



J. Francis Company LLC

GENERAL CONTRACTING AND REMODELING

1410 High Street • Pittsburgh, PA 15212 • phone: 412.322.6407 • fax: 412.322.6425

newsletter

Super Trivia Challenge

Here's your Chance at a \$20 Gift Card!

Trivia is a fun feature of the newsletter. The first correct answer emailed to jean@jfcollc.com will be the proud winner of a \$20 Gift Card of your choice.

Question: Which U.S President implemented the very first U.S. income tax?

Answer:

- a) Franklin D. Roosevelt
- b) Thomas Jefferson
- c) George Washington
- d) Abraham Lincoln

In this issue...

[Company Update](#)

[Feature Project](#)

[Team Update](#)

[What's New in '09](#)

[Aging In Place Update](#)

[Super Trivia Challenge](#)

[Thanks for the Kind Words](#)

[Remodeling Tips](#)

[Core Values](#)

[What Kind of Work Does](#)

[J.Francis Company Do?](#)

[Referral Rewards Program](#)

[Contact Us](#)

[Links](#)

Thanks for the Kind Words

"As our project comes to a close, I wanted to express my appreciation for the quality work performed by you and your staff. I was impressed with the professionalism and attention to detail that everyone in your firm exhibits. The project was

February 2009

Greetings!

As we roll through the winter season we want to remind you that besides getting ready for your taxes, now is a good time to plan for home remodeling & business renovations. This newsletter is our way of keeping in touch with our friends and customers. Please email us your comments or suggestions.

Company Update

J. Francis Company President, John McCloskey was interviewed by [Rick Earle](#) at WPXI Channel 11 Television for an investigative report for "Target II" regarding Pennsylvania's new contractor registration law.



Friday, February 13, 2009

Pa.'s new home improvement contractor law has detractors

By Pittsburgh Business Times - by Ben Semmes

[Click here for further information](#)

Feature Project

Finished View

accomplished in a timely manner without disrupting our daily operations. Your crew always maintained a clean and safe work area and we were impressed with the speed at which your workers were able to accomplish this project. It is very important to us that any contractor working in our facility be polite and presentable. Your service to us continues to be excellent. Your willingness to research & provide recommendations is appreciated. I look forward to working with you on our next project."

Commercial Customer & Small Business Owner

Aging In Place Update

Kitchen and Baths Modifications for Aging in Place

The **2008 Kitchen/Bath Industry Outlook**, published by the **National Kitchen & Bath Association (NKBA)** identified 10 factors that will continue to drive kitchen and bath remodeling for baby boomers who responsible for caring for aging parents. Whether it's for their parents or themselves, baby boomers are looking to remodel their kitchen and bathrooms, making them more visitable for those with limited mobility.

Kitchen Modifications:

The kitchen is the heart of the home. It can also be the most dangerous room in the house. As with bathrooms, home modifications to kitchens do not have to be costly. The NKBA recommends several guidelines to keep your kitchen safe:

- Slide-out trays and bins in base cabinets also make storage items more accessible and eliminate the need to bend.
- Use proper lighting.



Before View



Finished View



Effective general lighting, supplemented by proper task lighting that is clearly focused on a work surface, can greatly decrease the likelihood of injury while preparing a meal.

- Place microwave oven above the floor to avoid reaching to retrieve food.
- Use slip-resistant flooring such as matte-finished wood or laminate, textured vinyl, or a soft-glazed ceramic tile. If there is ceramic tile, try using a throw rug with non-skid backing as an added precaution, particularly around areas that can get wet.
- Regulate water temperatures and devices. Install faucets with anti-scald devices that prevent water temperatures from rising to dangerous levels, or buy pressure-balanced valves that equalize hot and cold water.

Bathroom Modifications:

According to the **National Safety Council**, nearly 200,000 people are injured annually in their bathrooms, with the most common accidents occurring from falls and scalding with hot water. A well-designed/remodeled bathroom can make it safer for the residents to use. Home modifications to a bathroom can be simply done and do not have to be costly. Here are a list of ways to keep a bathroom safe suggested by the NKBA:

- Add benches and grab bars. Installing them within shower enclosures and near the entrance of tubs greatly decreases the chance of accidental falls.
- Utilize slip resistant flooring in all areas of the

Before View



Finished View



Before View

bathroom. Slip-resistant flooring materials can help to eliminate falls and reduce the risks.

