



CONCRETE PRODUCTS NEWSLETTER

CONCRETE
PRODUCTS
NEWSLETTER

Volume 6, Issue 4
November, 2005

**Announcing the 7th Annual Winter Meeting, at the
Sheraton Harborside Resort Hotel,
Exit 7, off I-95, Portsmouth, NH
Tuesday January 17, 2006**

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Facts
and Member
List**

**Please welcome our
newest members:**
**Hamilton- Kent,
Toronto, Canada**
**Concrete Accessories,
Paris, AR**

Event Schedule

7-8:30 Signup, Coffee, and...Meeting Room
7 AM- 2 PM Exhibitor Booths open in Meeting Room

Expert Training Sessions

8:30AM- 9:15 (1) Rigging and Material Handling Part 2
9:30- 10:15 (2) Industry Standards in Mix and Plant Design
10:15-10:45 Break
10:45-12:15 (3) Septic Tank certification
12:30-2 Pm *Lunch
*Keynote Speaker- Pat Rogers General Manager, Contractors Supply, Davidsonville, MD
*Business Meeting

Please join us for another informative day that will be helpful for both management and line employees. We have called again upon our members for their expertise and their abilities to inform us on industry topics.

- (1) David Black, Cableworks- Repeat visit on rigging issues-specializes in overhead lifting-Certified Crosby Trainer
- (2) Max Hoene, A.C. T.- Extensive industry speaking exp.-President, American Div. of Wiggert+Co.,and Wurschum GMBH- Single source supplier of turnkey mixing and batching plants
- (3) Ed Pennypacker- President-Jepco Sales- Prime mover in NY State Septic tank certification program with PCANY
- (4) Pat Rogers-"Selling Precast"- 30+ years industry exp.-C.P.S.-MDOT and VDOT complaint-recently installed state-of-the-art information system-NPCA presenter

Improve the skills of your workforce at this conference of learning.

\$30 per attendee, advance purchase . \$35 at the door (Limited to current members in good standing)

Seating is limited. Register now.

Company _____ Address _____
City _____ State _____ Zip _____
Name of Attendee(s) _____

Attendee () X \$30.00 = ()

Make check Payable to: NCPA P.O. Box 688, Pembroke, MA 02358

(You must be a member in good standing to attend. Non-members, please call for additional information.)

Phone: (863) 607-9361

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***Credit Cards have become much more treacherous for consumers!***

You and your children need to be cautious in the use of credit cards. Getting blind-sided has become increasingly easy. For example:

- Did you know that you can easily wind up with more than one rate on your credit card statement? (See the Charles Schumer Statement below)
- Did you know that most card issuers impose a penalty rate if you pay your bill late or exceed your credit limit, with rates currently **averaging 24.23%**?
- Did you know that 45% of card issuers also have universal default policies that can increase your rates if they monitor your behavior with other creditors?
- Simply inquiring about a car loan or mortgage, or getting a new credit card could trigger a rate hike. Remember, the credit insurer, in the fine print usually says "we reserve the right, after 15 days notice, to change the terms (APR's) at any time for any reason".
- Did you know that issuers can assess "penalty" rates (up to 35%) not only on new charges, but also on existing balances? Who ever heard of increasing the price of a product after it has been purchased!
- A FirstUSA customer received a shock when the issuer raised her rate from 9.99% to 20% in one month. In addition, the rates on her other cards also increased above 20%. Her problem? She ran her cards close to their limits after her husbands business ran into trouble after 9/11.
- Have you ever paid your bill late? Caps on card fees were deregulated in 1996, and late payment fees have shot up to \$39 for 4 out of

the 10 top issuers. It may also be that your payment is recorded "late" because some issuers may be deliberately delaying processing to generate income. In addition, card issuers are systematically mailing statements closer to the due date, giving you less turnaround time.

- Grace periods are gradually being reduced, with interest being charged after that date. More and more cards come packaged with a program called double-cycle interest, which allows you to avoid charges only if you have paid the last two balances in full..
- Credit card disputes usually don't end up in court, because 45% of issuers force customers to submit disputes to arbitration.

You can win at Credit Cards, if you:

- Read the fine print
- Read the Shummer Box closely. It's printed in large type that is clear and written in "normal" English
- If you receive a late fee or a rate hike, ask for a waiver. If you have a good credit score, you have leverage.
- Pay on time. Either mail your payment the day you receive the statement, or arrange for electronic payment, which also can take two or three days to record the payment.
- Register complaints with your attorney general and the OCC (office of the Comptroller of the Currency) which oversees the credit

Thanks to Consumer Reports, vol. 70, no. 11 for facts in the above art.

"SCHUMER BOX"

Senator Charles Schumer D-NY, sponsored a bill to mandate disclosure of all rates in type you can read.

Some examples from a card issuer follow below:

Standard APRs— many rates are set against the "Prime Rate". One example—"Starting on the day after the Introductory Period ends, 8.74% plus the Prime Rate, will be no less than 14.99%".

