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Insulated Glazing

When multiple **glass** panes or "lites" are assembled into units, they are commonly referred to as insulated glass, double glazing, Double Glazed Units (UK and Europe) or Insulating Glass Units (IGU) (North America and Australia).

These units use the thermal and acoustic insulating properties of a gas (or vacuum) contained in the space formed by the unit. They can provide good insulation without sacrificing transparency (**visual transmittance** (VT)). Single glazed tinted and reflective glasses can provide similar thermal insulation, but for the same insulation performance are harder to see through and provide little protection against unwanted sound. Most IGUs are double glazed, but IGUs with three sheets or more, i.e. "triple glazing" are becoming more common due to higher energy costs. **Insulated glazing** may be framed in a **sash**, **frame** or in a **curtain wall**.

Components

Glass is used to provide light and allow vision of things outside the place that is viewed from. While the composition and manufacturing of glass is covered elsewhere, for the purposes of this article, its importance to the construction is its dimensional stability over a wide temperature range. IGUs are manufactured with glass in range of thickness from 3 mm to 10 mm or more in special applications. Laminated or tempered glass may also be used as part of the construction. Most units are manufactured with the same thickness of glass used on both panes but special applications such as acoustic attenuation or security may require wide ranges of thicknesses to be incorporated in the same unit.

To reduce shear effects on the sealed unit (a major cause of premature failure), manufacturers use a rule of thumb that permits a difference of 1 mm between panes of glass used in the unit and still maintain the warranty for the unit. For example, a unit may be ordered with a 4 mm pane on the exterior and a 3 mm pane on the interior. These variations are allowed for architectural and cost reasons. Other combinations can be specified and produced but the manufacturer may reserve the right to limit the term of the warranty or refuse to warranty the unit altogether.

For ease of description the surfaces of a double paned unit are named according to the following convention: Surface #1 (facing outside), Surface #2 (inside of outside pane), Surface #3 (outside of inside pane) and Surface #4 (inside surface of inside pane). Applying the corresponding nomenclature for triple paned units results in surfaces #1 through #6.

The performance of glass can be modified through the use of the following:

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Tinted Glass

While clear glass is the most common glass component of IGUs, tinted glass may be used to reduce solar heat gain or as an architectural feature. The principle colors available are bronze, gray and green ^[4]. The degree of tint depends on both the composition of the glass and the thickness of the lite. Tinted glass is usually placed on the exterior of the IGU.

Coated Glass

The heat and sound insulation of glazing may also be improved by the use of a film or coating applied to its surface. This film is typically made of polyester or metal, and may give the window a reflective appearance or a **one-way mirror** effect. It may be used on single-glazed windows as an alternative to insulated glazing, or on surfaces #1, #2 or #3 (or combinations thereof) of insulated glazing to further improve its effectiveness.^[1] Such coatings may reduce fading of fabric and improve safety in case of breakage.^[2] Glass performance is measured in two ways: Solar Heat Gain Co-efficient (SHGC), which expresses the proportion of incidental solar thermal radiation that is transmitted by the glass and Visible Transmittance, which describes the amount of visible light that is conducted through the glass between the exterior and interior surfaces. Both of these properties can be independently altered by different coatings.^[5]

Low-Emissivity Glass

Low-emissivity (Low-E) glass has a thin coating, often of metal, on the glass within its airspace that reflects **thermal radiation** or inhibits its emission reducing heat transfer through the glass.

A basic low-e coating allows **solar radiation** to pass through into a room. Thus, the coating helps to reduce heat loss but allows the room to be warmed by direct sunshine. The low-e coating is usually on surface #3; if solar control is required then the coated surface is moved to surface #2 to reflect or absorb solar radiation. The change in location of the coating does not affect the insulating properties of the IGU, only the percentage of solar heat gain.

Further solar radiation control can be added through the use of tinted glass and/or metallic coatings ^[6]. Low-e glass reflects the radiation rather than absorbing it improving performance compared to the glass in a simple greenhouse. Its effect can be noticed by an increase in temperature of the inside glass surface and the reduction of condensation that would normally form on the unit because of a change in the **dew point**.

There are two types of low-e coatings available, "hard-coat" and "soft-coat". Hard-coat glass is manufactured by applying molten tin to the glass surface as the glass sheets are being manufactured. The tin bonds to the surface of the glass and forms a relatively thick coating. Hard-coat glass is considered a medium performance coating since the emissivity is greater compared to the soft-coat product.

The advantage of hard-coat glass is that it does not require special handling in the IGU assembly

process to maintain the surface's coating integrity and does not scratch easily. It does require that the glass surface in contact with the spacer be abraded to improve adhesion of the sealant.

Soft-coat glass uses vacuum deposition to apply a thin metallic coating to the glass surface as an additional manufacturing step. The coating is fragile compared to hard coat glass, requiring special handling and storage for both the manufacturing process and IGU fabrication. Choosing a soft-coat glass over a hard-coat glass improves thermal performance of the IGU by about 13%.^[7] Most low-emissivity glass sold for IGU manufacturing is of the hard-coat type.^[citation needed]

Spacer

The glass panes are separated by a "spacer". A spacer is the component, or piece, used in window manufacturing that separates the two panes of glass in an insulating glass (IG) system, and seals the airspace between them. Historically, spacers were made primarily of metal, which manufacturers thought provided more durability for their windows. However, metal spacers act as a heat conductor, undermining the ability of the IGU to reduce heat flow. This may result in water or ice forming at the bottom of the sealed unit because of the heating/cooling loss through the window. To reduce heat transfer through the spacer and increase overall thermal performance, the spacer may be constructed of a less-conductive material such as structural foam.^[8]

Typically, spacers are filled with or contain **desiccant** to remove moisture trapped in the air space during manufacturing, preventing **condensation** from forming on surface #2 when the temperature falls below the dew point.

Construction

IGUs are manufactured on a made to order basis on factory production lines. The width and height dimensions, the thickness of the glass panes and the type of glass for each pane as well as the overall thickness of the unit must be supplied to the manufacturer. On the assembly line, spacers of specific thicknesses are cut and assembled into the required overall width and height dimensions and filled with desiccant. On a parallel line, glass panes are cut to size and washed to be optically clear. An adhesive sealant (polyisobutylene or PIB for short) is applied to the face of the spacer on each side and the panes pressed against the spacer. If the unit is gas filled, two holes are drilled into the spacer of the assembled unit, lines are attached to draw out the air out of the space and replaced with the desired gas - however the more modern technique is with the introduction of an online gas filler, which removes the need to drill holes in the spacer - The lines are then removed and holes sealed to contain the gas. The units are then sealed on the edge side using either polysulphide or silicone sealant or similar material to prevent humid outside air from entering the unit. The desiccant will remove traces of humidity from the air space so that no water appears on the inside faces of the glass panes facing the air space during cold weather. Some manufacturers have developed specific processes that combine the spacer and desiccant into a single step application system^[9].

