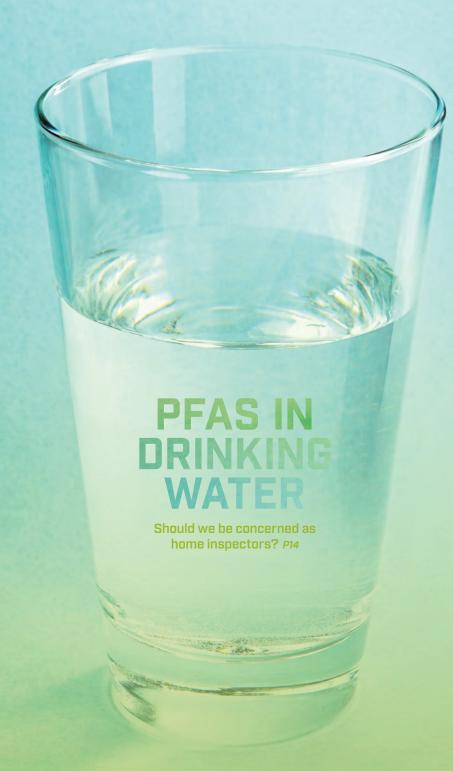
SEPTEMBER 2023



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Crime Insurance Coverage

Your protection against inspector employee dishonesty, theft, and forgery

By Stephanie Jaynes, Marketing Director, InspectorPro Insurance

hen one home inspector picked up the phone to hear an angry client yelling on the line, he wasn't surprised. As a home inspector of 25 years and the owner of a multi-inspector firm, he'd had upset clients before. But there was something different about this call. The client wasn't accusing them of missing mold or underreporting a bad roof. They were accusing one of his inspectors of stealing a watch. And it wasn't just any watch. It was a Rolex appraised for tens of thousands of dollars.

At first, the inspector didn't think much of the accusation. After all, most of the claims his company had faced had been meritless. But as the client described what was missing and how they were certain it was his employee, he started to get nervous. When the client texted him a video

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from their video doorbell that looked a lot like his inspector wearing the watch on his wrist as he left, his internal alarm bells started to sound.

To buy himself time to respond and get to the bottom of what happened, he told the client he needed a couple days to investigate internally. As soon as he hung up with the client, he called the inspector. No answer. He tried again. Red buttoned.

The inspector had a sinking feeling. If his employee really had stolen something, what was he going to do? Was the employee responsible? Or was he? If he was responsible, could his insurance help?

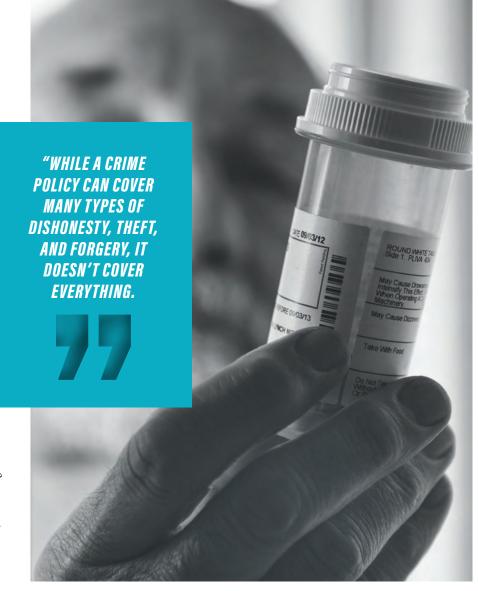
In this article, we talk about a little known and inexpensive type of insurance that could be a lifesaver for your multi-inspector firm: commercial crime coverage.

What is crime insurance?

Commercial crime insurance is also known as an employee theft and forgery policy or a loss sustained form. It protects inspection company owners from dishonesty, thefts, and forgeries their employees commit—against either their employers or their clients.

Here are some situations a crime policy could cover:

- While examining the bathroom, an inspectoremployee found and stole the client's prescription medication.
- After paying for their inspection, a client left their checkbook on your office's front desk. Your office staffer forged your clients forgotten checks to go on a shopping spree.



• On their way out, an inspector stole the client's watch that was sitting on the counter.

For your provider's specific crime insurance definition, check your policy.

What does commercial crime insurance exclude?

While a crime policy can cover many types of dishonesty, theft, and forgery, it doesn't cover everything. Common exclusions include:

- Things you or other company owners steal or are legally liable for.
- Data security breaches, like your employee stealing clients'

- saved credit card information from your computer.
- Money they made you lose, like potential profits your employee took from you by offering to inspect something for cheaper than your company on the side.

