

The HANDSHAKE

Volume 66/ November 2007 / Issue 10



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Happy Holidays from the AAF

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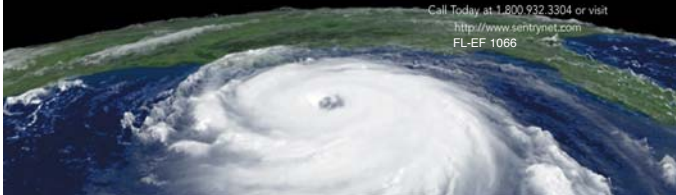
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A Word From Your President

by Mary Galloway



Merriam Webster Online Diction defines "propagate" - 3a: to cause to spread out and affect a greater number or greater area : EXTEND b: to foster growing knowledge of, familiarity with, or acceptance of (as an idea or belief) : PUBLICIZE c: to transmit (as sound or light) through a medium

I have spent many days on my knees with my hands in the dirt willing my thumb to turn green and trying to grow my own oasis from the world. For me working in my yard is my way of escape. I find that nothing erases the stress of life and clears your head like the whirl of a weed whacker, the quick snip of some good pruning shears and quite literally stopping to smell the roses. Certain plants thrive under my care while other plants wither and die.

Having to replace plants on a continuous basis has proven to be an expensive endeavor. This has led me to propagating the plants that seem to thrive under my care. These plants do not need that much attention. A little sunshine, some water, a clip here and there and the occasional pinch of fertilizer and they are happy. They really don't take that much of my time, but do require it on a continuous basis. On the other hand there are the weeds. They propagate on their own. They do not need root hormones and continuous care. They spread throughout my flowerbeds and lawn with absolutely no encouragement. You would think that if I just left them alone they would whither and die,

however they are completely the opposite and eat up the majority of my time spent gardening. If I am not diligent they overtake everything and kill the plants and flowers that I care about.

I believe it to be one of life's cruel and necessary lessons that you MUST work for the things you want, but that the things you do not want require little or no effort on your behalf.

Another way that our lives our affected by propagation is information. Everyone has received emails that tell of a horrendous story or contain a warning, but does the average person check on the validity of the information before passing it on? Or are people acting strictly on emotions and automatically accepting the information as fact?

Just recently I received an email warning me of the toxicity of the Mr. Clean Magic Eraser. The email stated that they are highly dangerous to young children and can be harmful to adults because they contain formaldehyde. As a fan of these erasers I immediately checked the validity of this email before I blindly

threw out my supply, stopped buying them and forwarded the warning on to my friends and family. Come to find out the claims are false.

While having a recent discussion about politics I had someone ask me if I had heard about diary entry by President Ronald Reagan that described George W. Bush as a "shiftless ne'er-do-well". I responded that I had not and they related a story about then Vice President Bush asking Ronald Reagan to find George W a job. While on www.snopes.com (My resource for checking the validity of the numerous emails that I receive.) I came across a reference to this story. Out of curiosity I checked it and found that the story was false. It was actually from a satire from political columnist Michael Kinsley for an article for The New Republic. Now the person who related this story to me was by no means a naive individual. They had simply unknowingly fallen victim to misinformation.

It is the responsibility of the individuals who receive the information to check it out before

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Chuck Akers
Executive Director



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From The Director's Chair

by Bob Neely, Executive Director



"In times of change, learners inherit the Earth, while the learned find themselves beautifully equipped to deal with a world that no longer exists." Eric Hoffer – American Social Writer 1898-1983

In recent years the alarm industry has had any number of issues involving responses from law enforcement and fire rescue agencies. Because of the varying nature of emergency response from these two forms of public safety we usually separate the discussion into two categories. We will leave that of law enforcement for another forum.

The Alarm Association of Florida gladly provides input, discussion, support and lobbying for legislative change on these responder issues. No one discusses the following publicly. However, it is no secret that electrical and alarm contractors are viewed by many in public safety as second class citizens and incapable of a considered opinion. As a general rule we are not represented at the table for input regarding codes, standards, rules or statutes and thus are left scrambling after the fact to try to deal with issues that were previously decided and judged by others unfamiliar with our business or circumstances. It is done with absolutely no thought or input from our industry as to how it affects our customers, our employees or the infrastructure we deal with everyday in the field. Much of that is our fault as an industry. We are working very hard to correct that.

