

CARTERS 
Your **Building** Partner

OCTOBER 2018

TRADE LEADER.



**Industry
collaboration
key to
meeting
demand**

THIS ISSUE

**KiwiBuild
looks to offsite
manufacturing**

**Apprentice
of the Year
regional
winners
announced**

**Hitachi
rebrands to
HiKOKI and
launches
new products**

**Lead
Contractor
Guidelines
launched**



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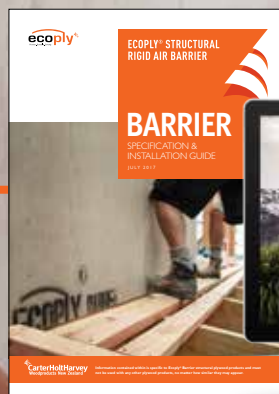
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In the frame

BY MIKE GUY, CARTERS CHIEF EXECUTIVE

Last month I welcomed in Spring and, as this issue of CARTERS Trade Leader goes to press, it really feels like the warmer, drier weather is starting to arrive, which is great for those of you out on the building sites around the country.

With an ambitious target of 100,000 new affordable homes over the next decade KiwiBuild is looking to offsite manufacture. Ultimately, the gains expected are efficiency, speed to market and the cutting of overall construction costs. This sets the challenge for respondents to innovate, deliver a consistently high quality solution and to show the ability to deliver the product (a robust, flawless, fulfilment cycle) in-line with project timelines.

As it happens, we've been exploring offsite manufacture relating to both prefabricated construction and traditional building for this issue of Trade Leader. A key factor to building success is managing costs. Embracing efficient building practices that saves time and resources can be the difference between a successful financial outcome or a cost deficit on a project so we were keen to look at the future of this type of collaboration.

You could argue that pre-fabrication has long been part of our industry (frames and trusses built and delivered to site for example). Industry demand balanced with practicality, (e.g. sites are generally a lot smaller than they used to be and physically managing materials can be challenging), will drive

the level of demand for pre-fabricated products.

We dig further into all this, see page 6 for the KiwiBuild update and on to page 8 for the article on prefabricated and traditional building methods, make sure you check these out.

We also wrap up the regional rounds of the Registered Master Builders CARTERS 2018 Apprentice of the Year. Celebrating the success of our young apprentices highlights what a great choice a career in the building industry represents.

Congratulations to the ten regional winners from around the country, we will look forward to the final challenge in November which will determine the country's top apprentice for 2018!

Finally this month, I'd like to reinforce the huge value the CARTERS team places on the relationships it has with its trade partners.

If there's anything we can do to help your business run more efficiently and more effectively, please don't hesitate to contact your CARTERS account manager or grab a coffee with us in-store.



MIKE GUY
CARTERS Chief Executive

CARTERS 
Your **Building Partner**

TRADE LEADER.

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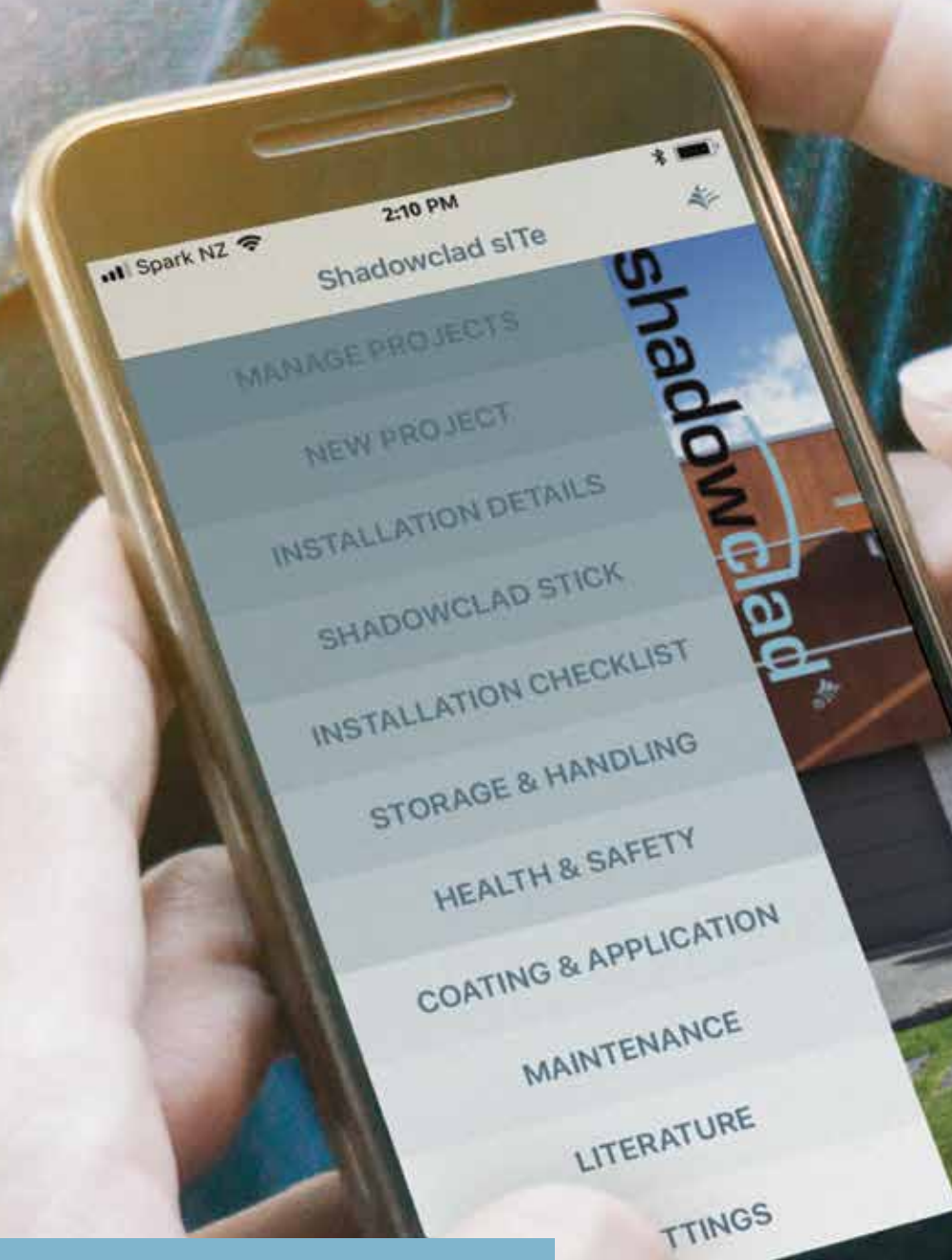
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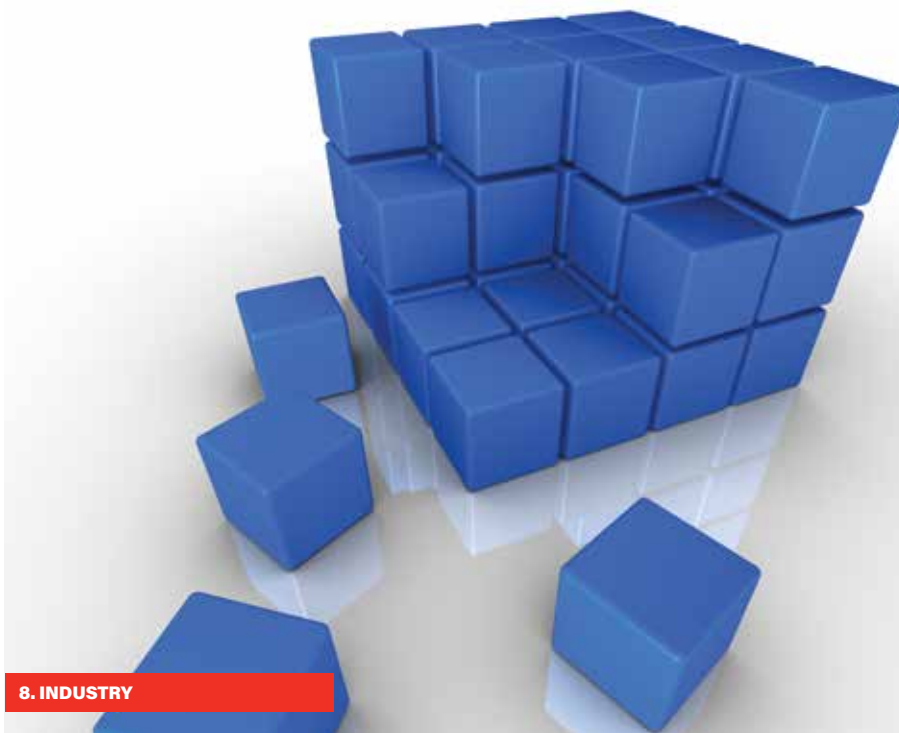
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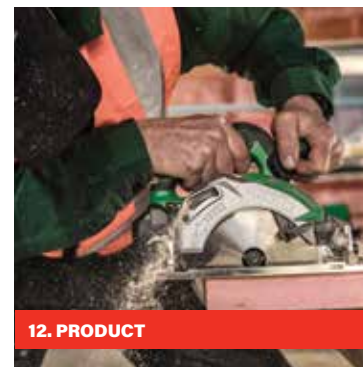


