

BUILDING BUSINESS

THE LATEST NEWS FROM YOUR BUILDING SUPPLIES SPECIALIST

ISSUE 56: AUGUST 2014



NEW ZEALAND'S BEST PROVINCIAL TEAMS

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LEGAL

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READING BUILDING BUSINESS
WILL CONTRIBUTE TOWARDS
YOUR LBP SKILLS MAINTENANCE
REQUIREMENT. ENSURE YOU
LOG THIS IN YOUR ITM DIARY
TODAY. AUGUST 2014.

NEW CONSTRUCTION SECTOR WEBSITE

A new website by the Commerce Commission is designed to give you a quick guide to the key elements of competition and consumer law. If you work in the construction industry then this site is for you.

Some of you may already be aware of the educative work the Commission has been doing with the construction sector since 2010. The Commission's new website construction.comcom.govt.nz is the product of their interactions with the sector over the last few years.

They set out to develop a guide specifically tailored to the needs of the construction sector to help you better understand and comply with New Zealand's consumer and competition law. They've made the language on the site really user-friendly, and practical - a 'one-stop shop' for busy people to find out more about these laws. And they've put in lots of construction examples to help make the concepts easier to understand.

"The forecast construction boom will result in unmet demand, which may affect competition, pricing, and/or quality in the construction sector," according to Kate Morrison, Competition General Manager. "Overseas experience indicates that the construction sector is particularly susceptible to cartel or price fixing conduct - mainly due to certain structural characteristics of many construction markets. And internationally it is widely acknowledged that fraud, corruption, and anti-competitive practices, like price fixing, bid rigging, and market sharing, occur after natural disasters."

"Practices like these harm us all - business owner and home owner alike. Prices are kept artificially high, businesses aren't encouraged to be efficient,

and customers may have limited choice and receive poor quality services or low quality materials. As all businesses and their staff are consumers at the end of the day too, we all lose out," states Ms Morrison.

Under competition law, agreements that reduce competition in the marketplace are illegal. This includes any agreements between competing businesses that interfere with the pricing of goods or services, or agreements that determine which business wins a particular bid or contract.

"It's also important to remember that under consumer law, the claims you make about your goods or services must not be misleading. And you must disclose all important information to your customers. It helps ensure everyone competes on a level playing field" says Ms Morrison.

Find out how to comply with the laws that apply to you and minimise your risk - visit <http://construction.comcom.govt.nz/>

DO YOU WORK IN CONSTRUCTION?

Here's a quick guide to competition and consumer laws that apply to you.

Comply and minimise your risk.

Find out how at construction.comcom.govt.nz

COMMERCE COMMISSION NEW ZEALAND

IN THIS ISSUE

New Construction Sector Website	2	Employing Staff and Buying Insurance	7-8	Recover Your Money, Before It's Too Late!	15-16
Paperless Building Inspections	3	Humpty's Fallbreaker	9	Hand Tools	17
BRANZ Maintenance Schedule	3	Taurean Powered by Merlin	9	Genesis Energy	18
Concrete	4	Lining Solutions for Every Room	10	Stay High and Dry with Drainflo	18
Watch Your Waste	4	Is BIM The Next Step for New Zealand Housing?	11-12	Safety	19
Pink® Batts® Skillion Roof	5	Winter Fishing	13	ITM Store Directory	19
East Coast House of the Year Award Winner	5	Scyon Linea Weatherboard	14	ITM Cup Promotion	20
Power Tools	6				

PAPERLESS BUILDING INSPECTIONS

Auckland Council building inspectors are trading in their paper checklists for electronic tablets in a move that will see all building inspections in the region recorded in digital format by October 2014.

The programme is already under way in Auckland central and the southern areas of Papakura and Pukekohe.

Inspectors use tablets to record information and complete checklists during an inspection, and on completion of the inspection and submission of the result, the data is automatically loaded into the council data management system.

Results of inspections are emailed to the customer in a word document with a pdf attached of the relevant checklist.

"It streamlines the process, collects more precise information and minimises the potential for errors," says Auckland Council manager of inspections, Tim Weight.

"There's no more handwriting, which can often be hard to decipher, and we can also record detailed



information on site photographically which automatically goes onto the record."

Auckland is the first council to introduce the 4G inspection system, and it's expected that in the future, it may well be adopted nationally.

"The MBIE are keen to see consistency of inspection delivery around the country and we expect to progressively engage with them to assist other territorial authorities in adopting the programme."



Maintenance Schedule for a new house

BRANZ

The BRANZ Maintenance Schedule is a brand-new web-based tool that:

- records in one handy place all the materials used in a building
- gives your clients a comprehensive maintenance guide
- saves you time and effort by creating a maintenance schedule
- helps manage your legal liability if anything goes wrong

Simply enter the materials and finishes used in a building via dropdown boxes, and the tool automatically creates the maintenance schedule required.