The third party issue is a prime example of that. No prior thought was given as to how the decisions in the field would adversely upset the balance of our business, the insurance industry, public safety, responders or the customer. No one

consulted the contractor on this issue before unilaterally instituting a fractured comprehensive ruling that created an unfunded mandate. We were not consulted because we are not considered by some in the responder industry to be a part of any equation that is of any consequence. As a result we were left as an industry to do the only thing we could do to protect ourselves in putting bread on the table. We changed the law after trying very hard to engage those affected municipalities to discuss common sense solutions. With nine different municipalities implementing this for nine different reasons we received a deaf ear; we had no other choice.

Even so we have lost quite literally many fine fire alarm contractors who may no longer practice because a majority of these municipalities continue to flout this changed law. An industry colleague lost an enormous segment of his business in fire alarm service contracts overnight because UL had no "service category" (and still does not) and he was not a certified installer. He was informed by the local fire marshal that he could no longer service those systems because he did not qualify even though state licensed him to do so. This nonsense is a contemptible exercise in bureaucratic dementia.

But this is only the tip of the iceberg. If you look down the road in

the long term, this situation is becoming worse and worse. What is happening is that those who make these decisions locally are separated from the technical evolution in the field by a huge margin. They are not just months behind in understanding the industry evolution, they are years behind it. As a result we have some very dangerous situations being created by the technically uninformed and they continue to be blissfully unaware of the safety voids they are creating because of it. Since they feel that they and they alone are the only ones capable of understanding and deciding the issue, no one else (especially the contractor) is provided opportunity for input to assist in correcting the situation.

I recently called an industry expert to question an article he wrote lamenting the fact that a supposed "code expert" had recommended a specious code change. This expert had recommended exchanging residential smoke detection units for residential sprinkler systems. Even I know that exchanging them is insane

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2. Provide a detailed description of the item, product, or service, depicted in the picture
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4. Email the answer to Bob Neely. First correct answer wins. Due to latency in email services, emails within 5 minutes of the time stamp shall be considered to be concurrent. The most complete email description will be judged the winner
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What is it?



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or you can call the AAF office at 954-748-7779 for further details.

Cashing Out

Your successful security company is more than just your most valuable capital asset—it represents the realization of your dream. During the start-up and growth stages, enhancing your firm's productivity was your primary goal. Now that you've decided to sell your company and retire, your primary goal is to extract maximum value from the business you've worked hard to build. Unfortunately, too many exiting entrepreneurs (as well as their legal, financial and business advisors) leave too much cash behind because they fail to recognize the enormous value hidden within one of their most overlooked and underutilized business assets.

Increasing Competition to Sell

Due to the aging of the baby boomers, we are at the precipice of the largest business transition in history, with millions of entrepreneurs seeking to monetize business equity. Deloitte & Touche recently reported that, "71% of small and mid-sized enterprise owners plan to exit their businesses within the next ten years." Because only 30% of family businesses survive to the second generation and just 15% survive to the third, most companies are sold, and if a sale isn't possible, closed. With so many companies up for sale at the same time, the increasing competition to sell demands innovative asset leveraging strategies to capture optimum value as well as create more cash with which to expedite a sale.

Your Hidden Business Assets

Throughout the business cycle, companies purchase numerous business life insurance policies for risk management, employee benefit and investment purposes. Examples include policies funding buy/sell agreements, key-person policies, split-dollar policies, policies securing business loans, and estate liquidity and equalization policies. Traditionally considered inflexible assets with little liquidity, they have been viewed as necessary yet unrecoverable expenses.

When a company is up for sale, some of these life contracts may become obsolete because the reasons for their purchase are no longer relevant. And after a company is sold, additional business life policies may outlive their usefulness. Historically, exiting entrepreneurs faced limited disposition options when their changing needs rendered their business life policies unnecessary: allowing the policy to lapse, thereby forfeiting the value of all premiums paid or surrendering the policy to the original insurance carrier for its cash surrender value: an amount less than its true value.

Today, there is another option. You can use an innovative asset optimization technique—a life settlement—to convert the hidden value in qualified business life insurance contracts to significant immediate cash, providing a much higher return on your investment.

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What is a life settlement?