- Eliminate steps leading into tub or shower areas. Try to surround a tub with a platform where the resident can sit down prior to entering or exiting the tub.
- Select shower doors carefully. Always use shatterproof glass in shower enclosures.
- Install proper faucets such as pressure-balanced and temperature-controlled valves in the bath and shower to prevent scalding. Install faucets in areas that are easily accessible from outside the tub or shower. Avoid having to stretch or reach for the water control.
- Put in emergency shut-offs for whirlpool tubs. Make sure that the shut-off can be reached from both inside and outside the tub area to ensure maximum safety.
- Maintain safe distances between water sources and electrical switches. Use ground-fault circuit interrupters on electrical receptacles. They will shut off when a moisture hazard is sensed.

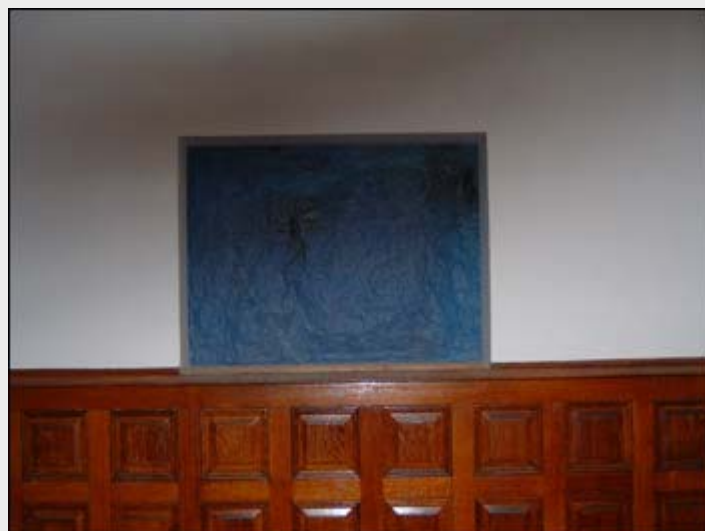
J. Francis Company can assist you in making your home bathroom and kitchen safer. After a careful analysis and assessment of your needs, J. Francis Company's **Certified Aging-in-Place Specialist** will customize a home modification plan that will allow you or a loved one to continue living independently and safely. J. Francis Company, LLC would like to help you and your parents/other senior family members live with safety and comfortably. **Contact us** today



Finished View



Before View



for a personalized assessment of your family's home care needs. For more information, visit [J. Francis Company, LLC](#).

Remodeling Tips

Winter/Home Maintenance:

Heating Efficiency - clean warm air registers & return air grilles to improve the furnace's energy efficiency. Make sure that registers are not blocked by furniture, drapes or carpeting. Change the furnace filter, and plan to change your filter every month during the winter. Monthly filter changes can help reduce energy costs.

Air Leaks - You can save 10% or more on your energy bill by reducing the air leaks in your home. On a cold, windy day turn off the furnace, & make sure all doors & windows are closed. Light a taper candle & hold it next to common leak locations such as doors & windows. If the smoke/flame travels horizontally you have found an air leak where you'll need to caulk, seal or weatherstrip.

Replace Old Windows - 30% of a home's energy is lost through its windows. Replacing old windows with energy-efficient versions reflects on the quality of the house as a whole.

Prepare Your Home For a Power Outage - Check the batteries in your flashlights and make sure they are easily accessible. Also, make sure to have a supply of nonperishable foods, a manual can opener, and a traditional corded phone or cell phone available.

Clean the Kitchen Exhaust Hood and Air Filter - Keeping this clean of cooking grease will help keep a stovetop fire from spreading.

Finished View



Before View



Scope of Work:

The existing kitchen was over 30 years old in this turn of the century Victorian home. The walls and ceiling were

Check Water Hoses on the clothes washer, refrigerator icemaker and dishwasher for cracks and bubbles. Replace hoses that show signs of leaking.

Check Your Air Ducts - Call a duct cleaning service if it has been a few years since your ducts have been professionally cleaned. If you have been changing your furnace filter frequently and your ducts have been cleaned recently, simply take off the register covers and vacuum inside.

Generator - If you have a gas powered generator for possible power outages, make sure to have containers of gas for the generator. Keep the gasoline stored in a garage or outside storage unit. Never store gasoline inside your home. Test your generator and make sure it is in good working order.

Smoke Detectors, Fire Extinguishers & Carbon Monoxide Detectors - Make sure your smoke detectors have fresh batteries and that the fire extinguishers are fully charged. Be sure to have a carbon monoxide detector installed near the furnace, bedroom level and any working fireplaces.