Most commercial crime insurance limits coverage to wrongful acts by employees—not independent contractors. So if your company works exclusively with 1099 workers, you may not qualify for crime and fidelity coverage.

For a full list of what crime insurance does not cover, review your policy.



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How is crime insurance different from a fidelity bond?

When providing a crime coverage definition, it's important to distinguish such insurance from bonds. While people use terms like fidelity crime insurance, fidelity insurance coverage, and fidelity insurance claims, insurance and bonds are not the same.

A home inspector fidelity bond, also known as a dishonesty bond, guarantees your ability to pay for your employee's forgery or theft. Unlike crime insurance coverage, a fidelity bond wouldn't pay the loss for you. Rather, the bond would only come into play if you were unable to pay for your employee's crime yourself. Should you be financially unable to pay for the damage your

PROTECTION	INSURANCE PAID	INSPECTOR PAID
\$5,000 crime insurance	\$5,000	\$5,000
\$10,000 crime insurance	\$10,000	\$0
\$10,000 fidelity bond	\$0	\$10,000

employee's dishonesty caused, a third-party fidelity bond could pay the losses for you. However, after making that payment for you, the bond company will expect you to pay them back.

Let's return to our example of the inspector-owner with the employee who potentially stole a watch from a client. Say the watch was worth just \$10,000. See chart above for the inspector-owner's potential responsibility based on the different types of crime protection available.

How much does employee theft coverage cost?

For home inspectors, crime coverage can be incredibly inexpensive. Typical policy limits range from \$5,000 to \$25,000, the lower limits being around \$50 and the higher a couple hundred dollars.

How does crime coverage work?

Let's return to our example of the inspector-owner with the employee who potentially stole the Rolex



from a client. If he had an employee theft and forgery policy, how would it work?

After finding out about his employee's alleged theft, the owner would notify us as soon as possible. Then, within a certain time frame, like 120 days, he would have to provide a sworn proof of loss, which is a notarized document detailing what was stolen or forged. As the name suggests, the proof of loss needs "proof," or evidence that the property was taken or counterfeited and that it's worth what the client says it's worth. Such proof can come in the form of:

- A certified copy of the Judgment and Commitment
 Order convicting your employee
- Copies of receipts for the original purchase of any stolen property
- Professional estimates of what the stolen property might be worth
- Samples of your clients' signatures compared to that of the forgery

After receiving a sworn proof of loss and any other pertinent records or documentation, the insurance company's claims team would start their investigation. They'd expect cooperation as they look into and resolve the issue. They may also ask the inspector-owner to submit an examination under oath and give a signed statement. They would record the facts from the

owner's perspective and ensure he isn't colluding with a dishonest employee.

For more information, review

"BEING A MULTIINSPECTOR FIRM
OWNER CAN BE
STRESSFUL. BUT THE
POTENTIAL RISK OF
YOUR EMPLOYEES
BEING DISHONEST
OR STEALING FROM
CLIENTS DOESN'T
HAVE TO BE.

your crime coverage policy section on duties in the event of a loss.

How do I get crime coverage?

To add crime insurance coverage to your InspectorPro policy, contact your broker or their assistant. They can provide you with the paperwork necessary to add crime insurance to your existing insurance package.

Not insured with us yet? When completing our application online, answer "yes" to the question: "Are you required to carry a Crime/ Fidelity bond in the state(s) in

which you work?" Then, in the dropdown menu, select the amount of coverage you'd like to purchase. When we send you a quote, we'll include the crime insurance policy with your errors and omissions (E&O) and general liability (GL) policy information.

Crime doesn't pay, but your insurance can.

Being a multi-inspector firm owner can be stressful. But the potential risk of your employees being dishonest or stealing from clients doesn't have to be. With crime insurance coverage, you can protect your business from unexpected employee theft or forgery. Having insurance coverage there for you can give you peace of mind as you grow your business.

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arketing in today's digital age means social media has become an essential tool for businesses of all sizes, providing a platform to connect with potential customers. However, the ever-evolving nature of social media algorithms can be overwhelming for a small business owner. Understanding and working with these algorithms effectively ensures your marketing efforts yield maximum results. Here are some tips to help make the algorithm work for you for a minimal or no additional cost.

Research and identify the right platforms.

