



The SKIMMER



San Diego Chapter Monthly Newsletter – February 2004

Next General Meeting: Feb. 18th, 7p, Quality Inn, Mission Room – Mission Valley, 875 Hotel Circle

Congratulations to Bill Peck, new V.P. – Feb. Door prize is \$500, be there to WIN Blue Cards Due by February General Meeting (2/18/04)

Feb. Speakers: SCP's Juhli Boyes- FlatRate Program & Nelsonite's Steve Kleinjan - Deck Coatings

Calendar

2/18, General Meeting

7:00 pm Quality Inn,
Mission Valley

3/3, Chapter Board

7 p.m. Location TBA

3/20, Chapter Blood Drive

8:00am Breakfast at
Antique Row Café
1185 E. Main St.

El Cajon Save a Life!

3/25-27, Western P&S Show

Long Beach Conventn
Center Long BeachCA

PRESIDENT'S MESSAGE.

I am delighted to welcome Bill Peck to the Chapter Board as our new Vice President. I have reviewed the duties and responsibilities with him and know he will do an outstanding job.

The Region 7 Table-Top Show was really outstanding! There was a great turnout of manufacturers, suppliers, contractors and pool service techs. Extra tables had to be set up in the exhibit area to accommodate all the displays. The seminars were well attended and informative and very worthwhile. We extend our congratulations to Jon McArthur and to all the committee members that worked so hard in putting this all together. We also appreciate all the volunteers that assisted the committee in running the show. Our Sick Leave Committee, Jim Hines and Perry Mediate are working overtime these

days. Dee Eakright just got off sick leave. Jon Rumble is out with knee surgery for a while and Chapter Members are covering his 62 pools. Unfortunately, John Nichol fell off a ladder last week, broke his ankle and leg and will be out of commission for at least 4 months. John has only 25 pools to cover but this makes a total of 87 pools we're covering at the present time. In the near future Eric Peterson will also be having knee surgery. Eric has 90 pools to cover so expect to get a call for help. I can't remember when we have ever had this many pools to cover at one time. Please cooperate with the Sick Leave guys and give your willing and professional support to those that need it.

John Nichol also needs help with cleaning filters. I know everyone is busy but if you can help John out please contact him. I should also (Continued on Page 3)

IPSSA – San Diego Chapter - www.ipssasandiego.com/members

Board of Officers

President	Jim Bradbury	619-461-5316	PO BOX 19126, San Diego 92159
Vice President	Bill Peck	858-673-8556	PO BOX 270168, San Diego 92198-2168
Treasurer	Geoff Conradi	619-575-0639	2341 Poipu Way, San Diego 92154
Secretary	Paul Grimes	619-223-4523	936 Moana Dr., San Diego 92106
Past President	John Nichol	619-582-0227	6985 Carthage St., San Diego 92120

Committee Representatives

Sick Leave	Jim Hines	619-462-1309	PO BOX 19935, San Diego 92159
	Perry Mediate	619-463-0097	1609 Penasco Rd., El Cajon 92019
Continuing Educ.	John Baldwin	619-440-4077	
	Stephen Heyer	619-563-6566	
Manufacture Rebate	Jon McArthur	619-464-0211	
Insurance	Peat Burke	619-463-0241	
Membership	Debbie Griswold	619-441-7700	
	Jim Bauer	619-465-8485	
Entertainment	Mike Anderson	619-589-8848	
	Ladd Carlson	619-248-6888	
Product Testing	Patrick Farris	619-465-9545	
	Dale Eppard	858-571-1177	
PR/Blood D/Wtr Sfty	John Silcox	858-467-0507	
Region 7 Director	Javier Payan	619-449-1392	

IPSSA Corporate Info. Vickie Lester 888-360-9505
FAX 888-368-0432
PO BOX 15828 Long Beach CA 90815-0828

Billing/Benevolent
Roberta Rohwedder 888-391-6012
FAX 888-391-6203

Arrow Insurance
Ray Arousty 800- 833-3433, 805-497-8600

IPSSA San Diego - Chapter Supporters (Updated 2/7/04)

