



BX News

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Phil Davenport

Welcome to



According to the Chinese Zodiac, the Year of 2015 is the Year of the Sheep, which begins on February 19, 2015, and ends on February 7, 2016. The Sheep is the Eighth Sign of the Chinese Zodiac, which consists of 12 Animal Signs. It is lucky that the Sheep is ranked eighth in the cycle of Chinese Zodiac Animals, because the number "eight" in Chinese is an auspicious one, symbolizing peace and prosperity. In Chinese, there is a popular proverb: "Three sheep bring harmony and prosperity." The Goats and Sheep are the two major categories of the Sheep family. The Goats, a symbol of auspiciousness, appear sturdy and lively with funny beard. The white-haired Sheep stand for peace and happiness.

Generally speaking, people born in the Year of the Sheep are said to be peacemakers, generous, caring, kind, tolerant, and easily touched by other people's misfortunes. They are meek and somewhat timid, pessimistic by nature. They expect their friends to be available when they need emotional support.

According to the tradition, during the Year of the Sheep, you should focus on home and family, and be helpful to parents and the elderly. If family disputes arise, be a good listener, but, don't take side or try to place blame.

I had a friend that while still living at home near Mechanicsville, Virginia, a GOAT appeared in the horse pasture. The goat and her horse, named Tom Jones, became best friends. What a surprise that was to her.

Life is a mixed bag for most people. Each year we encounter a combination of unexpected blessings and good times, but along with those there are always some inevitable challenges. The new year ahead of us in 2015 will be no different from other years in this respect, but both the blessings and the challenges will be new and different.

Happy New Year to all! And may a little "sheepishness" rub off on all of us.

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The Season of Giving Smarter

From a young age, many of us were taught the holiday mantra “It is better to give than to receive.” It seems Americans take this philosophy to heart, as the United States is routinely ranked as one of the most charitable countries in the world for both monetary giving and volunteering.

But in their zeal for philanthropy, many Americans neglect to review the charity that’s receiving their gift. It’s strange to think about, but people tend to spend more time making sure they get the best possible deal on a TV or laptop than they do checking to make sure their selected charity uses donations efficiently. Perhaps the reason is that parting with the money is hard enough for us, and we’d rather not dwell on how much might not arrive where it is needed.

Great at Doing Good

Though it may make our lives (and giving) more difficult, it’s important to recognize that not all charities are equal. Many of these differences are very obvious, like comparing a charity that supports cancer research with one that fights childhood poverty. However, many of the differences are much more subtle. What percentage of donations goes to administration fees? How much money does a charity spend on fundraisers? Have the charity’s initiatives been successful in the past few years?

Fortunately, there are websites to make charity research easier. One of the most comprehensive is Charity Navigator (charitynavigator.org). Charity Navigator reviews, reports and ranks around 8,000 charities on how they acquire and use their funding and on how transparent they make their operations.

By reviewing charities’ operations, you can compare several areas of performance as well as the areas that are more in need of support. As you learn more about how charities operate, you’ll establish personal standards that charities will have to meet to receive your donations. You may be surprised at how different seemingly similar charities can be and how efficient certain types of operations can function.

Before beginning your review process, consider some of the most important factors to review for each charity:

Program Expense Efficiency – The percentage of money or donations that actually go to the services the charity provides. Typically, higher efficiency is better; however, some types of programs are always going to have higher expenses than others.



Tax Exempt Status – Not every organization that sounds like a charity is a genuine nonprofit; some are simply for-profit companies with charitable ties. Most real charitable organizations are either public charities or private foundations; these will offer you full tax deductions for cash donations (limited to 50 percent or 30 percent of your income, respectively).