A life settlement is the sale of a life insurance policy to an institutional investor for a cash payment that is greater than the policy's cash surrender value. The platform for the life settlement industry was created in 1911 by virtue of Grigsby v. Russell. In this seminal case, the US Supreme Court declared insurance policies to be personal property and freely assignable, thereby granting a policyholder the right to transfer ownership to others.

With a life settlement, when your no longer needed term or cash value business life policies are sold for the highest quality institutional offer, you receive a lump-sum cash payment which can be used for any purpose, including facilitating the sale of your company for the desired price and on favorable terms.

An Entrepreneurial Tale

A 69-year old principal of a successful security company owned a \$2,000,000 key-person term policy (no cash surrender value). Seeking to sell his firm, this entrepreneur received no offers that he felt were adequate for achieving his retirement and legacy goals. Unfortunately, his legal, financial and business advisors were unaware of the enormous value hidden within this business policy, believing that it had no cash redemption value.

Instead of lapsing the policy and receiving no return on the premiums he had paid for many years, this owner sold his policy to institutional investors and unexpectedly received \$400,000. By coordinating the sale of his company with the sale of his obsolete key-person policy, this happy entrepreneur was able to sell his company quickly at a reduced all-cash price because the life settlement proceeds provided the money he needed to fill the gap between his original selling price and buyers' offers.

Life Settlement Basics

Although life settlement viability is determined on a case-by-case basis, with all transactions subject to relevant legal requirements and underwriting authorization, the general purchasing parameters are: the insured is 65 or older, the policy's death benefit is \$250,000 or more, and the policy has been in force at least 2 years.

Unlike applying for life insurance, no medical exams or extensive interviews are required. The underwriting process involves only paperwork, such as your life insurance policy and in-force ledger as well as medical records, which are necessary to verify the specifics of insurance and health. Furthermore, there are no appraisal, application or processing fees.

Large portfolios of life policies are purchased by institutional investors seeking predictable non-market correlated returns based on the future value of policy proceeds. In 2006, corporate money managers invested \$10-\$15 billion in life settlements

Continued on Pg. 14





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because they are increasingly interested in purchasing life policies to diversify their portfolios into alternative investments.

End of a Monopsony

Imagine a world where you were only permitted to sell your house back to the builder, your automobile back to the dealer and your stocks back to the issuing corporation. This is what a world without secondary markets would look like, and the world that life insurance policyholders have traditionally encountered. Before the emergence of the secondary life insurance market in the late 1990s, the originating insurer was the only potential purchaser for your expendable business life insurance contracts, thereby restricting your policy disposition options to receiving an artificially low cash redemption value. Because the insurance companies set the re-purchase price, policyholders traditionally received little economic value from their superfluous life contracts, on average just 4% of the policy's face value.

Fortunately, the life settlement industry has replaced this monopsony (an anti-competitive market situation in which a seller is only permitted to sell to one buyer) with a free market alternative wherein companies competitively bid to acquire the rights and obligations in your dispensable business life policies. This vibrant marketplace enables you to retrieve the fair market value from these otherwise illiquid business assets. With the average life settlement payout today being 20-25% of the face value, a life settlement can be an effective tool for liberating substantial liquidity hidden within a dormant business asset.

Caveats

Although selling your obsolete business life policies in the secondary life insurance market can be profitable, navigating the labyrinthine life settlement marketplace can be challenging. The nascent life settlement industry, in general, lacks ample due diligence and transparency as well as knowledge of and services responsive to the unique needs of retiring entrepreneurs in the process of selling their companies.

Safeguarding your privacy, securing the highest quality institutional offer and coordinating the sale of your unnecessary business life policies demands specialized advisory skills in business life insurance, exit planning and life settlements. Working with an independent advisor who has expertise in these disciplines is the key to a successful, efficient transaction.

Rhonda Sacks, an attorney and business coach, is the founder and president of Legal Life Settlements, a mergers and acquisitions advisory company specializing in helping retiring business owners extract maximum value from their hidden business assets. Legal Life Settlements is the only firm in the life settlement industry exclusively dedicated to serving the unique needs of exiting entrepreneurs. For more information or to receive a copy of the article, "10 Tips for Optimizing Your Life," call (650) 581-1596 or visit www.legallifeselements.com.

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Regional Directors' Notes

Broward Region

The October meeting was called to order at 6:45 PM. After introductions, guest speaker David Burke from Napco spoke on their video monitoring.