Contact	Company	Address	Phone
Robin Benitez	Abcana Industries - Wholesale Pool Chemicals - Pickup & Delivery	545 W. Bradley Ave El Cajon CA 92020	619-444-9900 619-444-9804fax
Terry Van Arsdale advancedsurfacer.com	Advanced Surface Restoration Decks/Patios resurface, waterproof	2404 Deerpark Dr San Diego CA 92110	760-724-6666, 619-276-4444 619-274-6444 FAX
Kenny Lawson	ALLTEC Pools – Underwater specialist -rebar, cracks, light repair	1619 Hillcrest Ln Fallbrook CA 92028	760-731-9998
Daniel Charland americanleakdetection.com	American Leak Detection Electronic Leak Detection & Repair	864 N Second PMB #173 El Cajon CA 92021	619-233-LEAK(5325) 619-442-6551 fax
Mark Qunitero	Aquatic Renovation – Complete Renovations – plaster, tile, decks	8518 Hubbles Ln Santee CA 92071	619-447-0707,619-562-1642fax 619-896-8921 pager
Lori Brumagen bio-dex.com	BIODEX – Superior Line of Pool and /Spa Chemical Products	7720 E. Redford Rd Scottsdale AZ 85260	480-991-3477 480-991-5777 fax
Richard Smith	Blue Moon Pools – Plaster, tile, coping, brick/concrete, equip, plmbg	8606 Argent St. "H" Santee CA 92071	619-258-7665 619-258-6383fax
Tony Ruf	BriteTile Pool/Spa Remodeling Calcium removal, tile, deck-o-seal	PO BOX 99536 San Diego CA 92169	619-260-1896
Tim Splinter cheyennepools.com	Cheyenne Pools – Complete remodels, new construction, repairs	10601 TierrasantaBl#330 San Diego CA 92124	858-279-0588
Oscar Dike	Fiberkote – Fiberglass coatings for Pools, Spas, Fountains, Ponds	1905 Redwing San Marcos CA 92069	760-746-6594, 888-526-5683 760-746-6781fax
Tom Cox gardnerpoolplastering.com	Gardner Pool Plastering –Quality Plastering/Remodels since 1969	801 Gable Way El Cajon CA 92020	619-593-8880 619-593-8886fax
Mike Rice hallmarkpools.com	Hallmark Pools And Spas Custom Pool Builder/Remodeler	12580 Stowe Dr Poway CA 92064	858-391-3434,858-674-2405fax 858-674-7676store
Leigh O'Brien poolspacare.com	Advantis Technologies - Applied Biochemists, Blue Devil Chemicals		800-258-4442,619-661-1818fax 888-452-7678 X358
Ray J. Vendetti mutualofomaha.com	Mutual of Omaha – Products for Education, Retirement, Insurance	1011Camino del Rio So. San Diego CA 92108	619-260-5551 858-260-3601fax
Michael Mamula	National Leak Detection – Finds leaks - Pools/Spas/Fountains/Ponds	PO BOX 624 Carlsbad CA 92018	760-931-8108
Steven Kleinjan nelsonitepoolanddeck.com	Nelsonite – Easy and Affordable, Quality Pool & Deck Coatings	3150 E. Pico Bl Los Angeles CA 90023	800-544-1998 X413
Eric Lovig nuwayspacovers.com	Nu Way Spa Products Quality Spa Covers and Lifters	PO BOX 1547 Lakeside CA 92040	619-665-5056 619-938-9772fax
Fred Walker poolsafe.com	Poolsafe Cover Systems – New, Service All Systems, Replacement	1200 S. Escondido Bl Escondido CA 92025	800-376-6572
David Courey poolsurfacing2000.com	Pool Surfacing 2000 – Exclusive 5 Stage Fiberglass Laminate process	8606 Argent St, Unit C Santee CA 92071	858-273-9398 619-237-2729fax
Mark Lane aosmithmotors.com	AO Smith/Century Motors – All Copper, Standard & High Efficiency	26212 Dimension Dr Lake Forest CA 92630	800-543-9450 X2718
Aida Velazquez sdge.com	SDG&E – Rebate Partner with IPSSA to lower energy use & cost	8335 Century Park Ct San Diego CA 92123	858-654-6401
Stacey McIntosh sonenergy.com	Son Energy, Inc. - Solar Pool Heating – referral program	550 W. 6 th Ave. Escondido CA 92025	760-738-4066, 877-407-6527 760-738-8602 Fax
Brandon Chase	Sunchaser, Inc. Solar and Water Heating Specialist	10367 Palm Row Dr Lakeside CA 92040	619-390-5287
Jim Mahoney suntrek.net	Suntrek Solar – Thermal-Solar Pool Heaters	120 N. Pacific #E-6 San Marcos CA 92069	800-292-7648 760-598-7185 fax/pager
Kevin Wallace	Underwater Unlimitd –Rust spots, Rebar, Cracks, Drain replacement	281½ Hillcrest Dr. Encinitas CA 92024	800-247-8393 760-632-1822
Billy Howse Watermaid-sd.com	Watermaid – Salt water systems, increase profits/customer satisfaction	6161 El Cajon Bl #520 San Diego CA 92115	619-583-2357

We Welcome Son Energy – Solar Pool Heating as our newest Chapter Supporter – Thank you Son Energy!

