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Are we going to get compulsory home warranty insurance?

Compulsory home warranty insurance is an idea that has been floating around for a long time, and it won't go away.

It is no wonder, because it is reasonably common overseas. Every Australian State and Territory now has compulsory home warranty insurance, some from as early as the 1970s. In the UK, although it is not compulsory, banks routinely insist on home warranty insurance before they will lend on a building project, so it is almost universal.

The concept is that every time a new home is built, the builder must offer the homeowner an insurance policy that the homeowner can claim on, if defects later emerge in the home. The insurance is provided by an independent insurer – not the builder or the builder's trade association – although the trade association may set it up, and they may both promote it for marketing purposes. The insurance policy is a contract solely between the insurer and the homeowner, and is administered by an independent insurance broker.

The idea was floated in 2003

In New Zealand the idea was first given serious consideration in a discussion document released by the Ministry of Economic Development in March 2003. This was shortly after the leaky home crisis was finally recognised as a reality and the Hunn Committee had reported on the failings of the New Zealand building industry. The intention was to protect homeowners when defects emerge and the developer or builder could not be held accountable for the repair costs. The usual reason was that the developer or builder had died, disappeared or gone bust, or had liquidated their company and

protected their personal assets with a trust.

However the problem in New Zealand at the time was that private insurers were too wary of entering the market because of perceived low standards of workmanship, the difficulty of assessing the risk, and experience in Australia where HIH Insurance had recently collapsed. For those reasons the idea didn't find its way into the Building Act 2004. Instead the Government hoped that with the benefit of new initiatives such as accreditation of building consent authorities, revision of the building code, licensing of residential builders and strengthening of homeowner rights and remedies, the market could gradually mature to such an extent that private insurers would be more comfortable about taking on the risk.

Those expectations have been borne out to some degree. In 2003 there were only two mainstream building guarantees available to homeowners – the one offered by members of the Master Builders Association, and the guarantee offered by members of the Certified Builders Association, both underwritten by New Zealand-based companies. The Master Builders guarantee is underwritten by Master Build Services Ltd, which is owned by Master Builders. However Certified Builders now promotes the Halo guarantee which is a significant improvement on its previous offering and is underwritten by a Lloyds of London syndicate. In addition to those two there are now two more guarantees on the market underwritten by overseas insurers.

The switch to proportionate liability

At the same time that the Government was looking into mandatory home warranty insurance, it was also considering switching from our current system of joint and several liability (where each liable party is potentially exposed to 100% of the cost of the damage they have caused) to a system named proportionate liability (where each liable party bears only a fair share of the damage they have caused). The pressure came mainly from Councils because joint and several liability has led to them bearing a disproportionate share of the liability for leaky building and similar building defect claims. In Australia, proportionate liability has been introduced in all States and Territories and it operates in conjunction with compulsory home warranty insurance.

Eventually the issue was referred to the Law Commission which is the body in New Zealand that carefully studies law reform proposals. The Commission released an issues paper on the subject in 2011 and followed up with a final report in 2014. It recommended against switching to proportionate liability, and given that it had reached the same conclusion in 1992 and 1998, I predict that that will be the end of the debate.

Limiting the liability of Councils

However the Commission did have considerable sympathy for the Councils and therefore recommended that their future liability be capped (\$300,000 per stand-alone residence and \$150,000 per unit in a multi-unit apartment block, with a maximum exposure of \$3 million) – but only once the leaky building disputes were dead and buried. The Commission also came out in favour of a “comprehensive” building warranty or guarantee scheme (meaning that it is mandatory for builders and developers to offer coverage to homeowners but not mandatory for homeowners to take it up).

Unlike the rest of their report which took up some 75 pages and was a painstaking analysis of the arguments for and against joint and several liability, this building warranty or guarantee recommendation seemed to be a bit of an afterthought. The Commission glossed over the practical and political difficulties of imposing a third party guarantee requirement when many existing builders would be regarded as uninsurable by the private sector, thus driving those builders out of business or requiring the Government to become their default insurer at considerable risk to the taxpayer.

The effectiveness of a compulsory scheme depends upon who you are trying to protect. If only homeowners are protected by the insurance (as they are in the case of the four main guarantees currently available in New Zealand), then all you have achieved is to give homeowners a more certain payout. The insurer simply steps into their shoes and inherits their rights against the Council. It is a straight substitution, and it leaves the Council (or any other “deep pocket” defendant) exposed to the risk that they will have to pick up the tab for liable parties who aren’t good for their fair share of the damages.

On the other hand if you are trying to avoid any of the deep pocket defendants having to pick up someone else’s tab, then you should require each of the liable defendants - typically the building company and the subcontracting companies and their owner/operators (personally), designers, pre-purchase inspectors, previous owners and the Council – to be insured as well as the homeowners. That way, there are no liable parties who aren’t good for their fair share of the damages unless one or more of the insurers fails. Of course requiring all of those parties to carry adequate insurance is probably a bit too much to ask.

Is compulsory insurance practical?

I am sceptical that we will ever see compulsory home building insurance. Apart from the difficulties I referred to above, it is important to remember that this insurance covers defects. In many if not most cases, the builder disputes liability for the alleged defects, because they were not attributable to him, or they were within the tolerances accepted by the industry, or they met the standards required by the building contract, or they were caused by the owners’ own lack of care or by the forces of nature. Insurers aren’t going to want to pay out merely on the basis of an assertion by the homeowners that may be successfully challenged.

