

# The NC-ASHI® Home Inspector

NORTH CAROLINA CHAPTER OF THE  
AMERICAN SOCIETY OF HOME INSPECTORS

February 2008

Greetings! This is the first issue of our NC-ASHI® Chapter's Newsletter. You will hear from us every other month during 2008. The goal is to bring you Chapter news plus news and stories of interest to all home inspectors in North Carolina. This is a project of the NC-ASHI® Chapter and its Membership Committee whose members are the "reporters." If you have ideas for what things are covered, let us know.

## Chapter Welcomes New Members

The chapter made two important decisions recently. First, we want to reach out actively to ASHI® Members who don't have a chapter affiliation. Did you know that attendance at last November's training conference means your 2008 NC-ASHI® Chapter dues are considered PAID. The Chapter decided to extend this bonus deal again in 2008, so come to our Spring or Fall 2008 Training Conferences and your 2009 dues will be considered PAID. Second, if you are not yet a member of ASHI® and are willing to work toward that goal, NC-ASHI® welcomes you into a new mentoring program designed especially for the developing home inspector. Attendance at our Fall 2007 and Spring or Fall 2008 educational conferences guarantees that you have paid your dues to participate in our Chapter's life for 2008-2009. Contact President Marion Peebles at 336-382-1593 or Secretary Andy Hilton at 336-961-6809 to join NC-ASHI®.

## Courageous Group Faces the Peer Review Challenge

NC-ASHI® is the only ASHI® chapter (besides ASHI®-Great Lakes) offering the difficult Peer Review exercise for attainment of the coveted *Inspector by Peer Review*® award. Twenty-three of our guys have been candidates in this extraordinary learning program. Ten others have participated in the Educational Review where the review house is inspected and discussed in a teaching tour by an experienced inspector. We were honored to have national ASHI® President, Frank Lesh, as one of the Review panelists last November. You should consider being a candidate; it's challenging and humbling! In this candidate's experience this attempt to find all "must-find" problems that a skilled panel of inspectors decide must be found is like winning the Super Bowl--a combination of skill, sharp focus, eagerness, and luck! Contact Andy Hilton about the next round of Peer Reviews.

## Licensing Board Gets Scolded in Attempt to Censor Inspectors

The reversal by our licensure board on November 9<sup>th</sup>, 2007 of their attempt to limit what content we write in our inspection summary was a profound event in many ways. As you can read in David Jones' summary, the matter is to be re-considered at the Board's March meeting.

When the Board held its required hearing on the Rules change on Sept. 14<sup>th</sup> in Charlotte, the Board members who favored diluting the summary's importance seemed even more resolute in their effort to change the rules; this in spite of facing a room full of overflowing with angry inspectors. We were encouraged by Bob Schultz's (the retiring public member of the Board) attempt to stop the rule change. David Jones and Gerald Canipe supported Schultz. Liles, Hamrick, and Talmadge Jones did not. Larry Summer and Chris Noles were absent.

Home inspectors left that meeting frustrated. But what happened in the next two months was remarkable.

We faced an entrenched and stubborn few people on the Board who somehow had convinced themselves that this rules change was going to improve the inspector's work. There was also a sense that certain movers and shakers in the real estate profession were supporting this troubling change. Earlier last year our NC-ASHI® lobbyist, working closely with NC-ASHI® Pres. Tom Edwards had determined that State Senator Hoyle's bill proposing to censor home inspectors had been generated by the real estate folks. Our lobbyist worked directly with the NCAR's lobbyist and got that bill replaced with a benign one (at a cost of \$6000). But now the NCHILB was carrying forth the very same devilment that the NCAR had funneled through Sen. Hoyle!