Thermal Performance

The maximum insulating efficiency of a standard IGU is determined by the thickness of the space containing the gas or vacuum. Too little space between the panes of glass results in radiant heat loss between the panes (the inside surface of one pane cools the surface of the other pane) while too wide a gap results in convection current losses (gas begins to circulate because of temperature differences and transfers heat between the panes). For further information, see the article [heat flow](#). Typically, most sealed units achieve maximum insulating values using a gas space of between 5/8 to 3/4” (16-19 mm) when measured at the centre of the IGU. When combined with the thickness of the glass panes being used, this can result in an overall thickness of the IGU of between 7/8 and 1” for 3 mm glass (22-25 mm) to 1 1/2” (28-31 mm) for 1/4” plate glass.

IGU thickness is a compromise between maximizing insulating value and the ability of the framing system used to carry the unit. Some residential and most commercial glazing systems can accommodate the ideal thickness of a double paned unit. Issues arise with the use of triple glazing to further reduce heat loss in an IGU. The combination of thickness and weight results in units that are too unwieldy for most residential or commercial glazing systems, particularly if these panes are contained in moving frames or sashes.

These issues can be solved in various ways. Ideally, a perfect vacuum provides the most thermal insulation value. Alternatively, a technique called evacuated glazing can be used to drastically reduce heat transfer through [convection](#) and [conduction](#).^[10] These IG Units have most of the air removed from the space between the panes, leaving a partial [vacuum](#). Similar techniques are also used in [insulation](#) products called [vacuum insulated panels](#). In practice, however, these types of systems are not used commercially as the panel strength needed to counteract the effects of atmospheric pressure increases exponentially with the overall surface area of the unit and so the actual available viewing area through the glass is quite small.

A more practical alternative is to replace air in the space with a heavy gas that diffuses more slowly than oxygen and nitrogen. Slower diffusion leads to less convective heat transfer. [Argon](#) (argon has a thermal conductivity 67% that of air)^[11], [krypton](#) (krypton has about half the conductivity of argon) or [xenon](#) to increase the insulating performance. These gasses are used because they are non-toxic, clear, odorless, chemically inert, and commercially available because of their widespread application in industry. These gasses have a higher density compared to air but have higher costs. In general, the more effective a fill gas is at its optimum thickness, the thinner the optimum thickness is. For example, the optimum thickness for krypton is lower than for argon, and lower for argon than for air.^[12] However, since it is difficult to determine whether the gas in an IGU has become mixed with air at time of manufacture (or becomes mixed with air once installed), many designers prefer to use thicker gaps than would be optimum for the fill gas if it were pure. [Argon](#) is commonly used in insulated glazing as it is the most affordable. [Krypton](#), which is considerably more expensive, is not generally used except to produce very thin double glazing units or relatively thin, or extremely high performance triple glazed units.^[13] [Xenon](#) has found very little application in IGUs because of cost.^[14]

Heat Insulating Properties

The effectiveness of insulated glass can be expressed as an [R-value](#). The higher the R-value, the greater is its resistance to heat transfer. A standard IGU consisting of regular panes of glass and air

has an R-value of $0.35 \text{ K}\cdot\text{m}^2/\text{W}$ ($2 \text{ h}\cdot\text{ft}^2\cdot^\circ\text{F}/\text{BTU}$).

Using **imperial units**, a rule of thumb in standard IGU construction is that each change in the component of the IGU results in an increase of 1 R-value to the efficiency of the unit. Adding Argon gas increases the efficiency to about R-3. Using low emissivity glass on surface #2 will add another R-value. Properly designed triple glazed IGUs with low emissivity coatings on surfaces #2 and #4 and filled with argon gas in the spaces result in units with R-values as high as R-5. Some multi-chambered IGUs result in R-values as high as R-12.5 ^[15]

Acoustic Insulating Properties

In some situations the insulation is in reference to **noise mitigation**. In these circumstances a large air space improves the noise insulation quality or **Sound transmission class**. Asymmetric double glazing, using different thicknesses of glass rather than the conventional symmetrical systems (equal glass thicknesses used for both lites) will improve the acoustic attenuation properties of the IGU at the cost of longevity if the unit is used to separate exterior and interior environments. This is due to the differing thermal expansion rates of the glass being used and the shear stress placed on the edge and spacer sealants. If standard air spaces are used, sulfur hexafluoride is used to replace or augment an inert gas ^[16] and improve acoustical attenuation performance.

Longevity

The life of an IGU varies depending on the quality of materials and manufacture. Units typically last from 10 to 25 years, with windows facing south (Northern Hemisphere) or the north (Southern Hemisphere) rarely lasting more than 12 years. IGUs typically carry a warranty for 10 years. The double glazing in windows was invented in 1930s, was commonly available in USA in the 1950s as Thermopane, so after almost 79 years, the manufacturing process is well known. The brandname Thermopane has entered the vocabulary of the glazing industry as the equivalent name for an IGU.

Condensation collects between the layers of glass when the perimeter seal has failed and when the dessicant has become saturated, and can only be eliminated by replacing the IGU. Seal failure and subsequent replacement results in a significant factor in the overall cost of owning IGUs.

In Canada, since the beginning of 1990, there are some companies offering restoration of these units. They provide ventilation by drilling holes in the glass or spacer. This solution is permanent and they offer warranty from 5 to 20 years. This solution lowers the value of the glass a bit, but it can be a "green" solution when the window is still in good condition.

Estimating Heat Loss from Double Glazed Window

Estimating the rate of heat loss is essential in choosing which type of double glazed window to be used in a building to maintain desired thermal comfort. Relevant data and calculation from different calculations are listed below:

Required data

To properly estimate the heat loss through any window, one needs to take into account not only the pane and gap, but also the thermal properties of sash, frame and sill. **Thermal bridging** through any of these can lead to huge energy losses. Also, better is to use the overall window performance values, rather than just that at the glass center.

- Thermal resistance of the glass used
- Physical properties of the gas used in between the gap (such as density, heat capacity and k value)
- Dimension of the double glazed glass

Comparison of IGU characteristics

IGUs are manufactured to varying degrees of performance, as shown in the table below.