So to be able to claim on the insurance, the owners still have to go through the dispute-resolution process. Therefore the main benefit they get out of the insurance is that there is a guaranteed payout at the end of the day, assuming they can prove their case. That payout would not be so certain if there is no Council or other deep pocket defendant in the firing line, or the Council’s liability is capped.

by Geoff Hardy

Commercial Lawyer



Geoff Hardy has 42 years’ experience as a commercial lawyer and heads up the construction law team at the Auckland firm “Martelli McKegg”. He guarantees personal attention to new clients at competitive rates. His phone number is (09) 379 0700, fax (09) 309 4112, and e-mail geoff@martellimckegg.co.nz. This article is not intended to be relied upon as legal advice.

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What kind of house will you build tomorrow?

Seems like every day you read news of some brilliant idea for designing and building homes faster, better, more affordably, more sustainably, and more socially empathetic. Here's a snapshot of some of the best ones we've come across.

Koda (Estonia)

Launched by design firm Kodasema in 2016, the Koda House is made of prefabricated concrete sections, can be assembled in a working day, and disassembled in half the time should you wish to move on.



The 2-storey module has a floorspace of 26.4m², made up of downstairs living room, kitchen, bathroom and upstairs bedroom and laundry.

Floor-to-ceiling windows illuminate the living area so the space feels a lot larger than it actually is. Smart heating and cooling are included, with power systems pre-installed within the concrete walls. The module is fully sustainable by harnessing energy from rooftop solar panels.



Kodasema has developed a range of modules including café, office, workshop/studio, store, and classroom configurations, and see special advantages with public buildings:

"The modules can be easily relocated and repurposed once they are no longer needed at the original location."

Images from www.kodasema.com

Ecocapsule (Netherlands)

Designed by Nice Visions, Ecocapsule is powered by a mini wind turbine plus an array of photovoltaic cells, with a high-capacity battery.



A fully charged battery will provide electric energy for at least four days.

The spherical shape is optimised for the collection of rainwater and dew, with built-in water filters.

With heated floors, bathroom with shower, and a compact kitchen, the Ecocapsule is designed for extended off-grid living for up to a year and has almost no emissions.



The toilet is waterless, composting and separating.

The structure has a steel frame with fiberglass shell and polyurethane foam insulation. No foundations are required – just a solid, flat piece of ground.

A heating, ventilation and air-conditioning unit keeps the temperature comfortable and can be controlled by a smartphone app, providing information on how much power is being used and how much water is available.

Ecocapsule fits into a standard shipping container. It can be shipped, airlifted, towed or even pulled by a pack animal.

Images from www.ecocapsule.sk

Popup house (France)

Multipod Studio's Popup house is a customisable home made from stackable blocks. Among the French firm's pioneering work was a 154m² house in Spain built in two weeks with an electric screwdriver.



The Popup is made from stacked wooden panels and polystyrene insulation blocks (constructed off site), all held together with screws.

The process starts with a base of laminate wood boards with blocks of insulated expandable polystyrene and a wooden frame of spruce, and lightweight PSE blocks for the walls.



All of the elements are lightweight, and can be 'assembled like Lego', says the company.

A significant benefit of the building system is energy efficiency. The Popup house can reduce energy consumption by up to 90 per cent, thanks to its use of effective insulating materials and limited thermal bridging.

Images from www.popup-house.com

Madi house (Italy)

Italian innovation and style in a flat pack home, the Madi, by architect Renato Vida, can be converted from a box of panels to a finished home in six hours.



Made from CLT (cross-laminated timber), Madi comes in several sizes, from 27m² up to 84m². The homes are laid out over two levels and fully equipped with kitchen, dining area and bathroom on the ground floor, with bedrooms upstairs.

The home's A-frame structure allows it to be prefabricated off-site, then flat-packed and transported via truck or container.

Because the construction system is both modular and foldable, the houses are customisable, expandable and transportable. Using CLT means the structure has excellent seismic performance.



Once the roof has been pitched, the contractors add internal walls, windows and flooring.

Water, sanitary, electrical, air conditioning, heating and drainage system are all pre-installed. No foundations are required – any flat surface will do.

Images from www.madihome.com

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Yes, you should increase your prices!

When was the last time you raised your rates? Last week, last year, or maybe you just can't remember.

Small increases can significantly improve your profitability – without extra work. If you have \$1 million in sales per year, just by increasing your prices by 5%, you would add another \$50k to your bottom line.

That means you make an extra \$50,000 per year COLD HARD CASH. Most tradies can find this 5% if they are more efficient and/or buy better. But that's a topic for another day. This is about putting up your prices. It's the QUICKEST way to improve your profit.

Q: But Dan! What if I put my rates up and lose clients?

A: Even if clients freak out and 20% of your work drops off, you'll still be making the same amount of net profit. (Yes. The same. For less work.)

So would you lose 20% of your work from a small 5% price increase? UNLIKELY. In fact, if you do it the right way, most clients won't even notice.

Obviously, I'm assuming you are a good tradie who does good work. You want the clients who are prepared to pay a bit more for a quality job. If someone wants to go with the cheapest option, let them. You've probably noticed the price shoppers are usually the worst kind of clients anyhow. The truth is you will always lose some quotes no matter what level you set your pricing at.

Do you really want to be one of the cheapest?

The thing is, most tradies haven't increased their rates for a long time. Maybe you know you should but you've just been too busy.

Or maybe you are worried you'll miss out on work.