Lack of maintenance can bring expensive problems, and these can result in legal challenges.

With a maintenance schedule, clients know how to keep their property in top condition, and you have an easy-access record.

The schedule is a comprehensive document to present to your clients and to save for your records.

A single licence for one report **\$49**

A licence for five reports **\$99**

BRANZ has a **special introductory deal** of one licence for just

(Log in to your My BRANZ account and use promo code MS001 when ordering.)

\$35

Order licences online at **branz.co.nz**, and visit **maintenanceschedules.co.nz** or call our technical helpline **0800 80 80 85**

CONCRETE

FREE ITM CUP THERMAL TEE

When you spend over \$300 or more on any of these products*
*Limit of one per account. Strictly while stocks last.



RapidSet

- Instant post hole structural concrete
- Sets in 15 minutes (at 21 degrees Celsius)
- Will reach 20MPa after 28 days
- Suitable for structural projects such as foundations and non-structural projects such as fence posts

#RS25

\$12⁹⁰ EXCL GST



CivilSet

- Instant post hole structural concrete
- Sets in 15 minutes (at 21 degrees Celsius)
- Will reach 30MPa after 28 days
- Special additive, allows for quick premixing immediately prior to use

#CVS25

\$14⁹⁰ EXCL GST



CivilCrete

- Fast finishing general purpose concrete (workable for 10-15 minutes / sets in 45 minutes at 21° Celsius)
- Will reach 30MPa after 28 days
- Super smooth finish every time

#CVC25

\$12⁹⁰ EXCL GST



SuperSet

- For applications requiring quick setting and high early strength
- Sets in 10 minutes (at 21° Celsius)
- Will reach 60+MPa in 28 days
- Can be used for a wide range of repair tasks

#SUPERSETM20P





\$45⁹⁰ EXCL GST



WATCH YOUR WASTE



ORDER WASTE SERVICES DIRECT FROM ITM AND CHARGE IT TO YOUR ITM ACCOUNT

BIN TYPE	SIZE	USE
	3.0 cubic metre open top gantry bin (3.3L x 1.5W x 0.6H)	Hardfill*1 - Up to 3 tonnes General construction waste*2 Up to 1.5 tonnes
	9.0 cubic metre open top gantry bin (3.3L x 1.5W x 1.8H)	General construction waste*2 Up to 1.5 tonnes
	General Waste Flexi Bin (1m³/2m³/3m³)	General construction waste*2, 1m³ (200kg), 2m³ (400kg), 3m³ (600kg)
	Garden Waste Flexi Bin (2m³) (Available in selected regions only)	Organic garden waste*3 2m³ (up to 400kg)
	Port-O-Let Model 88 (Waterless) (2.1H x 1.2W x 1.2D)	

ASK INSTORE FOR AN OBLIGATION FREE QUOTE

SPECIAL NOTES: 1. Hardfill/Cleanfill includes concrete, asphalt, masonry blocks, bricks, rocks, soil and clay. 2. General waste excludes hardfill/cleanfill and hazardous waste such as explosive, noxious, illegal or dangerous materials. 3. Organic garden waste excluding branches over 200mm diameter and flax/bamboo.

SOME SERVICES ARE NOT AVAILABLE IN ALL AREAS. FOR OTHER BIN SIZES - PLEASE ASK INSTORE

SKILLION ROOF INSULATION SOLUTION

Pink® Batts® have created two products for maintaining the 25mm minimum insulation clearance in skillion roofs.



NOMINAL STABILISED THICKNESS

Standard ceiling insulation products are designed to a nominal stabilised thickness (printed on product labels). Nominal stabilised thickness is defined as the minimum thickness required to achieve the stated R-value. This means that the product will be at least as thick as what is printed on the label – there is a possibility it could be thicker. While this is acceptable in standard trussed roof designs that have plenty of clearance it can cause issues in restricted spaces.

Pink® Batts® Skillion Roof insulation products achieve their stated R-value using a reduced thickness with limited recovery. This ensures that the ventilation clearance is maintained.

LIFETIME WARRANTY

Pink® Batts® Skillion Roof insulation products come with a Lifetime Warranty. This warranty serves as a separate certificate to remind your customers that specified Pink® Batts® wall and ceiling products, when installed correctly, will provide high quality insulation for the lifetime of a home. A copy of the warranty and further information is available from www.pinkbatts.co.nz.

In buildings where there is a restricted roof space, such as skillion roofs, having the required 25mm clearance can be a challenge to accomplish while achieving the minimum R-value required by the New Zealand Building Code. To ensure that both requirements are achieved, Pink® Batts® insulation offers two product options designed specifically for skillion roof applications;

- Pink® Batts® Skillion Roof R3.2 – a 115mm maximum thickness product designed to be installed with 140mm rafters
- Pink® Batts® Skillion Roof R3.6 – a 165mm maximum thickness product designed to be installed with 190mm rafters



HOUSE OF THE YEAR EAST COAST REGIONAL HIGHLIGHTS

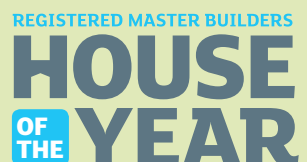
Congratulations to D Stevens Ltd for taking out the ITM Renovation Award and also the Nulook New Homes Award at the recent House of Year East Coast regional event.