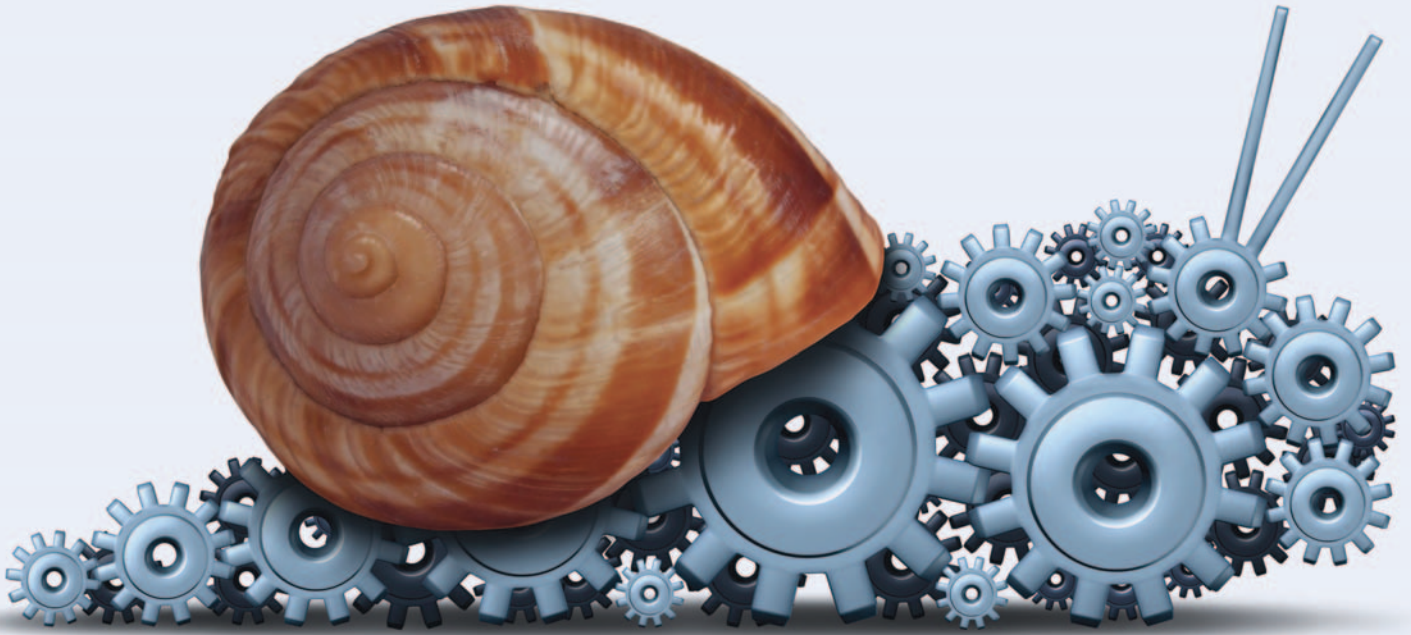
Compensation of Leaders – It might surprise you to discover that many charities pay large salaries (over \$400,000) to their presidents or directors. Obviously, management of charity is difficult work that deserves compensation, but you’ll have to decide whether you think a charity is giving too much of its donations to its leaders.

It’s the Thought that Counts

Though it’s easy to think sites like Charity Navigator are just about comparing charities, they also provide an excellent way to discover new charities. If a person finds charitable giving difficult, it may be that they simply haven’t found a charity they truly connect with. Charity Navigator allows you to search its database of charities by cause, size, overall performance or geographical region. This lets people choose the issues that fit their interests, personal values and community.

When giving and receiving gifts around the holidays, we often find the thought and care that went into a gift to be far more valuable than the gift itself. When giving to charity, it can be tempting to believe that the gift begins and ends with the money. However, by carefully researching and selecting the charities best suited for donations, we can put special care into a gift that will benefit someone we’ll likely never meet.

Construction's technology footprint is expanding,



but slowly

By James Raiswell

Each year, JB Knowledge, a Texas-based IT consultancy, publishes its *Construction Technology Report*. This year's document is a survey of more than 1,000 professionals from across our industry: executives, estimators, project managers, IT staff, even architects and engineers. It gives a snapshot of the kinds of IT strategies and solutions that are in place in construction companies of all sizes.

Here are some key findings from the 2014 *Construction Technology Report*.

1. IT spending is low

The survey found that 31 percent of companies spent less than one percent of their annual corporate revenues on information technology. On average, other industries spend more than three percent. Given how prominent a role technology plays in our industry today, this figure is low. Computers, of course, are pervasive in everyone's offices and should be maintained regularly to ensure peak performance. Employee training should also be updated regularly to ensure staff understand how to best use even everyday tools such as Microsoft Word and Excel – and more complex industry-specific applications.

The greatest argument for increasing IT spending is that the next generation of builders grew up using computers before they could drive or even attended high school. The extent to which a company is keyed into technology will be a deciding factor in where the best and brightest minds go to work.



2. Cloud uptake is growing, but cloud use is insecure

Constructors, it seems, still are not convinced of the capacity of cloud computing to not just store data, but also make it secure. Among those that use cloud computing, most use it for collaborative applications such as invitations to bid, plans rooms, project management or scheduling. The smallest share of respondents indicated that they used the cloud to store sensitive data such as accounting information.

This finding supports another: more than 40 percent of those who responded to the survey admitted that their company has no cloud security protocols in place.



3. Mobile matters

Nearly 48 percent of those who responded indicated that mobile capabilities are important to their companies when choosing software solutions. Builders are choosing solutions with apps for field data collection, project management, invitation to bid, BIM, accounting and estimating functions. Increasingly, they are using smartphones – rather than laptops or tablets – to accomplish these on-the-go tasks. The industry's preferred mobile operating system was Apple's iOS. Windows and Android followed.



