

CONSTRUCTION NEWS YOU CAN USE

Volume III - November 2014

UPCOMING EVENTS

December 6th - TECHNICAL Special Review for General, Builder, Residential, Air Conditioning A&B, Mechanical, Sheet Metal, and Plumbing students

December 9th - TECHNICAL Exam for Air Conditioning B license category

December 10th - TECHNICAL Exam for General, Builder, Residential, Air Conditioning A, Mechanical, and Plumbing license categories

January 9th - Cam Tech's Session I 2015 starts in Orlando

January 30th - Cam Tech's Session I 2015 starts in Ft. Myers and Tampa

February 18th - TECHNICAL Exam for General, Builder, Residential, Air Conditioning A&B, Mechanical, and Plumbing license categories

News from ...



NEW SPECIALTY LICENSE ALERT!!!! Residential Pool/Spa Servicing Contractor

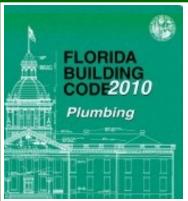
The Construction Industry Licensing Board has developed a new specialty license for the *repair and servicing of residential swimming pools, hot tubs, or spas*. The scope of work permitted to be performed by a residential pool/spa servicing specialty contractor can be found in <u>Rule 61G4-15.040</u>, <u>Florida</u> Administrative Code.

Previously, most contractors providing such services were required to obtain a certified pool/spa servicing contractor's license under s. 489.105(3)(I), F.S., which required experience in servicing and repair of both residential and commercial pools. Many contractors who specialized in the repair and servicing of only residential pools, spas and hot tubs were unable to obtain licensure or were required to obtain local competency cards in each local jurisdiction. The CILB developed the certified residential pool/spa servicing specialty contractor category to permit licensure of these contractors on a state-wide basis.

Certified residential pool/spa servicing specialty applicants may use their experience in pool and spa repair and servicing to qualify for licensure, but are required to pass the state certified pool/spa servicing contractors' examination administered by the Department. Please see the Residential Pool/Spa Servicing Specialty Contractor FAQs for more information.

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Monday - Friday from 8:00 am to 5:00 pm
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www.camtechschool.com/bookstore.php.



Winter holidays are a time for families and friends to get together, but that also means a greater risk for fire. Take a moment to follow these simple tips to ensure a happy and safe holiday season.

Holiday Decorating

Be careful with holiday decorations; choose ones that are flame resistant/retardant.

Keep lit candles away from decorations and other things that can burn.

Some lights are only for indoor or outdoor use, but not both.

Replace any string of lights with worn or broken cords or loose bulb connections.

Connect no more than three strands of mini or LED light sets.

Use clips, not nails, to hang lights so the cords do not get damaged.

Keep decorations away from windows and doors.

Holiday Entertaining

Test your smoke alarms and tell overnight guests about your fire escape plan.

Keep children and pets away from lit candles. Keep matches and lighters up high or in a locked cabinet.

Stay in the kitchen when cooking on the stovetop.

Before Heading Out or to Bed

Blow out ALL lit candles. Turn off ALL light strings and decorations.

Don't Forget ...

Two of every five home decoration fires are started by candles and nearly half of decoration fires happen because decorations are placed too close to a heat source.

Yearlong Investigation Uncovers Rampant Worker Misclassification

By Sharon O'Malley, *Construction DIVE* | September 18, 2014

Journalists at The McClatchy Company spent a year investigating the widespread practice in the construction industry of misclassifying employees as independent contractors, all to avoid filing payroll taxes, paying unemployment tax, and providing workers' compensation. Below are the highlights of the report.