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8. INDUSTRY



12. PRODUCT



28. APPRENTICE OF THE YEAR

6. INDUSTRY NEWS

KIWIBUILD

KiwiBuild has recently issued an Invitation To Participate (ITP) to offsite manufacturers of housing solutions; Registered Master Builders has launched its Lead Contractor Guidelines

7. MASTER BUILDERS

LEAD CONTRACTOR GUIDELINES

Registered Master Builders has launched its Lead Contractor Guidelines to help the building and construction sector better manage risk following the recent "all-of-sector" Constructive Forum in Wellington.

8. INDUSTRY

COLLABORATION NEEDED

Misconceptions about 'prefabrication' appear to be driving the idea that it may be one of the immediate solutions to New Zealand's housing issues of supply and affordability, but representatives of two separate construction industry bodies agree that, while it may provide part of the solution, it isn't the whole solution.

12. PRODUCT

HITACHI RENAMED HIKOKI

Hitachi Koki simultaneously launches its exciting new HiKOKI brand, and re-defines the market in a great leap forward to the next generation of high powered cordless power tools – the MULTI VOLT system.

18. TECHNICAL

WINDOWS RESPONSIBLE FOR HEAT LOSS

In New Zealand we have a habit of building houses to minimum energy performance requirements. What is not well understood is the huge influence windows have on a building's heat loss.

20. ECONOMICS

PAST MISTAKES TO REPEAT?

The official cash rate plays an important part in determining interest rates. Unfortunately, the Reserve Bank may be in the process of making a mistake that could culminate in much higher interest rates.

23. LEGAL

PREPARING FOR A DOWN TURN

Despite the construction boom, construction companies keep going bust. In this article we explore ways to minimise your risk - from a legal perspective - if a project goes belly-up.

25. BUSINESS

EMOTIONAL INTELLIGENCE

Few things are as costly and disruptive as bosses who kill morale. Difficult bosses contaminate the workplace. Some are more obvious, while others manipulate their employees, sometimes causing irrevocable damage by hindering performance and creating unnecessary stress.

26. HEALTH & SAFETY

WORKPLACE BULLYING

Employers do not openly support bullying and many actually have a policy against bullying. However, sometimes in the construction industry there is a culture that can appear to drive bullying.

28. APPRENTICE OF THE YEAR

The 10 regional winners in the Registered Master Builders CARTERS 2018 Apprentice of the Year have been named. Each was awarded a range of fantastic products and tools, \$2,000 to spend at CARTERS, and a spot at an Outward Bound Course.

30. INSURANCE

HEALTH INSURANCE V INCOME PROTECTION

There's a big difference between health insurance and income protection. It's not uncommon for people to confuse these two types of insurance and think that they offer similar cover. They don't.

KiwiBuild announces opportunity for offsite manufacturers



KiwiBuild has recently issued an Invitation To Participate (ITP) to offsite manufacturers of housing solutions to support the delivery of 100,000 new affordable homes over the next ten years.

Head of KiwiBuild Stephen Barclay says exploring opportunities that offsite manufacturing (OSM) could offer in terms of innovation and scale could drive a real step change in the availability, quality and cost of affordable housing.

"While the first KiwiBuild homes in Auckland are already on the market and we have deals with a number of developers around the country for hundreds more over the next 12 months alone, offsite manufacturing has long been identified as a potential game-changer.

"THERE IS A REAL OPPORTUNITY THROUGH KIWIBUILD TO LEVERAGE THE PROCUREMENT POWER OF GOVERNMENT AND DRIVE PRODUCTIVITY AND PERFORMANCE GAINS IN THE RESIDENTIAL HOUSING SECTOR THROUGH APPROPRIATE OFFSITE MANUFACTURING HOUSING SOLUTIONS," SAYS MR BARCLAY.

The ITP is open to suppliers to present proposals for delivering modular homes. Proposals should be within the KiwiBuild parameters and include elements of design, manufacturing and assembly.

"When we look at the proposals, consistent quality will be a high priority alongside the other inherent benefits that OSM should offer, such as reduced construction costs and speed to market," said Mr Barclay.

The procurement process initiated by this ITP is designed to be less prescriptive than traditional procurement processes and enables a high degree of interaction between KiwiBuild and respondents.

"If you combine our approach to this procurement process with the Government's commitment to share risk and enable delivery, then I think we'll see this ITP generate some really compelling, innovative, solutions-oriented proposals when it comes to offsite manufacturing, and we welcome that," says Mr Barclay.

Responses to this ITP are due by 12 November, and shortlisted respondents will be invited to present to KiwiBuild's evaluation panel in the first quarter of 2019. Following this, there will be a period of negotiation with successful respondents to work through terms of engagement, the duration of which will be determined by the scale and complexity of the proposal.



KiwiBuild is a Government initiative to accelerate the supply of affordable homes including 1000 homes by mid-2019, 5000 homes by June 2020 and 10,000 homes by June 2021.



The Invitation to Participate is open until 12 November 2018 at www.gets.govt.nz.

For more information please go to kiwibuild.govt.nz.



Lead Contractor Guidelines to help industry better manage risk

Registered Master Builders has launched its Lead Contractor Guidelines to help the building and construction sector better manage risk.

The guidelines were launched at the recent "all-of-sector" Constructive Forum, which was held in Wellington on 16 August – only weeks after another high-profile collapse in the industry.

"IT IS DOWN TO US TO ENSURE WE UNDERSTAND THE RISK WE ARE TAKING ON WHEN WE SIGN CONTRACTS, AND OUR GUIDELINES WILL HELP THE SECTOR DO THIS," says Registered Master Builders Chief Executive David Kelly.

"The Constructive Forum brought the entire sector together, with Government, to not just discuss the issues but provide solutions about what we can do to change. It could not have been timelier."

Registered Master Builders presented a survey of over 30 leading CEOs and senior managers from the sector, which found more equitable risk allocation in contracts to be the most critical issue for industry transformation.

"Understanding risk must become mandatory for both lead and sub-contractors. This means demanding we are given the time and information

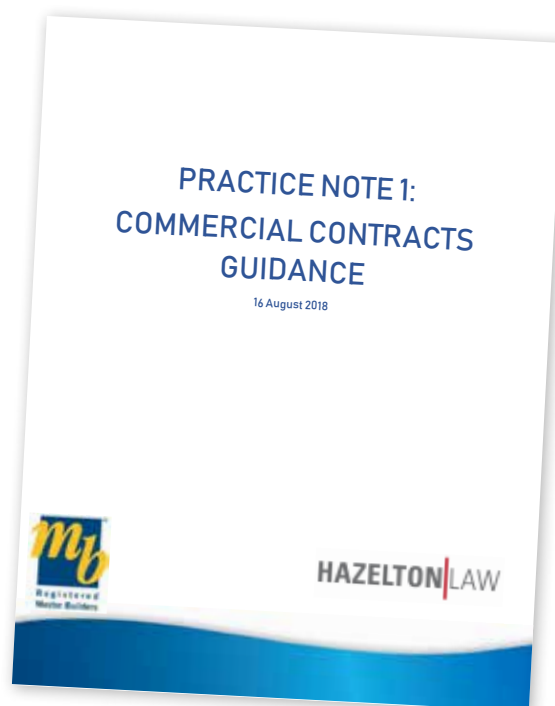
we need to get things right. It also means we need to say no and push back on unfair terms and conditions.