Glazing assembly	U-factor		R-value		SHGC	VT	acoustic attenuation
	unit -> W/(K·m ²)	BTU/(h·ft ² ·°F)	K·m ² /W	h·ft ² ·°F/BTU	%	%	dbRW+ctr
standard double-pane IGU ^[1]	2.84	.5	.35	2.0	76	81	
Medium-SHGC, <u>low-e</u> ^[1]	1.48	0.26	0.68	3.8	58	78	
Triple glazed with glass, low-e ^[citation needed]	1.00	0.18	1.00	5.7			45
German passive house standard window ^[2]	0.60	0.11	1.67	9.5			
For comparison:							
single glass ^[1]	6.25	1.10	0.16	0.90	87	90	

standard wood wall, 2x6, R-19 fiberglass ^[3]	0.49	0.09	2.06	11.7	
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From Wikipedia, the free encyclopedia

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- [^] Krigger, J., Dorsi, C.: Residential Energy, 4th ed., page 121. Note: This is less than R-19, since it refers to the whole-wall R-value
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Building News

Dens Interior Gypsum Panel Products Pass Mold Resistance Test

- DensArmor Plus(R) High Performance Interior Panel, DensShield(R) Tile Backer Show Zero Mold Growth

- Independent Test Three Times Longer, More Rigorous than Industry Standard

Georgia-Pacific Gypsum LLC has once again raised the standard of excellence in the building products industry, as two of its premier Dens(TM) interior gypsum panel products have passed the industry's most stringent mold resistance test.

DensArmor Plus® High-Performance Interior Panel and DensShield® Tile Backer each passed the 12-week test, conducted in accordance with the US Environmental Protection Agency's

ASTM D 6329 protocol. The test -- three times longer and much more rigorous than ASTM D 3273, the current industry standard -- was conducted by an independent third party, RTI International, at its facilities in Research Triangle Park, N.C., between February and June 2009.

No other gypsum products manufacturer has announced test results showing zero mold growth for 12 full weeks for any product.

"These results confirm what we have long known -- that our Dens products lead the industry in mold and moisture resistance performance," said Kendall Clark, Research & Development Program Manager, Georgia-Pacific Gypsum. "Architects and builders can take comfort in the fact that the mold-resistant properties of Dens products save time and money during construction, and also ensure the sustainability of structures."

According to Susan Raterman, a prominent industrial hygiene consultant in the critical areas of indoor air quality, mold mitigation and asbestos management, the news that two Dens(TM) interior products have passed a rigorous 12-week test is quite noteworthy.

"Both the length of the test and the fact that it used two of the most problematic species of mold found in buildings are indicative of the rigor of this mold resistance performance standard," said Raterman, founder and president of The Raterman Group Ltd. "These results raise the bar for the entire industry, and further illustrate Georgia-Pacific Gypsum's leadership in product quality and innovation."

The 12-week test continues the long history of "firsts" achieved by Georgia-Pacific Gypsum, via its Dens family of products. It was the first company to offer fiberglass mat products, the first to achieve a top rating of 10 under ASTM D 3273 and the first to offer an extended Weather Exposure Limited Warranty.

The DensArmor Plus® panels were also the first to be GREENGUARD Indoor Air Quality Certified® and GREENGUARD Children & Schools(TM) Certified as low-emitting gypsum panels, and were among the first gypsum panels to be listed by The Collaborative for High Performing Schools® (CHPS(TM)) as low-emitting materials.

Since the introduction of its flagship DensGlass® sheathing more than 20 years ago, Georgia-Pacific Gypsum has steadily expanded its portfolio of fiberglass mat gypsum panels to include DensArmor Plus® High-Performance Interior Panels, DensArmor Plus® Abuse-Resistant Interior Panels, DensDeck® Roof Boards, DensGlass(TM) Shaftliner, DensShield® Tile Backer and the newly-released DensArmor Plus® Impact-Resistant Panels.

Source: <http://www.rti.org/> Posted 12th October 2009

Burn Wise for Safer, Healthier Winter *EPA's Burn*

Wise campaign seeks to reduce wood smoke pollution

WASHINGTON– As smoke begins wafting from chimneys in cooler parts of the country, homeowners are starting the first fires of the home-heating season. The U.S. Environmental Protection Agency wants homeowners to learn before they burn this winter. Wood smoke is made up of a mixture of gases and fine particle pollution that isn't healthy to breathe indoors or out – especially for children, older adults and those with heart disease, asthma or other lung diseases.

EPA has established the Burn Wise campaign to reduce wood smoke pollution, helping to protect your home, health and the air we breathe, while keeping those who use wood for heat warm throughout the winter.

If you're burning wood, you can have a cheaper, safer and healthier fire by following these tips:

- Burn only dry, seasoned wood. It's better for the air and your wallet. Look for wood that is darker, has cracks in the end grain, and sounds hollow when hit against another piece of wood. Dry seasoned wood is more efficient at heating your home and can add up to significant savings over the winter. Never burn painted or treated wood or trash.
- Maintain your wood stove or fireplace and have a certified technician inspect it yearly. A certified technician can clean dangerous soot from your chimney and keep your wood stove or fireplace working properly, which reduces your risk of a home fire.
- Change to an EPA-certified wood stove or fireplace insert. These models are more efficient than older models, keeping your air cleaner, your home safer and your fuel bill lower, while keeping you warm in the winter. An estimated 12 million Americans heat their homes with wood stoves each winter, and nearly three-quarters of these stoves are not EPA certified. An EPA-certified wood stove can emit nearly 70 percent less smoke than older uncertified models.

More information on Burn Wise: <http://www.epa.gov/burnwise>

News Release

U.S. Environmental Protection Agency

New England Regional Office
October 7, 2009

Contact: Paula Ballentine, (617) 918-1027

Six New England Companies Settle with EPA for Pesticide Violations

(Boston, Mass. – October 7, 2009) – Six New England companies that produce pesticide products

recently settled with EPA for failing to properly submit annual production reports, as required by federal law.

The law that governs pesticide use in the U.S., the Federal Insecticide, Fungicide and Rodenticide Act (FIFRA), requires pesticide manufacturers to submit annual production reports to EPA. An EPA review concluded that each of the six companies has failed to properly submit this information.

The six companies are: Roebic Laboratories Inc. of Orange, Conn.; NIAF Corp. of Framingham, Mass.; Seaman Paper Co. of Massachusetts, Inc. of Otter River, Mass.; Tropical Products, Inc. of Salem, Mass.; BioDefense Corp of Boston, Mass.; and Elm Research Institute of Keene, N.H.

