

Contractor

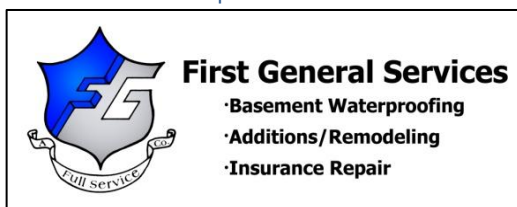
Standards Guide

Code of Ethics & Competency



How To Choose The Right Contractor – The **FIRST** Time.

Complements of



301-729-1859
www.FirstGeneral.biz

So You're Thinking About A **Remodeling Project** For Your Home?

When done properly, a remodeling project makes your home more enjoyable and can prove to be a valuable investment. It's also usually a relatively expensive undertaking that can turn out to be one of the worst experiences of your life if you choose the wrong company. But how can you tell if one company is any better, any worse, or any different from another?

Unfortunately, we've all heard horror stories about remodeling projects gone bad – unfinished projects, shoddy workmanship, projects taking longer than expected, final bills coming in higher than quoted, and more.

We've been in the remodeling business for many years, and we've always done a good job and treated our customers right. We've been able to build a nice business by doing so. But we've noticed over the years that some folks choose less-than-reputable companies to do jobs for them. It's usually because they're quoted less money and don't really know how to evaluate the competition.

We're all for fair, honest competition, but it pains us to see good folks risk their hard earned money with contractors who have no track record . . . or worse, a bad (but hidden) track record.

We wrote this guide to help you evaluate the companies you're choosing from and make the best decision possible. We hope you find it helpful.

This guide outlines standards to help you judge **BEFORE** hand whether or not a company is likely to do your job right. Before you hire any company to work on your home, make sure you consult this guide and insist they comply with **EVERY SINGLE STANDARD**. If you do, chances are excellent you'll have a great experience and get exactly what you want out of your project.

Bob Beachy

President
First General Services



Contractor Standard Stability

You need to make sure that any contractor you do business with has proven themselves in the past, and will be there if you need them in the future. Don't just ASK the contractor if they are stable; look for tangible proof of longevity by asking for the items listed on the next few pages.

What To Look For

Proof of Insurance

Why It's Important

You need to know and ensure that your contractor carries both Workman's Compensation as well as General Liability insurance. A sizable contractor will carry no less than \$1,000,000 in coverage.

ACORD CERTIFICATE OF LIABILITY INSURANCE OP ID: JB DATE (MM/DD/YYYY) 12/29/11

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER: Reed, Wertz & Roadman, Inc. P. O. Box 640 Bedford PA 15522 Phone: 814-623-1111 Fax: 814-623-7798

INSURED: RCL Leasing & Mgt. Inc. Foxcroft Road, 1st Fl. Office, Cambridge Springs, PA 15801; RCL Leasing & Mgt. Inc. c/o Western MD dba DreamMaker Bath & Kitchen, 12116 Winchester Road, SW Cumberland MD 21502

INSURER A: The Hartford Mutual Ins. Co. 14141
INSURER B: Fraternal National Ins. Co. 40100

COVERAGES: CERTIFICATE NUMBER: REVISION NUMBER:

TYPE	TYPE OF INSURANCE	NO. OF POLICIES	POLICY NUMBER	INSURER (FFY)	INSURER (FFY)	LIMITS
B	COMMERCIAL GENERAL LIABILITY CLAIMS MADE <input checked="" type="checkbox"/> OCCUR		9105231	12/29/11	12/29/12	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Subcontractor) \$ 1,000,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG. \$ 2,000,000 Bop Ben \$ 1,000,000
A	AUTOMOBILE LIABILITY ANY AUTO ALL OWNED AUTOS SCHEDULED AUTOS HIRED AUTOS NON-OWNED AUTOS		6042437	12/29/11	12/29/12	COMBINED SINGLE LIMIT (SA INSURED) \$ 1,000,000 BODILY INJURY (PE INSURED) \$ PROPERTY DAMAGE (PE INSURED) \$ \$ \$
A	UMBRELLA LIAB EXCESS LIAB DEDUCTIBLE	<input checked="" type="checkbox"/> OCCUR CLAIMS MADE	7956100	12/29/11	12/29/12	EACH OCCURRENCE AGGREGATE \$ 1,000,000 \$ 1,000,000 \$
X	WORKERS COMPENSATION AND EMPLOYERS LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/EMPLOYEE MANDATORY IN MD EMP. DESCRIBE OPERATIONS below		None			INDUSTRIAL INTR. JOB LIMITS (LTD) \$ E.I. EACH ACCIDENT \$ E.I. DISEASE - SA EMPLOYEE \$ E.I. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Forms Schedule, if more space is required)