4. Integration is missing

According to the report, the average respondent uses 3.3 software applications every day. Some use as many as six. On average, fewer than two of those applications integrate. That means that users are expending a significant amount of time and effort every day to ensure that data is properly and correctly transferred between IT solutions.

"Of all the construction professionals surveyed, only 4.1 percent have full integration across their software platforms," says the report. "Over 30 percent said that they have no software integration whatsoever. To put this in perspective, 11.9 percent of construction professionals that use six software applications daily have zero automatic data transmission between those six applications."

Good news remains

All the news from the report isn't negative. Contractors are slowly changing their habits. They're trusting the cloud more than ever before. They use mobile technologies more than ever before, and they're aware of the benefits of new technologies to their lives, even if their companies cannot afford to put such solutions in place.

For more information on the *2014 Construction Technology Report*, visit jbknowledge.com.

Jobsite technology trends to watch

By James Raiswell

Construction jobsite technology has come a long way in recent years. Developments such as mobile computing and BIM have forever transformed the way contractors and designers communicate and build. Important as those two developments are today and were in the past, they now also serve as building blocks for future innovations. Technology is changing at stunning rates, and we have compiled a list of a few trends you and your members will want to watch in 2015.

Machine-to-machine connectivity

The new trend in consumer-goods manufacturing is to embed hardware with unique identifiers and the ability to transfer data over networks without human assistance. By connecting through the Internet of Things (IoT), such devices can communicate with one another to make humans' everyday lives easier.

The IoT has a range of applications in the construction industry. Heavy machinery, for example, may be fitted with the capacity to report back to fleet managers when regular service is required, when the machines are being used outside regular business hours, or beyond specified geographic regions. Large supply companies may fit their trucks with IoT tracking devices to automatically direct deliveries to sites in need. Building systems can be fitted with IoT-enabled sensors that report back to base on performance in real-time, which could empower engineers to better understand different materials' capacities to withstand changing or severe weather conditions.





Unmanned aircraft

In December, the Federal Aviation Administration granted regulatory exemptions for the limited use of unmanned aircraft systems, or drones. This development could be a game changer for constructors. Drones allow for easy and cost-effective surveys of construction sites. They also allow crews to access areas of buildings – the interiors of condemned structures or exterior facades in need of repair, for example – that might otherwise be difficult or too dangerous for people to visit.

One of the truly innovative examples of drone use occurs in the high-rise building sector. Programmed with exact height and location coordinates, a drone can be flown to the precise location of a condominium building's penthouse balcony, for example. From there, an on-board camera can record a video of exactly the view a buyer might see from his or her planned balcony. A developer can then show that video to prospective customers in order to help close a deal.



Phone + tablet = phablet

Constructors have been wrestling for years about whether to outfit their site crews with tablet computers or smartphones. The problem is, both have limitations. Tablets are too large and clunky to port around jobsites; phones are too small to easily use. The phablet – in the form of Apple's new iPhone 6 Plus and Samsung's Galaxy Note 4 – bridges the gap between those problems. Both are large enough to be easily used on site, but not so large as to be unwieldy. What's more, phablets offer all the features of both and enable companies to streamline their site hardware solutions.



Wearable technology

You've doubtless heard of Google Glass or the soon-to-be introduced Apple Watch, and you might well ask what applications either might have in construction. When used as a supplement to BIM or other building modeling tools, wearable technology enables site personnel to lift two and even three-dimensional building concepts off the page or the screen and bring them directly onto the jobsite.

Through augmented reality glasses, for example, built-in GPS technology could be synced with location data in a BIM model. The approach would let a user see the virtual 3D model of a building while standing on the site itself, and could be tremendously beneficial for issues of collaboration between construction site parties.

No matter what the year ahead brings, technology is sure to feature prominently in our everyday personal and professional lives. Keep an eye out for the latest and greatest innovations!



10

Employee Management Resolutions and Discussion Topics

Suggestions you can offer your staff to guide them toward a higher level of productivity.

1 I will work smarter. Can you identify three things you can do to be more efficient and effective in your current job? Is your staff spending too much time on e-mail, for example? Too much time returning phone calls? Does it interrupt their work too frequently? Sometimes, those job inefficiencies are not very obvious. However, if they can specifically identify them, then those inefficiencies can be eliminated and staff can become more productive. This can increase work satisfaction as well.

2 I will increase my working network in and out of my immediate area and inside and outside my company. Can you encourage your staff to get to know more people? Can you meet more people not just to say hello, but to find out what they do, how they do it and what skills they use to be productive? Let them know about your traits, abilities and interests, too. Ask yourself if you can interact with them to mutually benefit both your jobs. Can you include them in your circle of contacts so that you can call on them when you need a favor, a contact, or a reference? The reverse should be true as well.