Our Core Values

- Caring
- Competence
- Integrity
- Respect
- Timeliness

J. Francis Company, LLC approaches business with our core values as a guide.

What Kind of Work Does J. Francis Company Do?

Our Typical Remodeling/Renovation Work

demolished back to the studs. The galley kitchen design includes cherry wood cabinets with built in custom wine rack above the SubZero refrigerator, Zodiac quartz countertops, a breakfast bar, tile backsplash and custom hood above the LaCornufe range, Bosch dishwasher, & custom crown & base moldings. The "pass thru" window allows for a view of the kitchen from the dining room/living room areas. The original elements of the home were integrated into the kitchen design, giving the unquestionable feeling that the kitchen seamlessly matches the home. The kitchen imparts a warm and elegant feeling to the first floor of this classic home.

Team Update

Margie Kulesza has been with J. Francis Company for 14 years. She is most likely the favorite among our customers! Margie brings an element of cheerfulness, organization and practicality to whatever job site she visits. Margie says, "working at J. Francis Company is like one big family. Everyone gets along with everyone."

Margie is married to Dave Kulesza, "D.K", and has three grown sons - Rusty, Vic & Rick, and three grandchildren - Sarah (13), Shawn (10) & Alissa (5). In her leisure time, Margie enjoys camping and fishing.

What's New in '09

MUSINGS from Dave Myers, VP/General Manager:

Do you know that J. Francis Company has been in business now 21 years? Like many small businesses, the company has transitioned thru the years; hiring employees, buying a building, and providing better benefits to our employees. Yet in 2009, we find ourselves leaner, more sophisticated, and "creating our own stimulus package."



I watched a TV commercial where a specialty contractor was having a 30% off sale because they were celebrating 30 years in business. One might question, "If they can afford to offer a 30% discount, maybe their price was too high to begin with?" Despite the fact that 2008 was a strong year for us, like most businesses, we are facing challenges. While we could never have a "21% off promotion", we have taken unprecedented steps to reduce our overhead costs, without impacting the craftsmanship that our customers say sets us apart from our competition. We are offering incentives to entice our customers to move forward with remodeling work. Know that we will continue to focus on Quality and Service, not just Price.

At J. Francis Company, we come to work each day, accepting the challenges that face the remodeling industry. We are excited and humbled by the leads we are generating. I am

Includes:

- Additions
- Bathrooms
- Basement Remodeling
- Classroom Improvements
- Demolition
- Drywall and Plasterwork
- Electrical
- Finished Carpentry
- Flooring
- Gut and Rehab
- Kitchens
- Mechanicals
- Office Build-Outs
- Painting
- Plumbing
- Roofing
- Rough and Trim Carpentry
- Siding
- Space Reconfigurations
- Tenant Build-Outs
- Windows
- Wood and Metal Framing
- and Much More !!

Referral Rewards Program

Could You Use \$100.00??

- For every referral you send our way that becomes a customer, you will receive your choice of: a \$100 gift certificate to the store or restaurant of your choice or a \$100 donation to the charity of your choice in your name.
- By referring your friends, clients & co-workers to us for remodeling & renovation projects, you've helped our business grow. Offering these special rewards is our way of saying thanks. To take advantage of our Referral Reward Program, just email to jean@jfcollc.com or fax to 412.322.6425 the following contact information: your name & phone number, the name,

comfortably challenged by the words of two of our company's mentors, "There are many unexpected opportunities to try new things; to do more with less" and "If there ever was a time to be exceptional, it is now".

Thinking about a remodeling project or know someone who is? For the first quarter, we have temporarily reduced our fees for our "Pre-Construction Services"; design, specification, and estimating. Let us create a plan and realistic budget with you. We are holding our first ever Open House for a kitchen remodel recently completed. We have negotiated our insurance rates and cell phone costs to reduce our overhead. Because we know that if we do what we have always done, we will only get what we have always gotten (and maybe not even that). Hence, we have the opportunity to both consider our experiences and those that we have provided to you during the past year.

What is the outcome of all this? Our new Company Vision: "At J. Francis Company, we first build the relationship and trust. Then, we build quality projects, on-time and on-budget. **We recognize the success of your remodeling project depends on what you have experienced during the process. The quality of that experience defines our success.**

We understand that successfully improving our business and navigating economic challenges is a process, not a destination. Know that we are here, energized by the opportunity to make a difference for you, your business, or your family. How can we help you? Or how can we help a referral you could provide to us?

