

CONCRETE IQ

Concrete IQ is the official newsletter of the Master Concreters Association of Queensland – MCAQ Inc.

NOVEMBER 2012



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2013 MCAQ EXCELLENCE IN INDUSTRY AWARDS – NOMINATIONS OPEN

MCAQ and our principal sponsor Holcim are pleased to advise that nominations for the 2013 Excellence in Industry Awards are now open.

Members should be aware nominations for the 2013 MCAQ Excellence in Industry Awards are now open. Next year's awards have been reduced to five (5) categories. This year also sees a new category for 'Best Polished and Applied Finished Award'. With the large number of members undertaking work in this area we are looking for a wide range of entries. The Best Decorative Award remains (any decorative project) and the Safety, Sustainability and Innovation Award also continues for 2013. The general project awards have been amended to 'Best Commercial Project under \$12M' and 'Best Commercial Project over \$12M'.

We have already received our first nomination and we encourage our members to identify their projects and nominate them now. A number of entries did not make it to the association as members ran out of time.

The number of people in attendance and the profile of the awards continue to grow each year and this is the one activity that our members should nominate for and attend. At the time of the newsletter going to press we were negotiating our 2013 venue which is an iconic Brisbane location that will be able to cater for our ever increasing numbers. It's not just a night for formalities and partners of our members and guests are strongly encouraged to attend. Next year's awards will be as much about acknowledging members in our industry, as having a social evening that everyone enjoys.

To view the complete list of award categories and download an application form go to www.mcaq.com.au/2013-mcaq-awards

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In preparing the MCAQ newsletter *Concrete IQ*, the editor uses his best endeavors to ensure that the information contained in the newsletter is true and accurate, but accepts no responsibility and disclaims all liability in respect of errors, omissions, inaccuracies or mis-statements contained in the publication.

FROM THE PRESIDENT'S DESK

As we look back over the year we have seen changes in the political landscape in Queensland and changes affecting concreters and the wider construction industry.

In July the ATO introduced a regime for businesses in the building and construction industry which requires that we report total payments made to each contractor for building and construction services, each year. Recently the Federal Government announced proposed changes to the frequency of paying tax to the government, which again places a further impost on business, while improving the inflow on income into government.

We face these challenges as we continue to operate in an industry with low project volumes and we have all experienced another tough year. Industry analysts are cautiously forecasting a modest recovery in the residential area into 2013, however, non residential building is expected to remain flat going forward. On the back of this, industry continues to be plagued by disreputable contractors who quote well below minimum rates and inevitably fail to deliver a reasonable standard of work. In light of this, I commend all our members who are working that much harder to secure work and provide a quality product at project completion.

On the Association front we are moving forward in a number of areas. The Construction and Property Services Industry Skills Council (CPSISC) have recently embarked on a full review of the Certificate III in Concreting. Members would not be aware of the volume of

construction qualifications requiring review. Notwithstanding, it has been the work of the Association to establish a project team, review the certificate, provide a written submission and constantly engagement with CPSCISC, that has given priority to the review of our industry based qualification. The full review is now an Australian wide process and we will continue to engage with CPSISC at the Steering Committee level and during project workshops.

Members would have seen the information on the Casual Labour Pool Register. The register has formalised the ad-hoc labour sharing arrangement between MCAQ members and has been implemented to assist members in accessing casual labour depending on workflow requirements. We are also working on a new initiative to improve standards in the decorative concrete area and further information will be released in the New Year.

Nominations are now open for the 2013 MCAQ Excellence in Industry Awards. The event has grown considerably over the last two years and I encourage everyone to take part in the event. The event is about acknowledging the industry with our family, friends and partners.

It has been another difficult year for our industry and once again the Christmas social season and holidays are just around the corner. I encourage all our members to remain positive and I wish everyone an enjoyable and safe festive season.