Dale Burger questioned liability for monitoring existing burglar alarms that have existing smoke detectors. Discussion followed.

Bob Worthy spoke regarding Co2 units.

The Florida Police Chiefs Association has asked that we support false alarm awareness week in March.

Mary Galloway said that the AAF Convention will be March 12 - 15. This is a license renewal year and all 14-hrs of course training will be available.

Dale Burger - Director
accesscodetech@hotmail.com

Pensacola Region

The Sept. 26 meeting was called to order by Ed McDaniel at 6:30 PM. Ed gave an update on the 2008 AAF convention and EHX Spring show March 13th - 15th, reminding the attendees that 2008 is a license renewal year and the convention is the one stop shop for CE's. Ed reminded those attending that they need to make hotel reservations as soon as possible due to other events that are ongoing during the same week.

Ed gave a brief overview of some of the topics of concern consisting of NICET certification of employees and U.L. listing of companies that is being circulated around the state. These discussions lead into the need of members to become more active in the association and attend general meetings to voice any suggestion or concerns. The floor was given to Norm Mugford, who agreed with Ed about the need of the AAF membership getting more active in the association. Norm offered his assistance with any problems or delays that AAF members might be experiencing with the E.C.L.B.

Norm provided some examples of recent sting operations that the state and local authorities had set up to catch unlicensed contractors. One such sting resulted in the arrest of 32 individuals.

Norm reminded attendees about the AIFF Scholarships program, and that the deadline for applying is November 1st and applications can be obtained from the AAF.

Ed McDaniel - Director
wiresus@centurytel.net

Gold Coast Region

The October meeting was called to order at 6:35 PM. David Burke from Napco gave a presentation on the Napco Plug and Play Internet Video product.

Bob Neely opened discussion on the following issues: legislation regarding Co2 Detectors, our state license with regards to the CILB, the Journey man issue, the upcoming convention, CE classes, BASA / FASA classes & the new training Modules. Public Safety provided classes, work being done toward unification of all the public safety sectors with our association, and the AIFF Scholarship fund. Several recognized the great job Mark Paloski is doing as the new AAF training program manager.

Mary Galloway said companies that send their technicians to the AAF, BASA / FASA classes are able to sit through and audit the classes at no charge. The December meeting will be a Holiday Social Gathering with spouses invited.

Heather Johnston - Director
heather.johnston@hotmail.com

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Tin Whiskers

They are tiny - nearly microscopic - and they could have a huge impact on the electronics industry. Scientists say that "Tin Whiskers," small splinters that can sprout and project from the base of tin-based and tin-plated products in electronics, can clog and ruin compact electronics in everything from pacemakers to rockets. The phenomenon, documented since the 1940's, has been cited as the cause of satellite malfunctions, pacemaker recalls and malfunctions in missile target-detection systems. Damages are estimated to be in the billions.

Scientists say that for decades tin whiskers have been counteracted by mixing a small amount of lead with tin products. However, because of the health risks associated with lead, governments around the world, including the European Union and the United States, have passed or are

currently enacting legislation that bans lead from all electronics. Without lead to prevent the splinters from forming, scientists are now worrying that tin whiskers could become an increasingly difficult problem to deal with.

Lead is a health hazard - one need only watch the news for the coverage of lead-contaminated toy recalls to see the national concern over the poison. Lead can cause kidney problems in children and reproductive organ damage in adults. So, on the surface, the decision to eliminate lead from electronics seems clear cut. But whisker experts say relying on pure tin electronics is a recipe for disaster.

According to a documented May 2007 presentation by tin whisker expert Henning Leideger of NASA, there is a strong movement toward pure tin plating that is already

increasing the rate of shorts. This has much to do with the rising cost of lead disposal and with the phasing out of lead altogether. A miniscule amount of lead mixed with the tin conductors, Leideger says, can prevent the metal whiskers from clogging a satellite and other products.

The issue has recently affected the profession in our state. In Leideger's presentation, he says NASA accepted a proposal for a purely tin-plated, Be-Copper card guides from a Florida company, only to later find that tin whiskers sprouted from the product and shorted a shuttle transistor.

Scientists are unclear about what exactly causes the growth of tin whiskers, but some believe heat and humidity spur their growth, as well as stress to the metal.