"We will continue to update our guidelines regularly and make them available – we urge the sector to use them. We will also be organising workshops in the main centres and working with the Society of Construction Law to deliver panel sessions to raise awareness about understanding risk."

Kelly says there was strong alignment from all parties on what the sector can do to change.

"There were some robust discussions about the failings of the competitive procurement model. We need to move to a relationship model, in which we are not focused on working with the lowest price contractors, but the ones which will be the best long-term partners. The race to the bottom means no one wins.

"WE NEED LONG-TERM THINKING TO UNDERSTAND OUR PIPELINE SO WE CAN GIVE CERTAINTY TO THESE RELATIONSHIPS BEYOND THE FIRST PROJECT. THIS MEANS BUILDING TRUST BETWEEN THE KEY PARTIES, AND TRYING TO MOVE AWAY FROM SEEING EACH OTHER AS COMPETITORS."



The guidelines were developed by the Vertical Construction Leader's Group, which came out of the first Constructive Forum in 2016 and is overseen by RMBA.

The group includes the CEOs of New Zealand's most prolific commercial construction companies, and advocates on a number of broader policy issues, including risk transfer, procurement, KiwiBuild, and retentions.

Industry collaboration key to easing housing supply

Misconceptions about 'prefabrication' appear to be driving the idea that it may be one of the immediate solutions to New Zealand's housing issues of supply and affordability, but representatives of two separate construction industry bodies agree that, while it may provide part of the solution, it isn't the whole solution.



Bruce Kohn of the Building Industry Federation (BIF) and Pamela Bell, CEO of PrefabNZ, both have their views on how prefabrication will have an impact on the New Zealand construction market, as well as how they can see it dovetailing with traditional construction to make the building process more efficient. However, both also agree that offsite, whole-of-house construction is only part of the answer to easing the demand for new homes.

"The houses that come from such production lines are unlikely to be available to new home buyers on site at prices significantly lower, if at all, than those built through traditional means," Mr Kohn says.

"The key is in procurement at scale," Ms Bell says. "And this has been promised by Kiwibuild."

Ms Bell says the aim of PrefabNZ is to encourage the uptake of all forms and types of prefabrication, including components, panels, pods, hybrid options and complete buildings.

However, she adds that she does not want to drive transportable, relocatable homes to become a part of the New Zealand housing market, but to create efficiencies within the sector that are beneficial throughout the construction process.

"We're talking about permanent, quality Building Code-compliant buildings...we're not talking about

"AT NO POINT ARE WE SAYING 'LET'S CHURN OUT LOTS OF COMPLETED HOUSES'. WE ARE TALKING ABOUT A COMPLETE RANGE OF SOLUTIONS INCLUDING COMPONENTS, PANELS, PODS AND COMPLETE BUILDINGS AND WHAT WE ARE ASKING IS 'HOW CAN WE ADD MORE VALUE BY TURNING COMPONENTS INTO PANELS, AWAY FROM THE CONSTRUCTION SITE WHERE WE CAN CONTROL OUR VARIABLES BETTER?' WE CAN CONTROL WEATHER, DUST, NOISE, REDUCE TRANSPORT, HAVE MORE EFFICIENT MATERIAL USE, BETTER HEALTH AND SAFETY AND BETTER WORKING CONDITIONS," SAYS MS BELL.



"About 85% of the country's current home construction involves prefabrication in some form." Bruce Kohn

temporary buildings, we're not talking about school classrooms from the 1970s, which is where all our historical perceptions are at," Ms Bell says.

Mr Kohn says the building industry has been developing its offsite construction operations over a significant period of time, including prefabricated components like frame and truss assemblies, kitchen and bathroom units, window componentry, plus wall panels and transportable housing.

His views are echoed by Ms Bell who says that recent research by BRANZ indicated that around 35% by value of each and every new residential building is made up of prefabricated components.

"In every building that is built, 35% of the cost is going to bits and pieces that have been made offsite. That's your frames, trusses, window and door assemblies, interior joinery, all those bits and pieces where the process on-site is more about assembly," she says.

"All the conversation that PrefabNZ is leading is about how do we just move further along that typology chain. How do we move frames and trusses into panels, how do we move kitchen and bathroom pieces into pods; that kind of thing."

BIF Chair Gordon Buswell says

that, while prefabrication does have considerable potential in the KiwiBuild environment, the total advantages of either prefabrication or the traditional form of construction are still murky and have some way to go before they are cleared up.

"THE DISCUSSIONS AROUND THE BENEFITS OF ONSITE VERSUS OFFSITE CONSTRUCTION ARE PARTLY A DISTRACTION BECAUSE THEY ARE EACH LIKE FISH IN A POND," HE SAYS. "AT THE MOMENT EVERYONE IS SWIMMING IN DIRTY WATER AND WE NEED TO GET IT RIGHT FOR EVERYONE."

"Prefabrication is already prevalent in the industry from the more than 80 prefabricated frame and truss plants throughout the country to panel manufacturers, window and door manufacturers and the more intensive factory house plants recently established," Mr Buswell says. "The reality is that the very factors that support the cost effectiveness of prefabricated housing – standardised design, large level subdivisions and larger scale commitments of volumes – also support the cost-effectiveness of the predominantly onsite industry."

"I see KiwiBuild as a wonderful opportunity boost, not only to the



numbers of affordable homes, but also to bring a sharpened focus on eliminating the existing barriers to better productivity in the broader residential construction space."

And eliminating obstacles and boosting productivity is one of the points highlighted by Ms Bell, especially if time can be saved during the construction process.

"IT'S IMPORTANT TO THINK OF PREFAB AS A PROCESS, NOT A PRODUCT - IT'S JUST ANOTHER TOOL IN YOUR TOOL BELT," SHE SAYS.

"Saving time is the fastest way to save money, and we have to acknowledge there is a lot of prototyping going on in this space.

"If someone goes out and prototypes a building and does it for the first time, they might not necessarily capture those savings, but the second time they do it, they will."

WHAT DO YOU THINK?

If you have any feedback on this article, or anything included in this issue of CARTERS Trade Leader, feel free to email us at: CartersFeedback@carters.co.nz. By submitting your feedback, you agree it may be printed in future issues of CARTERS Trade Leader.

Mexico & CUBA

¡Hola! was the call as we welcomed 170 CARTERS customers, suppliers and staff in Mexico for a fun-filled Advantage trip this year.

Our first stop was four nights in Mexico City, a place 25 million people call home; where one suburb alone has more occupants than the whole of New Zealand. This lively city offered a great starting point for our journey to unfold.

Positioned in the middle of the city at the gorgeous Four Seasons hotel, during our first few days the group enjoyed getting out and about exploring. The 'pick n mix' style optional activities allowed everyone a chance to enjoy what was of most interest to them - from art and crafts, visiting the home of famous Mexican painter Frida Kahlo, to the iconic Soumaya and the globally renowned Anthropology Museum to admire history at its finest. Others enjoyed cooking up a storm, city sightseeing and of course food tasting in the various Mexican districts (even trying some of the specialty edible bugs!), there was something for everyone.

For many, without a doubt the highlight of our time in Mexico was an early morning hot air balloon flight over the Teotihuacan Pyramids. The Pyramid of the Sun is the largest building in Teotihuacan, believed to have been constructed about 200 CE, with the sun rising in the background it was an incredibly tranquil experience as we flew up over the top of the ruins.

The next part of the adventure led the group away from the wonders of the big city as we took to the sky again (this time in a more conventional means) and flew onwards to Havana, Cuba! If you haven't been to Cuba yet, now is the time to go. It's an amazing place, yet one that's still stuck in a time warp - they are just getting WIFI, albeit in limited quantities!