Here's the problem though

- a) If your rates are too low, you won't be able to make much money. It's just math.
- b) To make matters worse, as your team gets bigger, you accumulate more costs (gear, training, downtime, holiday pay, etc). This MUST be built in. Otherwise it eats into your profit. And gets you into trouble real quick.

The key is to know the margins YOU need. Then price accordingly. When you know what YOUR

margins SHOULD be, you will not settle for working for peanuts.

To price it right, your quote should reflect costs + margin.

Q: Dan, if I price higher, clients might think I'm ripping them off...

A: Firstly let's be really clear. Another 5% is not ripping anyone off.

If you believe in what you're doing, it's all about showing the customer you're worth it. That the job is going to be done right. At a fair price for both of you.

Educate your clients on why you are the right choice

Differentiate yourself with a professional image (online and offline) and your high standards. Show client success stories and reviews. Have credibility by displaying your awards, endorsements and trades association membership. And a guarantee - because you do quality work and stand behind it.

You are a professional in your industry with specialist expertise. You are also a business owner. Clearly one of your objectives is to MAKE MONEY.

As a business coach I've seen behind the curtain of hundreds of honest companies. Let me tell you, the one thing these tradies are NOT doing is ripping people off. It's pretty much always the other way around. Far too many tradies are not getting paid what they are worth - a return for the long hours, high stress, and high risk involved in being self-employed. That has to stop and a 5% pay rise for the boss will be a great start.

by Daniel Fitzpatrick

Business Coach at

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The track bracket is supplied with pre-machined fixing slots for quick and easy installation. The track is pre-finished black anodised and supplied complete with fixing bracket, stops, door hangers and T-Guide.

- ☐ Track bracket is adjustable in or out from the wall.
- ☐ Suitable for heavy doors up to 300kg per track.
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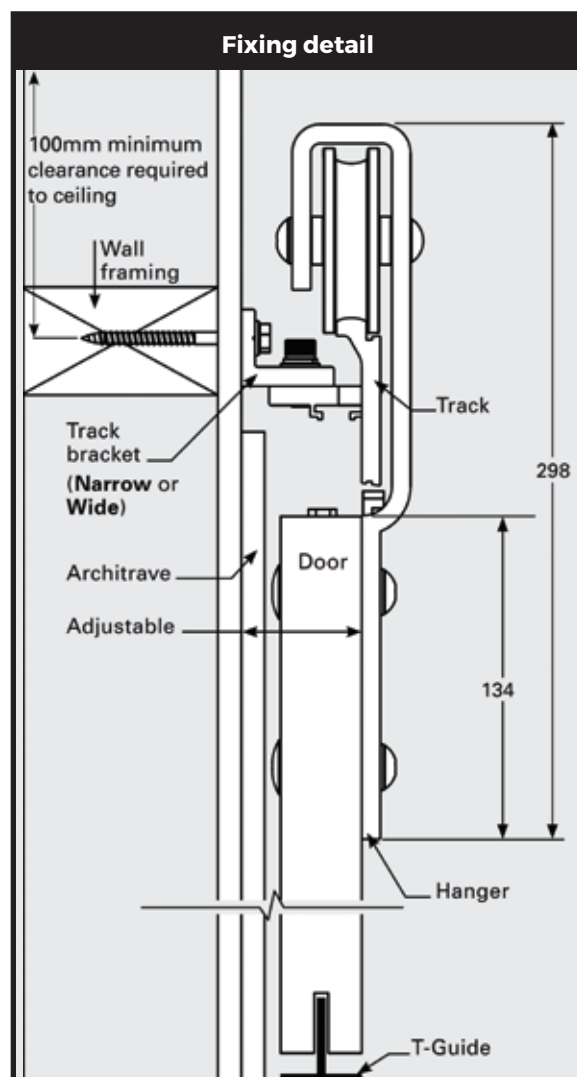
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The ever changing face of employment law in NZ

New Zealand's employment law is in a state of constant change, and complying with the current law is a key requirement for employers.

A recent example of employment law change was the 5% increase in the minimum wage to \$16.50 per hour passed into law in late 2017, which took effect from the 1st of April this year.

The increase was one of the promises contained in the Labour led government's initial One Hundred Day plan.

Further, the government has indicated that as part of its commitment to delivering "a high-performing economy with good jobs, decent work conditions and fair wages", additional increases are likely through to 2021.

In total the government is targeting an increase to \$20 per hour which represents a 20% increase from the 2017 base rate. The government has indicated that whilst it intends to legislate for the increases, they will take into account the annual economic conditions before making any changes.

Apprentice rates

Currently the minimum rate of \$16.50 per hour applies only to non-trainee "Adult" employees. Those employees, including apprentices, who meet the requirements of the "Starting Out" or "Training" regimes, can continue to be paid at a lower rate. The minimum rate for these employees is at least 80% of the current minimum wage, which equates to \$13.20 per hour.

To be eligible for the concessionary rates, the employee must be actively involved in a minimum level of approved industry training as per the table below:

Category	Age	Credits Required
Starting out	16 - 19	40
Training	20 and older	60

The training and starting out concessions reflect the effort that employers are required to put into training apprentices and serve as an offset to the costs incurred. We would recommend that employers assess whether employees met the training requirements on an annual basis, and if not, ensure that at least the adult minimum rate is paid to the employee.

Further changes expected

Please be mindful that the government has indicated that it intends to abolish the training wage regime, and that this is likely to occur in the current calendar year. If this occurs it is likely that the minimum wage will apply to all employees regardless of whether they are in training.