Identifying the social media platforms that align with your target audience is essential. Conduct thorough research to understand which platforms your potential customers frequent the most. Each platform has its unique algorithm, so understanding how they work is crucial to tailoring your content effectively.

Quality content is key. Social media algorithms prioritize content that engages and resonates with users. Invest time in creating high-quality

content that provides value to your audience. Craft compelling visuals, write captivating captions, and utilize storytelling techniques to captivate your followers. By consistently delivering valuable content, you increase the chances of being prioritized by the algorithms.

Leverage usergenerated content

(UGC). User-generated content is an invaluable asset for building trust and authenticity. Encourage your customers to create and share content related to your business. UGC helps generate social proof and signals to algorithms that your brand is relevant and engaging. Acknowledge and share UGC to encourage more user participation.

Understand algorithm preferences. Although the intricate workings of algorithms are closely guarded secrets by design, some general factors can be found. Algorithms favor posts with high engagement rates. Encourage likes, comments, and shares by crafting content encouraging audience interaction. Pose questions, run polls, and prompt users to tag friends who may be interested in your content to increase

engagement levels organically.

Consistency and timing matter. Consistency is vital to maintaining an active social media presence. Algorithms reward accounts that consistently post engaging content. Establish a posting schedule. Additionally, timing plays a crucial role. Potential customers may interact with your posts and page at different times of the day. Use your business page's complimentary analytics provided by the social media platforms to determine when your audience is most active and schedule your posts accordingly for maximum views.

Utilize hashtags strategically. Hashtags act as a bridge between your content and potential followers. Research relevant and trending hashtags that align with your business and target audience. Incorporate them strategically into your posts to expand your reach. It's important to strike a balance between popular and niche hashtags to ensure your content targets the right audience.

Engage and interact. Social media is a two-way street, and active engagement is essential. Respond promptly to comments, messages, and mentions to foster a sense of community. Engage with other accounts, including influencers and complementary businesses, by liking, commenting, and sharing their content. Active participation enhances your brand's visibility and increases the likelihood of reciprocation.

Leverage paid advertising.
While organic reach is valuable,
leveraging paid advertising can
significantly amplify your social media
efforts. Platforms like Facebook and
Instagram offer highly targeted advertising
options, allowing you to reach specific
demographics and expand your audience.
Experiment with different ad formats like
sponsored posts, carousel ads, or influencer
collaborations to find the most effective
strategies for your business.

Successfully navigating the algorithm is vital to marketing your small business. By understanding the preferences of each platform's algorithm and implementing effective strategies, you can maximize your reach, engage with potential customers, and build a solid online presence.



Heather Candella is ASHI's Marketing
Manager. Her career ranges from her work
within the New York media market, nonprofits,
and multiple national associations. She enjoys
strategizing creative communications and
creating individualized marketing plans.

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CONSISTENCY
IS VITAL TO
MAINTAINING AN
ACTIVE SOCIAL
MEDIA PRESENCE.
ALGORITHMS
REWARD
ACCOUNTS THAT
CONSISTENTLY
POST ENGAGING
CONTENT.



PFAS IN DRINKING WATER

Should we be concerned as home inspectors?

By Trevor Welby-Solomon, ACI

PFAS?

PER- AND
POLYFLUOROALKYL ARE
CHEMICAL SUBSTANCES
THAT RESIST WATER,
GREASE, OIL + HEAT.

hile tracking state legislation with respect to statutes and rules that could impact our role as home inspectors, we have become aware of more and more legislative proposals with respect to testing for the presence of PFAS (per- and polyfluoroalkyl substances) in water. While there is currently no enforceable drinking water standard for PFAS, the EPA has issued a Lifetime Drinking Water Health Advisory Level of 70 ppt (parts per trillion) for PFOS (Perfluorooctane sulfonate) and PFOA (perfluorooctanoic acid). According to the PFAS Strategic Roadmap, EPA expects to issue proposed MCLs (Maximum Contaminant Levels) for PFOA and PFOS in the fall of 2023.

States like Alaska, Colorado, Connecticut, Delaware, and New Mexico have adopted the EPA guideline, while other states like Michigan, New Hampshire, New Jersey, and Vermont have enacted laws that require mandatory disclosure of PFAS contamination or testing during a real estate transaction.

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IF, AS A HOME INSPECTOR, YOU ARE ALSO PERFORMING WATER TESTING, THEN YOU SHOULD COVER THE SCOPE OF THE TESTING IN YOUR CONTRACT."