The companies have addressed all violations and must pay fines ranging from \$150 up to \$7,650. Penalties were based on several factors including, among other things, the type of violation, the size of business, and the financial ability to pay a penalty.

Section 7 of FIFRA requires that each registered pesticide producing establishment submit annual production reports to EPA on or before March 1st. These reports are the only means that EPA has for obtaining information on the types and amounts of pesticides being produced, sold or distributed both domestically and for export during the year. EPA uses the information to trace ineffective, contaminated or recalled pesticide products, among other purposes.

Pesticides include insecticides, herbicides, fungicides, antimicrobials or other substances and pest control devices used to control insects, weeds or microorganisms such as bacteria and viruses.

News Release

U.S. Environmental Protection Agency

New England Regional Office

October 9, 2009

Contact: David Deegan, (617) 918-1017

Two Connecticut Landlords Face Fines for Failing to Warn Tenants about Lead Paint

(Boston, Mass. - Oct. 9, 2009) - Two Connecticut landlords face fines for allegedly violating federal lead-based paint disclosure requirements. These violations potentially put tenants at risk of exposure to lead hazards.

Michael Perugini owns 64 housing units in Connecticut. An EPA inspection in May 2008

discovered that Mr. Perugini had not provided lead disclosure information to tenants in five Bristol units that were built before 1978. EPA is seeking a penalty of \$52,280 for these violations.

Douglas Paulino owns six rental properties with a total of twelve rental units in Hartford. EPA received a tip that three lead-poisoned children lived in apartments that Mr. Paulino owned. Upon inspection, EPA found that between 2006 and 2009, Mr. Paulino failed to comply with the Disclosure Rule when he leased these properties. Most of the lease transactions involved families with children. EPA is seeking up to \$11,000 per violation for the 18 violations of the Disclosure Rule occurring before Jan. 13, 2009, and up to \$16,000 for the one violation occurring after that date. The City of Hartford Department of Health and Human Services assisted with the development of this case, including conducting a joint inspection with EPA.

Infants and young children are especially vulnerable to lead paint exposure, which can cause developmental impairment, reading and learning disabilities; impaired hearing; reduced attention span, hyperactivity and behavioral problems. Adults with high lead levels can suffer difficulties during pregnancy, high blood pressure, nerve disorders, memory problems and muscle and joint pain.

“Disclosing potential lead hazards in housing to prospective tenants helps parents protect young children from lead poisoning,” said Ira Leighton, acting regional administrator of EPA’s New England office. “Exposure to lead paint continues to be a problem in New England, because so much of our housing stock was built earlier than 1978. Helping parents understand the risk of lead in older homes means protecting kids from lifelong harm.”

Federal law requires that property owners, property managers and real estate agents leasing or selling housing built before 1978 provide the following information to tenants and buyers: an EPA-approved lead hazard information pamphlet, called Protect Your Family from Lead in Your Home; a lead warning statement; statements disclosing any known lead-based paint and lead-based paint hazards; and copies of all available records or reports regarding lead-based paint and lead-based paint hazards. This information must be provided to tenants and buyers before they enter into leases or purchase and sales agreements. Property owners, property managers and real estate agents equally share responsibility for providing lead disclosure information and must retain copies of records regarding lead disclosures for three years.

How to keep Spending with Exploding Deficits

In its infinite wisdom in knowing what is best for the business community of Connecticut in hard times and a deep recession, the legislature found their favorite solution. And here are some of their problem fixing:

IMPORTANT: As of October 1, 2009, registration fees have increased with the passage of HB-

6802, “AN ACT CONCERNING EXPENDITURES AND REVENUE FOR THE BIENNIUM ENDING JUNE 30, 2011.” Contained in this 2-year budget bill are mandatory increases in the fees many individuals and businesses customarily pay to obtain and renew licenses with state agencies. The effective date for all these fee increases as determined by the State Legislature is October 1.

The actual amount of fee increase is determined by a formula contained in the bill. Specifically, “fees that are currently (a) \$1,000.00 or more shall be increased by \$250.00, (b) \$150 or more but less than \$1000.00 shall be increased by 25% and rounded up to the next whole five dollar increment, and (c) less than \$150.00 shall be doubled. Also no fee shall be less than \$15.00.”

§§ 140 - 391 – VARIOUS FEE CHANGES

This bill raises state fees by:

- 1. increasing fees to at least \$ 15;
- 2. doubling fees under \$ 150;
- 3. increasing fees between \$ 150 and \$ 1,000 by 25%; and
- 4. adding \$ 250 to fees of \$ 1,000 or more.

Table 5 lists the bill's fee increases, by agency. Agencies are in alphabetical order and fees are listed in numerical order by bill section under each agency.

EFFECTIVE DATE: October 1, 2009, except the provisions on education certificates and endorsements are effective upon passage and on fireworks display permits and renewals are effective January 1, 2011.

DCP *Home Inspector License & Permit Fee hike took effect Oct 1st*

267	20-492a	Home inspector license & renewal	200	250
268	20-493a	Home inspector intern license & renewal	100	200

258	20-417b	New home contractor – registration & renewal	120	240
259	20-421	Home improvement contractor – registration application	60	120

SOS- LLC annual report filing fee

373	34-112	Annual report	10	20
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DPH

163	19a-29a	Registration of an environmental laboratory	1,000	1,250
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DEP

398	22a-54 (f)	DEP	Supervisory certification as a commercial pesticide applicator	225	285
398	22a-54 (f)	DEP	Operational certification as a commercial pesticide applicator	40	80
398	22a-54 (f)	DEP	Certification as a private pesticide applicator	50	100
401	22a-66c (c)	DEP	Registration fee for pesticide application businesses	120	240

§§ 423 & 424 – UST Petroleum Clean-Up Program

The bill eliminates the Underground Storage Tank Petroleum Clean-Up account, replacing it with an Underground Storage Tank Petroleum Clean-Up Program, funded with available appropriations. Under the bill, money from the program will be used for the same purposes as the account, e. g. , to reimburse responsible parties for various costs associated with remediating releases and suspected releases and for claims for bodily injury, property damage, and damage to natural resources.

The bill eliminates a \$ 2 million annual allocation from the account to DEP for administrative costs.

It eliminates the residential underground heating oil storage tank system clean-up subaccount. Funds from this account were used to clean up contamination from home heating oil tanks. Eligibility for this program ended on December 31, 2001.