3 I will find three things that I can do to make myself irreplaceable. Why should the company continue to employ you? Why are you good at what you do? Does the company know this? What else should the company know about you? In times of layoffs or terminations, why should the company keep you while dismissing others? If you cannot answer these questions during economic hard times, in particular, your name could easily be included in any "termination group."

4 I will find ways to get along better with my boss and colleagues. Manage upward. If your boss is not managing you well enough or to your liking, then find positive, non-complaining ways to change this situation so that you are able to share your views with him or her. Do you need more (or less) direction, supervision, freedom, responsibility or authority? What can colleagues be doing more of, less of or doing differently to create a more positive working environment that meets organizational goals? Speak up and make sure your voice is heard.

5 I will join at least one company-wide task force or committee. Do people outside of your immediate group, team or unit know your capabilities, interests and skills? Do you know what is happening in other sectors of our company? Do you know the challenges and opportunities faced by people elsewhere in our organization? By joining committees, you not only gain a broader view of the company's goals and issues, you also challenge your own skills, abilities, and knowledge and increase your networking impact.

6 I will join a professional organization in my area. Life and work are about growing and developing yourself. What have you done for yourself lately? Have you met like-minded colleagues who share some of your hopes, dreams, and goals? Do not miss this important opportunity to learn more about your profession while increasing the breadth and depth of your networking circle.

7 I will take a job-related self-improvement seminar. Are there new techniques, tools and concepts that you need to know about to constantly make yourself into a more important and irreplaceable employee? When is the last time you stimulated your own thinking and gained new perspectives on your job and future? A seminar may very well be the stimulus you need to re-energize yourself and increase your job satisfaction.

8 I will develop four goals to help me grow and develop as a more achievement-oriented employee. Stagnation is the kiss of death in today's corporate economy, where layoffs and downsizing occur daily.

9 I will evaluate my personal contribution to this organization. List three strengths and three limitations to your overall progress. Identify ways to improve on all six, including what you will need from your direct supervisor or other administrators to help move you along the roadway to success.

10 I will try to improve my relationship with at least one person with whom I do not get along. Take the initiative; meet with him or her and discuss the issues, whether overt or subtle, that prevent you from having positive interactions. Remember that your goal as an employee is to make the best of your talents, create synergies with colleagues and increase the productivity and effectiveness of the company. A clear deterrent to those tasks are problematic people relations. How can you minimize that obstacle to success?

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JANUARY 19-21 2016

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ANNUAL MEETING

HYATT REGENCY SAVANNAH, GEORGIA



How to Make Your Business Travel Easier

By Ursula Jorch

"Wow, that sounds really cool. Have a great time!" That's the kind of thing people who don't travel for business say to those who do.

If you've ever traveled for business, you know that it's a lot of work. Fun? Not so much. You're often 'on' for many hours in a day, at meetings, and at meals with clients and colleagues. The travel itself, especially by air, can be exhausting. Plus, you don't have the comforting presence of home and loved ones when you finally stop at the end of the day.

Still, it's a great way to expand your business and take advantage of opportunities you wouldn't otherwise have if you just stayed home.

So how can you make travel for business work for you as much as you do for it? Here are some strategies I've used over the years that make the process easier:

PACK SMART. It really does pay to keep it light. Leave your bunny slippers and sequined 'I Love Paris' sweatshirt at home. Pack as little as possible: plan ahead exactly what you will wear and take only that. Minimize

bulky items, including extra shoes. Pack it all in a bag small enough to be carry-on. It not only saves you time, money, and blood pressure-raising conversations with airline staff if it's lost, because you're not checking a bag. It's also less for you to keep track of. That frees up mental space that comes in handy especially when you're tired or preoccupied with your upcoming meeting. One final note on packing: roll your clothes rather than folding them. It really cuts down on wrinkles, which means less work at your destination. Unless you find ironing relaxing, in which case wadding your clothes into tight balls works really well.

YOU CAN TAKE IT WITH YOU. Having something familiar and meaningful with you can be very grounding. It provides an instant visual that takes you to your happy place. Besides the usual photos of that embarrassing moment at the last family reunion, or your dog looking cute and guilty with a gnawed chair leg in his mouth, you can also carry a (small) piece of uniqueness with you to help ground you. I've carried small artwork with me that I then put on my hotel desk or night table. For a while, I carried a red metal moose with me (he's the dude in the photo) when I was away a lot. He reminded me of home.



SHHHHHHHH. Carry noise-cancelling headphones on flights. While it's soothing to know that the airplane's engines are still operating, listening to the constant roar for hours can be surprisingly tiring. Reducing that noise, plus giving you the control of choosing what you listen to via your smart phone or tablet, cuts down on ongoing stress.

TRACK YOUR NUMBERS. Email yourself photos of any important documents that might be stolen or left behind. You can access them from anywhere in the world that lets you access your email, and speeds up the replacement process.