Raffle roll-over is now \$500 – Next drawing - Feb General Meeting – be there to win Blue Cards Due by February General Meeting (2/18/04)

(Continued from Page 1)
 mention that Peat Burke had a hernia operation and is now home recovering. Luckily, Peat doesn't have any pools to cover but we hope he recovers quickly. I want to thank Debbie Griswold and Jim Bauer for agreeing to serve on our new Membership Committee. They will need some assistance to do all that we're asking them to do. If you want to get involved let them know you are willing to help. Stephen Heyer and John Baldwin are our new Continuing Education Committee. They are going to have some good ideas in encouraging members to increase their knowledge and professionalism by furthering their education in service and repairs. At the last General Meeting I mentioned that they need volunteers to help at the Western Pool and Spa Show. The Show is March 25, 26 and 27 this year. Qualified volunteers will be provided meals, lodging and a party at the presidential suite. I have registration forms if you are interested in helping out. Please give me a call as they have to have these in by February 15th to make lodging reservations. For the good of the order, Jim Bradbury

General Meeting-Jan 21, 04

Called to Order: 7:03 p.m.

There were 39 members and 9 guests.

Introduction of Guests

David Courey of PS 2000, Juhli Shelby-Boyes of SCP, Preston Doele of Fire Caddy USA plus prospective members Ken Lamborn, Jeff Kwieraga, Gregorio Sanchez, Laval Walker, Joe Villanueva and Terry Wendt plus prospective transfer member Brian Davis.

Election of Chapter Vice President

President Bradbury outlined Dave Jaszczak's desire to bow out of the VP position. Jon McArthur nominated Mike Anderson, who declined so he could remain on Entertainment Committee. John Nichol nominated Bill Peck. With no more nominations, the nominations were closed, Bill Peck was elected and came forward to take his new spot on the Board.

Congratulations Bill!

Secretary's Report

Minutes were approved.
 No correspondence received.

Treasurer's Report

We're in good shape financially and the report is in the Skimmer. In response to a question from Jon Mc Arthur, Geoff stated that the Installation Party was about \$9,000, but the totals were not compete. John Silcox requested that we have a comparison of 3 previous years to see where we are financially – Geoff will provide the information ASAP. *(see financial page)*

Vice President's Report

Prospective members- The following were voted in by the membership tonight after passing the test and completing all regulations for membership.

Jeff Kwieraga (Vern's Pool Service), who has been in business 15 years and services 55 to 60 pools in Clairemont, La Jolla, Pacific Beach and University City.

Terry Wendt (Aqua Tech Pool Service) services 24 to 30 pools in Chula Vista, Bonita and South San Diego.

Lavalle Walker (Walker Family Pool Service) services 51 pools in San Diego, El Cajon, Poway and Escondido (Lavalle realizes some of his pools are outside our Sick Route coverage area).

Brian Davis of the North County Coastal Chapter is in the process of transferring to our Chapter.

Norm Nieratko and Joe Shaeffer are interested in re-joining the chapter.

Ken Landborn and Gregorio Sanchez are at their third meeting tonight.

Chapter Supporters – Brite Tile and Gardner have renewed. We are waiting for three others to renew. Jim Bradbury has invited several other companies to become Chapter Supporters: Bill Smith of Stone and Pavers, Charlie of Protect-A-Fence, Don Hansing of Guardian Removable Fence System, Pat Baker of PG&E Products and Kelley Wayne of Crystal-Tech, Bob Catalono of Oreq and Ed Wetimire of Sign-A-Rama.

Nelson Groff made a Motion to check prospective Chapter Supporters for compliance with State Contractor's Board and the Better Business Bureau The Motion passed.

Speakers – Tonight – Fire Caddy USA, which offers a fire suppression unit that can pump pool water, mix it with A & B fire

foam to provide a clear protective film on homes and structures. At a cost of \$1500, it sports a 5.5 HP gasoline motor, a 50 foot hose that pumps 8 GPM.