§ 427 – Residential Underground Heating Oil Storage Tank Contractor Registration

The bill expands residential underground heating oil storage tank (UST) contractor registration requirements. Under current law registration is required only for those contractors whose work

will be reimbursed under the residential UST clean-up subaccount. The bill eliminates the account and this requirement, requiring registration for all such contractors. It increases registration and renewal fees for UST contractors (see Table 6) and requires that the fees be placed in the General Fund instead of the EQF.

§§ 108-113 – SALES AND USE TAX RATE REDUCTION

This reduction in the State sales tax rate has already been eliminated by the Comptroller due to a \$620 million dollar deficit announced Oct 28th. (2 months into the budget)

Starting January 1, 2010, the bill reduces the sales and use tax rates applicable to most taxable items and services from 6% to 5.5%. The reduction does not take effect if, before January 1, 2010, the comptroller's monthly statement indicates that General Fund tax revenue for FY 10 is at least 1% less than the FY 10 revenue estimate adopted by the Finance, Revenue and Bonding Committee and included in the bill.

If the reduction takes effect and any of the comptroller's monthly statements issued between January 1, 2010 and June 30, 2010 show estimated General Fund revenue for FY 10 at least 1% below the adopted revenue estimate, the sales and use tax rate must be restored to 6% on July 1, 2010. The bill does not reduce rates for items and services that are currently taxable at rates other than 6%, such as hotel room rentals (12%), motor vehicle sales to out-of-state residents on full-time active military duty in the state (4.5%), and computer and data processing services (1%).

The bill also makes conforming changes.

EFFECTIVE DATE: January 1, 2010. The sales tax changes apply to sales on or after that date.

§ 119 — INCOME TAX RATE INCREASE

The bill increases income taxes for those with taxable incomes over \$ 1 million for joint filers, \$ 800,000 for heads of households, and \$ 500,000 for single filers and married people filing separately. It does so by adding a third, higher-income tax bracket and increasing the marginal tax rate for income in that bracket from 5.0% to 6.5%. It also increases the flat income tax rate for trusts and estates from 5.0% to 6.5%.



Think you got a deal from the Government & dealership?

Cash for Clunkers

I've been put on all sorts of private mailing lists over the past few months. You may be someone who's done this. Moments ago I got this email. Note: I've NOT taken the time to verify any of what's in this, but much of it is very true and that which I can't prove - the part about car dealers selling for full retail - is plausible because of the frantic buying - scarcity - that was going on.

But read this and think about what I said above. Where did all that money for that program come from? It didn't come from our Treasury because we don't have a National Savings Account. We've been overdrawn and in deficit spending for years. But read this, it's very simple but interesting grade-school math - **Remember, I didn't author this, someone sent it to me:**

Cash for Clunkers Explained

If you traded in a clunker worth \$3500, you get \$4500 off for an apparent "savings" of \$1000.

However, you have to pay taxes on the \$4500 come April 15th (something that no auto dealer will tell you). If you are in the 30% tax bracket, you will pay \$1350 on that \$4500.

So, rather than save \$1000, you actually pay an extra \$350 to the feds. In addition, you traded in a car that was most likely paid for. Now you have 4 or 5 years of payments on a car that you did not need, that was costing you less to run than the payments that you will now be making.

But wait, it gets even better: you also got ripped off by the dealer. For example, every dealer in LA was selling the Ford Focus with all the goodies including A/C, auto transmission, power windows, etc for \$12,500 the month before the "cash for clunkers" program started.

When "cash for clunkers" came along, they stopped discounting them and instead sold them at the list price of \$15,500. So, you paid \$3000 more than you would have the month before. (Honda, Toyota, and Kia played the same list price game that Ford and Chevy did).

So let's do the final tally here:

You traded in a car worth:	\$3500
You got a discount of:	\$4500

Net so far	+\$1000
But you have to pay:	\$1350 in taxes on the \$4500

Net so far:	-\$350
And you paid:	\$3000 more than the car was selling for the month before

Net	-\$3350

We could also add in the additional taxes (sales tax, state tax, etc.) on the extra \$3000 that you paid for the car, along with the 5 years of interest on the car loan but lets just stop here.

So who actually made out on the deal? The feds collected taxes on the car along with taxes on the \$4500 they "gave" you. The car dealers made an extra \$3000 or more on every car they sold along with the kickbacks from the manufacturers and the loan companies. The manufacturers got to dump lots of cars they could not give away the month before. And the poor stupid consumer got saddled with even more debt that they cannot afford.

Obama and his band of merry men convinced Joe Consumer that he was getting \$4500 in "free" money from the "government" when in fact Joe was giving away his \$3500 car and paying an additional \$3350 for the privilege.

AsktheBuilder.com
P.O. Box 887
Meredith, NH 03253-0887, USA

CT Department of Public Utility Control

Get ready to change the way you dial in CT

Get ready to change the way you dial your local calls in Connecticut...

To ensure a continuing supply of telephone numbers in the state of Connecticut, the Department of Public Utility Control ordered two Area Code Overlays in Connecticut. The 475 area code will be added later this year to the area served by 203 and the 959 area code will be added at a future date to the area served by 860.

What is an Area Code Overlay?

An overlay is the addition of another area code (475) to the same geographic region as an existing area code (203). **An overlay does not require customers to change their existing area code or phone number.**

Who Will be Affected?

All Connecticut customers with a 203 or 860 number will have to change the way they dial local calls. The new 475 area code will serve customers in the same geographic region as the current 203 area code and the new 959 area code, when implemented, will serve customers in the same geographic region as the current 860 area code.

What Will be the New Dialing Procedure?

To complete local calls, the new dialing procedure requires callers to dial **area code + telephone number**. This means that all local calls in Connecticut that are currently dialed with seven digits will need to be dialed using **area code + telephone number**.



When Will the Change Begin?

Beginning **May 16, 2009**, you should begin using the new dialing procedure whenever you place a local call in Connecticut. If you forget and use the old dialing procedure of dialing just seven digits, your call will still be completed.

Beginning **November 14, 2009**, you **must** use the new dialing procedure for all local calls in Connecticut. If you do not use the new dialing procedure, your call will not be completed, and a recording will instruct you to hang up and dial again.

Beginning **December 12, 2009**, new telephone lines or services may be assigned numbers with the 475 area code.

The new 959 area code telephone numbers will be assigned at a future date. No dates have been announced at this time.

What Will You Need to Do?