FEED YOUR BODY AND SOUL. Eat well. Move. Listen to uplifting stuff. That pretty much sums up my nourishment strategies on the road. Eating healthy food and not to excess can be a challenge, especially when meals are pre-chosen for you, e.g., at a meeting, or your client's product is chili cheese dogs with all the trimmings (eat up!). Plan ahead for this by asking about healthy choices. (Organic chili anyone?) Next: move! Get up during your flight and walk up and down the aisle a few times. You do get some concerned looks if you do this hastily or linger near the cockpit door, but it's invigorating and keeps your energy level up. Getting up early to walk or swim or work out is also so worth it. Finally, listening to music or a great talk or book that feeds you will support your Entrepreneur Energy.

BE YOUR OWN VIP! Any small ways you can treat yourself really well on a business trip will help you not only feel better, but will build the confidence you need to perform well. How would you treat a visiting VIP? Apply this to yourself. It doesn't have to be just the more obvious business class seats (frequent flyer points will get you these too) or airport lounge access (available via some credit cards if not through your frequent flyer miles). VIP treatment also means making thoughtful choices, customized to you. It can mean that you choose with care what and where you eat. You take some down time to watch Road Runner cartoons. You indulge in a great magazine or book that you don't usually make time for. Look for small ways to delight yourself with thoughtful attention.

Business travel doesn't have to be such hard work. By supporting yourself in these ways when you travel for business, you make the best use of your opportunities, money, and energy.

And hey, you might even have a great time!

Ursula Jorch, MSc, MEd, mentors entrepreneurs starting their businesses and seasoned entrepreneurs in transition to create the business of their dreams. Her coaching programs provide knowledge, support, clarity, inspiration, and a community of like-minded entrepreneurs to empower you to reach your goals.

What life events create a need for life insurance?

Many people operate under the mistaken belief that they don't need to consider or obtain life insurance - or even investigate life insurance quotes - until they're approaching old age. That's a complete misconception: life insurance is applicable for individuals of all ages, and there are many situations where you should be investigating it.

In fact, most of the biggest milestones that may occur in your life provide a strong impetus for obtaining a life insurance policy. Listed below are five separate scenarios wherein a life insurance policy would most definitely be called for. When you reach these life milestones, you're going to want to look into obtaining such a policy, for the protection of both you and your loved ones.

If you've already passed by any of these milestones, but still don't have such coverage, you'll want to get in contact with a provider as soon as possible - and see how low their quotes may be. Life insurance may seem like a luxury, or a costly expenditure. But in truth, it's the cornerstone of many households - a form of protection that will put your mind at ease, and allow you to confirm that your family will continue to live comfortably into old age, regardless of any tragedies that may strike between now and then.

Marriage – In short, you're going to want to consider obtaining life insurance coverage whenever the financial aspects of your life change significantly. And few events will change your financial scenario more definitively than getting married. Your bank accounts now account for two people, not one - and that changes the way you spend, the way you save, and the way that you protect your interests and your finances. When you're single, you don't really have to worry about providing for someone in a worst case scenario. When you're married, everything changes - you need to make sure that bank account, which now provides for your husband or wife as well as yourself, can cover your needs in the event of an accident.. With a life insurance policy, you can make sure that's the case.

Children – Marriage definitively changes your financial reality - but not nearly as much as having children does. Whether you're a working parent or a stay-at-home parent, supporting your children is now the most important aspect of your life. If you're married without kids, and lose your spouse to a tragedy without an insurance policy to provide

for their loss, then you can still have the ability to support yourself either by a new job or home. With kids, that's rarely an option. If you're a stay-at-home parent, and you lose the main earner of the household, the financial impact could cause a serious burden.

For this reason, having children is probably the number one reason that individuals obtain life insurance. Caring for your spouse, your parents, or your other loved ones is incredibly important. With the right life insurance policy, you can be assured your children will be provided for throughout their lives.

Home ownership – So you've just bought a home for you and your loved ones. You work to provide for your family, yet the costs involved with home ownership - mortgage payments, utilities, maintenance costs, homeowners insurance, and numerous other such expenses - are quite high. Without your salary, there's no way that your family would be able to maintain and remain in the home that you've purchased, leased, or currently rent.

With life insurance, you'll be able to wipe this concern right off your mind: you'll be able to trust that, even if your salary disappears, your family will have access to the funds and support that they need in order to keep living in the home that you've provided for them. The peace of mind it offers outweighs any expense - it's priceless.

Retirement – Some retirement plans will help to care for your spouse even in the case of your loss, and if you have such a plan, you may not need life insurance. Yet many other plans aren't nearly as comprehensive - and for that reason, you'll want to obtain a life insurance policy to make up the difference.