CERTIFICATE HOLDER: CANCELLATION: SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

EVIDENCE OF COVERAGE: AUTHORIZED REPRESENTATIVE: Robert M. Gagne

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ACORD CERTIFICATE OF LIABILITY INSURANCE DATE (MM/DD/YYYY) 12/29/11

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PRODUCER: Advanced Risk Solutions 1200 Metcal, Suite 400 Overland Park, KS 66213

INSURED: Employers Resource Management Co. For: First General Services, Inc. dba First General Services of Western MD dba DreamMaker Bath & Kitchen of Western MD 12116 Winchester Rd. SW Cumberland MD 21502

INSURER A: Lumbermen's Underwriting Alliance
INSURER B:
INSURER C:
INSURER D:
INSURER E:
INSURER F:

COVERAGES: CERTIFICATE NUMBER: 11005926 REVISION NUMBER:

TYPE	TYPE OF INSURANCE	NO. OF POLICIES	POLICY NUMBER	INSURER (FFY)	INSURER (FFY)	LIMITS
	COMMERCIAL GENERAL LIABILITY CLAIMS MADE <input type="checkbox"/> OCCUR					Not Applicable EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Subcontractor) \$000000 MED EXP (Any one person) \$000000 PERSONAL ADV INJURY \$000000 GENERAL AGGREGATE \$000000 PRODUCTS - COMP/OP AGG. \$000000
	AUTOMOBILE LIABILITY ANY AUTO ALL OWNED HIRED AUTOS NON-OWNED AUTOS					Not Applicable COMBINED SINGLE LIMIT (SA INSURED) \$000000 BODILY INJURY (PE INSURED) \$000000 PROPERTY DAMAGE (PE INSURED) \$000000 \$000000 \$000000
	UMBRELLA LIAB EXCESS LIAB DEDUCTIBLE	<input type="checkbox"/> OCCUR CLAIMS MADE				Not Applicable EACH OCCURRENCE AGGREGATE \$000000 \$000000 \$000000
A	WORKERS COMPENSATION AND EMPLOYERS LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/EMPLOYEE MANDATORY IN MD EMP. DESCRIBE OPERATIONS below					INDUSTRIAL INTR. JOB LIMITS (LTD) \$ 1,000,000 E.I. EACH ACCIDENT \$ 1,000,000 E.I. DISEASE - SA EMPLOYEE \$ 1,000,000 E.I. DISEASE - POLICY LIMIT \$ 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Forms Schedule, if more space is required)

THIS CERTIFICATE CONFERS NO ADDITIONAL INSURED RIGHTS UPON THE CERTIFICATE HOLDER. Only the co-employees of First General Services, Inc. dba First General Services of Western MD dba DreamMaker Bath & Kitchen of Western MD, 12116 Winchester Rd. SW, Cumberland, MD 21502, but not subcontractors of First General Services, Inc. dba First General Services of Western MD dba DreamMaker Bath & Kitchen of Western MD.

CERTIFICATE HOLDER: CANCELLATION: SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

EVIDENCE OF COVERAGE: AUTHORIZED REPRESENTATIVE: Robert M. Gagne

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Without insurance, the contractor would be personally liable for damages or injuries that may occur on the job. If the contractor can't cover the damages himself, you'll have no legal recourse, and you will end up paying for any damages or injuries yourself, or a claim would be filed against your homeowners insurance.