Recipients of economic stimulus money avoided taxes

Businesses that received money through the American Recovery and Reinvestment Act of 2009 were required to file weekly payroll records to prove they paid their employees fair wages. Some of them lied on the forms, claiming their employees were independent contractors so they could save the money they would have to spend on taxes. The government apparently did not question the accuracy of the business owners who claimed their workers were self-employed contractors and not company employees

Thousands of those misclassified workers were paid off the books and often earned lower-than-acceptable wages. Few of them paid taxes according to IRS rules for the self-employed. Some weren't paid for all of the hours they worked, while others had to use their own money to buy hard hats and other protective gear. Few had company-provided insurance or workers' compensation, leaving them on their own to cover their medical bills for on-the-job injuries.

In 2010, a team of Department of Labor investigators inspected 51 stimulus projects for wage violations and collected more than \$10 million in back pay owed to 6,500 workers. Over the next three years, the inspectors found wage and hour violations in 62% of its 1,278 investigations. In most cases, workers interviewed by McClatchy reporters said they accepted their situation rather than speaking up and risking their jobs

Where misclassification is prevalent

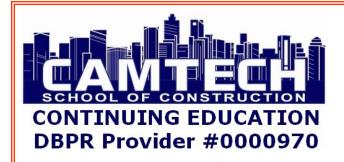
The rate of misclassification for construction workers in Texas is 37.7%, according to the report. In North Carolina, it's 35.2%. and in Florida, 15.5% of construction workers are misclassified as self-employed contractors.

Although misclassification is a problem nationwide, it's most prevalent in Southern states that have few unions and an abundance of immigrant labor.

How to properly classify employees

Companies don't have to, or get to, decide which workers are employees and which are independent contractors. The IRS and the DOL have spelled that out. Generally, if the company dictates when and how the job gets done, those doing it are employees. Self-employed contractors typically set their own schedules; own their tools and supplies; made decisions on their own about how to do the work; and earn enough to cover their overhead and pay their own wages. A 2009 GAO report noted that the IRS disagreed with employers 97% of the time when asked if a worker qualified as an independent contractor.

To learn the government guidelines for classifying employees, visit www.irs.gov.



Cam Tech had another great year of Continuing **Education with courses in** March and July.



We would like to thank each of our attendees and presenters for making 2014 another memorable year!

Additionally, we are appreciative to the catering staff and management of the Hilton Tampa Airport for another job well done.



A very special thanks to:

Carl York and Ed Collins

ConstructionPros Insurance http://constructionprosins.com/



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"Education is the key to unlock the golden door of freedom." George Washington Carver

Need assistance with your Florida Contractor's License Application?

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FINANCIAL RESPONSIBILITY AND STABILITY REQUIREMENTS FOR CONTRACTOR APPLICANTS

Florida Law requires all construction contractor applicants to establish that they are both financially responsible and financially stable prior to issuance of their licenses.

Does your submitted credit report show a credit score of 660 or higher? If you have applied for your Florida State Contractor's License and you do not have a minimum credit score of 660, you will be required to secure a Financial Stability Bond.

Without proof of completion of an approved 14-hour financial responsibility course, you will need to secure a bond in the amount of:

- \$20,000 for Division I applicants
- \$10,000 for Division II applicants

But, if you want to cut that bond in half, you can take Cam Tech's 14-hour Financial Responsibility & Stability Course.

With proof of completion of our approved financial responsibility course, you can reduce your bond amount to:

- \$10,000 for Division I applicants
- \$5,000 for Division II applicants

Cam Tech is offering our online "Financial Responsibility & Stability for the Contractor" course for just \$149.

In taking this course, you will gain useful information for today's contractor in today's economy. Don't just get your 14 hours; walk away equipped with the knowledge you need to become a responsible, successful business owner and even gain useful knowledge about personal finances.

Sign up and take our online 14-hour Financial Responsibility & Stability Course at your convenience. Our course is approved by the DBPR (Course #0609924) and covers all required categories. Upon completion, a Certificate of Completion will be issued to be included in your application package.

Call our office or register online today: www.camtechschool.com/registration.php

For all your insurance, bond and workers compensation needs, Construction Pros is here to help.

For more information on the Financial Stability Bond contact Ed Collins directly at 813-495-3115 or by email, ed@constructionprosins.com.

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