Further, given that employment law is constantly evolving, we would also expect further changes will be enacted at some stage.

We would recommend that employers not only keep abreast of any changes that have or will occur in the future, but also that they put in place effective systems to enable the correct payments to be made.

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nzcb.nz

The NZCB Apprentice Challenge 2018

The NZCB Apprentice Challenge saw ninety-eight apprentices from across the country competing in this year's event.

Congratulations to all the apprentices who stepped up this year to freely give their time and put themselves under the scrutiny of judges, fellow competitors and the public.

NZCB worked alongside ITAB carpentry tutors and ITM stores to host the events. The competition was very close throughout all the nineteen regions. At the time of print, the winners from the regions have just competed in the final in Rotorua. To see who was the winner of the Ken Read Memorial Trophy go to www.itm.co.nz.

Below are some photos from around the country of the regional competitions:



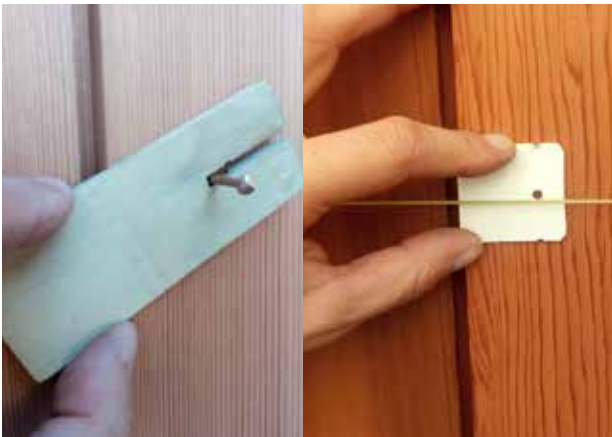
The apprentice diary: entry #10

We're fast approaching the pointy end of my current build, a nine month reno/ mostly new build project.

The more the merrier...not so much.

The roof is on, spouting done, windows in (well most of them), cladding is just about finished, time for the interior. Now, normally I'm a fan of the phrase 'the more the merrier', but not quite so much on the building site. With only a month or two to go, we've got a lot of trades on site. There's plumbers, sparkies, another plumber installing ducting for the gas fire, insulation installers, and GIB® being delivered and stored around a number of rooms. Although they're not always on site at once, things do get a bit hectic when they are. It's still fun, but can be frustrating when we need to be working in the same area. Being level-headed helps.

Working as close as possible with the foreman (there are only three of us builders on site), it has given me an appreciation for how hard it can be to project manage everything. Tradies are somewhat a bit woolly with their communication and timings which doesn't help.



No margin for error

I've been learning lots, most recently around installing cedar weatherboards. For this build, the boards are vertical, and being stained a neutral colour. Whilst it looks great when on, there is very little room for error during installation. Once on it's pretty much the final product. Unlike pre-primed pine weatherboards where all holes are given a once over from the painter, with cedar, leaving a dollar mark, or half-moon from your hammer is not good. So to help limit my wayward hammer, I was told to create a sleeve (see picture) that goes around the nail.

If I miss the nail I hit the sleeve instead of the cedar. I also made a little nail marking template too out of

left over cavity closer. After running string lines, this template makes sure each nail is the same distance in from the edge (see picture). Both of these templates helped to create a high quality finish.



Moving up a rung

In other news, I'm no longer the newbie, yay. A new apprentice started recently. Although I'm only half way through my second year, it's actually quite amazing how much I've learnt in that time. This has become very apparent when seeing the 'newbie' making all sorts of rookie mistakes. It also makes you realise how much you know, when you can start talking to mates that work in an office about how to go about work on their house.

So it's all starting to come together for me. Reading through the bookwork for the apprenticeship is becoming easier too. Sure, there are some subjects that I really have to concentrate on, but it's mostly a theoretical refresher on what I've already done on site. It's a good feeling (for now anyway).

Till next time, stay safe and keep learning.

by Stu Foster

Apprentice



Highlights

Best job: Cutting and installing head flashings

Worst job: Nailing off 5,000 nails

Most useful power tool: My new drop saw

Most useful hand tool: Glass suction cups

Apprentice tip: Take time to think what's required before undertaking a new task

The electric wheelbarrow



We weren't so lazy back in my day!

The electric wheelbarrow is about making your team more efficient, your business more profitable and minimising strain, wear and tear and fatigue on the body.

In a recent project NCI in Auckland used their new electric wheelbarrows and moved 1.5m³ of fill and 70 bags of instant concrete up to 400 metres up stairs, ramps and on to trucks on 15 sites.

The two electric models available are based on the top selling Tradesman and the metal tub Brikie.

"Over 15 sites we kept up with the schedule on all and have recorded no downtime due to any injuries or fatigue. I have spoken to staff involved and they attribute (as do I) these results with the use of these barrows. The initial investment in these barrows has been returned with interest over one project already".

Colin MacFadyen Project Manager/
Estimator, NCI LTD

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"We have used it on a few homes now and will not be going back to MDF, the finish is unmatched - my painter loves it"

Dan - Northern Constructions

Installation is simple. The coating is formulated to not fracture when cut or nailed correctly. There is no need for preparation on any of the board's surfaces. Just fill and tidy up nail holes, and apply the top coat of paint. The rebated frog into the back of all profiles boards (except DAR) allows the board to fit snug against the wall resulting in a perfect finish every time.