Need More Information? Call 301-729-1859 or visit www.FirstGeneral.biz

What To Look For

Business Licenses

Why It's Important

Make sure they've been operating under the same name for at least 5 years. Many contractors change names multiple times to avoid past customer complaints and problems. Contractors who haven't been trading as the same name for at least five years had better have a good reason why. (Naturally, some businesses will be legitimately new – if so, get a 10 year work history of the owner and ASK questions!)

The image displays three business licenses. The top-left license is from the State of Maryland, Department of Labor, Licensing and Regulation, certifying Robert Samuel Beachy of First General Services Inc. as a Contractor/Salesman. The top-right license is a Contractor License from the West Virginia Contractor Licensing Board, issued to First General Services Inc. The bottom license is from the Commonwealth of Pennsylvania, Office of Attorney General, certifying First General Services, Inc. as a Home Improvement Contractor.

Maryland License:
Martin O'Sulley, Governor; Anthony C. Brown, Lt. Governor; Alexander M. Sanchez, Secretary.
LICENSURE OF BEACHY
IS AN AUTHORIZED
CONTRACTOR/SALESMAN
L.C. REG. CERT. NO. 19464-01
EXPIRATION DATE 06-19-2013
EFFECTIVE DATE N/A
CATEGORY 01
4130603
WHERE REQUIRED BY LAW THIS MUST BE CONSPICUOUSLY DISPLAYED IN OFFICE TO WHICH IT APPLIES

Pennsylvania License:
Commonwealth of Pennsylvania
Office of Attorney General
THIS IS TO CERTIFY THAT
First General Services, Inc.
12816 Winchester Rd.
Cumberland, ME 21502
HAS REGISTERED IN PENNSYLVANIA AS A HOME IMPROVEMENT CONTRACTOR
7/1/2013 VALID UNTIL
PA019643 REGISTRATION NUMBER
LINDA J. WILLIAMS, CHIEF DEPUTY ATTORNEY GENERAL

West Virginia License:
CONTRACTOR LICENSE
Authorized by the
West Virginia Contractor Licensing Board
Number: WV043363
Classification: GENERAL BUILDING
FIRST GENERAL SERVICES INC
DRA DREAMMAKER BATH & KITCHEN
12816 WINCHESTER ROAD
CUMBERLAND, MD 21502
Date Issued: NOVEMBER 29, 2011
Expiration Date: NOVEMBER 29, 2012
Authorized Company Signature: Robert Beachy
Chair, West Virginia Contractor Licensing Board: Michael A. Carl
This license, or a copy thereof, must be posted in a conspicuous place at every construction site where work is being performed. This license number must appear in all advertisements, on all bid submissions and on all fully executed Virginia Code, Chapter 21, Article 11.

Contractor Standard Reputation

One way to judge a contractor is to find out what others have to say. A good reputation is earned through years of giving good service, treating people right, doing what you say you'll do, going the extra mile, respecting your customers, and standing behind your warranties. The following will help you accurately judge the reputation of any company or contractor.

What To Look For

Membership

Why It's Important

Memberships in a trade association imply some quality and ethical integrity on the part of the contractor. You may want to call the organization to make sure their membership is current.



What To Look For

Customer References

Why It's Important

All reputable contractors can provide pre-printed lists of references that they're prepared to share with you. The list should include customers from several years ago to some in the recent past.

12816 Winchester Road SW
Cumberland, MD 21502
Phone: 301-729-1859
Fax: 301-729-1217

First General Services
Basement Waterproofing
Additions/Remodeling
Insurance Repair

Job Completion Survey

Thank you for your business!
How did we do? At First General Services, we value your business and want to continue to provide an exceptional level of support. Please take a few minutes to complete and return this questionnaire so we can continue to improve our service. Your comments are appreciated!