Our only leverage to stop the troubling rules change was to get the general public to understand what was happening. Inspectors in Forsyth County tried for an opinion editorial in the local paper. The Winston-Salem Journal did not print the article, but sent their Raleigh reporter to investigate, and he wrote a lead story in a Sunday issue. Meanwhile inspectors around the State were contacting their newspapers, TV stations, and Gov. Easley's office. Home inspectors here and there were talking to real estate people and anyone who would listen. A group of ASHI® guys let it be known that there would be a picketing demonstration at the Greensboro headquarters of the NCAR and in Raleigh at the Department of Insurance, both timed to be in those cities on Nov. 9<sup>th</sup> when the NCAR Board and the NCHILB were to meet. The picketing was eventually focused on Raleigh, with plenty of TV and newspaper coverage. Of course, the big news of that week was the Nov. 7<sup>th</sup> letter to the Board by Gov. Easley who warned that the Rules change could harm consumers. If us home inspectors are going to have a champion, then who better than the Governor? Thank you, Gov. Easley.

The trouble is surely not past. The Board has decided to re-consider, but who knows what will come of this. We are encouraged that our NC-ASHI® President Marion Peebles is on the ad hoc committee to work out a recommendation on the Rules change. It is encouraging also that REALTOR® George Bell with Allen Tate Realty, Winston-Salem, is on that committee. George has shared his thinking with the Home Inspector -REALTOR® Committee of the W-S Regional REALTOR Board. He may be John Hamrick's replacement on the Board.

We will probably never know exactly all the dynamics of what happened across North Carolina last Fall. It is clear that a few people, doing the right things, can make bad stuff change. Having a core of committed guys... albeit not large in numbers...working together on a common goal is very powerful. Both NC-ASHI® and the NC Licensed Home Inspector Assn. have those committed people and they deserve our thanks for keeping our profession on an even keel. Thank you, gentlemen.

## New Chapter Officers Elected

I began to think that Tom Edwards had always been our President! Well, there have been others, but Tom will be remembered for carrying us through some very difficult days. He was remarkable in his ability to herd us "wandering cats", to create a space where every member was respected and the turbulence of our profession was appreciated. I was glad that he was there when we needed to be represented by best of us. Thanks, Tom.

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## President's Corner by Marion Peebles

I am happy that Chairman John Woodmansee and the Membership Committee have taken it upon themselves to keep us up to date with a chapter newsletter. Projects like this consume a tremendous amount of time and mental energy and that committee is to be commended. The rest of the membership could support their efforts by contributing a short

article such as a brief technical article, a piece about a recent curious inspection find, or even a funny inspection story. I know from experience being around inspectors that there is no end to the things we will talk about!

One of the pleasures of membership is in simply getting together at meetings to swap war stories and discuss issues that concern us all. Most members are sole practitioners and, as such, have little opportunity for feedback from our peers. Chairman John Guy and the Educational Committee have scheduled meetings practically every month for the rest of the year. I look forward to seeing everyone at our meetings. Educational speakers are planned for the meetings, but of as much value is the interaction with other members. Please find time in your busy schedules to come to our monthly meetings.

Chairman Fred Herndon and the Legislative Committee are working with chapter policy positions on matters that profoundly affect the way we do our jobs. The Licensure Board does not operate in a total vacuum, we must stay vigilant to see that the interests of the public or our ability to earn a living are not "adversely affected".

I have been talking a lot here about committee work. When I became president of the chapter, I volunteered every member to a committee. My wish is that everyone in the chapter be kept up to date and aware of goings on. If you have input for a committee or just for the chapter in general, please email me or any of the committee chairmen. If we stay active and vigorous, our numbers just may grow.

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## AN UNEASY ECONOMY AND SLOW HOUSING MARKET

By Dr. Larry Hungerford

What happened to the stock market in 2007? How about a simple two-word answer to describe why the market isn't higher: "stupid behavior."

Isn't it "stupid behavior" to loan mortgage money to so-called "sub-prime" borrowers (they have had past credit problems) and tell them: "You need income of \$\$\$\$ to qualify for this loan but, by the way, we don't bother to verify it with your employer" and/or "don't worry if you don't have enough for our low down payment [often 5% or less]; we can finance that with a second mortgage." Perhaps even more common was "We are going to give you this great low [teaser] rate so you can qualify for the loan. It will go up in a year [or two] but don't worry - by that time your house will be worth a lot more and you can always refinance."