→ Currently, however, we are not aware of any state in the US or province in Canada that places the burden upon a home inspector to test the drinking water in the home for the presence of PFAS. If, as a home inspector, you are also performing water testing, then you should cover the scope of the testing in your contract. You should be aware whether there are particular concerns about your local drinking water supply with respect to PFAS.

The laboratory fees to test for PFAS is currently around the \$250 mark, so with your service fee added, it is going to add up to a relatively expensive test.

This could be an interesting discussion at chapter meetings where you always raise awareness, discuss strategies for bringing awareness to the communities that you serve, get further education, and decide on a service level strategy that brings uniform good quality service delivery from all members of your chapter.

Should you become aware of any pending legislation or rule changes in your state, please send an email to: 2020ashimrc@gmail.com.

For those interested in learning more about PFAS in drinking water, visit **epa.gov/pfas** and select "PFAS Explained." ■

Trevor Welby-Solomon is the principal of Inspection Resources Group, offering consultation services to home inspection companies needing assistance with state regulations, curriculum development, software development, or litigation issues.

The MRC Legislative Committee contributed to this article.







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Code Conundrums Continued

By John Weiburg, ACI

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n the June issue of the *Reporter* we launched this series looking at what I call code conundrums. While code interpretations and commenting on building codes are beyond the purview of the home inspector during an inspection, there are many instances where some background knowledge of the codes can be helpful.

Here we explore some of the issues that arise during inspections, how they are related to the building code, and why sometimes the code and best practices are not aligned.

Examples

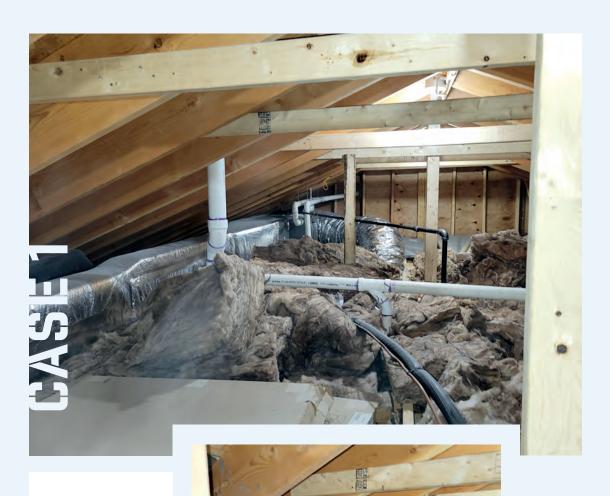
Furnaces and Air Handlers

in Attics. Pre-purchase home inspections were performed recently on a three-year-old house and on two houses that were new construction. In all three cases, the houses have their Certificate of Occupancy from the local Authority Having Jurisdiction (AHJ). Each AHJ was a different municipality. However, limited or no safe access

was provided to the air handlers/ furnaces in the attics, and there were no service platforms installed.

Case 1: The high efficiency, gas-fired furnace was in the attic, approximately 30 feet from the pulldown attic stairs, in this new construction. The path to the appliance was obstructed by plumbing vent pipes and gas piping. No continuous solid floored path was provided to the appliance.

Case 2: This new construction was recently issued a Certificate of Occupancy. Our company designed the house, and the local AHJ issued the certificate based on their inspections.



Obstructions and no path to attic appliance are seen in this new construction. The lack of service platforms to the attic appliances and other safety concerns in the house were brought to the attention of the AHJ based on our own final inspection.

Case 3: In this case, we look at a threeyear-old house with a previously issued Certificate of Occupancy. However, the attic furnace is approximately 25 feet from the attic access without a continuous solid floored passageway. A service platform was not installed, and the clear access opening was less than 20 inches by 30 inches (see photo on page 21).

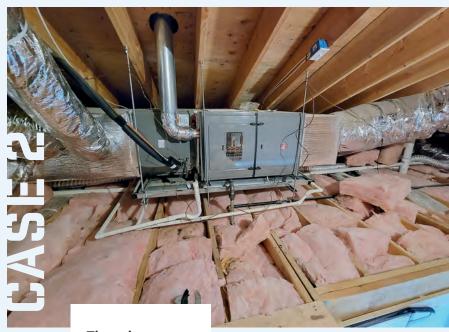
Relevant Code Section

Appliances in Attics (Definition from 2021 International Residential Code): Attics containing appliances shall be provided with an opening and a clear and unobstructed passageway large enough to allow removal of the largest appliance, but not less than 30 inches high and 22 inches wide, and not more than 20 feet long measured along the centerline of the passageway from the opening to the appliance. The passageway shall have continuous solid flooring not less than 24 inches wide. A level service space not less than 30 inches deep and 30 inches wide shall be present along all sides of the appliance where access is required. The clear access opening dimensions shall be not less than 20 inches by 30 inches and large enough to allow removal of the largest appliance.