With our accommodation situated across the road from Floridita's bar, the birthplace of the Daiquiri cocktail and the local haunt of Writer Ernest Hemingway who famously drank 13 Daiquiris in one sitting! Many of our group made their way into the establishment to soak in the Cuban live music and enjoy a Mojito or Daiquiri in the company of Hemingway's Bronze Statue.

The classic 1950's cars were a sight to behold as 50 of them parked outside the hotel ready to take the group on a tour of Havana. The Caribbean sun was shining, rooftops were down and everyone loved the chance to just sit back, relax and take in the sights such as Revolution Square, the Statue of Christ, Avenue las Americas and a cruise along the Malacon.

Seven nights flew by, but not before we had a chance to try out the salsa in the amazing and truly grand, Grand Theatre, whilst listening to the fabulous tones of the Buena Vista Social Club.

Thanks to all the customers that joined us and to the suppliers who supported the trip.

Does the above sound exciting to you? In 2019 we invite you to join us as we journey to Cambodia and Saigon to experience two vibrant cultures, intriguing cuisines and one of the most magnificent wonders of the world.

If you've not participated in a CARTERS trip before, come along and find out what it's like to travel Advantage five star style, make some great memories, and take a break from the NZ winter.

**For more information contact Caroline Henty
on caroline.henty@carters.co.nz or 027 597 4500**





*Let's discover
two destinations that
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After three decades of war, peace has arrived in Cambodia and the locals are only too willing to open their doors and show you their incredible country.

The diversity of Cambodia immerses you in a series of experiences: cruising the incredible water world of the floating villages, cooking some of the local cuisine, discovering hand made artifacts and embracing the culture.

You'll explore Siem Reap and the amazing Temples of Angkor Wat. Hidden away behind years of jungle growth, this is the gateway to Cambodia's spiritual and cultural heritage. Stand in awe as you watch the sun rise over its beautiful façade and see the first rays of light begin to illuminate the beauty of this temple. At that moment you'll understand why many travel for miles to come and visit.

A quick hop, step and a jump away and you are in a totally different world – welcome to the hustle and bustle of the vibrant hub of Southern Vietnam, Saigon.

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*It will be an unforgettable journey, in
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29th June - 7th July 2019

Contact Caroline Henty on 027 597 4500 for more details. To secure your spot on this journey head to www.carters.co.nz/Advantage2019



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A rebrand for Hitachi

Introducing HiKOKI

Hitachi Koki simultaneously launches its exciting new HiKOKI brand, and redefines the market in a great leap forward to the next generation of high powered cordless power tools – the MULTI VOLT system.

The HiKOKI brand has come about as a result of one of Japan's leading power tool innovators being reborn. Under new ownership but with over 70 years of experience as Hitachi Power Tools, HiKOKI is the brand of the future, delivering tradespeople superior innovation and performance in workshops and on construction sites around the world.

HiKOKI's first challenge was how to build stronger, more powerful cordless tools that work harder than ever before, yet avoid the damaging effect that increasingly high current (amps) causes to the motors and electronic components inside these tools?

HiKOKI's new range of 36V High Powered tools take full advantage of the maximum power available from these state of the art

High Output batteries. Latest technology High Output Lithium Ion cells used by the Electric Vehicle (EV) industry are used to provide more power (Watts) than ever before without overheating the tool.

But by operating at a higher 36 volts instead of the conventional 18 volts, all this power is harnessed with half the current (amps), significantly reducing heat, cell stress, and electrical inefficiencies, dramatically increasing the durability of the tool, while powering through more work than you've ever been able to do with a cordless tool.

The Multi Volt system is smart – delivering all this improved performance to the latest 36V tools, but still compatible with the majority of HiKOKI and previous Hitachi 18V cordless tools.

SUPERIOR INNOVATION

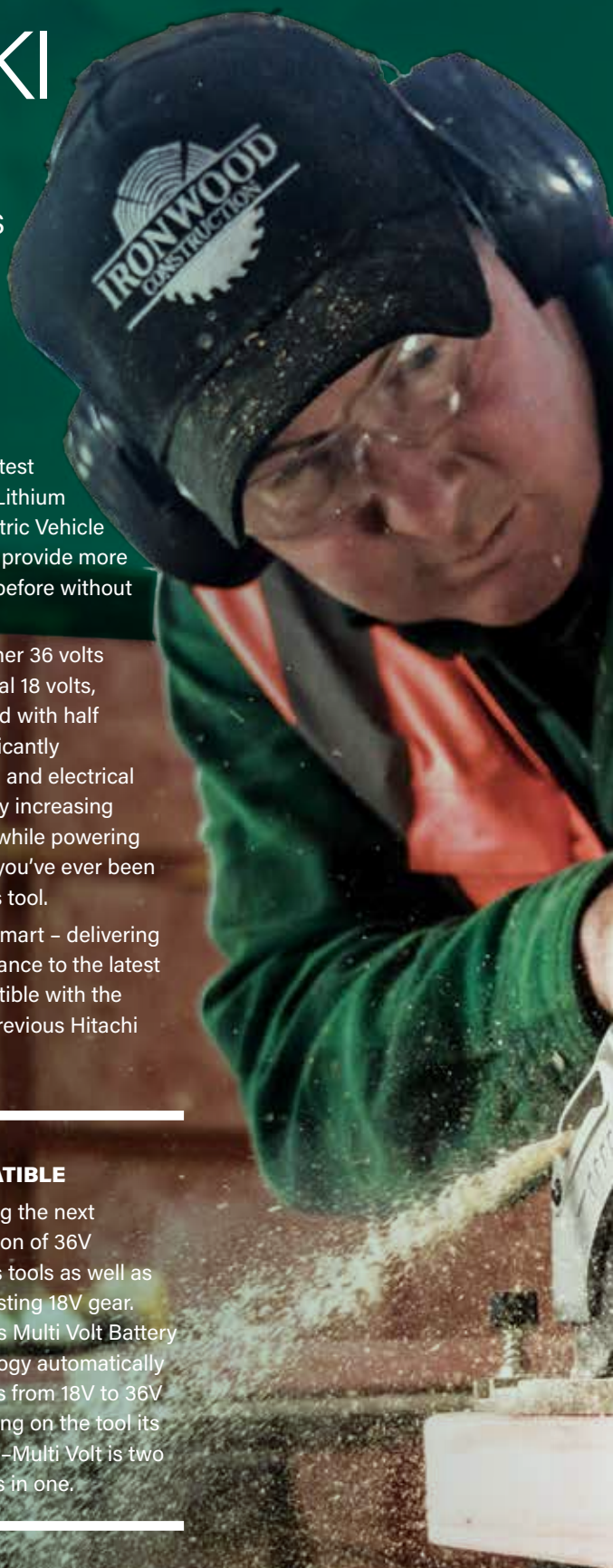
HiKOKI has solved the problem of delivering high powered cordless without the dangerous high current. Switching to a higher voltage platform takes advantage of new High Output batteries, and gets more work done.

UNBELIEVABLE POWER

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Powering the next generation of 36V cordless tools as well as your existing 18V gear. HiKOKI's Multi Volt Battery Technology automatically switches from 18V to 36V depending on the tool its fitted to – Multi Volt is two batteries in one.



HiKOKI
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**HiKOKI 36V
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Skin** PTHKC3606DAG4Z



- 36V cutting performance
- Max cut depth of 66mm at 90°
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**HiKOKI 36V
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- 36V impact drill 138Nm hard torque
- 36V impact driver 210Nm hard torque
- Includes 2 x 1080W high powered multivolt batteries (5.0Ah at 18V/2.5Ah at 36V), rapid smart charger and stackable system case



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POWER UP THIS OCTOBER

CARTERS have got Power Tool Trade events lined up at local branches across the country in October 2018.

These events will feature powerhouse brands like HiKOKI, DeWalt and Makita onsite to showcase their products. Be there and get some great specials on the day!