In addition to changing your dialing procedure, all services, automatic dialing equipment, or other types of equipment that are programmed with a 7-digit telephone number will need to be reprogrammed to use the new dialing procedure. Some examples are life safety systems, fax machines, Internet dial-up numbers, alarm and security systems, gates, speed dialers, mobile phone contact lists, call forwarding settings, voicemail services, and similar functions. Be sure to check your business stationery, advertising materials, personal checks, and your personal or pet ID tags to ensure the area code is included.

What Will Remain the Same?

- Your telephone number, including current area code, will not change.
- What is a local call now will remain a local call regardless of the number of digits dialed.
- The price of a call, coverage area, or other rates and services will not change due to the overlay.
- You can still dial just three digits to reach 911.
- If 211, 311, 411, 511, 611, 711 and 811 are currently available in your community you will still dial them with just three digits

Should You Trust a Lab to Interpret Your Mold Results?

Indoor air quality as a scientific discipline is evolving as our knowledge of the subject increases. We know that sample results for fungi and fungal spores are highly variable even under the most controlled sampling conditions. Given the complexity of interpreting your results, can you really rely on a lab doing this for you?

Here are some reasons not to:

1. Lab results by themselves should not be used alone to form the basis of your data interpretation. Visual inspection of the site, site location and nearby land use, understanding the site history, identifying indoor micro-climates, and interviews with affected occupants should play a major role in your result interpretation.
2. Fungal counts have spatial, geographic, local land use, seasonal and diurnal variability just to name a few. This variability can be orders of magnitude different in samples that are taken a few minutes apart! An interpretation of your samples that is based on subjective, unvalidated internal criteria developed by a laboratory is a great way to make incorrect conclusions!
3. We know that different sampling devices result in different collection efficiencies that depend on the spore size. This variation is significant when comparing sampling devices. These collection efficiency differences are not taken into account by labs offering this type of data interpretation! What are you really getting?

The sole purpose of a laboratory is to provide you with independent, objective, and scientifically defensible data. Labs that offer you statistical data interpretation •, a score, or tell you whether your samples have elevated mold levels are jeopardizing your reputation and exposing you to professional liability. No one can afford that kind of service. Think LA Testing, an independent testing laboratory that you can rely on!

News Release

U.S. Environmental Protection Agency

New England Region

October 1, 2009

Contact: David Deegan, (617) 918-1017

New England Experienced Fewer Unhealthy Air Quality Days During Recent Summer

(Boston, Mass. – Oct. 1, 2009) – EPA today confirmed that New Englanders experienced a decrease in the number of unhealthy ozone air quality days this year, compared to 2008. The decrease in the number of days with unhealthy air quality is related to the cool, wet summer experienced throughout the region.

Based on preliminary data collected between April and September, there were 11 days when ozone monitors in New England recorded concentrations above the ozone air quality health standard. By contrast, in 2008 there were a total of 28 unhealthy ozone days and in 2007, there were 53 unhealthy ozone days.

The number of unhealthy ozone days in each state this summer was as follows:

- 6 days in Connecticut (compared to 22 in 2008);
- 7 days in Massachusetts (18 in 2008);
- 1 day in Rhode Island (6 in 2008);
- 3 days in Maine (4 in 2008);
- 2 days in New Hampshire (8 in 2008); and
- 0 days in Vermont (3 in 2008).

Ground-level ozone is the main ingredient of smog. Last year, EPA made the ozone standard more stringent. Ozone levels are considered unhealthy when average concentrations exceed 0.075 parts per million over an 8-hour period. EPA is currently reconsidering the 2008 ozone standard. During this reconsideration, air quality notices to the public will continue to be based on the 2008 ozone standard.

Sunlight and high temperatures speed the formation of ground-level ozone. This year's decrease in the number of days with unhealthy air was directly related to the cold, rainy summer, especially in the critical June time frame. Over the long-term, New England has experienced a decreasing number of unhealthy ozone days. In 1983, New England had 113 unhealthy days, compared with 11 this summer, a 90% decrease.

Also a major factor in the long-term decline in unhealthy days is the substantial decrease in air pollution emissions from all sources. For example, since 2004, new cars, SUVs, pickup trucks, and mini-vans have stringent new emission standards resulting in vehicles that are 77 to 95 percent cleaner than older models.

Ground-level ozone (smog) is formed when volatile organic compounds and oxides of nitrogen chemically react in the presence of sunlight. Cars, trucks, motorcycles and buses give off the majority of the pollution that makes smog. Fossil fuels burning at electric power plants, which

run at high capacities on hot days, emit substantial amounts of smog-making pollution. Gas stations, print shops, household products like paints and cleaners, as well as gasoline-powered lawn and garden equipment, also contribute to smog formation.

Although the 2009 ozone season is ending, pollution from small particles in the air is a year-round concern. The daily air quality index forecast will continue to be available at www.epa.gov/ne/aqi/. New Englanders can also sign up at this address to receive air quality alerts. These alerts are issued by e-mail, whenever necessary, to notify program participants when high concentrations of ground-level ozone or fine particles are predicted to occur, in their area.

Historical charts of unhealthy air days from 1983 through 2009 are available for each New England state on EPA New England's web site at: www.epa.gov/ne/airquality/standard.html. A preliminary list of the unhealthy readings recorded this summer by date and monitor location, and corresponding air quality maps for each day, can be found at: www.epa.gov/region1/airquality/o3exceed-09.html.

NEWS from CPSC

U.S. Consumer Product Safety Commission

Office of Information and Public Affairs

Washington, DC 20207

FOR IMMEDIATE RELEASE

October 15, 2009

Release # 10-012

Firm's Recall Hotline: (888) 537-0881

CPSC Recall Hotline: (800) 638-2772

CPSC Media Contact: (301) 504-7908

Single Meter Sockets Recalled by Milbank Manufacturing Due to Fire and Electrocution Hazards

WASHINGTON, D.C. - The U.S. Consumer Product Safety Commission, in cooperation with the firm named below, today announced a voluntary recall of the following consumer product. Consumers should stop using recalled products immediately unless otherwise instructed.

Name of Product: Single Meter Sockets

Units: About 1,400

Manufacturer: Milbank Manufacturing Co., of Kansas City, Mo.

Hazard: A short may occur while in use due to an incorrect bridge installed in the product, to which the meter clips are attached. If the manufacturing defect exists, all metal parts of the meter could create a shock or burns can occur if the cover is off and the meter socket is energized

Incidents/Injuries: Three incidents have been reported of the unit shorting out. No injuries were reported.