President's Report

Jim Bradbury outlined some of his goals, including the running of meetings on-time with a goal of being finished by 9 p.m. Jim wants to see attendance and participation increase and has added a Membership Committee. Debbie Griswold and Jim Bauer volunteered for this new committee. This committee will work to improve member participation and attendance while helping members avoid fines.

Jim also established a new committee to update our Standing Rules and Sick Leave Program. Members of the committee are Jim Bradbury, Paul Grimes, John Silcox, Jon McArthur and Bernie Miralez. Major changes recommended by this committee will require membership approval.

Jim Bradbury audited the Chapter's books and found them in order thanks to Geoff's fine work.

Other Committee assignments are:

Mike Anderson and Ladd Carlson will continue on the Entertainment Committee. Product Testing will be headed by Pat Farrior with the help of Dale Eppard and include gripes on products. The Grievance Committee has been eliminated.

The Continuing Education Committee will be managed by John Baldwin and Stephen Heyer.

John Silcox will lead the Public Relations Committee, which will include the Blood Drive, MS Walk and Water Safety.

Thanks to all who have volunteered this year and thanks to those who volunteered last year.

Special Board Meeting – Jan 14, 2004

The Chapter Board held a Special meeting on January 14, 2004 to resolve a member complaint. The Board followed procedures on the complaint and expelled another member for soliciting accounts from the complaining member. During the Special Board meeting, the accused member stated his case. After hearing from the member, the Board discussed and rescinded the expulsion of the member based on the evidence and sincere testimony. The member was placed on probation for the balance of 2004.

At tonight's meeting, when questions arose regarding the member involved, Bob Reed

Diego Chapter Financial Report – Jan. 1 – Jan. 31, 2004

	Detail	Total	Expense Description	Detail	Total
Cash on Hand (Beg. Bal.)			Cash Disbursements		
Checking Acct.	3896.19		Bank charges		
Savings Acct. (Educ.)	6255.56	10,151.75	Education	372.00	
			Guy Muto & SPEC	200.00	
Cash Receipts			Donation		
Dues collected by IPSSA	551.00		Door prizes Awards / Raffle	700.00	
Dues Collected directly			Hall Rental	275.00	
Chapter Supporters	1000.00		Newsletter		
Initiation fees			Legal/Professional Computer consulting	100.00	
Interest earned	2.92		Meeting expense:		
Rebate Program			- General		
Install. Dinner/Dance			- Chapter Board	210.27	
Picnic			- Regional Dues		
Other –H2O Watcher Tags			- BORD (Installation Dinner)		
Fines: - H2O Chemistry			Office expense: Printing/Copies		
- Mandatory meeting			Phone	18.88	
- Attendance			Postage & Copies		
- Blue Card			Misc. (Checks)		
New Member	423.00		Social Activities		
General Meeting Dinner			- Entertainment		
Donations			Installation Dinner	2352.24	
Water Watcher tags			- Blood Drive Breakfast	113.00	
Water Safety Comte (Pool Store)			- Other (Water Safety Committee)		
Total Income in Month		1976.92	Total Expenses in Month		4341.39
			Cash on Hand (Ending Balance)		-----
			Checking Acct.	3528.80	
			Savings Acct. (Educ)	4258.48	7,787.28

Geoff Conradi reports the Chapter's Year-to-year stats.

Chapter Income : 2001, \$29,458 - 2002, \$29,496 - 2003, \$32, 891
Chapter Net Worth : 2001, \$ 9,016 - 2002, \$ 8,990 - 2003, \$ 9,852

CONTINUING EDUCATION FUND APPLICATION

Member Name: _____ **Date** _____

Company Name: _____

Address: _____

City: _____ **Zip:** _____

Course/Seminar/Program: _____

Course/Seminar/Program Date: _____ **Cost: \$** _____

Note: The Education Committee Chairperson (ECC) must receive Application within 30 days of course completion. Receipt or proof of attendance must be submitted to ECC before reimbursement will be made.

volunteered that he was the accused member and that he was sorry that the situation had to come before the Board and has learned from this incident. On February 7th, Jim Bradbury, Geoff Conradi and Paul Grimes will travel to Newport Beach to attend the Leadership Seminar. John Nichol and Jim Bradbury attended the Region 7 Board meeting on Jan 12. – the next R7 meeting will be April 27 and Bill Peck will join Jim Bradbury as our

representatives.
 The Western Pool & Spa Show is looking for volunteers for the March 25-27 show. Volunteers get free lodging, food and a party. The Water Chemistry test will be available on March 25th at the show.
Committee Reports
Sick Leave
 Jim Hines advised that Jon Rumble is going out for 6 to 8 weeks and his Yellow Cards show 60 pools.
Manufacturer's Rebate