	(5) Completely Agree	(4) Mostly Agree	(3) Somewhat Agree	(2) Mostly Disagree	(1) Completely Disagree
1) The estimator and work crew arrived on time.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2) The crew did what was expected and did it right the first time.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3) The crew had a professional manner and appearance.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4) The crew treated me and my possessions with respect.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5) I was pleased with the craftsmanship of the finished work.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6) The project manager kept me up to date on the work schedule and any schedule changes.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7) The crew cleaned up the work area well.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8) Office staff were courteous and professional.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9) Overall, I am satisfied with the work performed.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10) I would recommend First General Services to neighbors and friends.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

May we use you as a reference? Yes No If no, why?

Additional Comments:
We have been extremely pleased with all projects by F.G.S. Crew was very neat, cleaned up daily, was open to changes, excellent craftsmanship, pleasure to work with.

Sue Heishman
Signature
Date: 11/30/2012

Sue Heishman
Forest Acres Subdivision
Short Gap, WV 26753
Job #: heisue-1-R

Thank You!

Basement Waterproofing • Home Improvements • Insurance Restoration
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Phone: 301-729-1859
Fax: 301-729-1217

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9) Overall, I am satisfied with the work performed.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10) I would recommend First General Services to neighbors and friends.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

May we use you as a reference? Yes No If no, why?

Additional Comments:
The work was done quickly, and was done very well. I am very pleased with everything.

Patricia Dixon
15824 Woodview Drive
Frostburg, MD 21532
Job #: dixpat-1-1

Signature: Patricia Dixon
Date: 12/26/11

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www.FirstGeneral.biz

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Contractor Standard Professionalism


A good remodeling company doesn't just do good work – they understand that, when dealing with customers, it's often the little things that make a big difference. You should find a contractor that shows you respect by the way they treat you, the way they look, the way they treat your property, and how they pay attention to details. Check any contractor you're considering against these standards of professionalism.

What To Look For

Standardized Pricing

Why It's Important

You may find that estimates for identical work may vary greatly. Look for a company or contractor that adheres to standardized price lists. Otherwise, they're at liberty to charge you pretty much any amount they think you'll pay.

 **First General Services of Western MD.**
12816 Winchester Rd.
Cumberland, MD 21502
301-729-1859, 301-729-1217 fax
FIN: 20-3459814 MHC: 19464 WV: WV000962

SMYJ0H-1-R


DESCRIPTION	HOURS		MATERIAL	QUAN UNIT	UNIT COST	MARKET COND.	TOTAL
	LABOR	LABOR BURDEN					
1a. Remove Block - 10' x 8' x 16' - in place - reinforced	13.38	102.85	31.96	177.33 SF	2.42	0.00	429.14
1b. Block - 10' x 8' x 16' - in place - reinforced	21.30	43.82	43.82	177.33 SF	9.15	0.00	1,622.57
2. Brick veneer - Premium grade	9.01	96.00	43.82	100.00 SF	10.53	0.00	1,053.00
3. Backhoe loader and operator	16.00	150.24	39.90	16.00 HR	71.78	0.00	1,148.48
5. Elastomeric roof coating	3.95	57.23	57.23	200.00 SF	1.97	0.00	394.00
6. Foundation drainage system - French drain	0.00	66.53	48.00	168.00	0.00 LF	9.80	0.00
7. Shoring for support floor and beam	4.76	36.58	36.58	50.00 SF	103.00	5.90	295.00
8. Meter base and main disconnect - Detach & reset	2.74	27.60	71.28	1.00 EA	195.53	0.00	195.53
9. Electrical repair - Minimum charge	3.00	30.21	71.28	1.00 EA	164.06	50.00	164.06
15. Concrete CY - Minimum charge	3.64	36.58	36.58	1.00 EA	465.00	2.85	465.00
Totals: Garage	102.65	30.36	329.14				5,766.78

What To Look For

Written Proposal

Why It's Important

Too many contractors look at a job, scribble a figure on the back of a business card or notepaper, and hand it to the homeowner. You want a detailed written proposal that shows exactly what is and is not included.