Of course, the companies making the loans didn't want all of those shaky borrowers on their books so they sold the loans as quickly as possible, a process called "secularization." The "stupid" buyers, mostly large banks and brokerages, eagerly scooped them up so they could package them to sell (at a nice profit) to investors seeking higher yields than they could receive from safer government or high-grade corporate bonds.

Why didn't investors (sponsors of money-market and low-risk bond funds, hedge funds, retail investors, etc.) realize how much risk they were taking to get slightly higher yields? The brokerage and bank sellers of these loans were clever: they blended the "sub-prime" mortgage loans with higher grade credit obligations into what became known as "collateralized debt obligations (CDOs)." Then, somehow, the resulting "witches brew" looked so good that Moody's and the other bond lenders gave most of the CDO debt high ratings - as a result it appeared low risk to the buyers. Perhaps that qualifies as the "stupidest behavior" of all.

As long as the housing market kept rising at a once-in-a-lifetime pace, everyone was happy. When the "bubble" burst last summer, as all bubbles eventually do, the resulting crash produced a "credit crunch" as lenders over-compensated for their mistakes. To prevent the "drying up" of credit, the lifeblood of the economy, the Fed has lowered the fed funds

rate, i.e. the discount rate (banks borrowing from the Fed and each other) again and again; and injected hundreds of billions into our nation's monetary supply.

The market hates uncertainty and that's why we have seen the huge increase in volatility over the past six months. Is the worst over? Perhaps, but no one can be sure. Our US stock-market forecast for 2008 is only a single-digit gain with the possibility of not even earning money-market returns. Besides the housing/credit problems, we also worry about what may happen as the presidential campaign heats up. (Oil prices are not our major concern: they peaked at \$99 a barrel and should drop back into the \$70s by spring).

Even though the lower interest rates should be good for the stock market this year, political rhetoric bashing world trade is not helpful. According to a recent PEW poll, the average US citizen is more negative about world trade than any of the other 46 countries surveyed. It is the very first time that the US has been at the bottom, the most anti-trade position by citizens in any country - the poll has been compiled each year for almost four decades. Also, several of the top presidential candidates (even one of the leading Republicans) are calling for higher taxes, particularly on capital gains and dividends.

The best US performance last year came from large-cap (and mid-cap) growth funds as huge losses by banks and brokerages help drag value funds down. As we write this in mid-December, the Vanguard large-cap growth index fund is up nearly 10% while its large-cap value index is dead even. Vanguard's small-cap growth index fund has gained 8% compared to an 8% loss for its small-cap value index. The big winners once again were international funds: Vanguard's international stock index fund jumped 15%, while its Emerging Markets Index fund skyrocketed 36%.

## WILL THE US ECONOMY SLIP INTO A RECESSION THIS YEAR?

Recession ahead? We doubt it, but certainly the housing "mess" and the resulting "credit crunch" are far from over. We believe the two quotes in the Dec. 17, 2007 issue Barron's (page 16) reflect our opinion: 1) "Our best estimate is the economy will stay just above zero [growth] in the real GDP in the first half and then accelerate in the second half" (Robert Autwaeter, Head of Fixed-Income, Vanguard). 2) "There's definitely some [economic] slowing going on, but the US economy is remarkable resilient. We'll avert a recession and revert to a soft landing" (Christopher Towle, Partner, Lord Abbett).

Yes, we have the worst residential housing market ever (or at least since the "teen" mortgage rates in the early 1980s. Houses (new and lived-in) sitting empty are estimated to be an astounding 60% of all houses for sale; the previous all-time high of 30% was half that. US housing sales in November were down 24% from November 2006 (Charlotte fell 20%, the Triangle 16% and Triad sales declined 10%). New car sales have been so-so; however, they certainly are slowing. Banks, brokerages, and others have written off over \$60 billion in losses from bad mortgage loans. Oil prices are over \$90 a barrel and the stock market had two corrections of more than 8% last year.