FIND AN EVENT NEAR YOU

NORTHLAND

Mangawhai	17 th October
Maungaturoto	17 th October
Whangarei	18 th October
Dargaville	19 th October
Kerikeri	30 th October
Kaitiaki	31 st October

AUCKLAND

Albany	2 nd October
Pukekohe	4 th October
Panmure	9 th October
Glenfield	10 th October
Henderson	11 th October
Onehunga	12 th October
Warkworth	16 th October
St. Lukes	18 th October
East Tamaki	24 th October
Whangaparaoa	25 th October
Papakura	26 th October

WAIKATO

Thames	2 nd October
Whitianga	3 rd October
Cambridge	9 th October
Hamilton	10 th October
Whangamata	18 th October

BAY OF PLENTY

Rotorua	17 th October
Tauranga	18 th October

EAST COAST

Wairoa	2 nd October
Hastings	3 rd October
Napier	4 th October
Waipukurau	10 th October
Gisborne	12 th October

CENTRAL NORTH ISLAND

Wanganui	12 th October
Palmerston Nth	11 th October
Taupo	16 th October
Carterton	18 th October
Masterton	19 th October
New Plymouth	31 st October

WELLINGTON

Porirua	25 th October
Petone	26 th October
Kapiti	31 st October

UPPER SOUTH ISLAND

Westport	16 th October
Nelson	17 th October
Blenheim	18 th October

CANTERBURY

Rangiora	2 nd October
Hornby	11 th October
Madras Street	12 th October

LOWER SOUTH ISLAND

Dunedin	10 th October
Invercargill	11 th October
Queenstown	12 th October

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For more info and to register for an event near you scan the QR code:



or go to www.carters.co.nz/powerup2018

HiKOKI
HIGH PERFORMANCE POWER TOOLS

DEWALT

Makita

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OCTOBER 2018

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- Complies with AS 3566-2002

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- 5mm HEX drive
- Complies with AS 3566-2002

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Makita 165mm PCD Saw Blade

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ADSK157258 - WHITE
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- Long lasting cutting performance
- Ergonomic handle
- Safety cap
- Cuts 4.5mm to 9mm thick fibre cement like HomeRAB Pre-Cladding, RAB Board, HardieFlex Sheet, HardieSoffit Lining, Villaboard Lining, and Tile and Slate Underlay

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Makita 36V 165mm Plunge Cut Circular Saw - Skin

PTMKDSP600Z

SPECIAL ORDER

- Powered by two 18V Li-ion batteries in series
- BL motor delivers 6,300 RPM for fast cutting and ripping
- Large cutting capacity (56mm at 90°, 40mm at 45° and 38mm at 48°) and bevel capacity (-1° - 48°) with a positive stop at 22.5°
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FREE STUFF!

FREE 1.4m Guide Rail.
*Via redemption

\$699 EA
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Nilfisk 30L Wet & Dry M-Class Vacuum

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SPECIAL ORDER

- Antistatic system
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*Pricing and FREE STUFF rewards valid from 1st October 2018 to 31st October 2018 unless otherwise stated. FREE STUFF rewards exclusive to CARTERS trade account holders. The actual product or reward may differ slightly from that pictured. Trade discounts do not apply to advertised pricing. All prices exclude GST. Products featured may not be available in all CARTERS branches. Lead time will apply to SPECIAL ORDER product. Any trademarks are the property of the respective owners.

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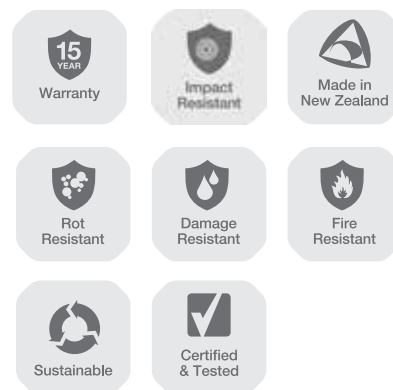
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Building to minimum NZ Code

■ BY ANTONY HOPPER

In New Zealand we have a habit of building houses to minimum energy performance requirements. The energy efficiency of a building is regulated by H1 in the Building Code; the majority of homes in New Zealand comply with the Code via the schedule method.

The schedule method stipulates the minimum R value for different building elements and is shown below.

What is not well understood is the huge influence windows have on a building's heat loss. Windows complying with the schedule method only make up 8% of a building's total envelope yet they are responsible for 40% of a building's heat loss.

In order to solve the problem of heat loss through windows, we need to look more closely at the multiple components that make up a window's performance. To keep it simple, let's focus on the double glazing and aluminium frame component. The schedule method makes an assumption that an aluminium frame combined with double glazing will achieve an R value of 0.26 (Figure

1). The aluminium frame might only make up 20% of a window's area versus the double glazing which might make up 80% of the window area.

Aluminium frames without thermal breaks are highly conductive. Figure 2 (right) shows us that the aluminium frame only represents 1.6% of the building's total envelope but is responsible for over 15% of all energy lost in a building.

Aluminium window frames create a thermal bridge between the outside environment and the heated internal environment. Heat is lazy, so it will escape through the window frames to the cold outside. Figure 3 (right) shows this process in action.

1. CONSTRUCTION R-VALUES FOR BUILDINGS WITH ANY WALL TYPE

Building element	Construction R-values (m ² ·°C/W)		
	Climate zone 1	Climate zone 2	Climate zone 3
Roof	R 2.9	R 2.9	R 3.3
Wall	R 1.9	R 1.9	R 2.0
Floor	R 1.3	R 1.3	R 1.3
Windows and glazing	R 0.26	R 0.26	R 0.26
Skylights	R 0.26	R 0.26	R 0.31



2. WINDOWS: AREA V HEAT LOSS

Window elements	Area m ²	R value	Heat loss W/°C
Double Glazing	31.2	0.34	92
Aluminium Frame	7.8	0.13	58
TOTAL	39		150

	% of building envelope	% of total heat loss
Floor	37%	17%
Roof	36%	25%
Wall	19%	19%
Double glazing	6%	24%
Aluminium Frame	1.6%	15.5%



3. ALUMINIUM FRAME: AREA V HEAT LOSS

	Area m ²	% of building envelope
Floor	180	37%
Roof	177	36%
Wall	91	19%
Window	39	8%
TOTAL	487	100%

	R value	Heat loss W/°C	% heat total loss
Floor	2.90	62	17%
Roof	1.90	93	25%
Wall	1.30	70	19%
Window	0.26	150	40%
TOTAL		375	100%

The window on the right is an aluminium frame; it creates a thermal bridge and allows the heat to escape from the box. The yellow/white colours are hot areas being picked up by the thermal camera.

The window on the left has a thermally broken aluminium frame; it has a thermal barrier in the middle of the frame which prevents the heat from escaping. The visible external surface of this thermally broken frame is 15°C lower than the heated internal surface. Replacing aluminium frames with thermal broken aluminium frames can reduce a building's heat loss by 9%.

Antony Hopper is the National Sales Manager at Technoform New Zealand, www.technoform.com

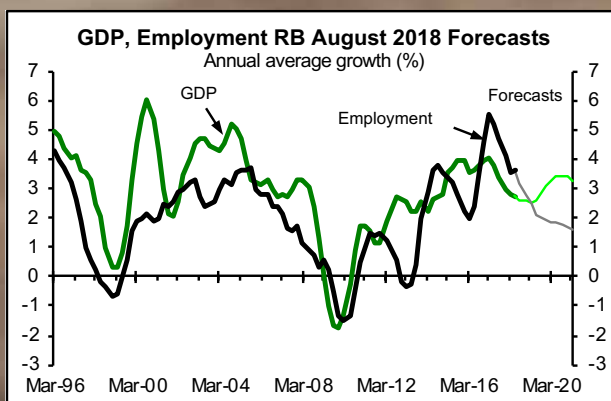
Is the Reserve Bank repeating past mistakes?

THE OFFICIAL CASH RATE (OCR) SET BY THE RESERVE BANK (RB) PLAYS AN IMPORTANT PART IN DETERMINING INTEREST RATES THAT ARE TRADITIONALLY THE MOST POWERFUL DRIVER OF RESIDENTIAL BUILDING. UNFORTUNATELY, THE RB MAY BE IN THE PROCESS OF MAKING A MISTAKE THAT COULD CULMINATE IN MUCH HIGHER INTEREST RATES.