Exceptions:

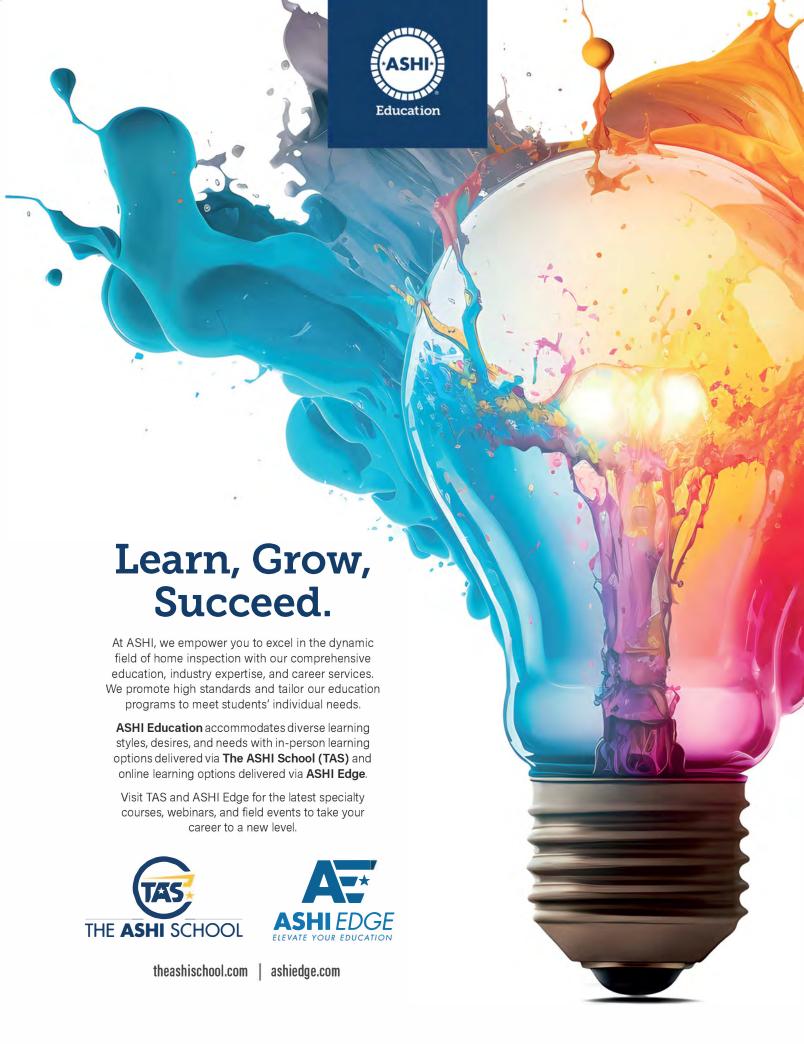
The passageway and level service space are not required where the appliance can be serviced and removed through the required opening.

2 Where the passageway is unobstructed and not less than 6 feet high and 22 inches wide for its entire length, the passageway shall be not more than 50 feet long. →



There is no service platform for attic furnace in this new construction.





→ Insight

All of the above cases are in violation of the Building Code Requirements as per the International Residential Code, yet they have their Certificates of Occupancy. In Case 1, the contractor who constructed the house threatened a lawsuit stating that we were not allowed to comment on these concerns as we were not "HVAC experts." He was not enamored with the idea of spending additional monies required to bring the system in compliance with the code.

A home inspector, as per the ASHI Standards of Practice (SOP), is required to inspect readily accessible, visually observable, installed systems and components listed in the SOPincluding heating and cooling systems. In the General Exclusions section of the SOP, the inspector is not required to determine the condition of systems and components that are not readily accessible, or to determine compliance of systems and components with past and present requirements and quidelines including codes, regulations, laws, ordinances, specifications, installation, and maintenance instruction, etc. The SOP further states that the inspector is not required to traverse attic load-bearing components that are concealed by insulation or other materials.