Sounds grim, doesn't it? So why do we think that a recession (two consecutive quarters of falling GDP) will not occur? Perhaps we are too optimistic about the Fed's willingness to "do what it takes" to prevent one. So far, Ben Bernanke and his colleagues have lowered interest rates at four (now six times as of Febr 1st) consecutive meetings. (Note: Ned Davis Research reports that the Fed has cut interest rates at three consecutive meetings 14 times since 1921 and that the average gain for the US stock market 12 months later was a sterling 18%. See Barron's, Dec. 17, page 17, for details).

Even though the economy is definitely slowing, the consumer (almost 70% of the economy) seems to be "hanging in there." The dire predictions for the Christmas shopping season did not materialize. One reason may be the strength of the US job market - the US unemployment rate is still below 5%. For the first 11 months of 2007 (through Nov.), the

US economy averaged a monthly gain of 118,000 new jobs, down 38% from the 189,000 monthly results in 2006, indicating slowing but certainly not a recession. (The job-gain numbers for the last three months are: Sept--44,000, Oct.--170,000, and Nov--94,000).

Residential housing is approximately 3% of the economy while exports are four times more important, about 12% of the US GDP. Given the ever-weaker US Dollar, exports are rising faster than imports and the US trade deficit is actually narrowing, despite record oil imports. S&P's 500 large US companies now earn an all-time high--about half of their profits--from foreign countries.

Perhaps the most important reason we think that we can avoid a recession this year is the incredible strength of the world economy. Despite the slowing US economy, the International Monetary Fund (IMF) predicts world economic growth of 4.8% this year. That's an all time record, the sixth-year in a row the world economy will expand by 4.5% or more. As one Newsweek columnist noted: "In 1999-2000 the US was the engine for the world economy, now it is the caboose." Forecasts for this year generally rate the four slowest-growing economies (out of about 45 listed) as France, Italy, Japan, and the US. (The Hungerfords are not happy about the US being grouped with the French, Italians and Japanese!).

We think the best US returns this year, as was true last year, will come from the large US growth mutual funds that invest heavily in companies that earn most of their profits overseas (i.e., Intel earns more than 80% internationally while consumer-product giant Proctor & Gamble takes in 60%). Probably the best way to play the global growth story is to buy outstanding global and international mutual funds.

Editors Note: Economist Larry Hungerford taught at Winston-Salem State University. Since retirement he has become a well-known money manager through his work at Woodard & Co., Advance, NC. He has been giving seminars on "No-Load" mutual fund investing, free to the general public, since 1986 and co-authored with his son Steve, the book, *How to be a Sector Investor* (McGraw-Hill). Dr. Hungerford is a Chartered Mutual Fund Counselor. I appreciate Larry Hungerford's calm, seasoned and scholarly view of the US and world economies, especially in these tough times when it is hard to see beyond the volatile stock market and slow business environment. If he were a home inspector, he would be one of the best! The article here was adapted from his client newsletter written December 16, 2007. Dr. Hungerford always gives free advice by phone and you can listen to him every Thursday on WSJS AM 600 in Winston-Salem from 9:10AM to 10AM.

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### Licensure Board Report by David Jones

The NC Home Inspector Licensure Board met in Raleigh on Friday, January 11.

### Education Committee

Jim Liles reported that there are two sub-committees of the Education Committee. One sub-committee is working on the continuing education update course for next year. Tom Williams is the course provider, and he is working on a presentation at the March board meeting that will explain the content of the course. The other sub-committee is working on the pre-licensing education program and getting it to its final stages. At this point, the total hours of the course are around 160. The committee is also investigating offering free courses on other topics that would be available to home inspectors around the state, possibly at community colleges.