Gold Award & Category Winner ITM Renovation Award \$250,000 - \$500,000
for a home in Whataupoko, Gisborne



Gold Award & Category Winner Nulook New Homes
\$600,000 - \$1,000,000 for a home in Hexton, Gisborne



POWER TOOLS

Jig Saw

- Mid range variable speed jigsaw
- Tool-less blade change
- 3 stage orbital action
- Dust extractable

#JV0600K



\$195 EXCL GST

Makita
TOOLS NOT TOYS

BONUS

5 pack mixed
blade set
A-86898

235mm Circular Saw

- 2100 watt
- Tight gear tolerances minimise arbor float and noise
- Front and rear bevel locks
- Flat motor housing for easier blade changes

#5902B



\$269 EXCL GST

Makita
TOOLS NOT TOYS

HOT PRICE

18V Hammer Drill

- Enhanced dust and drip-proof performance
- All metal gear construction & mechanical 2-speed gearing
- 16 torque settings
- 2 x 4.0Ah Li-ion batteries & carry case

#DHP480RME



\$569 EXCL GST

Makita
TOOLS NOT TOYS

INCLUDES
2 X 4.0A
BATTERIES

NEW

32mm Compact SDS Hammer Drill Kit

- Active vibration control
- Quick change 3 jaw removeable chuck
- Ideal for drilling large anchor, fixing and through-holes in concrete and masonry from 6 to 32 mm in diameter
- Comes with SDS+ chisel and drill bits, gloves, safety glasses and heavy duty carry case

#D25414KT-XE

\$819 EXCL GST



DEWALT

FREE

LED Light
Side Handle

18V Brushless Combo Kit

- DV18DBEL 13mm Brushless Impact Drill
- WH18DBEL Brushless 1/4" Impact Driver
- Supplied with 2 x 2.5Ah Li-ion batteries, smart charger, and 2-tool carry case

#KC18DBEL(GF)



\$579 EXCL GST

HITACHI
3 YEAR
HEAVY DUTY
WARRANTY

HITACHI

XR 18V Combo Kit - 6 Piece

- XRP Hammer Drill, Impact Driver, Reciprocating Saw, Circular Saw, Grinder, LED Light, 2 x Tough System Kit Box
- 3 x 4.0Ah slide pack batteries

DCK693M3-XE

\$1499 EXCL GST



DEWALT

FREE
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THERMAL
TEE



When you spend over \$300 or more on any of these products*

*Limit of one per account
Strictly while stocks last

305mm Slide Compound Mitre Saw

- 1600 watts
- 305mm
- Laser guide
- Zero clearance rail system

#C12RSH



\$1099 EXCL GST

HITACHI
3 YEAR
HEAVY DUTY
WARRANTY

HITACHI

BONUS

Mitre
Saw Stand

130mm 'Godzilla' Sabre Saw

- 1050 watts
- Aggressive 'Swing' Action cutting mode
- Variable speed on dial and trigger, allows superior control
- Tool-less blade change
- Carry Case

#CR13VB



\$319 EXCL GST

HITACHI
3 YEAR
HEAVY DUTY
WARRANTY

HITACHI

EMPLOYING STAFF AND BUYING INSURANCE

Having good staff and the right insurance are crucial to the growth and security of your business. Here's what you need to know.



THIS IS THE THIRD OF SIX ARTICLES ABOUT SETTING UP YOUR OWN BUSINESS, ADAPTED FROM THE BRANZ BOOK **BUILDING BASICS: YOUR BUSINESS**

SPECIAL PRICE
24% OFF
EXCLUSIVE TO ITM

SEE PAGE 8
FOR MORE DETAILS.

EVERY EMPLOYEE MUST HAVE A WRITTEN EMPLOYMENT AGREEMENT THAT INCLUDES:

- business name and employee's name
- job title and duties (generally covered in a job description)
- place and hours of work
- how payment is made
- the process used following employment issues or conflicts.

The Ministry of Business, Innovation and Employment (MBIE) has a tool at www.dol.govt.nz/infozone/businessessentials/ to help you write an employment agreement.

PERFORMANCE MANAGEMENT

Performance management is the process of making sure that employees know the performance expected of them and objectives they need to meet.

For builders working alongside staff, performance management should be part of daily business. For businesses working across multiple sites, it should involve staff with supervision responsibility and should be documented.

If an employee is not performing to the level you expect:

- clearly restate expectations
- discuss whether they need more training or support
- have realistic expectations and set a timeframe for review
- be prepared to reward achievement.