Chris Jones, President

MCAQ - A MARKETING TOOL FOR YOUR COMPANY

Members should be aware of the valuable marketing tool that membership brings. As a subcontractor member of your trade association you have the backing of the peak body representing your industry on many levels.

Membership is a point of difference from other contractors and provides a level of comfort to prospective clients. This is particularly relevant when you note that over half of the people that visit www.mcaq.com.au go to the 'Find a Concretor' directory. Members can take from this situation a desire from the wider public to engage with contractors that are aligned with their trade based association and the confidence that this provides them, when engaging a concrete contractor.

The directory allows members to list their company details, identify their scope of work and enables them to provide a short introduction to their business. To refresh your details, simply log on to the members page. Members should also include their company logo, which appears on the directory. In these tight times members should be maximising every advantage to advertise their company and secure work.



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ARE YOU INSURED IF THINGS COME UNSTUCK?

Most contractors have various insurance policies in place to protect them against unexpected loss and damage. However, many lose out when they make a claim because of problems with their insurance cover. One of the common problems is underinsurance.

WHAT DOES UNDERINSURANCE MEAN?

Essentially, underinsurance is when you don't have sufficient coverage for your loss. Depending on the terms of your policy, underinsurance may result in your payout being significantly reduced - or worse, it could cause your claim to be rejected altogether. People often mistakenly assume if they are underinsured, they at least get the amount they are insured for, but this assumption can be disastrous. Underinsurance can arise in a number of ways.

WRONG ESTIMATE

It is common to find yourself underinsured if you (as a business owner or individual) have wrongly estimated the value of your insured item. When you set up your cover, plucking a number out of your head to give to your insurer is not the wisest idea - even if your maths is good! Also keep in mind the worst case scenario when choosing your level of coverage (eg. complete destruction of plant or equipment by fire, and what it would cost to replace).



WHEN DID YOU LAST LOOK AT YOUR POLICY?

You may find yourself underinsured if you don't update your policy regularly. In a recent case, we had a client who had renewed their policy every few years but had never updated the value of its building since the policy commenced almost 10 years ago. Consequently, when the building was completely destroyed, our client had a costly fight on its hands when it had to submit a claim to the insurer.

WHAT TO DO

We recommend that you regularly review your policies and seek advice to ensure your coverage is sufficient.

You also need to make sure you understand your disclosure obligations - that is, exactly what you should tell your insurance company, as this is another common problem which leads to refusal or reduction of a claim. The disclosure obligations in policies may require you to inform the insurer:

- of previous claims you have made;
- whether you or any directors of an insured business have ever been bankrupt / charged with criminal offences; and
- whether any directors have been directors of a company wound up for insolvency.

These disclosure obligations are often in fine print and not read properly, if at all. If any of these issues are not disclosed and you make a claim, you can bet they will come back to haunt you! There have been many instances where non-disclosure has resulted in the rejection of claims.

Whilst it is important to make proper disclosure, if you are going to make a claim speak to your lawyer first, as often people say something which should have been better left unsaid.

Finally, don't wait until things go wrong to read and review your insurance policies... because by then it's often too late.

McKAYS
Solicitors

CONCRETE PUMPING GUIDE FOR THE PREMIXED CONCRETE INDUSTRY

CCAA has prepared a Concrete Pumping Guide for the Premixed Concrete Industry. The purpose of the guideline is to give practical advice about ways to manage exposure to risks identified as typical when conducting concrete pumping. The guideline complements the CCAA Concrete Pump Safety brochure by providing additional information on safe practices when working with or near concrete pumps.

The Concrete Pumping Guide for the Premixed Concrete Industry provides specific information on risk management and the risks associated with managing concrete pumping, planning and preparation, risk controls for concrete pumping plant, inspection and maintenance, site safety, training and supervision and safety equipment.