Balance Transfers— rate can vary from the above based on the issuer, but is usually set against the Prime

Cash Advances— the rate for a balance transfer can be different than the above—"17.74% plus the Prime rate, but no less than 23.99%"

Default APR- "each time you default on this or any ## account because you fail to make the Minimum Payment by the payment due date, exceed your credit line, make a

payment to us that is not honored by your bank, or are reported as delinquent on any account with any other creditor, we may increase the APRs on your account up to a maximum of 29.99%, or up to the Prime rate plus 23.74%, whichever is greater."

"Factors we will consider to determine the default APRs include for example, the number and balances of outside accounts, balances on such accounts, your payment record, your income, any defaults on other accounts, account usage and risk."

You may think you are managing your credit, but don't be misled. Before you accept any credit card, be sure that you know the risk. Also, view your credit score with the rating agencies, so that you know what the know about you.



Why Precast?

Quality, Value, Permanence

The average person likely is unaware of the presence of the hidden systems that make life what it is today: civilized. Sanitary and storm sewers, box culverts, catch basins, pump/lift stations, septic tanks, exterior grease interceptors, water storage tanks, wet wells, electrical and communication vaults and many other products all play a pivotal role in maintaining a clean, healthy, productive environment for the inhabitants of the civilized world.

Without these systems, life would be much different. Much of the credit can be given to the main components of these systems, which typically consist of precast concrete.

Here are some of the reasons why precast concrete is the ideal material for health, safety and protection of the environment:

Strength. The strength of precast concrete gradually increases over time. Other materials can deteriorate, experience creep and stress relaxation, lose strength and/or deflect over time. The load-carrying capacity of precast concrete is derived from its own structural qualities and does not rely on the strength or quality of the surrounding backfill materials.

Durability. Studies have shown that precast concrete products can provide a service life in excess of 100 years. For severe service conditions, additional design options are available which can extend the life of the precast concrete product. This is extremely important when calculating life-cycle costs for a project.

Mass. Precast concrete products can act as effective barriers to vehicular traffic due their size and weight. In the current world climate, precast concrete

products such as planters, bollards and highway barriers increasingly are being used to provide protection for a wide variety of venues.

Buoyancy. With a specific gravity of 2.40, precast concrete products resist the buoyant forces associated with below-grade construction. In comparison, fiberglass has a specific gravity of 1.86 and high-density polyethylene (HDPE) has a specific gravity of 0.97

Fire Resistance. Precast concrete is noncombustible. Also, concrete does not lose its structural capacity nearly as quickly as steel, which is now a significant consideration as witnessed in the attacks on the World Trade Center and the towers' subsequent collapse. Other materials besides concrete and steel are flammable and/or do not perform well in elevated temperatures. Fiberglass begins losing structural integrity at 200 F. HDPE begins to melt at 266 F.

Chemical Resistance. Precast concrete is resistant to most substances. However, no material is completely immune to attack from aggressive chemical agents. Thus it is wise to choose the material with the longest expected service life. Precast concrete products can be designed to withstand anticipated corrosive agents.

Quality Control. Because precast concrete products typically are produced in a controlled environment, they exhibit high quality and uniformity. Variables affecting quality typically found on a job-site –temperature, humidity, material quality, craftsmanship – are nearly eliminated in a plant environment.

UV Sensitivity. Unlike some other materials, precast concrete does not degrade from exposure to sunlight. This is extremely beneficial for above-ground applications.

Environmentally Friendly. After water, concrete is the most frequently used material on earth. It is nontoxic, envi-

ronmentally safe and composed of natural materials. Buried throughout the world, precast concrete products help convey water without contributing to poor water quality.

Weather Resistance. Precast concrete is well-suited for exposure to all types of weather conditions. In regions experiencing regular freeze-thaw cycles, the concrete mix can be designed to properly withstand damage.

Reduced Weather Dependency. Precast concrete increases efficiency because weather will not delay production. In addition, weather conditions at the jobsite do not significantly affect the schedule. This is because it requires less time to install precast compared with other construction methods, such as cast-in-place concrete. Precast concrete can be easily installed on demand and immediately backfilled – there is no need to wait for it to cure.

Water tightness. Precast concrete products produced in a quality-controlled environment and used with high-quality sealants offer a superior solution to water tightness requirements. Standard watertight sealants are specially formulated to adhere to precast concrete, making watertight multiple-seam precast concrete structures possible.

Ease of Installation. Although precast concrete is quite heavy, nearly all other competing materials require machinery for handling and installation as well. Besides, speed of installation is more dependent on excavation than product handling and placement. Precast does not require the use of special rigging (such as fabric slings) which must be used in order to avoid structural damage while handling materials such as fiberglass. Additionally, because precast products are designed and manufactured for simple connection, many components can be installed in a short time.

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President:
Bruce Blackledge, Rotondo/Oldcastle
Vice-President:
To Be Announced
Clerk:
Rick Terrill, USF Corp.
Treasurer:
Donald Moberg, Pembroke Concrete

Executive Director:
Frank Kotomski

We're on the Web
Ncpaonline.org

Association Facts

The Northeast Concrete Products Association, Inc. was founded January 27, 1998.