MBIE has useful guidance at www.dol.govt.nz/publications/big6/.

TRAINING AND CONTINUED PROFESSIONAL DEVELOPMENT

Training can include apprenticeships, on-site sessions, off-site courses, or internet learning. It can cover everything from tool training or installation of a specific manufacturer's products to safety and first aid, supervision and construction management, driver training for specific vehicle classes, and so on.

Regardless of format, training should always:

- be structured, with a clearly-defined outcome
- be given time to be effective
- include a check that desired outcomes have been met.

Continued professional development (CPD) assumes that people are trained but need to stay up-to-date. CPD includes reading industry publications and manufacturers' literature and attending seminars, conferences and trade shows. Licensed building practitioners must maintain skills as part of being licensed.

Insurance is as important as a good toolkit

INSURANCE

Discuss insurance with clients before a job (especially with renovations to existing property) so that both parties know how they are protected.

PUBLIC LIABILITY INSURANCE

All builders and self-employed contractors should have public liability cover. This protects against damage to third party property and personal injury caused by negligence. For example, if a builder is excavating for a retaining wall and the bank collapses, damaging a car, public liability insurance covers the damage. (It will not pay for repairing the bank and the wall – that is contract works insurance.)

Personal injury as a result of work is generally covered by ACC, but someone injured because of gross negligence may go to court. Public liability insurance may cover your costs and damages.

CONTRACT WORKS INSURANCE

Many full contracts require a contract works policy. This should be sufficient to re-build the project if necessary. (Labour-only contracts generally do not require this.)

This insurance usually doesn't include:

- losses from delays, penalties, or liquidated damages
- existing property (unless agreed otherwise)
- faulty design, workmanship or materials.

Subcontractors may or may not be covered.

PROFESSIONAL INDEMNITY INSURANCE

This covers claims made by clients who have received bad or negligent service and suffered loss.

'Errors and omissions' insurance is similar. It covers legal costs if a builder is held responsible for a service that did not have the promised results or failed to provide service, and someone incurred financial loss.

STATUTORY LIABILITY INSURANCE

This covers unintentional breach of a law (such as health and safety law), but not willful or reckless misconduct. Policies usually cover defence costs at official inquiries or complaints tribunals. Reparations or fines may or may not be covered.

EMPLOYERS LIABILITY INSURANCE

Some work accidents are not covered by ACC and employees can take their employer to court. This insurance kicks in where there is no ACC cover, and includes:

- occupational stress
- heart attack or stroke as the result of mental effort or strain
- disease caused by gradual process – particularly if the workplace was not safe
- exposure to passive smoking.

Injuries from deliberate employer action and exposure to asbestos are not covered.

LICENSED BUILDING PRACTITIONER (LBP) INSURANCE

LBP's with existing insurances should check whether an extension is available for LBP risks such as:

- defence costs for complaint investigations
- fines from the Building Practitioners Board
- claims from the supervision of non-licensed practitioners.

BUSINESS ASSETS INSURANCE

Buildings, tools, machinery and materials should be insured. Individual assets above a certain value may need to be identified in the policy. Check whether tools in a locked van and over multiple sites are covered. Trade tools are not normally covered by personal policies.

BUSINESS INTERRUPTION INSURANCE

This covers loss when a business can't operate after damage to business assets, such as in a fire. Some policies exclude earthquakes and floods.

COMMERCIAL VEHICLE INSURANCE

Business vehicles should be insured. Check cover details for:

- windscreen
- employees' vehicles used in the business
- driver age
- legal liability for claims resulting from accidents
- hiring another vehicle while the stolen/damaged vehicle is off the road
- trailers being towed.

ARRANGING INSURANCE

Compare options from different companies and from Registered Master Builders and/or Certified Builders.

Some policies can be arranged on an annual basis or for a specific project. Annual policies can save time if the business works on lots of similar jobs in a year.



BUILDING BASICS: YOUR BUSINESS - 24% OFF

Special price for ITM customers \$39.48 + \$8 p&p (Normally \$51.95 + p&p, ePub version is \$33.55). Just use promo code ITMBB101 when purchasing on-line at www.branz.co.nz. Note: To purchase on-line a MY BRANZ account must be created first.

How does a builder know what to do when they make the decision to go it alone?

Until now, there has been no one place to go to find out everything you need to consider before starting your own business. This 180 page guide outlines the key things you need to think about.

For those already running a business, it is a chance to get some new ideas to help your business run more smoothly.



ISOLATE, MINIMISE & ELIMINATE

Designed by builders for builders, HUMPTY'S is your answer to fall protection issues.

HUMPTY'S is a high density polyethylene sheeting manufactured certified and tested by a registered engineer in accordance with the AS/NZ 4389. It is the only certified product of its kind currently available on the NZ market.

KEEP YOUR FRAMES DRY OVER WINTER

Once the HUMPTY'S Fallbreaker is up – simply install a down pipe dropper in each of the large rooms, attach a clear plastic sock to take the water away from site. The frames will be dry and ready to close in when you are. And you can stay on schedule with no down time or days off due to rain.