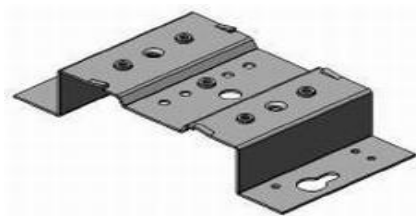
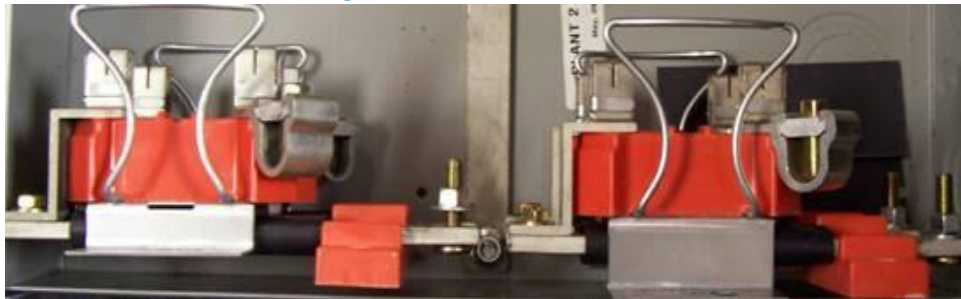
Description: The single meter 200 amp/4 terminal sockets are used for underground utility meter installations. The meter socket is 20 3/4 inches high by 9 inches wide and 4 1/2 inches deep with 1 meter position. It is used by the approving utility to mount their electric meter to measure how much electricity a residence uses. It can be used for an underground residential application. The recalled model number 9090 appears on the right or left side of the installed meter socket. If not installed, model numbers U9090-O or R9090-O will appear on the label on the outside of the box.

Sold at: Electrical supply distributors in N.Y., Pa., Vt. and Mass. and at local hardware stores in N.Y. from May 2009 through August 2009 for about \$70.

Manufactured in: United States

Remedy: Consumers should stop using the recalled product immediately and contact the electrical supply contractor who installed the sockets. Contractors will contact Milbank Manufacturing for a replacement or reimbursement. Milbank will contact all distributors and stores where the recalled product was sold.

Consumer Contact: For additional information, contact Milbank Manufacturing's Sales Engineer toll-free at (888) 537-0881 between the hours of 8 a.m. and 4 p.m. CT Monday through Friday, or visit the company's Web site at www.milbankmfg.com



CPSC is still interested in receiving incident or injury reports that are either directly related to this product recall or involve a different hazard with the same product. Please tell us about it by visiting <https://www.cpsc.gov/cgibin/incident.aspx>

U.S. Consumer Product Safety Commission

Office of Information and Public Affairs

Washington, DC 20207

FOR IMMEDIATE RELEASE

October 21, 2009

Release # 10-014

Firm's Recall Hotline: (888) 655-4339

CPSC Recall Hotline: (800) 638-2772

CPSC Media Contact: (301) 504-7908

Idea Village Recalls Wireless Light Switches Due to Fire Hazard

WASHINGTON, D.C. - The U.S. Consumer Product Safety Commission, in cooperation with the firm named below, today announced a voluntary recall of the following consumer product. Consumers should stop using recalled products immediately unless otherwise instructed.

Name of Product: Handy Switch, Wireless Light Switches

Units: About 1.3 million

Distributor: Idea Village Products Corp., of Wayne (formerly of Fairfield), N.J.

Hazard: The light switch receiver, which fits into the wall outlet, can overheat and pose a fire hazard to consumers.

Incidents/Injuries: The firm has received 14 reports of overheating, including nine reports of fire, five of which involved property damage such as minor damage to curtains, bedding or walls.

Description and Model: The Handy Switch is a white plastic wireless remote light switch with model number KS-080 printed on the back of the receiver. On the front of the receiver is a blue electroluminescent nightlight.

Sold at: Mass merchandisers and drug store chains nationwide, through television infomercials and the Internet from March 2007 through July 2009 for between \$10 and \$15.

Manufactured in: China

Remedy: Consumers should immediately unplug and stop using the product and contact IdeaVillage to learn about free remedy options.

Consumer Contact: For additional information, contact Idea Village toll-free at (888) 655-4339 between 5 am and 6 pm PT Monday through Friday, or visit the firm's Web site at www.handyswitchrecall.com

Firm's Media Contact: David Epstein at (800) 765-2994



Homeowners with Chinese drywall have been rebuffed by insurers, but hope may not be lost

By [Rebecca Mowbray, The Times-Picayune](#)

October 18, 2009, 7:30AM

After Hurricane Katrina dropped three trees on the roof of her home in Folsom, Lucille Bourdon built a new home in Covington and moved in December 2006.



Grant Therkildsen/The Times-Picayune Lucille Bourdon, 79, holds up a piece of Chinese drywall next to her home in Covington, which she built after Katrina, and the trailer she now lives in. Since building the home, she says, her air conditioning has failed several times, her water heater split and she feels constantly fatigued. Since then, her air conditioning has failed several times, her hot water tank split, her water faucets have developed strange pockmarks, her mirrors and silverware have turned black, and she constantly feels fatigued. In August, Bourdon figured out that her new home is filled with Chinese drywall.

Like most Chinese drywall victims, Bourdon filed a claim on her homeowners insurance without success. Her insurer, State Farm Fire & Casualty Co., sent an inspector to thoroughly document the damage, then denied the claim.

"My insurance won't take care of it," said Bourdon, 79, who is now living in a trailer on her property until she figures out how to fix her home. "They say they don't cover pollution. We can't get any help from anybody."

Insurers are wary of Chinese drywall, which the risk management firm Towers Perrin recently estimated could cost the industry \$15 billion to \$25 billion, or three to five times the cost of the insured property losses of Hurricane Rita.

Claims will involve not only homeowners asking their insurers for help remediating, but also pursuing the commercial liability policies of builders, contractors and suppliers who handled the product before it got to their homes. And if federal investigators can establish a link between the gases emitted by the drywall and health problems that people like Bourdon are experiencing, there could be a wave of bodily injury claims.

So far, homeowners insurers throughout the state have been denying Chinese drywall claims on the basis of a "pollution exclusion" in the policy or "latent defects" in the materials.

State Farm, Bourdon's insurer, has a "contamination exclusion" and a "corrosion exclusion," and spokesman Dick Luedke said that his company's insurance policies simply aren't designed to assist in these sorts of situations.