A sudden change in your financial situation
As mentioned, life insurance is a good fit for anyone whose financial situation has recently undergone a major change - you don't want to leave your loved ones behind carrying the burden of debt and expenses they can't support. That's what life insurance provides, above all else: a confirmation that those you love will be cared for, no matter what financial changes they're faced with, and no matter what changes in life they've been through.



Putting 2014 to Rest Year-end Financial Checklist



When you're making that year-end list and checking it twice, don't forget to review the following housekeeping items to ring in the New Year with financial peace of mind.



INCOME TAX



Review your tax withholdings

Have you had a major life change (employment change, marriage/divorce, a new child) that affects your income tax? Check to make sure your tax withholdings have been properly adjusted. Having low withholdings can lead to tax penalties, while having too high of withholdings prevents you from accessing your money until your tax return is filed.



Estimate your AGI.

Determine your adjusted gross income either on your own or with the help of your tax preparer. Your AGI will help determine your tax bracket, which you'll need for investment and retirement planning.

INVESTMENTS



Consider “locking-in” losses on investments to help diminish taxes on capital gains.

If your losses exceed your gains for this year, you can use the losses to reduce up to \$3,000 of taxable income. If your total losses surpass \$3,000, you can roll over excess losses to offset gains in another year. If you have losses from a previous year, calculate how they affect either gains or losses from this year.



Check to make sure you didn’t make (or plan on making) any “wash sales.”

A wash sale is the sale of an asset followed by a repurchase of a similar asset within 30 days. The IRS does not allow capital losses on wash sales; if you have already made a wash sale, do not plan on the capital losses being available for tax use this year.



Check to see when you last rebalanced your portfolio.

Although you don’t need to update your investments every year, many people go far too long without making necessary adjustments as they age.

FAMILY FUNDING



Check your flexible savings account (FSA).

The government only permits a \$500 annual rollover in an FSA; any excess funds disappear if unused by the end of the year. If you have extra money in your FSA, you may want to schedule necessary medical or dental procedures before the end of the year.



Check your health savings account (HSA).

HSA funds don’t disappear at the end of each year like with an FSA; however, many with few medical needs discover money accumulating in their HSAs much faster than they are using it. Consider reducing your contributions to your HSA if your account has reached a comfortable amount and you know of better uses for your money.



Consider contributions to a 529 plan to fund your children’s/grandchildren’s education.

529 Plans allow for you to make contributions to a tax-free account that may be used to pay for qualifying secondary education expenses.

RETIREMENT ACCOUNTS



If you are retired, make sure you’ve taken all necessary required minimum distributions (RMDs).

RMDs may be one of the most important items to review when going over your finances at the end of the year. Standard IRAs require these distributions be taken annually after the year you turn 70 ½; standard 401(k)s require them annually after you retire or turn 70 ½ (whichever is earlier). Failure to take an RMD will trigger a 50 percent excise tax on the value of the RMD.



Max contributions to an IRA and employer retirement plan for the year.

Both IRAs and 401(k)s have annual contribution limits. If you find you have excess savings and have not reached your annual limit, it may be a good idea to make additional contributions. Similarly, you may also consider making greater monthly contributions to your accounts next year, spreading out the cost of contribution. The deadline for IRA contributions is usually April 15 of the following year; 401(k) deadlines may be restricted to the calendar year, depending on your employer.



Consider converting a traditional IRA to a Roth IRA.

Did you have a good tax year? It may be an opportune time to convert a portion (or all) of your traditional IRA to a Roth IRA and pay your taxes at a lower rate. It is important to understand, however, that Roth accounts have contribution limits placed on them, so keeping a traditional IRA might be beneficial. Before making any changes, consider seeking the help of a professional accountant who can help you with the conversion and calculate your new tax liability.

GIVING



Donate to charity as a way to reduce taxes.

You can lower taxable income by 50 or 30 percent with a gift to a public charity or by 30 or 20 percent with a gift to a private foundation. If your gift exceeds these limits, you can roll over the excess deduction for up to five years.



Reduce your estate through gifts.

You are permitted to give up to \$14,000 a year per recipient as an untaxed gift. Gifts above this value will consume part of your lifetime gift/estate tax exemption amount. If a gift directly funds education tuition or pays for qualified medical expenses, it will go untaxed no matter what the value.

The **20** Most Annoying, Overused and Meaningless Business Buzzwords

by Chad Brooks,
Business News Daily, Senior Writer

If you're trying to get your point across at work, avoid annoying and worn-out clichés.

Managers say that employees use a horde of common buzzwords every day — such as "dynamic," "deep dive" and "leverage" — that really get under the bosses' skin, according to new research from the staffing services firm Accountemps.

When communicating in the workplace, clarity is still king, said Bill Driscoll, New England district president of Accountemps.

"Jargon tends to confuse, not clarify," Driscoll said in a statement. "It's generally best to avoid the tired clichés and trendy buzzwords in favor of clear, straightforward language."