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Cumberland, MD 21502
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FIN: 20-3459814 MHC: 19464 WV: WV000962

Client: Cellular: (301) 697-0462
Property: Business: (301) 777-3499

Billing:

Operator Info:
Operator: CMORICAL

Estimator: Calvin Morical Business: (301) 729-1859

Type of Estimate:
Date Entered: 2/28/2012 Date Assigned:

Price List: MDCUTX_JUN11
Labor Efficiency: Restoration/Service/Remodel
Estimate: SMYJ0H-1-R

This is a proposal to provide the following home improvement:

1. Repair the wall in the rear corner of the garage. This shall include shoring up the floor system to allow for the load of the floor and beam to be relieved from the side walls. Excavate around the outside of the walls down to the footing depth of the wall. Temporarily remove the meter and panel box to allow for the masonry wall and brick to be replaced/repared (power may need to be temporarily turned off to the house during this process). The extent of the wall repair shall be limited to just forward of the electrical meter to 4 ft around the rear corner. This will also involve removing some of the paneling on the back wall of the garage to expose the damaged corner area. Some of the masonry veneer on the exterior wall also need replaced. We can not guarantee a exact match on the brick. The walls will be parge with a waterproofing emulsion. During excavation the footing drain shall be inspected for damage. If it is found to need repair, the additional cost could be around \$600.00
Wall repair price: \$898
2. The rear exterior wall in the basement (replace room shall be reinforced with steel stanchions placed 4' on center (4 total). These shall be fabricated with W4x13 steel beams with welded plates and angle to anchor them to the ceiling and floor of the basement. They shall then be grouted solid between the steel and the masonry surface to prevent any further bowing of the wall. The steel shall have a primer finish. The wall cracks will be sealed with horizontal before the steel is installed. The existing 4x4 posts will remain.
Steel reinforcing price: \$2,995.00
3. Provide the following miscellaneous repairs to the following. Point up the brick veneer crack on the end of the house opposite the garage. Install junction boxes in the ceiling at all locations where wire runs are exposed. Provide cover plates to open boxes, and fasten all hanging wires and insulation properly to ceiling joist. No re-wiring or rerouting of the existing electrical lines is included.
Price: \$250.00

Total project price: \$11,783.00

Need More Information? Call **301-729-1859** or visit **www.FirstGeneral.biz**

Contractor Standard

Workmanship

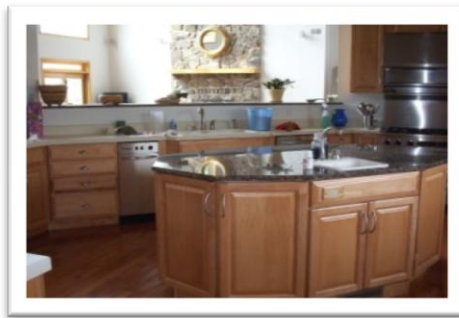
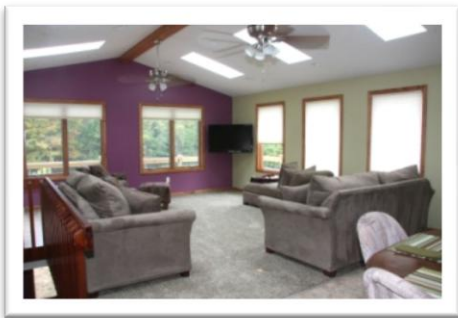
Most importantly, a contractor has to be competent to do the job right the first time. Competence comes from training, experience, and good old-fashioned hard work. As you evaluate a contractor, look for signs that they can do the job right the first time.

What To Look For

Jobsite Photos

Why It's Important

A contractor who serves his customers well should be proud to present pictures of the work they've done. Ask to see photos of several jobs they've done. If none can be produced, that should be a major warning sign.



What To Look For

Warranty

Why It's Important

The bottom line is, a company will stand behind the work they do or they won't. The confidence a contractor has in his work is reflected in his warranty. Make sure you know up front what the warranty is and what it covers.

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