Given EzitrimPlus mouldings are solid timber they can be used in bathrooms and kitchens.

"My guys can use it anywhere in the house and I have confidence it will perform. No more double checking for me, saving time".

Dan - Northern Constructions

EzitrimPlus offers a range of profiles in 10mm and 18mm thickness and all in a versatile 5.4m length. Discover more at your local ITM store.

Another innovative product from ITI NZ, www.iti.nz

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When you'd rather be on the tools than recording your LBP activity, you need the ITM App for builders. It makes it quick and easy to get it sorted from virtually anywhere.

See how by watching the short video at itm.co.nz/app, then download it from Google Play or the App Store today.



LIVE TO BUILD.

New Methven Sensor & Mechanical Push Button Tapware

The new Steriline Sensor and Mechanical Push Button Taps from Methven can be specified in commercial or residential applications where hygiene, water saving or ease of use is a key consideration. Not only are these manufactured to last, they are also priced to compete.

The taps are mains operated with battery backup (optional), MPES approved, carry a 5 year commercial warranty and are suitable for mains pressure installations only. The Square tap offers additional functionality with its temperature adjustment lever.

METHVEN



Sensor Tap Minimalist



#SLSTHMCP

\$387
EXCL GST

Sensor Tap Square



#SLSTSQCP

\$600
EXCL GST

Sensor Tap Wall Mounted Spout



#SLSTWMCP

\$573
EXCL GST

Mechanic Push Button Tap



#SLPBCP

\$119
EXCL GST

PARMCO APPLIANCE PACKAGE

Prices valid until July 15th, 2018 or while stocks last.



Oven - 600mm

#OX7-4-6B-8

- 8 functions
- Fan forced cooking
- European A level energy efficiency
- Cool touch door technology



Canopy - 600mm

#RLCD-6G-1000L

- LCD low profile canopy
- Digital black glass display
- Touch controls
- 1000m³/hour extraction

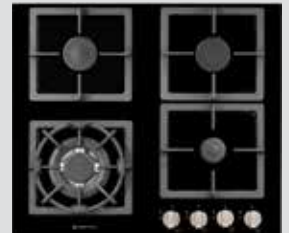


Ceramic Hob - 600mm

#HX-1-6NF-CER-T

- Touch control
- Excessive heat protection
- Timer function
- Child lock

UPGRADE TO GAS HOB



Gas Hob - 600mm

#HO-7-6G-3GW

- Black glass gas cooktop
- Flame failure safety
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- Can be jetted for LPG or natural gas
- Wok adaptor supplied

Just add \$125 EXCL GST

ALL THREE APPLIANCES FOR ONE HOT PRICE

\$1,725
EXCL GST



PARMCO

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THERMAL UNDERLAYER

FREE!

KITCHENS

QUALITY KITCHENS DESIGNED FOR THE TRADE

The ready-to-assemble kitchen range with design flexibility

Creating a modern designer kitchen for your next project is easy with UNO Kitchens.

WHY CHOOSE UNO KITCHENS?

- **FLEXIBILITY**
It's easy to create a design that fits perfectly with Flexi-width cabinets.
- **CHOICE**
12 standard, 4 wood grain & 6 ultra-gloss colours available across a large range of standard cabinets sizes plus the flexi-width cabinets.
- **ACCESSIBLE**
Made to order & delivered within 7-10 working days, this will help you manage your build & installation schedule.
- **QUALITY**
UNO Kitchens are made from moisture resistant New Zealand made board with 16mm solid back construction, soft close hinges on doors as standard.
- **EASY**
Each carton contains cabinet, doors, handles, hardware and instructions. Makes assembly and installation quick and easy.



imaginé
imaginé

ULTRA-GLOSS RANGE

WHITE	BLACK	OFF-WHITE
FOSSIL GREY	CHAMPAGNE METALLIC	CHARCOAL METALLIC



All UNO Kitchens are New Zealand made and come with a 5-year manufacturing warranty.

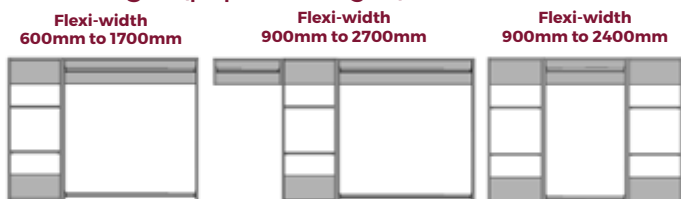
WARDROBE ORGANISERS

Designed for the trade

ITM can now supply the shelves, drawers and rails for all of the wardrobes in your new build or renovation. These are custom made to fit your wardrobe, supplied flat pack and are easily assembled and installed.

Choose from the standard designs shown below, or create your own flexible units.

Wall Range - (popular designs)



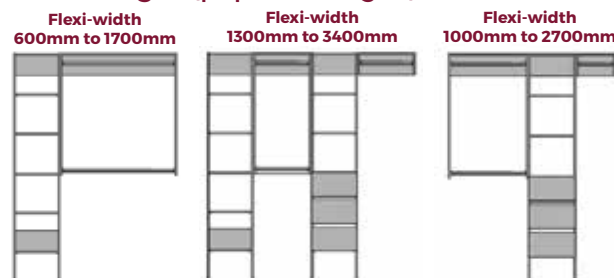
You choose the FLEXI-SIZE cabinets that allow you to design a custom wardrobe.