For the full guideline go to the CCAA website www.ccaa.com.au/publications/publication_search.php?searchtype=id&id=224



Expansion Joint Solutions

Miska Aust P/L, a leading supplier and innovator of Expansion Joints Solutions to the Civil and Architectural markets for over 25 years, is pleased to announce that we have now successfully completed an enormous move of our manufacturing and operation systems from the original Acacia Ridge site, to 29 Steel Place, Morningside. Miska now shares this outstanding facility with the newly acquired ITW Constructions Systems business, Danley Systems and we look forward in being able to continue our superior product supply and service to our customers.

We are also pleased to introduce a couple of our latest and greatest Expansion Joint Solutions for environment's such as car parking, footpaths, emergency vehicle service loading and warehouse areas.

CP Series

The Miska CP Series expansion joint cover system was designed and released mid-2011 by the Miska team using a combination of historic compression seal methodology linked with new material technology and a new seal design. The system also incorporates new Locking plate system that is an industry first in terms of providing a mechanically fixed waterproofing seal.

This solution combines three Miska products in the system make up and is designed to meet the needs of the market in terms of significantly reducing ongoing maintenance and rectification costs. A leaking car park expansion joint system have long been an issue in major retail centres with car parks positioned over the top of major tenancies such as Woolworths and Kmart etc and incorporates industry firsts.

SPA Series

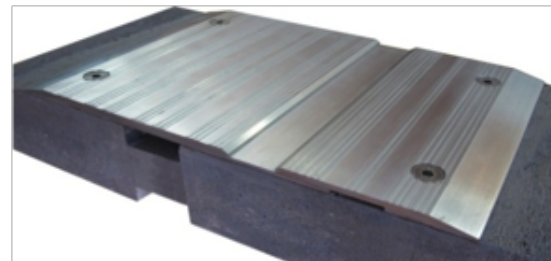
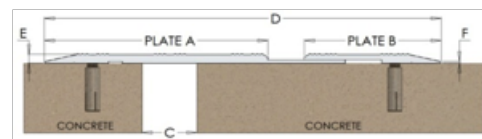
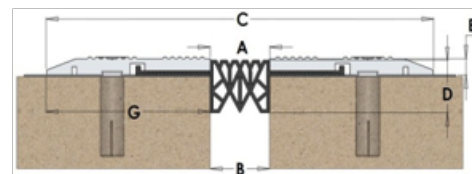
The SPA expansion joint cover was also designed and released in mid-2011. The SPA system ensures low maintenance and ease of installation.

The SPA system is a two piece heavy duty cover plate system designed to provide a low profile, foot safe expansion joint cover.

The M12 stainless steel countersunk socket head fixings sit flush with the cover plate and does not form part of the expansion mechanism of the cover plates while the low profile and is also foot safe for pedestrian traffic.



Should you require more information on these expansion joint systems or you would like to know more about what Miska has in its range and require a catalogue, please do not hesitate to contact the Miska office on 1300 663 521 or contact our Sales Manager - Brett Noy on 0417 398 644.



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ANNUAL MCAQ GOLF DAY ENJOYED BY ALL

MCAQ members and their guests came together on Monday 8th October 2012 for the MCAQ Annual Golf Day at Oxley Golf Club. The weather played its part with a slightly overcast day making for great conditions for the over 20 teams who competed for the MCAQ Golf Day Cup. Many positive comments were received and it was noted that the day was just as enjoyable for our not so serious golfers as it was for the more competitive golfers.

Congratulations to the Neilsen's Team who won the MCAQ Golf Day Cup, wrestling the trophy from last year's winners Wagners.

MCAQ would like to thank our principal sponsor Hanson for supporting and anchoring the event. We would also like to acknowledge our support sponsors; Wagners, Excel, Danley Construction Products, Grace Construction Products, Holcim, Penetron Australia and Propex Concrete Systems.

BELOW: Danny Cooper (Hanson) and Lisle Stephenson (Neilsen's) with the MCAQ Golf Day Cup



BEWARE OF HEAT STROKE IN HOTTER MONTHS

As the weather heats up employers are reminded of their responsibility to ensure they provide a safe and healthy work environment for their workers. This means that workers should have adequate access to amenities such as toilets, water and shaded areas to take rest breaks.