Jon McArthur thanked the membership for sending in invoices for 2004 – it provided revenue for our chapter. While sources vary from year to year, please keep sending invoices for Pentair, Hayward and Raypak.
Entertainment
 Ladd Carlson reported that we would look toward more events at the new Petco Park this summer. The Holiday party was a success thanks to Mike Anderson and Ladd Carlson.

Chapter Advisor -

Cont. Education

\$1,265 was distributed for education including \$600 for the CPR class.

Public Relations/Blood Drive

John Silcox urged members to attend the MS Walk on Sun. March 14th at the Embarcadero. Information will be in the next two Skimmers. Please register as "Team IPSSA".

The next Blood Drive will be this Sat. 1/24 – meet at 8am at Antique Row Café, 1185 E. Main in El Cajon. If you can't make it to the Blood Drive, you can donate at any San Diego Blood Bank and our donation code is IPSSA.

Water Safety

The committee spent \$2,100 to get the brochure printed and took in \$600 from stores that displayed the brochures and Water Watcher tags. This year we plan to attend at least 3 child safety events and distribute brochures and Water Watcher tags. We're hoping for support from the IPSSA BORD. The committee is also working on a Safety Checklist doorhanger that will be available for our members.

Product Testing

Pat Farror and Dale Eppard spoke about replacing DE filter with cartridges due to storm drain regulations, the tile scrapper available at the Home Depot and the Scale Eraser. Also, they talked about the Intermatic Digital Time Clock, which allows for 2 speed-pump cycles.

Grievance

Bill Peck advised the SDG&E Pool Pump Program is to be the same as 2003, but there will be a requirement for a two-speed controller to install two-speed pumps for the \$300 rebate. The controller runs \$127 for the timer mechanism.

Unfinished Business

Old Business

New Business

Jon McArthur thanked those who attended the Table Top Show, especially Geoff Conradi, and Bernie Miralez for working most of the day. John mentioned that America's Best Pool Supply is undercutting suppliers with internet sales of cleaners.

Good of the Order

Bob Fowler mentioned that the salt generator class was the best attended at the Table Top. Bob also mentioned that SCP Flat Rate Program has ways to increase profits and will be taught by Juhli at he Western Pool and Spa Show.

Raffle

John Baldwin won the \$450 door prize

(including \$400 rollover). Since John was not present, **the door prize will roll over again to an unprecedented, whopping \$500 for our February meeting.**

Ron Baker, \$25

Meeting adjourned: 8:50pm

Board Meeting – Feb. 4, 2004

Called to Order: 7:10 p.m.

Attending -, Jim Bradbury, Bill Peck, Geoff Conradi, Paul Grimes and Stephen Heyer.

Jim opened the meeting explaining that John Nichol fell from a ladder and broke his ankle and leg. He's in extreme pain and will be out for at least 3 months. He has 25 pools that will be covered.

Secretary's Report

No correspondence received. Paul handed out current member rosters to the Board.

Treasurer's Report

We're in good shape financially. Geoff transferred \$2,000 from savings to checking to cover bills from the Installation Party. The party total was \$10,590.81

Vice President's Report

Prospective Members:

Bill Peck tested two prospective members (Ken Lanborn and Gregorio Sanchez plus transfer Brian Davis – they all passed and are up for approval at the February meeting.

Chapter Supporters:

We welcome **Son Energy** as a new Chapter Supporter. Son provides solar heating products.

Speakers:

The February meeting will have Juhli Boyes-Shelby of SCP talk about the Flat Rate Program and Steven Kleinjan of Nelsonite will speak on deck coatings. SDG&E will speak when their 2004 forms for the Pump Program are in print.

President's Report

Jim Bradbury, emphasized good communications. The Board then traded cellular telephone numbers and pager numbers to ensure they can keep in touch with each other. Jim reiterated that the new Rules Committee will review our

Standing Rules and Sick Leave Program and recommend changes for member approval. Members of the committee are Jim Bradbury, Paul Grimes, John Silcox, Jon McArthur and Bernie Miralez.

Jim Bradbury will be sending a letter to each committee outlining responsibilities and requesting feedback and an estimated budget.