THE FLEXIBLE WARDROBE SYSTEM

Corner Ideas



Floor Range - (popular designs)



Why choose UNO Wardrobes?

- ✓ **Flexible Size** You choose the FLEXI-SIZE of your wardrobe cabinets.
- ✓ **Flexible Range** Wall hung or floor standing.
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- ✓ **Quality Materials** Using 16mm Moisture resistant melamine with 2mm PVC edge.
- ✓ **Made in New Zealand** in 7 working days.

Spend over \$150 on any products on these pages and receive a free thermal underlayer.*

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CLASSIC APPEAL OF

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"We bought this section for a bach, but loved it so much we decided to build our dream home. Our designers recommended James Hardie cladding to bring together everything on our wish list. The classic look of LineaTM Weatherboard and the wide, vertical lines of StriaTM Cladding provided contrast and an eye-catching, modern look. It's also made to stand up to the extreme conditions here really well. All up, this house has turned out better than we had ever dreamed!"

To see Leonie & Phil's full story, visit jameshardie.co.nz





8 top tips to protect your vehicle & tools from getting nicked

Tradie vehicles are a prime target for thieves nationwide. Often because they contain expensive and easy to sell tools. They are also more likely to be left unlocked as workers need to regularly gain access to them.

Here are our top tips to reduce the impact on you and your business of falling victim to theft.

1 Fit an alarm Although an alarm can't actually stop a criminal stealing your vehicle, it will certainly deter them. And the noise will more than likely scare them off even if they do make an attempt.

Contact a local auto electrician about getting one installed, depending on the features it may set you back between \$400-\$1,000. BuiltIn have arranged for a discount from the following installers when you mention you were referred by BuiltIn:

Town/City	Business	Phone No.	Discount
Whangarei	Auto Tech Northland	09 438 3063	10%
Auckland	Automotive Security	09 377 7716	18%
Hamilton	Colin's Auto Electrical	07 838 1321	10%
Tauranga	Trends Car Stereos	07 578 5154	10%
Rotorua	Arawa Auto Electrical	07 347 8075	10%
Gisborne	Gisborne Autoelectrics	06 868 8012	10%
Napier	Williams Auto Electrical	06 835 8093	10%
New Plymouth	Custom Auto	06 757 5844	10%
Wanganui	Image Audio & Security	06 345 2109	10%
Palmerston North	Broadway Auto Electrical	06 3585013	10%
Wellington	Obsessive Vehicle Security	021 242 5276	10%
Nelson	Radio World	03 5487620	10%
Christchurch	JC Install	0800 128 346	10%
Queenstown	A1 Auto Electrics	03 442 4342	10%
Dunedin	Auto Tint & Sound	03 260 7878	10%
Invercargill	Top Gear Audio & Installation	03 214 4447	10%



2 Fit an immobiliser

An immobiliser prevents a vehicle from being started by someone who doesn't have the proper key. Although they won't stop your ute from being broken into, it will stop it being driven away. Many new vehicles will have these fitted as standard, although you may not realise it.



3 Fit a GPS tracker

With a GPS system hidden in the vehicle if it's stolen you'll be able to track it down and recover it. These can cost between \$400-\$700 installed, with some needing a monthly subscription while with others the only ongoing cost is a pre-paid sim card.



4 Steering wheel lock

These robust steel devices are secured to the steering wheel when the vehicle is not in use. Their real value is as a deterrent to would-be thieves, who are likely to move on to an easier target. A very cost effective option, these devices can cost as little as \$15 on TradeMe (but you get what you pay for).



5 Secure parking

If you can park your wagon off street then do so whenever possible, as it's far less likely to be stolen than when parked on the side of the road. That includes using your garage for what it was designed for! If you have to park it on the street try to get a spot that is well lit and think about installing your own security lighting and cameras.



6 Hide valuables

Criminals will break into your vehicle for as little as a bit of loose change, so keep all valuables out of sight or even better take them with you. For tradies, your signwritten vehicle is a magnet for

thieves because of the potential haul of expensive tools in the back. Tinted/painted out windows (if allowed) will help reduce the appeal of your vehicle, as will having robust, locked storage chests fitted. You can get these custom made (or make your own) or go to someone like Van Vault, which specialises in secure tool storage: www.vanvault.co.nz.



7 Lock it!

Many thefts occur because the vehicle is left unlocked. It's easy to do, especially when you, and your guys, are frequently having to pop back and forth to get stuff. Opportunists will grab anything they can and be gone in seconds. Even worse, don't leave it unlocked with the keys still in the ignition while you go in to pay for your petrol or pop into the dairy!



8 Marking/etching

These are both ways of permanently marking your property and deterring thieves. Because clearly marked tools are much harder to sell they're less attractive to thieves. And although it may not stop your ute being stolen (and along with it all the tools in the back) it will certainly make recovery easier. Many tradies are now branding their tools with their LBP or mobile number and this is a great idea. The police also regularly offer free engraving services, often through your local merchant (at one of their BBQ brekkies for instance). An engraving tool can be picked up for \$40, or use a soldering iron on the plastic parts.

Following any of these tips will help reduce the risk of theft and avoid the cost and nuisance of being without your important business assets. The more you can do the more secure your assets will be.

BUILT IN | INSURANCE

Bultin are New Zealand's trade insurance experts. For more information visit www.builtininsurance.co.nz or contact Ben Rickard at ben@bultin.co.nz or 0800 BULTIN.