The black line in the chart below (Figure. 1) shows employment growth while the grey line shows the RB's forecasts. The dark green line shows Gross domestic product (GDP) or economic growth and the light green line shows the RB's forecasts for the same topic. From 2.5% this year, the RB predicts GDP growth will peak at 3.4% in the 2019/20 March year but, contrary to predicting improving GDP growth, the RB predicts it will slow to 1.5% in 2020.

There isn't always a close relationship between GDP and employment growth but, historically, GDP growth has averaged 2.8% and employment growth 2%; a difference of 0.8%. The RB is predicting that the difference will be over double the historical average in the future.

FIGURE. 1



Economic forecasters have been known to start with the conclusions and manipulate the forecasts to achieve desired outcomes. The RB's employment forecasts look like being an example of this.

But why would the RB predict unjustifiably low employment growth? The obvious answer is that the RB doesn't want to predict that the unemployment rate will fall much more.



In light of the RB forecasting for stronger GDP growth and a significant fall in the net inflow of workers from overseas, it should probably be predicting a sizeable fall in the unemployment rate. Instead it is predicting it only falls from 4.5% currently to a low of 4.2% in 2019.

So, why would the RB want to suppress the employment growth forecasts so it can predict a much smaller fall in the unemployment rate than seems justified by other components of the RB's forecasts?

A March 2018 report authored by two RB economists concluded that 4.6% was the best estimate of the unemployment rate consistent with the RB's inflation target. With the unemployment rate already marginally below 4.6%, the RB should probably be following the example of the US Fed and Bank of England in delivering preventative

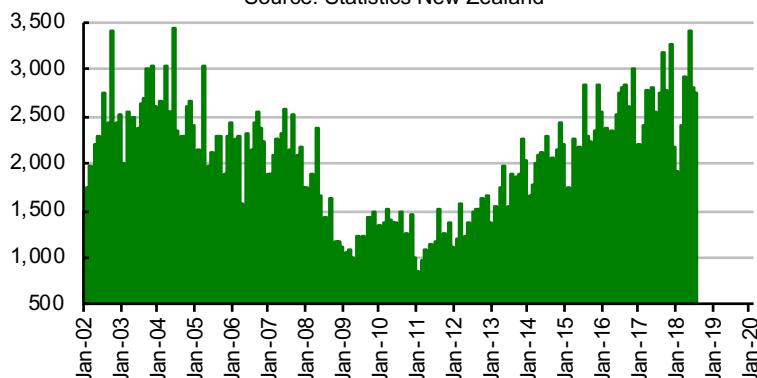
OCR hikes to ensure the labour market doesn't get overly tight rather than committing to boosting GDP growth above 3%.

Preventative hikes would greatly reduce the risk of more significant hikes down the track, whereas committing to boost GDP growth as the RB effectively has, increases the likelihood of an inflation problem down the track that will require more OCR hikes to cool (i.e., a repeat of the mistake RB made last decade that culminated in 13 OCR hikes between 2004 and 2007).

There isn't imminent danger from the RB's questionable forecasts. Interest may fall somewhat over the rest of the year, improving the outlook for residential building next year. However, the RB's game is likely to increase the risk of significant interest rate increases down the track.

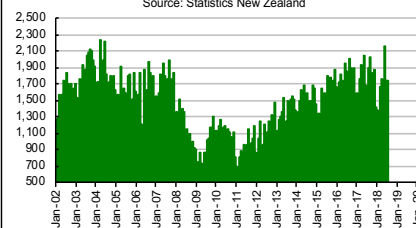
Monthly Number of Consents for New Dwellings

Source: Statistics New Zealand



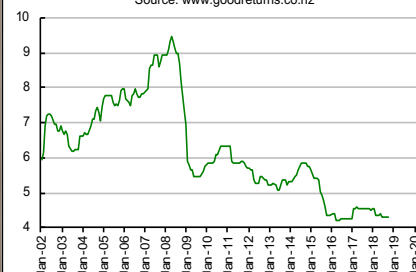
Number of Consents for New Houses

Source: Statistics New Zealand



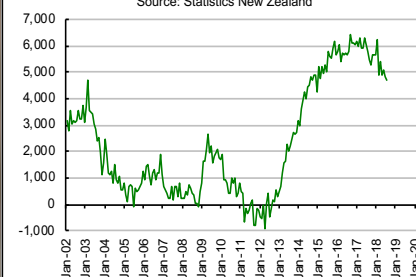
Minimum Mortgage Interest Rate (1)

Source: www.goodreturns.co.nz



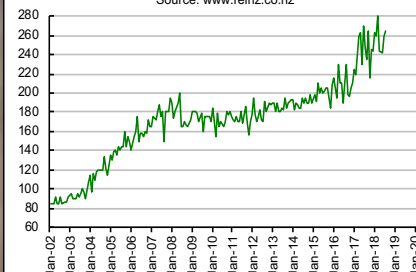
Monthly Net External Migration (2)

Source: Statistics New Zealand



Monthly National Section Price (3)

Source: www.reinz.co.nz



FOOTNOTES

- (1) The lowest of the average floating and various fixed mortgage rates charged by the largest mortgage lenders. (2) Adjusted by Statistics New Zealand to remove the seasonal pattern. (3) Median section price reported by REINZ (\$000)



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Preparing for a downturn

■ BY JAMES SKINNER & ERU DAVIES, SKINNERS LAWS

DESPITE THE CONSTRUCTION BOOM, CONSTRUCTION COMPANIES KEEP GOING BUST. UNLESS YOU HAVE BEEN LIVING UNDER A ROCK, YOU HAVE PROBABLY BEEN INUNDATED WITH THE NEWS OF EBERT CONSTRUCTION GOING INTO RECEIVERSHIP, LEAVING CONTRACTORS ON MAJOR PROJECTS LOCKED OUT OF CONSTRUCTION WONDERING WHETHER THEY ARE GOING TO GET PAID.

One construction commentator has, rather accurately, described property development as “a messy, real time Rubix cube: to successfully put big development projects together, everything needs to come into line. A change in one area of the development process can have an impact on many other parts”. In this article we explore ways to minimise your risk - from a legal perspective - if a project goes belly-up, including asset protection, chasing debtors, and getting advice to ensure that you are protected

WRITTEN CONTRACTS

Before you start a new job make sure that all the parties have signed a Construction Contract. This is a simple step that many people miss; ensuring you have a properly worded contract can save you a lot of money down the track. Make sure that you are familiar with your contract to ensure that you are familiar with your rights and obligations. If a

project goes wrong, your Construction Contract may be your saving grace. Make sure your own contracts are updated regularly to keep in line with current laws and attend local seminars in your industry to keep ahead of current trends in the industry.

ASSET PROTECTION

It is likely that your personal wealth is tied up in a few big-ticket items such as your house, car, boat, holiday home or investment properties. As we have seen recently, it does not take much to find yourself in financial bother. All it takes is a slowdown in cash flow, relying on other parties to pay you before you can pay suppliers and subcontractors and, all of a sudden, creditors and receivers are circling, looking at ways to recover their money by all means necessary. If your personal wealth is tied up in those big-ticket items and they are not protected, then those items can be used to pay your business debts.

The easiest and most cost-efficient way to protect your assets is to set up a limited liability company. The name “limited liability” comes from the fact that the liability or risk of the shareholders is limited to the amount of money that they have put into the company. So, for a relatively small fee and compared to other structures such as sole traders, your personal assets are far more protected trading as a limited liability company. Another cost-effective way to protect your personal assets could be to establish a family trust.

DEBTORS

You should implement a system to keep on top of debtors and ensure that records are kept of all payment claims, and that payment schedules, important dates are diarized. All payment claims and payment schedules also need to comply with the relevant legislation. Although it may seem to be a time-consuming task, keeping proper records and ensuring that you stay on top of debtors will save you money in the long run.

ASK FOR HELP

It would be rare (if not non-existent) for a construction company not to have gone through tough times. Whilst the industry is notoriously competitive, it is full of good people who are more than happy to assist one another in those tough times and generally. Sometimes it may feel for a contractor that asking another contractor for assistance or advice is a sign of failure or weakness when, in reality, it is a sign of courage and respect. Whilst there are probably some exceptional circumstances, we would be surprised if you asked a fellow contractor for assistance and they turned you down. If you see a contractor struggling on site, be open to giving them a helping hand as it takes team work to get a project completed on time and to a quality standard, not to mention it is also the right thing to do.