The study revealed the 20 most annoying and overused phrases and buzzwords in the office today:

"Out of pocket"
"Deep dive"
"Forward-thinking"
"Dynamic"
"Let me get back to you."
"Pick your brain"
"Employee engagement"
"LOL"
"It's not my job."
"It's above my pay grade."
"When am I going to get a raise?"
"I am overwhelmed."
"Crunch time"
"Win-win"
"Value-added"
"Think outside the box."
"Leverage"
"At the end of the day"
"Circle back"
"Synergy"

The research is based on interviews with more than 600 HR managers at U.S. and Canadian companies with 20 or more employees.



Along with the convenience of only having one card and supplier, fleet fuel cards implement and develop controls with the fleet fuel industry in mind!

MOMENTUM GROUPS

Improved Level III Data

You can now access data such as: odometer reading, card number, PIN or driver ID number, driver name, number of gallons, etc.

Further Control

Fleet fuel cards now offer limits on: number of transactions, times of day, days of week, transaction's dollar amount, product codes, etc.

Functionality as Expense Management Tool

With a fleet fuel card, the days of paper expense reports for employee reimbursements are gone!

Offered Discounts

Detailed monitoring helps to maintain a fleet's fuel economy by curbing expenditures and reducing time spent with paperwork.

Security

It will be nearly impossible for unauthorized persons to use the cards or for the cards to be used on a non-company vehicle.



TOP 5 REASONS TO HAVE FLEET FUEL CARD:

Momentum Groups wants you to know the advantages of using a fleet fuel card. While the reasons are endless, we have narrowed it into five categories: Improved Level III Data, Further Control, Functionality as an Expense Management Tool, Offered Discounts, and Security. **Improved Level III Data:** You can now access data such as odometer reading, unit number, card number, PIN or driver ID number, driver name, number of gallons, cost per gallon, fuel grade, time of day, and day of week. **Further Control:** Fleet fuel cards now offer limits on number of transactions, times of day, days of week, transaction's

dollar amounts, and product codes. **Expense Management Tool:** With a fleet fuel card, the days of paper expense reports for employee reimbursements are gone! **Offered Discounts:** Using one comprehensive report, fleet managers can track fuel purchase types, times, and amounts. **Security:** Fuel card providers are developing systems for authorization prompts, making it nearly impossible for unauthorized persons to use the card or for the card to be used on a non-company vehicle. These improvements give fleet fuel cards an industry-specific advantage that corporate purchasing cards cannot rival.



THE SHIPPING COMPANY THAT WORKS FOR YOU.®



BXNET members that wish to participate in this affinity program are entitled to obtain discounted shipping services through UPS and an annual 1% rebate, based on total shipping volume, to increase non-dues revenue stream. Members of BXNET receive 36% off all air shipments and 8% on ground.

Convenience and Time-savings:

- Single point of contact for all your shipping needs, a single website for all shipment tracking, a single invoice for all shipping costs.
- Get freight quotes, book shipments, create waybills, order supplies, track shipments from multiple carriers, view, edit and void shipments from your desktop.
- Store shipping preferences & 90 days of history.
- Print reports, download data, and select billing options that suit your needs.

Individual Solutions Save U Money: Unishippers consultants will assess specific needs for free and create a complete, individualized solution by analyzing your recent shipping trends.

To participate, you must be an active member of the BXNET and have an account set up with Unishippers/UPS. To set up an account, go to: http://www.unishippers.com/shipping-services/IBEE_Form.htm.

BXNET RS Means Affinity Program

We would like to remind our members of our affinity program with RS Means and how the program can benefit your exchange. The following list gives a general breakdown of the terms of the agreement as well as the ordering and shipping process.