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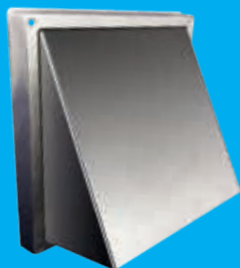


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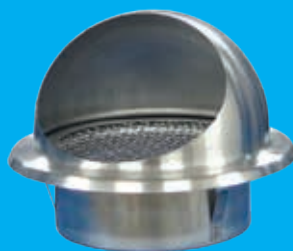
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COWL WALL VENT

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Available in:
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**LOUVRE GRILLE
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Available in:
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AIR DIFFUSER

Available in:
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ALSO AVAILABLE IN THIS RANGE: WHITE PLASTIC VENTS

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Questions? Visit gib.co.nz or call the GIB® Helpline on 0800 100 442.





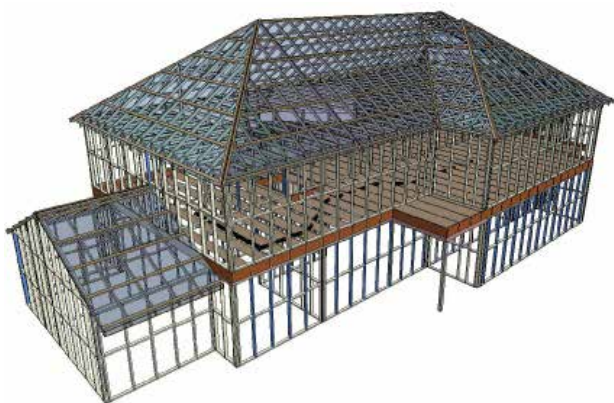
How to be 100% confident your frames and trusses are code compliant

25

FRAME & TRUSS

Radiata pine varies in strength and stiffness, which means the timber used in the skeleton of a house needs to be carefully selected to ensure it meets building code standards. The same careful selection process is even more critical when it comes to the fixings and connectors.

The NZ building code sets out specific engineering standards for timber framing and trusses, based on established load calculations and formulas.



There is a range of fixed loads, forces, and variables that are taken into consideration. A lot of these depend on the exact location of the home and the purpose of the building, for example a farm shed versus a family home. Additionally, regional wind loads, snow loads and seismic activity, are all part of the equation.

Basic engineering considerations

When designing frames and trusses, here's a summary of the key factors:

- ☐ permanent action (dead load)
- ☐ imposed action (live load)
- ☐ wind
- ☐ snow
- ☐ earthquake
- ☐ static liquid pressure
- ☐ ground water
- ☐ rainwater ponding.

The main timber properties used to calculate load factors are:

- ☐ stiffness determines the span capability of a piece of timber
- ☐ strength and stiffness for timber are related, so a species which is stiff enough will generally also be strong enough
- ☐ treatment. To meet Building Code requirements for durability, treated timber is used for framing in most circumstances.

The super-strength truss

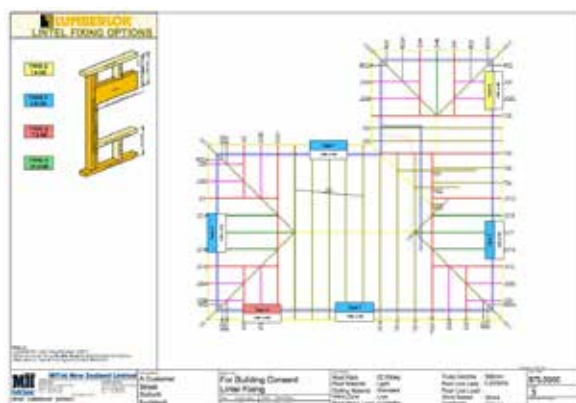
The inherent strength of trusses comes from their shape. The triangular design helps to evenly distribute the loads on the framing.

Designing and engineering trusses is an exacting science, and there are many factors to consider. For instance, the truss connections (type and capacity) need to be specified for:

- ☐ connection to the loadbearing structure
- ☐ connections between trusses such as girder and truncated trusses
- ☐ lateral support to give stability to the trusses.

Check the BTL

All of this information should be provided in the design statement issued by the accredited fabricator via the production of a Buildable Truss Layout (BTL).



The BTL details roof bracing, tie downs, and important truss-to-truss and truss-to-frame connections that are critical components in the completed truss and building system.

MiTék Trusses are designed to meet building code engineering standards, but just to be sure, they build in an extra safety margin for added security.

The Miték Gang-Nail™ Truss System has a proven track record and is accepted by all building authorities.

The right connections

When pieces of timber are put together in a frame or truss design, the structural stress can be greatest at critical load transfer points (where the timber is joined).

MiTék supports truss and frame manufactures by providing engineering software to accurately detail timber frame construction in line with the New Zealand Building Code. So you can feel fully confident that the frames and trusses you're installing are 100% up to code.



To find out more about timber frame engineering, download the MiTek NZ Training App. It contains product installation details, tutorials and a simple video overview of timber engineering in plain speak.



Coming up in Building Business:

- ☐ August: Part 5 – Truss, frame & connectors with modification.



The team touch down in Fiordland, ready to board the Pembroke

Fiordland - real man's land

27

FISHING

Fishing has taken me to all corners of the earth, but one place stands out for me, it's Fiordland in New Zealand's remote South Westland.

It's hard to explain why Fiordland is so special to me, I love fishing but in Fiordland you won't find any of my favourites; marlin, swordfish, big kingfish or snapper. I like the sunshine and warmth, but at 45 degrees South and with seven metres of rainfall a year, it doesn't tick those boxes either. And have you heard about the sand flies?! You'll swallow or inhale dozens every day.