The SOP states that the inspector is not required to enter:

Areas that will, in the professional judgment of the inspector, likely be dangerous to the inspector or to other persons, or to damage the property or its systems and components.

2 Under-floor crawl spaces and attics that are not readily accessible.

Most home inspectors are thorough and conscientious and want to provide the best service for their client. This will include inspecting attic appliances, provided there is safe access. However, the limitations shown in these cases

prevent a full inspection, and the home inspector will note such in their reports. The issue, as always, comes when the owner says they have a Certificate of Occupancy and that they are not going to address these concerns.

The home inspector is put in that all too familiar, unenviable position between competing interests—in this case balancing the safety of your clients versus code official approval. What if there is a venting or potential carbon monoxide issue that needs to be addressed? None of us wants to receive a call from the new owner whose contractor is stating that they have to open the ceilings to service and/or

replace the appliance. Just because the real estate agent provides you with a Certificate of Occupancy does not mean it was done correctly. There are additional code violations in these cases that will be addressed in further articles.

The home inspector can note in their report that this presents a safety hazard, in their opinion, while not becoming involved in a code interpretation. The home seller and client are then put on notice that the issue should be addressed, reducing any potential liability for the home inspector. Note: Some states have modified their own versions of the International Residential Code and may have different requirements.



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THE HOME INSPECTOR
IS PUT IN THAT ALL TOO
FAMILIAR, UNENVIABLE
POSITION BETWEEN
COMPETING INTERESTS—
IN THIS CASE BALANCING
THE SAFETY OF YOUR
CLIENTS VERSUS CODE
OFFICIAL APPROVAL."



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future impacts from storms such as
Hurricane Sandy. He is often called in
as a Professional Engineer to consult
on storm damaged houses and provide
expert witness testimony.

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Inspecting Roofs: Correct Installations and Associated Defects—4 CE

Inspecting Fireplace & Chimneys-3 CE

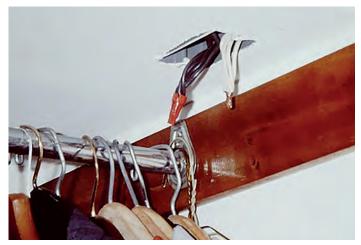
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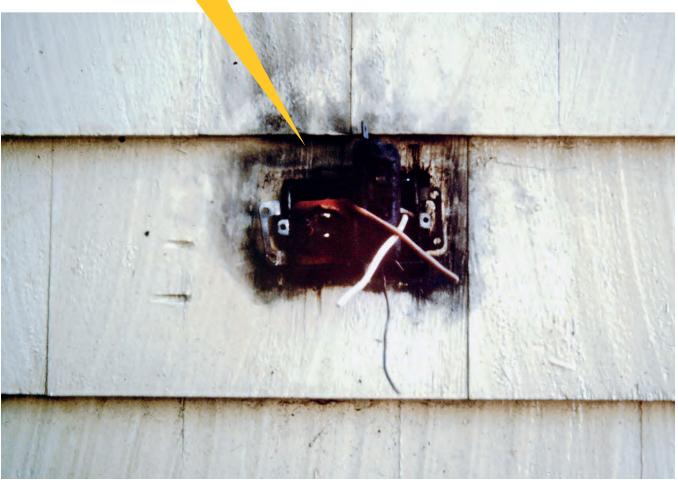






HOMEOWNER WIRING

By Jeffrey C. May





efore I became an indoor air quality (IAQ) professional, I was a home inspector and used to teach adult education classes on home-buying in Cambridge and Brookline. Once I was asked to address home repairs. I submitted my outline for the course, which did not include electrical wiring. The program director requested I include this subject, as it had always been included in the repair course. Previous teachers had not been home inspectors, and based on all the electrical hazards I had seen on home inspections, I was fearful of teaching homeowners any electrical skills more sophisticated than changing a light bulb—so that was one topic I refused to include.

As a home inspector I found that some homeowners did a lot of wiring in houses as a way to save money. Obvious signs that alerted me to the presence of homeowner wiring were electrical cables hanging in the basement, open metal junction boxes with covers missing or wire nut connectors hanging out of the box, and missing electric switch and outlet plate covers. While buyers may

not consider such conditions to be as significant as something like a roof that needs to be replaced or a foundation that is sinking, home inspectors know that even a missing outlet cover can result in a fire or electrocution if contact is made with a live wire.