FOR MORE INFORMATION

James is an experienced construction and civil litigator who has represented a wide range of clients large and small, including builders, building companies, waterproofer, roofers, window joinery suppliers, designers, engineers, homeowners and councils across New Zealand.

This publication is intended only to provide a summary of the subject covered and is of a general nature. You should not act in reliance on any statement contained in this publication without first obtaining specific professional advice from your lawyer.





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Emotional Intelligence in business

■ BY SHANE STOREY

IF YOU'RE LIKE MOST PEOPLE, YOU SPEND MORE OF YOUR VALUABLE WAKING HOURS AT WORK THAN YOU DO ANYWHERE ELSE. WE ALL GET THOSE TYPES OF MONDAYS FROM TIME TO TIME AND, WHETHER YOU'RE THE BOSS OR ONE OF THE STAFF, IF IT'S A BAD FIT, PEOPLE WILL VOTE WITH THEIR FEET.

Few things are as costly and disruptive as bosses who kill morale. Difficult bosses contaminate the workplace. Some are more obvious, while others manipulate their employees, sometimes causing irrevocable damage by hindering performance and creating unnecessary stress.

Most of us have experienced the good boss, the bad boss and the downright ugly. Many a comedic skit or TV show has portrayed the "bad boss" scenario but, when it happens in reality, there's nothing funny about it.

Emotional intelligence is the key to both personal and professional success.

Having optimal emotional intelligence - the ability to recognise, understand and manage our own emotions and influence the emotions of others - can drive our behavior and impact people and work colleagues positively, especially when we're under pressure.

Before employers can start creating motivated, engaged employees there are some critical behaviours they need to eradicate:

COMPOUNDING THE PROBLEMS:

When the good staff up and leave and the rest become unmotivated.

Setting unnecessary rules - An overzealous policy or even a couple of unnecessary rules can drive people crazy. When employees feel like big brother is watching, they'll

quickly find someplace else to work.

Not recognising accomplishments

- It's too easy to underestimate the power of a "well done", especially with top performers who work hard and are intrinsically motivated. We all like a pat on the back from time to time.

Hiring and promoting the wrong people

- Good hard-working employees want to work with like-minded professionals. To get stuck working alongside poor performers is a major demotivator. Promoting the wrong people is even worse.

Treating everyone equally - Don't treat the hard worker the same as the clock puncher. Reward good behaviour and it will be repeated.

Tolerating poor performance

- A business is only as good as its weakest link. There must be consequences for poor performers.

Going back on commitments

- Disregarding your commitments comes across as uncaring and disrespectful. Showing you are trustworthy and honourable will inspire confidence and trust.

Apathy - Bosses who fail to show they care about your productivity and aren't personally involved have high turnover rates. Show empathy during hard times and remember to celebrate successes and milestones.

AVOID NEGATIVE

DEMOTIVATORS AND INSTIGATE THE FOLLOWING RULES:

The Platinum Rule - This is unlike the Golden Rule, which is to treat others as you want to be treated. We're all different and our needs are all different. Apply the Platinum Rule which corrects this flaw - learn how

to read other people and adjust your treatment style to match the needs of the individual.

Firm but not harsh - Strength is an important quality in a leader. People need courage in their leaders. They need someone who they trust to make difficult decisions and watch over the good of the group, who's there for the long haul, without being pushy and domineering.

Communication - Be a good listener and make sure the communication is a two-way street. Set goals and provide context for the tasks you ask people to do, offer feedback, and keep your staff in the picture.

Role model - Walk the talk by demonstrating integrity every day through actions, not just words.

Transparency - Be transparent and forthcoming about company goals, expectations and plans. Employees will see through inconsistencies and gloss overs.

Humility - Be accountable and provide leadership for your team. Few things kill motivation more than the arrogance of a boss.

A good leader is a person who takes a little more than his share of the blame and a little less than his share of the credit.

Shane Storey has more than 20 years experience in financial accounting and is the Managing Director of accountancy specialists Storey & Associates, which offers innovative and creative solutions to business and investment needs and valuable business development advice. Storey & Associates can be contacted on (06) 355-4647, via email at administration@storey-associates.co.nz or visit their website at storeyandassociates.co.nz

Stopping the workplace bully

Poor planning can often lead to bullying and intimidating a worker to act unsafe, just to get the job done.

Employers do not openly support bullying and many actually have a policy against bullying. However, sometimes in the construction industry there is a culture that can appear to drive bullying. It comes in the form of the age-old saying of "harden up". This forces workers to go out of their comfort zone and perform an unsafe act.

Not only does bullying affect people

physically and mentally, it can disrupt workplaces, reduce profits and reduce productivity through:

- increased time off
- unhappy staff
- more mistakes and accidents
- bad company reputation
- resignations and difficulty recruiting
- poor customer service and product quality

TYPES OF BULLYING

Bullying falls into two categories – the most common is personal attacks (direct) which is widely recognised. The second, task-related attacks (indirect), often goes unnoticed.

Personal attacks (direct) typically focus on one person. Examples include making belittling remarks, insults, threats, excluding staff and physical attacks.

Task related attacks (indirect) link more closely to the work. Examples include giving unachievable tasks, not giving the appropriate training or tools for the job and supplying incorrect information.

You need to keep your eyes peeled for the many ways that bullying can take place.





Bullies can target an individual or a group of workers and can use a range of methods to get to the victim(s). Text, email, social media, before/after work are just a handful of the methods used.

WHAT CREATES THE ONSITE BULLY?

Construction projects can be stressful as time and budget are often tight.

Site Safe has identified that workers knowingly violate safety rules because of pressure from their boss or their peers to take shortcuts.

It's easy to tell workers to "be safe" but, when they and their employers are under pressure to meet a deadline, workers understand the unwritten rules which say "just get the job done". It's at that point when unsafe behaviour arises as there is often a view that safety slows you down.

QUALITY PLANNING IS THE ANSWER

A well thought out plan that incorporates health and safety from the beginning will improve a company's safety performance by generating:

- good contractor and employee relationships
- effective communication
- better problem solving
- improved project planning and productivity
- empowered staff to make decisions
- monitored accountabilities

Safe workers have higher morale and are more productive. They can make huge improvements to the business by helping to identify and solve problems, increasing planning

and communication and giving better effort and quality. When people expect and understand the hazards/risks and plan for them, safety, productivity and good morale will follow.

Site Safe provides free templates to assist your health and safety planning – these are available from www.sitesafe.org.nz. WorkSafe provides support to businesses and workers dealing with workplace bullying concerns through its Good Practice Guidelines to Preventing and Responding to Bullying at Work guide and bullying prevention toolbox¹.

WHAT TO DO

If you think you or someone at work is being bullied, keep records of what is happening and try to sort it immediately. Use someone you trust as a sounding board to explore ways of responding. Your boss, HR team (if you have one), family and friends are the best place to start. Small business owners should check out WorkSafe's Small Business Guide on preventing and responding to bullying at work.

Site Safe's Passport Plus – Worker Health² course helps workers to understand the seriousness of workplace violence and bullying, as well as other health risks like fatigue, stress, drugs and alcohol, and hazardous substances.

Site Safe is a not-for-profit, membership-based organisation that promotes, inspires and supports a culture of health and safety in New Zealand construction.



Site Safe is a not-for-profit, membership-based organisation that promotes, inspires and supports a culture of health and safety in New Zealand construction.



1 <https://worksafe.govt.nz/the-toolshed/tools/bullying-prevention-toolbox/>

2 <https://www.sitesafe.org.nz/training/our-training-courses/passport-plus---worker-health/>

Regional competition winners announced



The 10 regional winners in the Registered Master Builders CARTERS 2018 Apprentice of the Year have been named.

In this year's competition, apprentices put their skills to the test in the first ever regional practical challenge with the judges commenting that all finalists had impressed with the skills they had learned from their apprenticeship.

Each was awarded a range of fantastic products and tools, \$2,000 to spend at CARTERS, and a spot at an Outward Bound Course.