COST EFFECTIVE

No waiting for others to install nets or bags, you can order and install yourself when you're ready. Installation usually takes an hour on a standard size home – edge protection scaffolding is still required.



TAUREAN POWERED BY MERLIN

FREE coded entry keypad when you purchase a fully installed Taurean powered by Merlin Ranfurly garage door and opener.

- Taurean Ranfurly sectional door (up to 2180H x 4900W)
- Merlin MT50EVO opener
- Site measure and installation
- Choose from our standard colours.
- Prices may vary depending on actual door size, site conditions and out of town travel.

Ask in-store for a quote today



FREE WIRELESS DIGITAL KEYPAD

- Waterproof and backlit
- With all orders during August (RRP \$180)
- Offer exclusive to ITM



Powered by **Merlin**



LINING SOLUTIONS FOR EVERY ROOM



With the GIB® performance plasterboard range, you can always select the right GIB® plasterboard system for the right application.

PROTECT WET AREAS FROM STEAM AND MOISTURE DAMAGE

Proven in over 500,000 kiwi bathrooms water resistant GIB Aqualine® provides extra protection from steam and moisture being absorbed through to the framing where it can cause real damage. It's also an ideal tiling substrate.

REDUCE NOISE FOR MORE PEACE AND PRIVACY

Installing GIB Noiseline® as part of a GIB Noise Control® System could reduce the level of perceived noise in a room by up to half*.

ACHIEVE A SUPERIOR INTERIOR LINING FINISH

13mm GIB® Standard plasterboard provides extra rigidity allowing it to span further in ceilings**. For an even straighter ceiling use the GIB® Rondo® Metal Batten System.

For a smoother wall and ceiling finish, use GIB Ultraline®. It features a special Pearlcoat coated surface paper for a finer, smooth finish.

HIGH STUD HEIGHTS

Use GIB Wideline® for high stud rooms. Being 1350mm wide it's ideal for use in rooms with stud above 2.4m when horizontal fixing.

*GIB Noise Control® Systems can reduce noise significantly however they will not completely eliminate it. GIB Noise Control® Systems must be installed in accordance with current GIB® technical literature.

**Compared to 10mm GIB® Standard

**FREE
ITM CUP
THERMAL
TEE**



When you spend over \$300 or more on any of these products*

*Limit of one per account
Strictly while stocks last



IS BIM THE NEXT STEP FOR NEW ZEALAND HOUSING?

BIM is the buzzword of the moment in architectural circles and large construction companies around the world. What does it mean and how will it affect kiwi home builders?

Building Information Modeling (BIM) is like 'building a building before you build it'. If you think about what a typewriter can do and what you can do with an iPad, then that's the kind of step change BIM represents.

WHAT IS BIM?

Much more than just a 3D digital model of the building, BIM creates a precise replica made up of exact virtual equivalents of the actual building components and elements such as walls, beams, columns, windows, doors, or specific manufactured products such as drywall, roofing and cladding systems etc.

"BIM simplifies and streamlines the entire design and building process."

For example, if a window is specified, the BIM system will source all the relevant information about the window and insert it into the wall just as it would be done during the construction process.

Furthermore, BIM lets you assess and calculate the impact of the window on lighting or heating in the space, and ensures the cost of the window and hardware are included in the associated schedules.

WHAT ARE THE MAIN ADVANTAGES?

BIM simplifies and streamlines the entire design and building process. It shares building design information with product designers, suppliers, consultants, engineers and contractors, using one precisely calculated 3D model.

Structural engineers can add structural elements, and services contractors can add pipe-work, electrical and plumbing systems to the model. Specifiers can 'drop' branded components into the project instead of using generic items, automatically generating schedules and material take-offs.

Contractors can access the model and obtain schedules and quantities for quoting and ordering purposes. The building owner or tenant can use the model to assist with maintenance and facilities management.

In a BIM model, any modification to the building design will automatically be replicated in every view such as floor plans, sections and elevation, and in the specifications and scheduling information.

BIM allows accurate projections and monitoring of the estimated cost of a project at any given point in time during the project.

WHO IS USING BIM?

BIM is becoming the industry standard for large projects and developments internationally, and many New Zealand architectural practices and construction companies have adopted the system.

The government and construction industry groups are actively collaborating to speed up the use of the system because of the significant productivity gains and cost savings that can be achieved. Unitec has integrated BIM into the Bachelor of Construction degree, with other institutions expected to follow.

“BIM is becoming the industry standard for large projects and developments internationally.”

In the UK, BIM has been adopted as the standard for all government construction projects, and in the US, the GSA (the procurement agency of the US Government) insists on the use of BIM on all projects it puts out for tender.

In the future, new software tools will become available to take advantage of the data captured within a BIM model, such as automated code compliance checking. This is already used in Singapore and is being investigated by building consent authorities here.