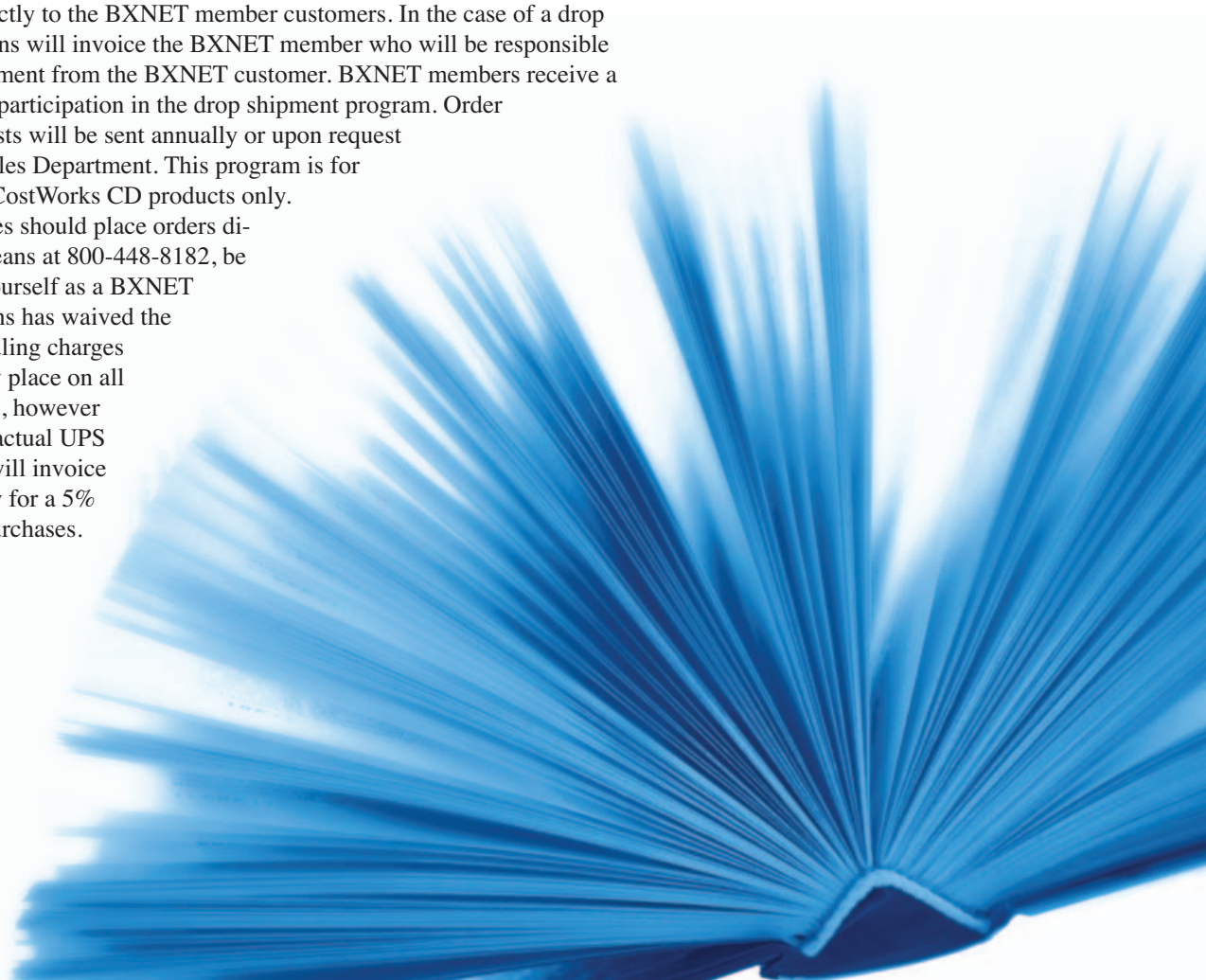
- BXNET is the authorized buying/marketing group for member exchanges of BXNET.
- BXNET members have two RS Means distribution options available: Inventory Stocking or Customer Drop Shipment.

Inventory Stocking

BXNET members who choose to maintain an inventory of RS Means products will receive a 45% discount on all RS Means publications ordered by your exchange and for your respective members. You will be able to resell the materials to your membership at whatever discount you choose, thereby generating non-dues revenue for your exchange. For example, when you purchase items at the 45% discount and resell at a 25% discount to your members, you are earning a 20% reseller profit. Inventory may be returned for full credit provided it is in saleable condition and it is received by RS Means before March 31 of the subsequent year.

Customer Drop Shipment

BXNET members who elect no to inventory products may have RS Means ship products directly to the BXNET member customers. In the case of a drop shipment RS Means will invoice the BXNET member who will be responsible for collecting payment from the BXNET customer. BXNET members receive a 25% discount for participation in the drop shipment program. Order forms and price lists will be sent annually or upon request from the Trade Sales Department. This program is for publications and CostWorks CD products only. Member exchanges should place orders directly with RS Means at 800-448-8182, be sure to identify yourself as a BXNET member. RS Means has waived the shipping and handling charges that they normally place on all orders not prepaid, however they will include actual UPS freight, BXNET will invoice members annually for a 5% commission on purchases.





The BXNET's Mission, Vision and Strategic Goals

BUILDING OUR FUTURE

"Serving Construction Association and Builders Exchange Professionals"

MISSION

The Builders Exchange Network is a catalyst for the exchange of ideas and experiences amongst the membership to enhance the effectiveness of plan room and construction associations.

VISION

The BXNet is a representative organization of Construction Association professionals and their organizations, dedicated to the pursuit of excellence in Construction Association and Plan Room services through cooperation and participatory action.

STRATEGIC GOALS

Provide the education and access to expertise to help exchange professionals.

Maintain the strength of the industry and association through engaged membership.

Promote the organization, its programs and achievements to the industry.

Maintain the leadership and resources to advance the industry.