"A homeowners policy is not designed to repair or replace defective material that a homeowner has installed in their home. You're not purchasing a warranty on a product. You're purchasing coverage on sudden or accidental events that may occur," Luedke said. But state Sen. Julie Quinn, R-Metairie, believes that hope is not lost for homeowners. She thinks that insurers are misapplying the "pollution exclusion," and cites a 2000 Louisiana Supreme Court case saying that pollution exclusions are not supposed to apply to homeowners who inadvertently find themselves with polluted homes.

Moreover, Allan Kanner, a past president of the Louisiana Association for Justice who is working on the consolidated federal litigation over Chinese drywall, believes the "latent defect" denials are ripe for challenge. Even if the denials stand up in court, Kanner thinks they'll apply only to the cost of the drywall itself, and insurers will still be responsible for the indirect damage that the wallboard causes, such as failed air conditioners and compromised wiring.

But major questions on homeowners insurance remain. If, for example, corroded wiring in a home with Chinese drywall causes an electrical fire, is the house fire covered? By Kanner's reasoning, it could be, since insurers could still be responsible for the consequential damages caused by the defective drywall. But by the logic that some insurers used after Katrina to deny claims, if an uncovered peril, such as the drywall, caused a normally covered loss, such as a fire, the fire wouldn't be covered because the trigger wasn't covered.

Similarly, questions remain about whether the clock has run out for filing Chinese drywall insurance claims, since many homeowners installed the drywall in 2006 but didn't learn until 2009 that it was problematic. Louisiana gives homeowners two years to file and resolve claims on their insurance, so if the installation of the drywall is considered the critical event rather than the discovery of problems associated with the drywall, homeowners may be unable to make a claim.

A bigger deal than claims against homeowners policies could be people using a special Louisiana law to file claims against the insurance policies of builders, contractors and suppliers.

Kerry Miller, chief defense lawyer in the consolidated federal litigation over Chinese drywall, said that in most states, aggrieved parties must sue the builder, contractor or supplier and get a legal judgment before they can file a claim against that company's insurance policy. But Louisiana and Wisconsin are the only states in the nation with "direct action" laws, which enable victims to file claims directly against a company's insurance policy.

Miller said that Louisiana's direct action law will help resolve disputes more quickly, and that's good for everyone concerned. Miller also thinks the direct action law could help further consolidate the litigation in New Orleans, because, for example, if a distributor worked in both Louisiana and Mississippi, drywall victims from outside the state might be able to make a claim against the company's insurer in Louisiana based on the direct action law.

"I think the direct action law will be a great benefit," Miller said. "It really does shorten the process."

But Randy Maniloff, an insurance defense coverage attorney in Philadelphia who has been following Gulf Coast insurance issues, is doubtful that homeowners will find deep pockets in builders' commercial liability policies.

Most local contractors carry only about \$1 million of coverage, Maniloff said, and that's not going to go far in getting people the money they need to repair in the face of so many claims.

The National Association of Home Builders testified before Congress that it will probably cost between one-third of a home's value and \$100,000 to repair. Meanwhile, a major builder, Lennar Homes, disclosed in a recent financial filing that it had set aside about \$100,000 per home to remediate houses that it built with Chinese drywall.

Moreover, in the challenging insurance environment when many companies were scrambling to buy policies, many of them switched to another carrier as they found better options. Pinning down which policy should be responsible and for how long could be tough, Maniloff said.

But Kanner is optimistic. "I'm very bullish about the homeowner cases, but I'm more bullish about the commercial cases. I haven't seen a commercial policy yet that wouldn't seem to cover it," he said.

Rebecca Mowbray can be reached at rmowbray@timespicayune.com or 504.826.3417.

**"I BET YOU DIDN'T SEE THIS IN THE
NEWSPAPER OR ON THE 6 O'CLOCK NEWS"**

**The Sailor Pictured Below Is,
Navy Petty Officer, PO2
(Petty Officer, Second Class)**

**EOD2 (Explosive Ordnance Disposal, Second Class)
"MIKE MONSOOR"**

April 5th, 1981 ~ September 29th, 2006



Mike Monsoor,

**Was Awarded "The Congressional Medal Of Honor" Last Week,
For Giving His Life In Iraq, As He Jumped On, And Covered With His Body,
A Live Hand Grenade,
That Was Accidentally Dropped By A Navy Seal,
Saving The Lives Of A Large Group Of Navy Seals That Was Passing By!**

~

**During Mike Monsoor's Funeral,
At Ft. Rosecrans National Cemetery, In San Diego, California.**

**The Six Pallbearers Removed The Rosewood Casket From The Hearse,
And Lined Up On Each Side Of Mike Monsoor's Casket,
Were His Family Members, Friends, Fellow Sailors, And Well-wishers.
The Column Of People Continued From The Hearse, All The Way To The
Grave Site.**

**What The Group Didn't Know At The Time Was,
Every Navy Seal (45 To Be Exact)
That Mike Monsoor Saved That Day Was Scattered Through-Out The
Column!**

**As The Pallbearers Carried The Rosewood Casket Down The Column Of
People To The Grave Side.**

**The Column Would Collapse. Which Formed A Group Of People That
Followed Behind.**

**Every Time The Rosewood Casket Passed A Navy Seal, +
He Would Remove His Gold Trident Pin From His Uniform, And Slap It
Down Hard,
Causing The Gold Trident Pin To Embed Itself Into The Top Of The Wooden
Casket!
Then The Navy Seal Would Step Back From The Column, And Salute!**

Now For Those,

**Who Doesn't Know What A Trident Pin Is, Are What It Looks Like?
Here Is The Definition And Photo! After One Completes The Basic Navy
Seals Program Which Lasts For Three Weeks, And Is Followed By Seal
Qualification Training,**

**Which Is 15 More Weeks Of Training,
Necessary To Continue Improving Basic Skills And To Learn New Tactics
And Techniques, Required For An Assignment To A Navy Seal Platoon.**

**After successful completion, Trainees Are Given Their Naval Enlisted Code,
And Are Awarded The Navy Seal Trident Pin. With This Gold Pin They Are
Now Officially Navy Seal's!**

**It Was Said,
That You Could Hear Each Of The 45 Slaps From Across The Cemetery! By
The Time The Rosewood Casket Reached The Grave Site,**

It Looked As Though It Had A Gold Inlay From The 45 Trident Pins That Lined The Top!



This Was A Fitting End To An Eternal Send-Off For A Warrior Hero!

**This Should Be Front-Page News!
Instead Of The Garbage We Listen To And See Every Day. Since The Main Stream Media
Won't Make This News, IPG Chose To!**

I Am Proud Of All The Branches Of Our Military, and so should you!

Editor's note: Thanks to member Bob Brummett for this submission

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