Outdoor workers undertaking tasks in the sun, especially in Queensland, for a long period of time without adequate breaks, shade or water can face serious dehydration and risk of a heat-related illness and death.

This can be exacerbated when the outdoor worker spends lengthy time in the sun, has not drunk enough water, has recently used drugs or consumed alcohol and has not eaten an adequate breakfast. Recommended control or prevention measures include:

- Use sun protection - hat, sunscreen and light sun-protective clothing
- Drink at least one litre of cool water an hour when working in the sun
- Take breaks during the day in cool shaded areas to enable a rapid return of core temperature to normal
- Acclimatise to outdoor work gradually
- Eat during the day to ensure energy and salt levels are maintained
- Avoid alcohol, caffeine and drugs, which can increase urine output and therefore fluid loss.

Workplace Health and Safety Queensland



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Q&A's

Question:

I'm on a job and the site is being picketed by the builder's workers' union, not my guys' union. My people want to go to work but won't cross the picket line. Should I order them to do so?

Answer:

You have to be very careful here. The builder may say you are in breach for not carrying out the works, try to impose liquidated damages or terminate your contract because you are not progressing the works. However if crossing the picket line would be a danger to your workers, ordering them to cross would likely be a breach of the Work Health & Safety Act and expose you to prosecution and liability. You need legal advice and urgently.

Question:

I reckon one of my guys is doing jobs on the side using my equipment, parts and van. A rep told me I should install GPS tracking on the vehicles so I would know what he is up to, but I've been told this would be illegal.

Answer:

It won't be illegal if it's done correctly. You should implement a policy regarding GPS tracking that applies to your entire workplace, as opposed to singling out the one guy. It is important to ensure the policy is properly drafted and implemented in such a way as to form part of each worker's employment contract. Failing this, you could end up with unhappy workers (probably the ones who are ripping you off anyway) who might seek to take action against you under the Fair Work Act.

For further information regarding picket lines, GPS tracking or ATO reporting for your business please contact:

BRISBANE OFFICE

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LEGAL

NEW REPORTING OBLIGATIONS IMPOSED... MORE RED TAPE

From 1 July 2012, the ATO has introduced a regime for businesses in the building and construction industry which will require you to lodge a report with the ATO setting out the total payments you made to each contractor for building and construction services each year.

It is expected that the information reported will be analysed by the sophisticated data matching software used by the ATO to identify contractors who are understating their income.

WHO NEEDS TO REPORT?

You will need to report if:

- you are a business that is primarily in the building and construction industry;
- you make payments to contractors for building and construction services or a combination of goods and building and construction services; and
- you have an Australian business number (ABN).

WHAT DO YOU NEED TO REPORT?

At the end of each financial year, you need to provide the ATO with the following information about each of the contractors you have made payments to:

- ABN;
- name;
- address;
- gross amount you paid for the financial year (including GST);
- total GST included in the gross amount you paid.

WHAT PAYMENTS DO YOU NEED TO REPORT?

Building and construction services include the following if they are performed on, or in relation to, any part of a building, structure, works, surface or sub-surface:

- alteration;
- assembly;
- construction;
- demolition;
- design;
- destruction;
- dismantling;
- erection;
- excavation;
- finishing;
- improvement;
- installation;
- maintenance;
- management of building and construction services;
- modification;
- organisation of building and

- construction services;
- removal;
- repair; and
- site preparation.

WHAT PAYMENTS DO YOU NOT NEED TO REPORT?

You do not need to report payments such as:

- payments for material only;
- payments which are otherwise reported in a PAYG Withholding Payment Summary Annual Report; or
- payments made by homeowners for private and domestic projects.

WHEN IS THE REPORT DUE?