For more information, visit: <http://nepp.nasa.gov/whisker/>



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A Word From Your President

... continued

Continued from Pg. 5

blindly accepting it or passing it along. Whether intentional or unintentional the passing of invalid information can cause adverse effects to individuals, companies and the general public.

I have come to recognize a parallel to association business. There are programs that others and I have encouraged that are out there flourishing. I try to propagate good feelings amongst the members for these programs. When members have questioned these programs, the office or I have addressed their concerns and listened. Some concerns that have been brought up have resulted in changes to the programs and other concerns have been satisfied when facts that the member was not aware of have been presented. However

there are others out there propagating bad feelings amongst the members for programs and or individuals. Whether they are doing it intentionally, unintentionally or for personal gain or satisfaction I do not know and will not waste my time trying to figure it out.

I consider myself an honest, upfront and open-minded individual. All business conducted by myself on behalf of the association has always been done with the best interest of the association. We currently have several active committees for the first time in years. I have literally begged the members to become involved. Nothing is done behind closed doors. All members are welcome to the committee meetings. There they can voice their concerns and give valuable input regarding the issues facing our association and profession. Part of

the committee's chair job is to listen and address the members when called upon. If you have a concern, voice your concern. Do not become part of the problem! With diligence we can have a strong and flourishing association. Without it we will be overrun with the weeds!

Mary Galloway - President
Alarm Association of Florida, Inc.
regmhg@earthlink.net

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From The Director's Chair

... Continued

Continued from Pg. 7

for the cost difference. The code recognizes all forms of detection and suppression and recommends the combined use of these systems to create the most effective atmosphere in life safety. It is not a case of 'either/or'. Use both.

In any case the author stated an interesting premise during our conversation. He said that for the most part the people who are chosen to sit on these panels for codes and standards are not chosen for their necessary expertise. Instead of leaving politics at the door in the interest of public safety, many are chosen to fill a role that purposefully excludes alarm contractors from the panels. They choose such people as structural engineers, insurance statisticians, claims adjustors and


attorneys; anyone except an alarm field contractor. When asked why, he responded that the 'experts' felt that contractors were too close to the subject matter and would be too biased in their approach. So those few contractors who are allowed on these panels are chosen for their ability to keep the status quo.

And this is where the divergent views begin. The code expert relies upon a singular narrow view that is based upon an unchanging and unwavering principle that is regarded as biblical in its nature, never to be challenged, never to be changed and cemented into eternity. And if by chance there is some very legitimate reason to change this code, then you can count on the fact you will grow another set of teeth before the committee will change it.

The contractor however views the code as a guide, not a bible. His view contains the provision that there has to be some ability to vary under circumstances that preclude absolutes. Otherwise nothing is accomplished unless discourse is exchanged and ideas are presented that solve exceptions to the rule.

Until our two industries discontinue "talking past one another" this situation will not change. Perhaps it is for this next generation of respective industry personnel to find common ground. I for one want to keep the door open to allow this to happen. It has to happen. It must happen. Otherwise too many lives will be lost on all sides.

Bob Neely - Executive Director
Alarm Association of Florida, Inc.
bneely@ffa-alarms.org



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Bulletin Board

TRI-ED MIAMI TO CELEBRATE ITS GRAND OPENING

Tri-Ed Distribution is pleased to announce the opening of its new Miami branch, located at 8880 N.W. 20th St., Suite E in Doral, Florida. It is staffed by Branch Manager Danny Gago, an industry veteran, and Sales Associate Cesar Santamaria.

The Miami location will celebrate its Grand Opening in style on Wednesday, November 28th from 4 to 8 p.m. Miami Dolphin fans won't want to miss out on the Grand Prize drawing – a trip for two to the Miami Dolphins vs. New England Patriots game in December. The prize includes round-trip airfare to New England, two coveted seats in End Zone, and a two night hotel stay. The winner will be announced by two Miami Dolphins cheerleaders who will be at the branch signing photos. Tri-Ed will be sending out entries to every dealer in the Miami market. Simply bring it into the branch anytime before 7:30 p.m. on November 28th to be eligible to win. The event will also host a vendor trade show featuring many of the industry's leading manufacturers. Dinner and drinks will be served at

the Grand Opening, which will also include additional giveaways and prizes. Vendor discounts will be offered all day.

"I look forward to hosting customers at this special Grand Opening event," says Danny Gago. "We're excited about meeting everyone in the Miami area and serving their needs."

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