So far I'm not really selling it to you, but that's part of the reason it's so good. The weather, cost and travel mean that the remote parts of Fiordland don't feature in travel brochures. And because of the lack of people, it is without doubt the most untouched coastal wilderness area in New Zealand, and it offers a portal back in time.



Matt and the crew on the Pembroke find their spot for a dive

Fishing

While you're not going to catch a marlin in Fiordland, there's a lot to like about the fishing, particularly if you like to eat fish and you don't like waiting. The bluecod are prolific and my favourite eating fish. You can target them with micro jigs, and soft plastics on ultra light tackle, or you can put a cod hook on a rope with a dive weight for a sinker and a piece of beer carton cardboard for bait and you'll get plenty - true story! The groper aren't huge but they are plentiful, and while they are usually a deep water species, we caught them under the overhanging tree branches 30 kilometres from the open sea.

We have encountered kingfish in huge numbers, but smaller fish only up to 10kg, but the big secret is the bluefin tuna. The southern bluefin run up the coast and can be targeted by trolling along the open coast between the protected sounds when the weather permits. But if the weather doesn't permit, that doesn't matter. Shoals of southern bluefin venture right up the sheltered sounds and while there's been a screaming 40 knot wind on the coast, you can be amongst bluefin tuna busting up on a flat calm surface beneath the shelter of the steep glacier-carved walls, miles from the ocean. So there's some obvious sport fishing potential and I don't need to explain how good southern blue goes as sashimi if you are not already sold on bluecod and groper.

Diving

There's some great deer stalking to be had in Fiordland if you can handle the wet, cold and sand flies. And in April you'll hear the stags roaring while you're on the boat, in fact some fatties will even shoot deer from the boat, but the hunting I most like in Fiordland, is underwater. Blue cod, moki and tarakihi are easy to spear, these fish obviously have no predation as in many cases they approach you and poke their nose at the end of the spear, again true story.

Kina (sea urchins), paua (abalone) and mussels are plentiful, adding yet more flavour to the stunning meals we enjoy on our live-aboard charters. But the big ticket items for me in Fiordland are the crayfish, they are in numbers that defy belief and they are BIG. The temptation to many would be to go crazy on crays, six a day for five days, that's thirty each boys, let's fill the chopper. But for me, and many more, we select a few of the size that will fit in a pot for our evening meal and maybe take one or two each home at the end of the trip.

But free diving through the kelp forests teeming with life and squeezing into the dark cracks and caves hunting crays is a real thrill. Though on many of our early morning dives, the crayfish were walking out in the open, and these were usually the big ones. My theory is the big crays, with their thick armour, can't be troubled by the cod, and with no snapper in Fiordland, they have nothing to fear. Whatever it is, the sight of big buck crays marching about and challenging you, rather than fleeing when you approach, is something else, another only in Fiordland, this one.



Matt spears a nice bluey for dinner

The scenery cannot be explained, so I won't try, but you can see for yourself in our first season of ITM Hook Me Up! when we unlock more of Fiordland's secrets.

Better yet, get in touch with Derek at Fiordland Charters and book a trip for yourself. If sipping a gin and tonic on a white boat is your idea of fishing then perhaps you're not ready for Fiordland, but for everyone else, go and experience it, and please leave it as you found it.

Tight lines!

Matthew Watson.



Whangaroa fishing competition

The Whangaroa Fishing Club started buzzing from 4pm on Thursday 15th March. It was a full house at 6pm when the briefing started followed by the Calcutta. An unbelievable \$15k was raised with \$3,000 of this being donated to Legasea.

Whangaroa is an amazing place to hold this type of event with the accommodation, club, and marina all right there in the one place. Everyone loves the chance to fish against and mingle with Matt. He does an amazing job getting around all the teams for a bit of a catch up. Bookings are already coming in for next year's event!

In summary:

- 149 anglers entered
- 35 teams
- 15 ITM stores represented
- \$18k in prizes
- Two Striped Marlin were tagged and released
- Longest snapper 79cm
- Longest Kingie 112cm
- Heaviest Tuna 13kg
- Weather was amazing on Friday. A bit swelly on the Saturday, but it didn't stop anyone.
- West Coast White & Mussel Fritters on Friday night. Carvery on Saturday night.
- \$50 bar tab per team member and a team tackle bag stacked with goodies.



Far North ITM do an amazing job organising this event. Next year's event will be held 21st-24th March 2019. Registrations will be available from 18th October, there are a maximum of 35 teams so get in quick.

NEVER TRUE

**Some carrots
will do for lunch.**



ALWAYS TRUE

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Trade Series Telescopic Ladder

- Smart design - can be used as a step or single ladder
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- Easily operated height lock - simple pull out and release
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- Load rated to 150kg

Models:

#OXTL03 3-step (0.9mH) **\$280** (pictured)

#OXTL04 4-step (1.2mH) **\$350**

#OXTL05 5-step (1.5mH) **\$430**



Height Adjustable Aluminium Work Platform

- 450mm wide and load rated to 150kg
- Adjustable through 6 height settings 600mm - 850mm
- Each leg independently adjustable for uneven ground or steps
- Lightweight and folds flat for easy storage and transportation
- Perfect for decorating or indoor work

Models:

#ADJWP085 0.85m Long **\$170**

#ADJWP120 1.2m Long **\$195** (pictured)



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