There is some confusion as to the relevant reporting periods. The statutory regime provides for reports to be submitted within 21 days of the end of each quarter. However, the material published by the Commissioner of Taxation on behalf the Commonwealth indicates that the reports must be submitted within 21 days of the end of each financial year.

We anticipate that a formal clarification of these contradictory positions will be provided sooner rather than later. However, in the mean time our formal recommendation is that you should consider lodging quarterly reports in accordance with the statutory regime. However, practically it seems that there is unlikely to be an issue with reporting annually in light of the material published by the Commissioner to date.

HOW DO YOU REPORT?

You will be able to submit the reports electronically or by lodgement of a paper form.

PENALTIES

If you fail to report, you will be liable for a fine of \$2,200.

WHAT YOU NEED TO DO

It is crucially important that you set up systems to ensure that the details of the relevant entities which payments are made, including their name, address, ABN as well as the details of the payments themselves are properly recorded. You will then be able to comply with the reporting obligations.



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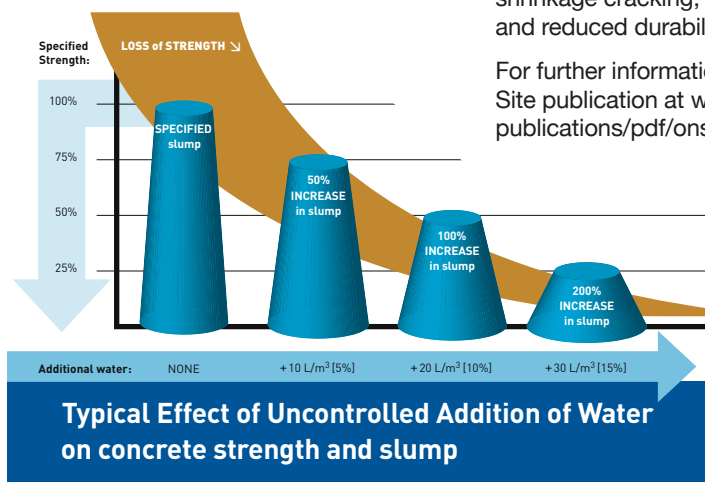
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BEWARE OF EXCESS WATER

The uncontrolled addition of water on site effectively changes the mix design and should not be permitted under any circumstances. While the short-term

objective may be achieved, excess water may cause many long-term undesirable effects. This can include a reduction in compressive strength of the concrete, greater chances of early-age and drying shrinkage cracking, dusting, delamination and reduced durability.

For further information read the CCAA On-Site publication at www.concrete.net.au/publications/pdf/onsite_water.pdf



NEW MEMBERS TO MCAQ

The President and Directors would like to welcome the following new members to the Association:

- Excel Concrete Queensland
- Fresno Enterprises Pty Ltd
- Queensland Coastline Concreting
- Tricolour Concreting
- WorkPac Pty Ltd



MCAQ HOTLINE

This facility is available to MCAQ members when the inevitable day-to-day technical problems arise.

Board members are available as first point of contact. Their details are:

Chris Jones
0418871380
chris@qrc.com.au

Greg Bess
0411416146
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Brad Nairn
0427650004
brad@manlyconcrete.com

Keith McGinn
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Feel free to email all Board members, or an individual if preferred, or if it is more convenient, call the office on 1300 884 544 and they will start the ball rolling.



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LAUGHTER, THE BEST MEDICINE

PRISON MAIL

A prisoner in jail receives a letter from his wife: "Dear husband, I have decided to plant some lettuce in the back garden. When is the best time to plant them?"

The prisoner, knowing that the prison guards read all mail, replies in a letter: "Dear wife, whatever you do, do not touch the back garden. That is where I hid all the money."

A week or so later, he receives another letter from his wife. "Dear husband, you wouldn't believe what happened. Some men came with shovels to the house and dug up the back garden."

The prisoner writes back: "Dear wife, now is the best time to plant the lettuce."

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