WHEN WILL BIM BECOME MAINSTREAM?

While it's being used increasingly in New Zealand for large-scale developments, the general view is that it will be some time before it becomes a mainstream practice in building homes.

In the immediate future it is highly unlikely that BIM will be used in the residential market, even high value one off architecturally designed homes. There are costs involved in implementing BIM and both the designer and construction company must have the appropriate BIM systems in place and suitably experienced people who can build BIM models.


According to a recent statement from the Minister for Building and Construction, BIM “promises to be a game changer in lifting the productivity of New Zealand’s building and construction sector.”

The minister pointed to the UK as an example where “there has been an 18% improvement in productivity on government projects using BIM.”

“The Productivity Partnership, an initiative of this Government with the construction sector, is spearheading progress in this area, recognising that increased use of BIM is fundamental to achieving our national goal of a 20% increase in sector productivity by 2020.”

Written by: Mike O'Neill





A good career move...

...for individuals and contractors

Whatever stage you're at in your career, Registered Master Builders has a membership to suit your needs.

Whether you're a qualified carpenter either contracting or employed by other builders, or a professional in the construction industry, you can become part of the best building industry organisation and enjoy benefits such as:

- the most recognized industry brand
- networking opportunities to keep you in the loop
- industry leading awards that set you apart
- training and info to keep you up with the play
- an insurance offering to ensure you're covered
- great savings on a range of products
- ...and much more.

For more information go to
www.masterbuilder.org.nz
 0800 762 328

**Building excellent benefits
 for excellent builders**

WINTER FISHING

More and more kiwis are discovering the opportunities of winter fishing.

Right now it's winter – just to point out the obvious. A lot of boats are filling with slowly rotting autumn leaves and discolored water while fishing gear is hibernating in the darkest corner of the garage. While this is true of many fair weather fisho's, more and more kiwis are discovering the fishing opportunities of winter, to the point where once quiet winter fishing spots now buzz with boats, and boat ramp car parks are just as full as the mid-summer weekends.

SNAPPER BECOME BOLD

With food more scarce and a slowing metabolism, snapper seem to become more brazen when turned on by burley. Our footage of snapper boldly swimming on the surface and taking baits in plain view has all been shot on cold winter mornings. And our underwater footage of snapper engulfing baits has for the most part been shot in burley trails during cold calm winter mornings. So if you want to make your snapper fishing more visual, get up early and walk, ride, fly or boat to some rocks on some open coast and drop some king salmon burly in the water. It usually only takes minutes for the snapper to show, so throw in some cubes and watch, or even film for a while. Once you start hooking the fish, the bigger fish get more timid, but if you keep dropping cubes you can get the snapper to a point where you can almost hand feed them – resisting the urge to drop a bait with a 9/0 hook is the hard part!

Hapuku or groper have long been a winter favourite, perhaps because those who like to head out wide have put their game fishing gear away at this time of year, but the truth is hapuku, bluenose and bass are available year round. That said, the extra layer of that rich oily fat on the hapuku fillet is enough to get me out of bed on the coldest of mornings. And on the way out to the puka grounds I've been kingi fishing over deep pins, and at this time of year the kingfish are equally big, fat and fighting fit with plenty of 30kg models taking both jigs and livebaits.

Matt Watson.

Keep 'em tight!
Matt



COMING UP IN AUGUST

(note the earlier start time)

5PM SATURDAY, AUGUST 2ND

WHERE THE WHAKATAKI IS THAT!?

5PM SATURDAY, AUGUST 9TH

MEXICO DELIVERS

5PM SATURDAY, AUGUST 16TH

**SNAPPER, KINGFISH, SWORDFISH AND
GIANT MAKU IN ONE EPIC DAY!**

5PM SATURDAY, AUGUST 23RD

OLD SCHOOL SNAPPER FISHING

You've been asking for more, well now you've got twice as much of the ITM Fishing Show every Saturday! We're now delivering you a full hour of epic fishing action from the earlier start time of 5.00pm every Saturday on TV ONE.

one





BUILD TO BATTLE THE ELEMENTS

Your home battles harsh New Zealand weather every day and night. That's why Linea weatherboard is made resistant to damage from moisture, rot and coastal conditions. It's even resistant to fire. Protect your home with cladding that weathers the toughest environments and will not warp, split or crack like timber. Build tough. Build beautiful. Build with Linea weatherboard.

Ask James Hardie | Call 0800 808 868 | jameshardie.co.nz/linea



**FREE
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THERMAL TEE**



When you spend over \$300 or more on any of these products*
*Limit of one per account
Strictly while stocks last



Linea®
WEATHERBOARD



RECOVER YOUR MONEY, BEFORE IT'S TOO LATE!

There is a limit on when you can recover money owed to you, or claim against another person for some sort of wrongdoing. This is known as a “limitation period” and applies to all non-criminal proceedings.