### Finance Committee

The board receipts for 2007 were \$310,941.00 and the fund balance as of December 31 was \$956,825.00. Since the rules change for fees was approved, for 2008-2009 currently licensed inspectors will be renewed

free of charge. The committee discussed hiring sub-contractors to increase the number of inspection report compliance audits being done in order to take some of the load off of the staff investigator so that he can catch up. This matter was referred to the investigator advisory committee for further discussion, and they will report back to the Board at the March meeting.

### Standards/Rules Interpretations Committee

The committee met on January 10<sup>th</sup> to discuss the interpretation concerning inspectors supervising associates. Several ASHI and NCLHIA members met to provide input about the issue. From that discussion, a draft was proposed to change the interpretation. It would require:

- That the associate inspector must operate under the business entity of the supervising home inspector, either as an employee or subcontractor.
- During the first 50 inspections, the associate shall be in the physical presence of the licensed home inspector and directly supervised by the licensed home inspector during the inspection.
- Licensed home inspectors must have held a full NC license for at least 3 years and must have performed at least 1000 home inspections in order to be qualified to supervise associate home inspectors.

The board attorney, Rebecca Lem, is researching the interpretation to determine if a rule or statute change would be required, and will report back to the board.

### Standard Report Committee

The committee met in December and has made some progress. All present generally agreed that some type of wording that would explain that some items noted in the inspection report and/or summary may not be negotiable in a purchase contract would help to facilitate understanding without restraining inspectors' ability to communicate. All of the inspectors present were insistent that there should be no restrictions regarding safety in the summary, and also objected to the requirement to standardize the format of the body of the report. Most felt that a standardized summary format would be acceptable.

### Investigator Advisory Committee

Complaints are still being received at a relatively steady rate. The number has declined, but considering the relatively slow market, the percentage of complaints relative to home inspections performed is probably holding steady. Jim Liles and the staff are working on making it possible to extract more information from databases about the nature of complaints and what areas or systems generate the most complaints.

On the recommendation of Rebecca Lem, I made a motion that the Board create a new policy with regard to including inspector names and contact information in the directory of inspectors. Previously, the policy had been to allow inspectors to opt out of having their names and information listed. However, this could result in some confusion, with people searching and not finding the names of inspectors that hold valid licenses. The new policy will be that the names and license numbers of all licensed inspectors and associates will be published. Their contact information will be published only with their permission. The motion passed.

The next meeting of the Board will be held at the Embassy Suites Hotel Resort and Conference Center, 5400 John Q. Hammonds Drive NW in Concord, NC on Friday, March 28, starting at 9:00 am.

David Jones is a longtime NC-ASHI® member from Chapel Hill and into his second term on the NCHILB.

**This newsletter needs a title and NC-ASHI® needs a motto.  
Forward your suggestions to John Woodmansee at  
[jjwoodmansee@bellsouth.net](mailto:jjwoodmansee@bellsouth.net)**

