end of the lease, the business can substantially improve cash flow over the life of the vehicle. Bottom line, the amount of money that can be saved each month from leasing can have a considerable impact on the business.

Leasing comes with options

For business owners deciding that leasing presents an affordable alternative, it is important to consider the questions of different lease types.

Primarily there are two: open-end and closed-end.

- Open-End Lease: With this, the business has a vested interest in

the leased vehicle at the end of the term. The vehicle is usually purchased for a specific customer and customized for the business's needs. Since in an open-end lease a business will not incur any over-mileage charges, companies with employees who do a lot of driving will probably get more benefit from this type, particularly if employees keep their vehicles well maintained. Often, at the end of an open-end lease, a

knowledgeable fleet-services provider will be able to sell the vehicle for an amount higher than the vehicle's actual worth, and the profit from that sale will go back to the customer.

- Closed-End Lease: Here, the customer is not responsible at lease end for the difference between the vehicle's residual value and sale price. The customer is only responsible for mileage over the

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For many, maintaining a vehicle fleet represents a large cost and requires a considerable amount of upfront money while demanding a continuing amount of time and resources to manage. But with sound planning and effective management, controlling those costs is something all business owners can accomplish.

contracted amount and any abnormal wear and tear. It is important to note, however, that

although the customer has the ability to work with the lease-provider to set specific mileage

for the lease, once the mileage is chosen it becomes part of the contractual agreement. Because of the absence of residual responsibility, this is also known as a "walk-away" lease.

One of the main factors to consider when deciding on a lease is how the business's vehicles will be used. An open-end lease allows businesses complete flexibility in determining depreciation rates, matching the vehicle's use with its wear and tear, mileage and useful life. Accurately considering these factors will ensure the business will not owe money at the end of the lease. ■

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CompTrustAGC of Georgia is a trust fund resembling a self-insured large corporation. Participating firms receive the benefits of loss-control services and distribution of surplus premiums in the form of a dividend. Instead of monies going to an insurance company, participants in CompTrustAGC of Georgia share the fund's profits.

Nearly 200 chapter members are fund participants and enjoy its benefits. The fund's annual premium is approximately \$12 million and current investments exceed \$25 million. More than \$18.9 million in dividends have been returned to fund participants over the last 10 years due to strong safety programs, fewer jobsite incidents and fewer claims. A \$1.7 million dividend was declared for distribution in 2007, making this a powerful investment opportunity for chapter members.



- Nearly 200 chapter members are fund participants and enjoy its benefits.
- The fund's annual premium is approximately \$12 million and current investments exceed \$25 million.
- More than \$18.9 million in dividends have been returned to fund participants over the last 10 years due to strong safety programs, fewer jobsite incidents and fewer claims.
- A \$1.7 million dividend was declared for distribution in 2007, making this a powerful investment opportunity for chapter members.



Dividend checks to reward excellent 2006 performances were issued to 172 Georgia Branch, AGC members participating in CompTrustAGC of Georgia. The fund's trustees presented many of these checks to firm representatives attending the chapter's annual convention in June 2007. Pictured, left to right, are: Ted Cooper, Chairman, Cooper & Company General Contractors Inc., Cumming; Tony Pellicano, Pellicano Company Inc., Albany; Ken Swofford, Swofford Construction Inc., Austell; Bonnie Corey, President of Affinity Service Group; Willis Beavers, Hensler & Beavers General Contractors Inc., Doraville; Gerald Driver, Driver Construction Company Inc., Athens; and Dan Hartley, Hartley Construction Company Inc., Gainesville.

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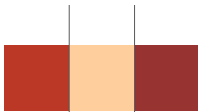

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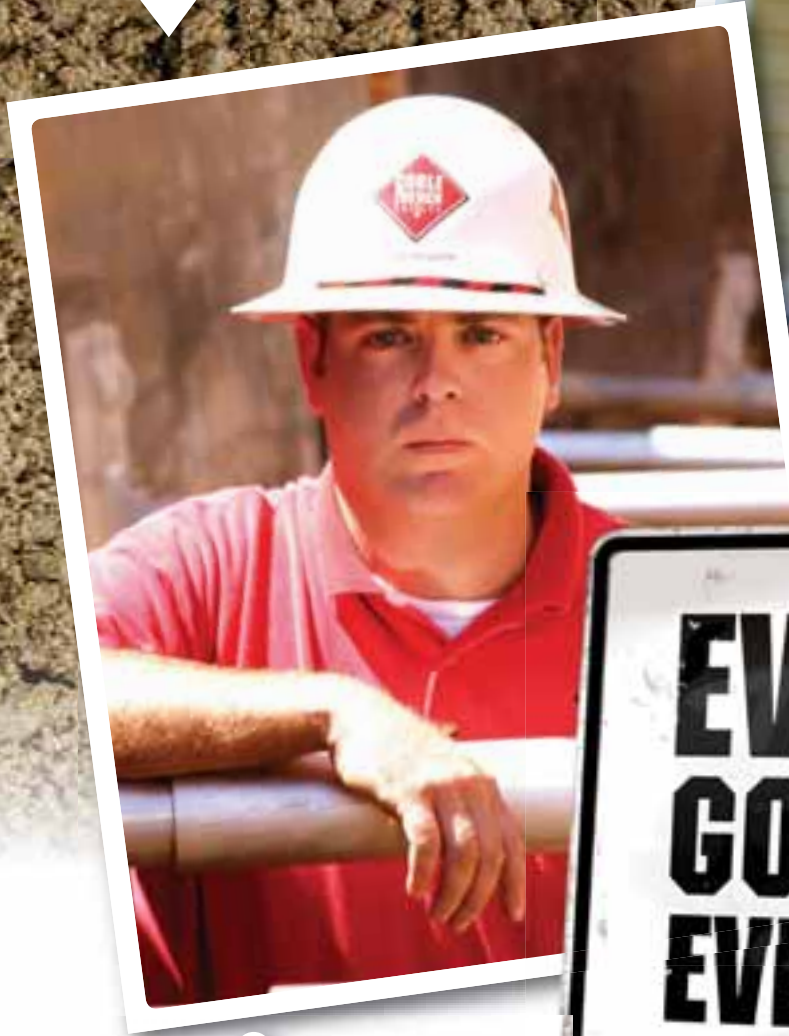
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