BY TOBIAS YOUNG OF AUCKLAND LAW FIRM MADISON HARDY

A limitation period is a ticking clock set by parliament. When the clock stops, you will usually be prevented from starting your claim in a Court or Tribunal (although you can continue a claim you have already started).

Why does Parliament set limitation periods? This might seem unfair to an innocent victim who didn't know about their claim or just didn't get around to making it in time. However these definitive “bright light boundaries” provide a sense of certainty and fairness to all, and there are several policy reasons behind them.

The most obvious is that over time, there is a greater chance of evidence being lost or destroyed. For example, most people get rid of old documents once they are no longer needed for tax or legal purposes.

As time passes people's memories fade, especially about names and dates, what was said or why things were done, which can make it difficult for a Court to determine what actually happened.

There might also be difficulties in tracking down crucial witnesses or potential defendants, which may unfairly affect one person in a dispute.

Finally, a limitation period allows professional advisors such as building inspectors or accountants to get insurance. Insurance is important not only for an advisor trying to protect themselves, but also for claimants. Generally insurers will have the ability to pay successful claimants, even where a defendant (several years down the track) might not have the resources. A limitation period gives an insurer certainty. They may not otherwise be prepared to offer open-ended insurance policies that could come back to haunt them 20 or 30 years later.

WHEN TO BEGIN YOUR CLAIM

So how long do you have to start your claim? The answer depends on when you were wronged, when you find out about it, and what your claim is all about.

There are two broad categories of claims – those occurring before 31 December 2010 (Limitation Act 1950 applies, as modified in 2011), and those which

came about on or after 1 January 2011 (Limitation Act 2010 applies).

Under the older Limitation Act, it is all about when your claim “accrued”, which is legal jargon for the time when all the parts required to prove your claim have come together. For example, if a person agrees to pay you by instalments under a contract, your claim for breach of contract accrues when they miss an instalment, not when the contract was first signed. On the other hand, if a person negligently drives into your car on the road, your claim in tort accrues when you suffer loss, i.e. when your vehicle is damaged.

The accrual concept can raise difficulties especially when it comes to someone being sued for

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negligence. Imagine the situation where you rely on a building surveyor’s advice to buy your dream home. If the advice is negligent, you might not realise you have suffered any loss (such as paying too much for the house) until years after the event.

For events after 1 January 2011, the 2010 Act applies. The 2010 Act gives you 6 years to begin your claim for breach of contract or negligence, assuming you knew about it on that date. The clock starts ticking when the event happens, not when the loss is discovered or the claim accrues.

The 2010 Act also provides a “late knowledge” exception to the rule. If you don’t realise you have a claim within the 6 year window, for example you are deceived or defects in the work remain undetected, you will be given an extra 3 years from the date when you discover the problem (or should have discovered it) to begin your claim.

To stop the potential for matters being discovered years into the future, the 2010 Act limits the late knowledge exception by specifying a 15 year “long-stop period”. This means that no matter what your situation, or when you find out about it, you cannot start a claim more than 15 years after the event. The Courts have readily enforced this “bright light boundary”, even where it means some defendants escape liability altogether. In some circumstances you might still run out of time even before you find out you had a claim!

EXCEPTIONS TO THE RULE

The final thing to consider is the subject matter of your claim, and whether parliament has

introduced any other rules (there are plenty) that apply to your situation.

In defamation cases for example, the limitation period is reduced to 2 years, with an extra 2 years for “late knowledge” discoveries.

For claims made under the Fair Trading Act 1986, which is designed to protect consumers from unsavoury business practices, the limitation period is 3 years, however the clock doesn’t start until your loss becomes reasonably discoverable.

Under the Building Act 2004, the long-stop period is reduced to 10 years for all “building work” (i.e. work in connection with the construction, alteration, demolition or removal of a building). Whether your work counts as “building work” might itself be a controversial issue, as seen in the Minister for Education’s recent claims against Carter Holt Harvey.

Finally, for leaky homes, under the Weathertight Homes Resolution Services Act 2006, once a person applies for a building assessment the clock is paused for all potential combatants. The initial application must be within 10 years of the house being “built”, which in April 2014 was held by the Supreme Court in Osborne v Auckland Council as being when all the work required by a building consent is complete, usually when the

“If you discover a problem, you should act quickly to resolve it, and work out what limitations apply to you before the matter is taken out of your hands!”

house passes its final Council inspection. However, because the clock is then paused, the result is that suppliers, builders, labourers and local authorities can all be subsequently joined to leaky homes proceedings for months or even years after the 10 year period has lapsed.

This myriad of overlapping timeframes (of which we give only a few examples) can be difficult to understand and even more difficult to apply. One thing is for sure - if you discover a problem, you should act quickly to resolve it, and work out what limitations apply to you before the matter is taken out of your hands!