The purpose of the Association is:

- To provide a forum for mutual concerns and issues confronting the Concrete Products Industry
- To encourage the use of Concrete Products through the continued education of specifiers and engineers
- To promote the welfare of it's member through fraternal cooperation

Regular members are those engaged in the manufacturing and/or distributing concrete products in the 6 New England States

Associate members are those engaged in businesses that service the concrete products industry

Current Membership List

Producer Members

Acme Precast
Arrow Concrete
Atlas Concrete
Benson Enterprises
Camp Precast
Chase Precast/Div.Oldcastle
Concrete Products
Concrete Systems, Inc.
Durastone Corp.
Hanson Pipe and Products, Inc
George Roberts Co.
J&R Precast
Jolley Precast
William N. Lamarre Conc. Prod.
MBO Precast, Inc.
Michie Corp.
New England Concrete Prod.
Pembroke Concrete Prod.
Phoenix Precast Prod.
Rinker Materials/Hydro div.
Rotondo Precast/ Oldcastle
S.T. Griswold & Co.
Scituate Concrete Pipe
Scituate Ray Precast

E. Falmouth, MA
Granby, CT
Durham, CT
North Easton, MA
Milton, VT
N Brookfield, MA
Chepachet, RI
Hudson, NH
Lincoln, RI
Wakefield, RI
Alfred, ME
Berkley, MA
Danielson, CT
Greenville, NH
Plymouth, MA
Henniker, NH
Amesbury, MA
Pembroke, MA
Concord, NH
Wauregan, CT
Rehobeth, MA
Williston, VT
Scituate, MA
Marshfield, MA

Shea Concrete

Shorey Manufacturing
Superior Concrete Co.
United Concrete Products
Utility Precast
Washburn Vault Co.
Wiggin Precast

Associate Members

Absolute Welding
Advanced Concrete Tech.
Axim Italcementi
A-Lok, Inc.
D.C. Bates Equipment
Bay Oil Co.
The Bilco/Permentry Co.
Cableworks, Inc
Capco Crane and Hoist
Cleco Mfg., Co.
Concrete Accessories
Concrete Sealants
Connecticut Steel
Cougar Industries
Dayton- Superior
Down to Earth Products
Dragon Products

Wilmington, MA

Harwich, MA
Auburn, ME
Wallingford, CT
W. Wareham, MA
Brattleboro, VT
Pocasset, MA
Contoocook, NH
Portsmouth, NH
Clifton Park, NY
Tullytown, PA
Hopedale, MA
Chicopee, MA
West Haven, CT
Putnam, CT
Woburn, MA
Hudson, NH
Paris, AR
New Carlisle, OH
Wallingford, CT
Peru, IL
Canton, Ct
Charlestown, MA
Portland, ME

Eastern States Steel

Engineered Wire Products
Euclid Chemical
Fralo Plastech
General Foundries
Glens Falls Cement
Grace Construction Prod.
Hamilton Kent
I&I Sling
International Precast Supply
The James Company
Jepco Sales
LeBaron Foundry
M. A. Industries
Master Builders
Meadow- Burke
Meyers Associates
Mixer Systems
NACIP, Inc
NECSA
NPC, Inc
NPCA
Oil Chem, Inc
A.L. Patterson
Pennsylvania Insert

Upper Saddle River NJ

Upper Sandusky, OH
Saratoga Springs, NY
Syracuse, NY
Perth Amboy, NJ
Glens Falls, NY
Cambridge, MA
Toronto, CAN
Canton, MA
Haverhill, MA
Guilford, CT
Royersford, PA
Brockton, MA
Peachtree City, GA
Boston, MA
Magnolia, NJ
Scarborough, ME
Pewaukee, WI
Princeton Jct. NJ
Castleton- on Hudson, NY
Milford, NH
Indianapolis, IN
Merrimack, NH
Levittown, PA
Spring valley, PA

Polylok Inc.

Press Seal Gasket Corp.
Pennsylvania Insert
Polylok, Inc
Press Seal Gasket Corp.
QMC
RBF Sales
Rissy Plastics
SI Concrete Systems/Fiber Div.
Sika Corp.
Spillman Co.
Stedct Hydraulic Crane
Syracuse Castings
Tuf- Tite, Inc
U.S.F Fabrication
United States Fabrication
Vibco, Inc

Yalesville, CT

Ft. Wayne, IN
Spring valley, PA
Yalesville, CT
Ft. Wayne, In
Fountain Valley, CA
Weare, NH
Torrington, CT
Wakefield, MA
Fairless Hills, PA
Columbus, OH
Westborough, MA
Cicero, NY
New Fairfield, CT
Meridan, CT
Manchester, NH
Wyoming, RI

Professional Members

Delta Engineering
Binghamton, NY

MEMBERS

Producer Members	31
Associate Members	60
Professional Members	1
Total	92