## What Does it Mean to be a Home Inspector?

by John Bouldin

- Home Inspecting is a mission and opportunity to serve.
- Home Inspecting is a passion for excellence, and a genuine interest in people and homes.
- Home Inspecting is that great feeling you get when you alone, of all the people in the room, actually see, feel and hear what the house is telling you about itself.
- Home Inspecting is managing client expectations so they will know ahead of time what they are hiring you to do.
- Home Inspecting is to under promise, and over deliver...to know your limits, and not have to apologize for not exceeding them.
- Home Inspecting gives you the ability to say, "I don't know" in such a way as to build client confidence, rather than weaken it.
- Home Inspecting is that moment in time when all parties to a transaction are looking at you and listening to what you have to say because of their absolute faith in your profession.
- Home Inspecting is the fine art of practicing your craft without so much as approaching the appearance of a conflict of interest.
- Home Inspecting is the ability to select your own agents and clients based on how closely their values and ethics meet your expectations, rather than being controlled by other's ethics.
- Home Inspecting means driving and working long hours in uncomfortable environments for people who may not even recognize your sacrifice.
- Home Inspecting gives you the power of applied reason and intuition to understand the interplay between houses, their subsystems, their environments, and their occupants.
- Home Inspecting means to wake up every day and re-commit to your professional and ethical standards, and work hard to improve your skills.
- Home Inspecting means understanding that no matter how many inspections you have done you haven't seen it all--not by a long shot!
- Home Inspecting means giving back to the industry that has helped you.
- Home Inspecting means helping people who cannot possibly repay you.
- Home Inspecting is a higher calling than simple commerce or financial gain. We never know how many injuries, calamities, or financial disasters that simply fail to occur because of our efforts.
- Home Inspecting is pushing through the barriers of self-limitations, and to never even recognize the limits others try to put on you.
- Home Inspecting sometimes means being falsely accused of negligence, and being held responsible for outcomes completely outside of your control.
- Home Inspecting means that once an inspection has begun, there is no longer any thought about whether the fee you charge is enough to put up with the unexpected situations you must deal with.
- Home Inspecting means loving what you do, doing what you love, with the complete confidence that the marketplace will eventually reward your passionate dedication beyond your expectations.
- Home Inspecting is the easiest job to fail in, and the hardest job to succeed in if your heart is not in the right place.
- Home Inspecting means your integrity shows through everything you do, and that you become the kind of person everyone you meet will be glad to say they know you.
- Home Inspecting means being satisfied with having improved your small corner of the world that day for your clients.
- Home Inspecting means that you are often the one person a client totally trusts during an entire real estate transaction.
- Home Inspecting means to be a selfless source of information to your clients, and to those who are not, but who one day may be your clients.
- Home Inspecting is a talent that cannot be bought, a dedication that cannot be undermined, integrity that cannot be stolen away, a passion for your work and a compassion for your client that cannot be taught.
- Home Inspecting is a way to change the world.

Reprinted by permission, [The ASHI® Reporter](#). John Bouldin is a Virginia home inspector and Ph.D. candidate at Virginia Tech. He is a presenter at the South Carolina ASHI® Educational Conference, March 29-30 in Columbia, SC.

## NEW RULES REGARDING SEPTIC SYSTEM INSPECTIONS

by Andy Hilton

The North Carolina Division of Environmental Health is now regulating and certifying persons conducting the installation, repair and inspection of all septic systems in the State of North Carolina. Education credits are required to qualify for the certification exam. Education is currently being conducted by the North Carolina Septic Tank Assn. More information can be obtained at their web page: [www.ncsta.net/](http://www.ncsta.net/)  
As of January 1, 2008 all persons inspecting septic systems are required to be certified.

The law reads...

### **§ 90A-72. Certification required; applicability.**

(a) Certification Required. – No person shall construct, install, or repair or offer to construct, install, or repair an on-site wastewater system in the State without being certified as a contractor at the required level of certification for the specified system. No person shall conduct an inspection or offer to conduct an inspection of an on-site wastewater system without being certified as an inspector at the required level of certification for the specified system.

The general statutes can be read in its entirety at the following link: [www.ncqa.state.nc.us/Sessions/2005/Bills/House/HTML/H688v6.html](http://www.ncqa.state.nc.us/Sessions/2005/Bills/House/HTML/H688v6.html).

Failure to obtain certification can result in being charged with a class 2 misdemeanor.

Although there is not currently any mandated guidelines for inspecting septic systems, there is a "best practice" guideline presented by the NC Septic Tank Assn. The certification Board will establish a minimum requirement for "depth of inspection" for an adequate inspection.

### Some best practices are:

- Obtain the permit from the local health department.
- Obtain any operation and maintenance records.
- Walk the property and compare to the original layout.
- Access the tank openings and observe the biology of the wastewater and the level.
- Pump the tank(s) and note the interior structure of the tank(s).
- Examine the area around the tank for settling that may be interpreted as improper backfill, leaking tanks, erosion or improper grading.
- The effluent filter should be examined. If maintenance is needed the filter cartridge should be carefully removed and either replaced or washed back into the inlet opening of the septic tank.
- All components should be examined and evaluated.
- Digital photos should be taken and included in the site file.