One indoor electrical deficiency I often saw was the type of wiring the least knowledgeable homeowners will do: using ordinary lamp-cord wire, even through walls. Need an outlet in the closet? No problem. Buy a spool of wire, run it

from an outlet in the bedroom, tack it or staple it along the baseboard, run it in the corner up the wall into the closet, and install the outlet. I even found staples and nails that were live, having been set through the wires in such cords. In one home, the owner used telephone cable to wire the disposer and kitchen lights.

A common outdoor homeowner installation I found was the entry walk light. Very few homeowners realize the electrical

supply cables to outside fixtures have to be rated for exterior exposure, as ultraviolet light from the sun will deteriorate non-rated plastic, possibly allowing the cables to crack, which can make live wires accessible to curious dogs or children. In addition, any electric cables that come down the foundation of the building must be enclosed in a conduit to protect them

from damage inflicted by overzealous gardeners. (I sometimes found exposed wires that had been damaged by shovels and weed wackers.)

One of my most terrifying moments as a home inspector occurred when I decided to test an outside outlet. I inserted the outlet device I used to test for grounding and polarity. The tester did not draw any significant current, but the moment I inserted it, flames shot out of the outlet, burned my fingers, and set fire to the tester. The only way

I was able to stop the fire was by kicking the tester out of the outlet. I immediately removed the outlet and the box, and with the help of the buyer's broker and the buyer, I pumped several quarts of water into the wall of the 80-plus-year-old home. Luckily, nothing in the wall burned.

A broker once described to me what had happened to her when she plugged her iron into a homeowner-installed electric outlet at the end of a lamp-cord. Starting at the outlet, smoke

Opposite, clockwise from top: Don't turn this light on! Exposed wiring from an open box close to metal hangers; electric outlet that caught on fire; nails penetrated

the copper wires.

and were live.

GG

ELECTRICAL DISTRIBUTION
SYSTEMS ARE THE THIRD
LEADING CAUSE OF HOME
STRUCTURE FIRES. EACH YEAR
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FAULTS ARE RESPONSIBLE FOR
STARTING MORE THAN 28,000
HOME FIRES, KILLING AND
INJURING HUNDREDS OF PEOPLE,
AND CAUSING MORE THAN \$700
MILLION IN PROPERTY DAMAGE."

 Home Electrical Fires, Electrical Safety Foundation International, (Last updated 2023)



and then flames appeared at the cord insulation. The flames, consuming insulation, moved up the wall toward the ceiling. She quickly removed the iron plug and the flames subsided. Several years later while inspecting a home, I noticed a charred wall with burned wiring in a basement; there was an iron nearby.

On another home inspection I noted a rather peculiar connection at the ceiling in the basement. My client, the buyer, was filling out the form for the radon test kit. Standing directly beneath the light I touched the wire and an explosion ensued, sending hundreds of bits of burning molten copper into the air. Luckily, my buyer was not ignited. Shocked, yes. But on fire? No. After that, when I saw electrical deficiencies, I did not touch them.

ASHI's Standards of Practice (SOP) require home inspectors to remove

the electric panel. This is beneficial for homebuyers but can be time-consuming for a home inspector. Sometimes there are several panels to open. The screws are often very difficult to remove or replace, and sometimes the covers cannot be replaced. Such mechanical difficulties can be compounded if the electric panel is improperly located with limited access.

At one particularly annoying panel installation I was forced to stand on a stairway above the electric panel; apparently the cables for the dryer had been installed by the homeowner, who had left long lengths of stiff cable in the panel. When I replaced the cover I was unable to see that one loop of cable was sticking out of the bottom of the panel because it was hidden by stairs, so I was unable to close the cover completely. As

covers are often recalcitrant, I gave it a rather energetic punch. There was an explosion and a cloud of smoke, which sent the buyer and brokers running for cover. Luckily, I was uninjured and realized immediately what happened. The power to the entire house was out. I turned to the group and said, "The main breaker is working." Fortunately there was enough cable left to reconnect the dryer.

Jeffrey May is a retired member of ASHI and principal scientist of May Indoor Air Investigations in Tyngsborough, Massachusetts. He has authored or co-authored five books on IAQ—including My House is Killing Me! (Editions 1 and 2). If interested, call his office at 978-649-0995 or contact him at 978-649-1055 or jeff@mayindoorair.com.