Tobias Young recently emigrated here with his family from Western Australia, and is employed by Auckland firm “Madison Hardy”. The firm guarantees personal attention to new clients at competitive rates. Phone (09) 969 5963, fax (09) 379 0504, and e-mail tobias@madisonhardy.com. This article is not intended to be relied upon as legal advice.

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Chisel Set

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- Up to five times stronger than other Stanley® levels
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BONUS

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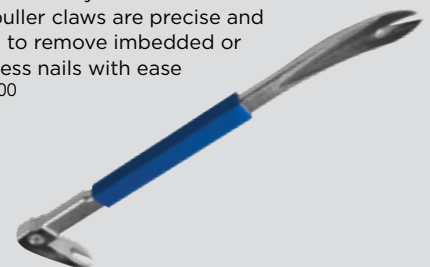
- 20 oz
 - All steel claw hammer
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 - One piece forged
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- Drop forged and tempered for extra durability
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 - Low staple refill window
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Sterling

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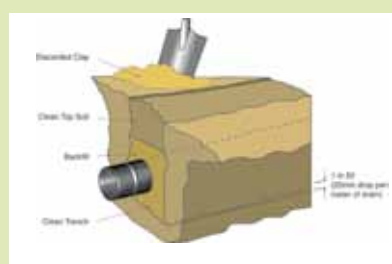
STAY HIGH AND DRY WITH DRAINFLO

Drainage lowers the ground water level by removing the “excess” or “surplus” water from the soil. Follow the installation steps below to get the best out of your Drainflo.

Drainflo is lightweight polyethylene corrugated pipe with high crush resistance and flexibility. Drainflo has slots cut at the bottom of the corrugations and also spaced around the circumference. Drainflo is also available unslotted (Draincoil).

1. PLANNING

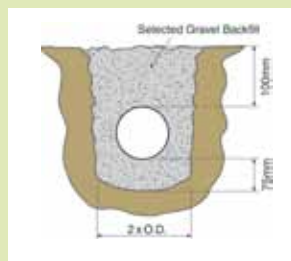
Plan the drain so that it runs across the slope on a slight downhill grade to ensure a steady even flow. Where water collects in low areas, the drain should start on a downgrade to a suitable outlet



2. DIGGING THE TRENCH

The trench should be dug not wider than a spades width, to a depth of approx. 300 – 400mm. Ensure that the trench bottom is smooth

and flat and runs on a suitable downgrade to allow a steady, even flow. A suitable downgrade is about 1 in 50 (20mm drop per metre of drain)



3. PIPELAYING

Remove any loose soil or mud from the bottom of the trench, then lay the pipe and cover it with at least 60mm of suitable backfill material. **IN EVERY CASE**

- The pipe must not be stretched
- The pipe must be central in the trench.



4. FILTERSOCK

Marley Drainflo is available with an installed filtersock option. This is ideal for situations where there is a risk of silt and soil infiltration into the Drainflo.

NB: Every project will involve different conditions and weight loads. Please refer to the Marley Land Drainage brochure and a suitable professional for specific advice and design requirements.



HOOKED UP BUT NOT HELD UP

Trade Connections is a one-stop-shop. As well as getting money-saving Trade Rates, you can also arrange a new connection.

Genesis Energy has been offering a specialist service to help Builders, Electricians and Gas Fitters with their new connection needs for a number of years, says Stuart MacRae from Genesis Energy.

“Our aim is to provide a specialist nationwide service that takes the hassle out of arranging new electrical and gas connections,” explains Stuart.

Genesis Energy’s Trade Connections also provides competitive trade rates specifically for the industry. “To keep the cost of new connections down, Genesis Energy Trade Connections offers special trade rates which are just 35 cents per kilowatt hour for electricity and 30 cents per kilowatt hour for gas. In addition to the low rates we do not charge any daily line fees which can really save

money over the duration of a build,” says Stuart. New connections can be made through Genesis Energy’s Trade Connections call centre.

Genesis Energy Trade Connections also offers an online calculator to help tradespeople work out what savings they could potentially make by using the Trade Connections service.

For more info, visit the Genesis Energy Trade Connections website (www.genesisenergy.co.nz/tradeconnections).



SAFETY

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- 4 outlet portable power device
- Includes RCD safety switch
- Built-in mini circuit breaker for overload protection
- 10 amps
- USB model features dual USB charger, 4.2A total output



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Pervert Safety Glasses

- Dual lens design for distortion free vision
- Rubber temples and nose bridge for comfort and grip
- Medium impact
- 800BS Black Frame Smoke, 800BGM Black Frame Gold Mirror, 800BBM Black Frame Blue Mirror (shown), 800BWS Black White Frame Smoke



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Beast Safety Glasses

- Awesome eye coverage for total protection
- "Air Flex" rubber for non-slip wearing
- Adjustable tension strap included
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- #950BM Black Frame Blue Mirror



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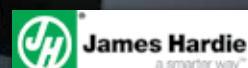
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