Company Update

Friday, February 13, 2009

Pa.'s new home improvement contractor law has detractors

By Pittsburgh Business Times - by Ben Semmes

Starting in July, Pennsylvania will join many other states in the union by enacting basic protections for owners looking to renovate their homes.

The law, known as the Home Improvement Consumer Protection Act, is a start in establishing a registration process for home improvement contractors statewide, said John McCloskey, president of **J. Francis Co.**, a North Side-based remodeling company.

"We are one of only a few states left that don't have this type of protection in effect," McCloskey said. "Reputable contractors have been shouting for this for a long time."

Indeed, the **Builders Association of Metropolitan Pittsburgh** and the **Pennsylvania Builders Association** have come out in support of the measure.

There may be negative side effects, according to Chad Michaelson, an attorney with Downtown-based Meyer,

address & phone number of the person you are referring. We will follow up on every referral.

Contact Us

Our Mission Statement...

"J. Francis Company, LLC exists to provide our customers with competent general contracting services. We emphasize integrity, respect and timeliness in all our relationships. Our goal is sustained growth and profitability by continually exceeding expectations."

Contact us:

John McCloskey, President:
john@jfcollc.com

Dave Myers, Vice
President/General Manager:
dave@jfcollc.com

Jean M. Krak, Business
Development Manager:
jean@jfcollc.com

Ed Bittner, Estimator/Sales:
ed@jfcollc.com

Jeremy Kishlock, Production
Manager:
jeremy@jfcollc.com

Toni Shar, Office
Manager/Comptroller:
toni@jfcollc.com

Nicole McCaffrey,
Administrative Assistant:
nicole@jfcollc.com

J. Francis Company, LLC
General Contractor
1410 High Street
Pittsburgh, Pa. 15212
412.322.6407 office
412.322.6425 fax
jfcollc.com

Links



Unkovic and Scott LLP. He said the legislation, which establishes a registration scheme and contractual requirements, likely will raise costs for contractors.

Some business owners may be unaware of the changes, Michaelson said, and should take a look at the specifics of the bill, such as a requirement that prohibits contractors from demanding more than one-third of a project's payment up-front without special exception.

But Murray Rust, president of Allison Park-based home builder **Montgomery & Rust Inc.**, said the requirements do not seem to be excessive and the registration scheme should help home owners avoid scam artists.

"I think it is a good thing, because it compels (contractors) to register," Rust said. "There's some protection in it. There are some fraudulent players in the remodeling business. This is designed to flesh out those people and make it more difficult to operate. If they are caught, there are some real serious sanctions."

Still, sources in the industry said even more could be done to protect consumers.

"I think it is an okay start," Rust said. "It doesn't mean it is the end of things. It certainly is a good first step."

McCloskey said the new bill doesn't go far enough to protect consumers. Specifically, the minimum \$50,000 insurance provision is barely enough to cover the most basic jobs, he said.

"It is better than nothing, but not much," McCloskey said. "This is a small amount of what should be in place. It just doesn't cover anything. We will not allow a subcontractor to work for us unless he is carrying six times as much, at a minimum. To ask that much for a general contractor is a joke. We as general contractors carry a \$5 million (insurance) umbrella."

McCloskey said that obtaining a contractors license in neighboring states remains quite difficult.

"We have always been so fascinated with how there are literally no protections in Pennsylvania," McCloskey said. "I think the citizens of Pennsylvania deserve a lot more."

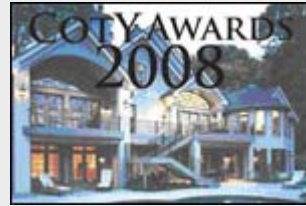
McCloskey believes that in Pennsylvania, as in other states, contractors should face basic skills tests.

When Fairfax Station, Va.-based **Kingston Custom Remodeling** recently lost a partner who went through the licensing process for the company, it took company principal John Schmitt nearly a year to make his way through the necessary tests and other approvals to maintain registration.

Schmitt said strict standards in the areas he does business - Virginia, Maryland and Washington, D.C. - help "weed out a lot of marginal operators."



bsemmes@bizjournals.com | (412) 208-3829



Jean M. Krak
J. Francis Company, LLC

email: jean@jfcollc.com
phone: 412.322.6407
web: <http://www.jfcollc.com>