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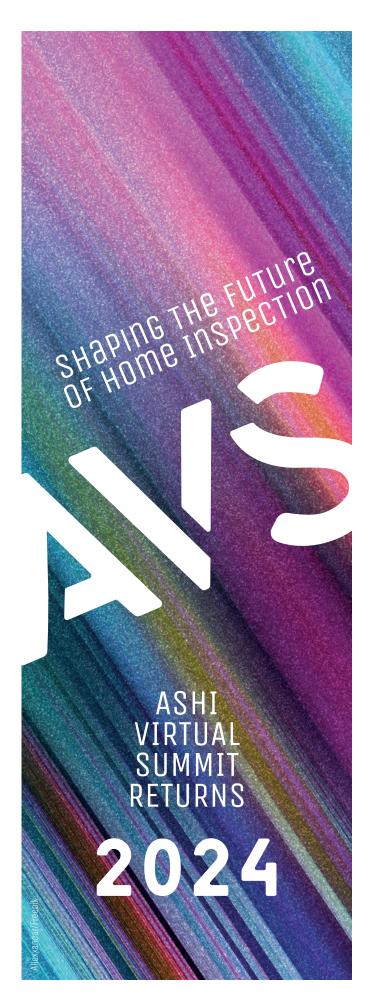


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Welcome to ASHI

NEW MEMBERS

New Associate Members from June 18, 2022 to July 17, 2023.

Alabama

Curtis McFarling, Pinson

California

Spiro Walpert, El Cajon Aial Saig, Palm Desert

Colorado

Jeremy Harper, Denver

Florida

Tripp Ryon, Tallahassee Valene Jaquez, New Port Richey

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Pennsylvania

Ryan McElvaney, Sellersville

Texas

Dale Hall, Kingwood

Virginia

Ermias Shiferaw, Alexandria Justin Lee, Norfolk Matthew Law, Leesburg Mark Strong, Chesapeake

CHAPTER EVENTS

The Midwest Home Inspector Conference

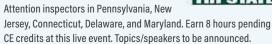
Are you ready to take your home inspection career to new heights? Join Ohio ASHI for the regional home inspector conference and unlock a world of possibilities for leveling up yourself and your business. Prepare to soar to greater heights as we present a lineup of industry experts, cutting-edge workshops, and invaluable networking opportunities.

When: March 1 - 2, 2024; Where: Cherry Valley Hotel, 2299 Cherry Valley Road, Newark, OH 43055

Details: ohioashi.org/product/mhic/

In-person Annual Seminar

When: Sept. 8, 2023; 8am to 5pm; Where: Plymouth Meeting, PA 19462



Details and Registration: tristateashi.org





In the next Marketing Minute:

Four proven strategies on how to effectively connect with potential clients

SEPTEMBER MEMBER ANNIVERSARIES

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John Kopke Progressive Building Inspections

Fred Comb Home Inspections of Minnesota

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Tracy Murphy
National Property
Inspections

Reid Guthrie
The Home Detective

Patrick Dunleavy
Home One Property
Inspection

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Christopher Baczewski

Pete Mizeres
Detailed Home
Inspections

Thomas Kleinschnitz Sr. American Home Services

Steven Enella World Inspection Network Merrick

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Mark Bradeis Master Building Inspections





Was wondering what happened to the vacuum cleaner

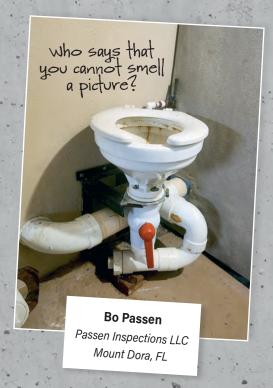
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Columbus, OH



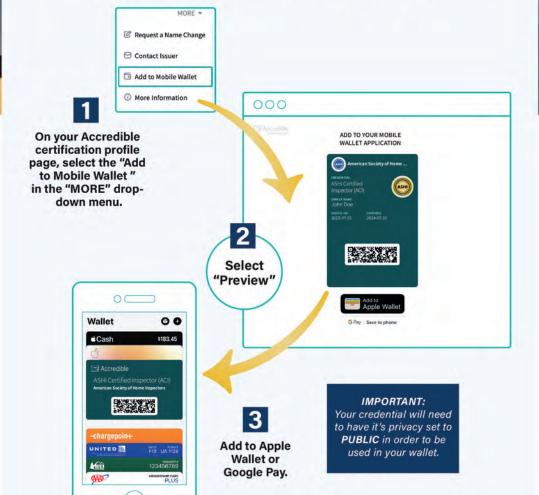
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