Registered Master Builders Chief Executive David Kelly says that Apprentice of the Year showcases the attractiveness of a career in the trades.

"Apprenticeships offer the chance to earn as you learn and be a part of an industry with strong job prospects and opportunities for growth. With the construction skills shortage currently facing the building and construction industry, the value of an apprenticeship has never been higher," he says.

"We applaud the commitment and determination from all the apprentices and look forward to seeing their skills at the national competition in November as they make their mark on the industry."

BCITO Chief Executive Warwick Quinn says the

organisation is proud to be a part of an event that showcases the talent of the building and construction industry's future leaders, at a time when they are needed the most.

"We need thousands more apprentices each year, which means attracting new recruits to the industry is critical. The opportunity to earn while you learn and having the first two years of eligible programmes free of fees makes an apprenticeship an excellent choice for school leavers.

"Apprentice of the Year is a fantastic way to celebrate the talent that exists within the industry. All of this year's finalists are strong role models for those considering a career in the trades, and we look forward to seeing them put their skills to the test in the national competition."

As part of the national competition, each finalist will undergo a 45-minute interview with the national judging panel. They will then compete in a practical carpentry challenge on November 9 at the ASB Showgrounds.

The winner of the Registered Master Builders CARTERS 2018 Apprentice of the Year will be announced at an awards dinner that evening.

NORTHERN

Callum Cradock

The 20-year-old from Warkworth trained through the Building and Construction Industry Training Organisation and is employed by Warkworth Construction Limited.

Judges said Callum showed impressive thought, planning and consideration in his project and displayed clear leadership skills.

"Callum presented his project in detail, including the challenges of sub-contractor management, plan changes and tricky curved skirting boards. He has a maturity about him that belies his age and goes about his work with confidence and pride."

"As Callum gains more experience in the industry he will grow into a fantastic carpenter with a bright future ahead of him."



AUCKLAND

Thomas Monnery

The 22-year-old from Auckland trained through the Building and Construction Industry Training Organisation and is employed by Hutton Builders Limited.

Judges said Thomas displayed an excellent understanding of his project and the industry as a whole.

"Thomas confidently displayed his sound knowledge of the project, methods of construction and site safety. This was backed by his peers who spoke highly of Thomas's attitude towards his craft and the environment he works in.

"Thomas is a very driven and competent young man who will be an asset to the industry in years to come."



The Registered Master Builders Apprentice of the Year competition is made possible thanks to principal sponsor CARTERS, the Building and Construction Industry Training Organisation (BCITO), and supporting sponsor the Ministry of Business, Innovation and Employment (MBIE).

BAY OF PLENTY CENTRAL PLATEAU

Sam Pulis

The 23-year-old from Tauranga trained through the Building and Construction Industry Training Organisation and is employed by Gudsell Designer Homes Ltd.

Judges said Sam has a high level of industry knowledge and skill at this stage of his career.

"Sam entered the competition in 2017, and in the past year he has set goals to gain knowledge and experience to take out the win in 2018. He has taken his building knowledge and project leadership abilities to another level.

"Sam's determination to succeed in everything he does is clear and evident. Knowledge, ability and drive has set him up for a bright future."



WAIKATO

Curtis Taukiri

The 22-year-old from Hamilton trained through the Building and Construction Industry Training Organisation (BCITO) and is employed by Lunix Homes Ltd.

"Curtis was a clear winner of the competition, topping all four of the entry components – the written assessment, practical assessment, interview with the judges and the site visit," the judges said.

"His building knowledge is outstanding. Curtis has an exceptionally bright future ahead of him and will be an asset to the building industry."



CENTRAL NORTH ISLAND

Corbin Mills

The 22-year-old from New Plymouth trained through the Building and Construction Industry Training Organisation and is employed by B D Hill Building Limited.

Judges said Corbin impressed with his all-round ability, scoring highly in each component of the competition.

"Corbin gave a great interview and has strong communication skills on and off site. He is an apt apprentice, with an eye for detail and the skills for precision tasks."



HAWKE'S BAY EAST COAST

Matthew Morison

The 22-year-old from Waipukurau trained through the Building and Construction Industry Training Organisation and is employed by Waipukurau Construction.

Judges said Matthew is an outstanding young man who capably demonstrated his wide range of skills.

"Matthew impressed in his project submission, interview and site visit, especially with his passion for health and safety. He showed great product knowledge and leadership qualities on site. Matthew is a well-grounded young man who is motivated to succeed and will go far in the building industry."



LOWER NORTH ISLAND

Kyle Tonks

The 22-year-old from Porirua trained through the Building and Construction Industry Training Organisation and is employed by Tonks Residential Construction Ltd.

Judges said it was evident from Kyle's project submission and interview that he had an in-depth knowledge of the building process.

"Kyle has stepped up to lead from the front and is now running the family business. His ability to communicate both in writing and verbally will put him in great stead for his growing development.

"The quality of his work and the scope of understanding of the full arena of building was a pleasure to see. With his drive and skill combined, he has a big future ahead of him in the industry."



UPPER SOUTH ISLAND

Thomas Ashley

The 26-year-old from Nelson is employed by Tasman Homes Ltd. Judges said Thomas showed great insight into all aspects of building.

"Thomas has a very positive attitude towards his work, matched with a high level of skill. He has a good understanding of the construction process and exhibits the thinking, attitude and confidence that will see him excel as a qualified carpenter.

"He is a deserving winner with the skills and potential to go far in the building industry."



CENTRAL SOUTH ISLAND

Peter Ravn

The 26-year-old from Christchurch trained through the Building and Construction Industry Training Organisation and is employed by Armitage Williams Construction Ltd.

Judges said Peter impressed with his excellent practical skills and showed he has the all-round skills to be the competition winner.

"Peter is a complete all-round professional in the building and construction industry. He blew away the judges with his strong practical abilities, unique project submission and calm demeanour demonstrated onsite."



SOUTHERN - Angus Gray

The 22-year-old from Lake Hawea trained through the Building and Construction Industry Training Organisation and is employed by Bagley Construction Ltd.

Judges said Angus has a passion to be successful in life, that has transferred to his passion for building.

"Angus has a very in-depth knowledge of building systems, compliance and construction techniques. His work has been produced to a very high standard and displayed various building techniques.

"He has a clear vision on where he wants to go in the industry and knows the processes to achieve this."



There's a big difference between health insurance and income protection

– which should you spend your money on?

■ BY BEN RICKARD

It's not uncommon for people to confuse these two types of insurance and think that they offer similar cover. They don't.



INCOME PROTECTION

Provides regular monthly payments to replace your income if you're unable to work due to illness or injury.

WON'T ACC DO THAT?

ACC does a similar thing, but for accident only. Income protection covers both accident and illness, including mental health. Since even builders are more likely to be off work through illness than accidental injury, income protection is often a better option than just relying on ACC.

Self-employed people can also dial down their ACC cover and put the saving towards income protection insurance, getting broader cover, often for a similar total cost. There are both pros and cons to this arrangement, which is why we advocate discussing your situation

with an independent financial adviser who can make a recommendation that best suits your needs.

HEALTH INSURANCE

Covers the cost of treatment for a health or medical issue.

WON'T OUR PUBLIC HEALTH SYSTEM DO THAT?

Yes it does. Health insurance can help you get faster access to treatment through the private system and can reduce the cost of private treatment for certain conditions too.

Health insurance will not pay to replace your income during any period that you're off work recovering from an accident, illness, surgery or medical procedure, or if you're unable to work while undergoing treatment.

So, what should I do?

WELL, AS YOU NOW KNOW, BOTH TYPES OF INSURANCE PROVIDE DIFFERENT COVER, SO YOU MAY WANT TO HAVE THEM BOTH.

If you just took income protection then you would need to rely on the public health system for treatment if you got sick, but you would receive regular payments to replace your income until you could return to work.

If you just took health insurance and got sick then you may receive treatment sooner, but would need to rely on disability income support from WINZ (currently just over \$60 a week) if you were unable to work and had no other sources of income.

You could also opt for a combination. For example, taking income protection for yourself but putting health insurance in place for the kids.

Ultimately, speaking to an experienced adviser before you make this decision is the right way to go.

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