Changes in committees include Stephen Heyer and John Baldwin on Continuing Education with Debbie Griswold and Jim Bauer heading the new Membership Committee.

The application deadline for volunteer opportunities for the Western Pool and Spa Show is 2/15.

Jim, Geoff and Paul are leaving Saturday at 6 am for the Leadership Seminar in Newport Beach.

COMMITTEE REPORTS

Sick Leave

Dee Eakright is back. Jon Rumble is out and his 62 pools are being covered.

John Nichol's 25 pools will soon be assigned. John needs help with filters and we request anyone who can help him to contact him.

Eric Petersen is going out in two weeks for a knee operation – he has 90 pools.

Chapter Advisor

Peat Burke advised Jim that he had the fewest calls in 2003 of any year – most calls were plaster problems. Peat tries to meet with the customer and offers advise on the situation.

Continuing Education

Stephen Heyer reported that funds from the rebate program may not be sufficient and that he wants to see more education.

The Board agreed to pay for at least 5 member fees for the Western Pool and Spa Show if members willsend a written report or speak at a General meeting.

The Chapter will also fund a dinner for Chapter members not to exceed \$25 per person (one drink included) or \$250 total.

There was discussion about establishing a short Tech Corner discussion at general meetings.

No Other Reports

Unfinished/Old/New Business

Jim Bradbury is checking into the Guy Muto fund for not cashing our checks. Also, Jim will establish a Chapter Budget.

Meeting adjourned: 10:05 pm





The 2004 MS Walk is almost here!

The San Diego Chapter of IPSSA supports charity events throughout the year - none larger or more important than the Annual MS Walk. Join other IPSSA members, family and Chapter Supporters this year. Sign up, participate and raise funds to conquer MS. As usual, our group will be sporting IPSSA T-Shirts.

Please join us! Sign up online at www.kintera.org/faf/home/default.asp?ievent=30224 858-974-8640

Sunday, March 14th, 2004 San Diego Embarcadero Day Walk

5K or 10K Start/Finish: Embarcadero Marina Park North - Opening Ceremonies/Check-in 7:30 am
Walkers Start on Route 8:00 am - (Last walker departs at 8:30 am) - Walk Festivities: 9:00 am - 12 noon

The below information was handed out at the 2004 IPSSA Leadership Seminar

SUMMARY OF IPSSA'S COMMERCIAL GENERAL LIABILITY PROGRAM

Effective April 1, 2004

- \$1 million occurrence and \$3 million aggregate limits remain unchanged
- \$250 deductible
- Broad coverage for damage to items worked on, including damage to plaster and tile. Coverage for this type of damage is usually excluded with other policies. This special coverage is limited to \$50,000, subject to a \$250 deductible.
- Broad coverage for swimming pool inspections. Many claims of this type are excluded from other policies. This coverage is limited to \$50,000, subject to a \$250 deductible.
- Limited pollution coverage. Coverage is limited to \$50,000. This coverage was first in 2002 and it remains in today.
- Hazardous material spills are covered to \$5,000. This coverage was first added in 2002 and it remains in 2004.
- Mold coverage. Carriers across the country have started excluding damage due to mold damage. Effective 4/1/2003 IPSSA members are covered for up to \$25,000 for mold-related claims.
- Discontinued Completed Operations .Retiring members can extend coverage to cover claims occurring after they leave IPSSA. The premium is \$240 per year.
- Optional coverage for stores, warehouses and offices at a small additional monthly premium.
- Business contents coverage is available for members with stores, warehouses or offices.
- Members should be aware of special exclusions for:
 - New construction
 - Vinyl liners damaged following water drainage
 - Stores, warehouses and offices (unless optional coverage is purchased)
 - Undisclosed employees
 - Claims by uninsured sub-contractors
- The 3 claim/3 year rule remains unchanged
- Monthly premium remains at \$40 plus required state fees & taxes..

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(800)833-3433; FAX (805)497-2229 CA DOI LICENSE NO. 0510559



Did you miss our Chapter's CPR Course?

The American Red Cross is offering a free CPR Course Sat. Feb 28, 2004 at San Diego Concourse, Plaza Hall 202 C Street (Downtown San Diego, Corner of B St. and 3rd Av.) Three-hour courses start every hour between 7 am and 1 pm. Info: 877-454-7229

www.sdarc.org/cprsats/ cprsaturday@sdarc.org

American Red Cross

San Diego and Imperial Counties