After inspection, the area should be returned to original condition, with any spilled effluent treated with lime or other approved treatment.

**Editors Note: Andy asked the State officials this question: Home inspectors who are not planning to be certified are wondering how to comment on septic systems that have obvious problems, e.g. visible effluent, or an inoperative lift pump. Short of recommending a certified septic inspector, how would you suggest home inspectors handle such situations? The answer was "no comment regarding the system should be made. As a service to their client they would probably want to recommend that the client get an onsite wastewater inspector...but don't reference the system in their (home inspection) report"**

## REVIEW OF NC ASHI® 2007 FALL EDUCATIONAL CONFERENCE, GREENSBORO.

by Charles Hamlin

NC-ASHI® conducted a top-quality Educational Conference at the Clarion Hotel on Friday, October 26 through Saturday, October 27, 2007. The conference was very successful and attended by numerous Home Inspectors from all corners of the State.

The Educational sessions were presented by Douglas Hansen and Peter Drenan, two renowned instructors and authors, specializing in Electrical Issues as well as Plumbing, HVAC and Building.

The two-day session never had a dull moment and were extremely informative. The State-required update course was conducted by our own Tom Edwards, President of NC-ASHI®.

The icing on the cake was a visit and Round Table Session by National ASHI® President, Frank Lesh.

This was another typical superior grade Conference presented by the NC-ASHI® with only the Best Professional Educators available.

## Connecticut Electric Recalls Counterfeit Square D Circuit Breakers Due To Fire Hazard

**Hazard:** The recalled circuit breakers labeled "Square D" are counterfeit and could fail to trip when they are required to, posing a fire hazard to consumers. These are made in China.

**Description:** The counterfeit circuit breakers are black and are marked as Square D products. Connecticut Electric has identified the following breakers as possibly being counterfeit: QO115, QO120, QO140, QO2125, QO215, QO220, QO230, QO240, QO250, QO260, QO1515, QO2020, QO3100, QO320, QO330, QO340, QO360, QOB120, QOB130, QOB220, QOB230, QOB250, QOB330, and QOB360. Actual Square D circuit breakers have (a) the amp rating written on the handle in white paint on the front of the breaker; (b) the Square D insignia molded onto the breaker side, and; (c) a yellow chromate mounting clip with half of the top of the clip visible. If your Square D breaker does not match this description, it could be counterfeit.

**Remedy:** Consumers should contact Connecticut Electric to determine if the breaker they have is counterfeit and if necessary, to arrange for a free inspection and replacement or refund.

### I want to know more about NC-ASHI®!

I am a Certified ASHI® Member  NC-ASHI® renewal

I am an ASHI® Associate  Add me to your mailing list

I am a non-ASHI® member, but want to join NC-ASHI®

Dues are free for first-time members. Renewals are \$200 annually, but remember they are paid for the next year when you join us at **either** our Spring or Fall Educational Conference in 2008.

Provide this and your personal information and send to:

Secretary Andy Hilton  
Hilton Home Inspection, Inc.  
3033 Lori Lane  
Yadkinville, NC 27055

**NC-ASHI®**

**GREAT INSPECTORS; THE BEST OF COLLEAGUES**

### **Tentative Future Meeting Topics**

February--Roof and Floor Trusses with John McClancy, PE

March--Deck Inspections with David Jones, CGSO

April--Garage Doors

May--Arbitrations and Complaint Resolution

June--Isonene Foam

July--Sealed Crawl Space Update

August--Common Structure Errors by Inspectors

September--Engineered Systems (TJI)

October--Manufactured Fireplaces

November--Tankless Water Heaters

December--Septic Systems

**We meet on the third Wednesday of every month at the Courtyard Marriott in Burlington (Exit #141 on I-85, north side). Plan to join us and stay for informal dinner after the meeting.**

Our Education mini-conference for spring will be held on **April 12, 2008** at the Greensboro Clarion Hotel featuring Peter Drenan focusing on Structures, Exteriors and Mechanicals under the IRC.