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Building Excellence



AGC

NEBRASKA BUILDING CHAPTER
THE CONSTRUCTION ASSOCIATION

Table of Contents

Looking Back	2
President's Message	3
2024-2025 Sponsors	4
Curing Concrete: "When it dries, it dies." <i>Stephens and Smith</i> <i>Construction</i>	4
Executive Director's Message	5
2025 Board of Directors	5
A look at SBA loan eligibility and benefits, <i>Union Bank & Trust</i>	6
Corporate Transparency Act – U.S. Companies and U.S. Citizens Not Required to Report, <i>Woods Aitken</i>	7
Annual Golf Outing	8
Risk vs. Chance, <i>Gene Lilly Surety Bonds</i>	9
Ask Anything	10
Five Risks of Hiring an Uninsured Contractor, <i>UNICO Group</i>	11
Indicators of your Construction Business's Financial Health, <i>Lutz</i>	12
Safety Corner	13 - 14
Understanding Business Interruption Coverage, <i>FNIC</i>	15
The Leverage of Construction Lien, <i>Dvorak Law Group</i>	16
The Value of Membership	17

GC & SC Safety Roundtable

Our Spring Safety Roundtable with Nebraska Construction Safety and Health Professionals was a great success. Attendees heard from several industry experts, including keynote speaker Steven Sipple, Kevin Cannon from AGC of America, and Ezra Schelcht from Marsh & McLennan Agency, who spoke on work comp and recordables. Mark your calendars for our Fall Safety Roundtable on October 30, 2025!

Looking Back . . .

Hard Hat Week

The week of May 5–9, 2025, was Hard Hat Week in Nebraska, a time to celebrate the next generation of construction professionals. On May 6, Governor Jim Pillen signed a statewide proclamation recognizing the week. Hard Hat Week honors graduating high school seniors entering construction education, training, or employment across Nebraska. As members of the Nebraska Construction Industry Council, we're proud to support this important effort to empower the future workforce and strengthen our industry.



Women in Construction Luncheon/ Women in Construction Week

Sheila and Grace attended the second annual Women in Construction Luncheon, hosted by Metropolitan Community College and the [NAWIC Greater Omaha Chapter](#). The event connected students and professionals to network and discuss careers in construction. Hearing the success stories from a panel of women leaders in the industry was truly inspiring and brought together was Women in Construction Week is all about

Construction Career Day

Construction Career Day took place on April 23 at Haymarket Park, hosted by the Home Builders Association of Lincoln. High school students interested in construction explored company booths, learned about the industry, and took part in hands-on activities with industry leaders.



Activities included bricklaying, operating heavy machinery, drilling, building flower boxes, and even mini golf!



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THE CONSTRUCTION ASSOCIATION

Our Mission:

The Nebraska Building Chapter is dedicated to:

- Represent the best interest of members in the commercial construction industry and the greater business environment;
- Support and encourage the advancement of skill, integrity, and responsibility within member firms; and
- Stimulate and promote progress, innovation, and safety in the industry.

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Editorial Queries:

Vicki Hancock:
vicki@agcnebuilders.com

Advertising Queries:

Vicki Hancock:
vicki@agcnebuilders.com

Information is deemed correct and factual at time of publishing. We regret any errors or omissions.

President's Message

May is Mental Health Awareness Month

According to the Centers for Disease Control and Prevention, in 2021, the construction industry had the second-highest rate of suicide among its workers, surpassed only by mining, quarrying, and oil and gas extraction workers. Fifty-six out of every 100,000 male construction workers died by suicide in 2021, compared to 32 per 100,000 male workers in all industries. This rate was roughly four times the national average and almost six times the rate of all construction fatalities combined.

AGC of America is committed to providing awareness, tools and resources on mental health, substance abuse and suicide prevention. The AGC Mental Health and Suicide Prevention Task Force has compiled a wealth of tools and resources related to mental health, substance abuse and suicide prevention.

As a member of the Nebraska Building Chapter, you have access to many resources, including forums, education and training, websites and more, all at no cost.



Rick Wintermute,
Kingery Construction
2025 AGC Nebraska Building
Chapter President

“Fifty-six out of every 100,000 male construction workers died by suicide in 2021, compared to 32 per 100,000 male workers in all industries.”

Our company, Kingery Construction, is committed to the health and well-being of our employees; we are also committed to families, friends and industry partners. To learn more and be better prepared to support those groups, our leadership will be taking the online [Mental Health and Suicide Prevention Course](#). This course is free for all AGC members. It's designed for construction leaders and will help recognize signs of mental distress, build a psychologically safe work culture, and confidently support anyone who may be struggling. I encourage each of you to consider taking the course and sharing this information with your organization.

It's important to normalize the language around mental health, bring these topics to the forefront and participate in honest discussions on how we truly feel.

Join us as we lead the change in breaking the stigma of mental wellness. Reach out to Sheila at sheila@agcnebuilders.com or 402-430-5167 with any questions or comments.



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Curing Concrete: “When it dries, it dies”

Jereme Montgomery, Business Development Manager, Stephens & Smith Construction Co.

A great quote that many of us in the concrete industry use often when talking about curing concrete is, “When it dries, it dies.” Meaning, when concrete dries, it no longer has the ability to gain strength, losing its ability to fight freezing and thawing cycles.

As construction professionals, we know the mix design and placement of concrete are only part of the equation. Equally important, but too often undervalued, is curing. Especially in climates with regular freeze-thaw cycles, proper curing is essential to ensuring long-term surface durability and performance.

Curing is the process of maintaining moisture, temperature, and time to allow concrete to hydrate and gain strength. A common misconception is that concrete “dries” as it cures. In reality, curing is the opposite of drying. Concrete needs moisture to continue the chemical hydration process that gives it strength. If that moisture escapes too early, the concrete won’t reach its designed durability.

Without adequate curing, hydration stops prematurely, resulting in incomplete strength gain, increased porosity, and a higher risk of freeze-thaw damage. Porous, under-cured concrete allows water to seep in. When that water freezes and expands, the surface begins to scale, crack, and deteriorate (scaling) often within the first couple winters.

Concrete curing methods vary from wet curing, thermal blankets, or liquid curing compounds—but the goal is the same: retain moisture and regulate temperature to allow hydration to continue. Curing strategies must also adapt to jobsite conditions. Cold temperatures may require thermal blankets or heated enclosures, while hot, windy days demand quick coverage to prevent rapid surface evaporation. One size does not fit all.

As AGC-NE members, our goal is quality construction that lasts. Freeze-thaw deterioration is preventable. It starts with recognizing that curing is not an afterthought, it’s a critical part of the process. We don’t want concrete to dry. We want it to cure. And when it’s cured right, it performs for decades.

We believe this is a valuable topic to address during pre-construction meetings. Setting these expectations early helps ensure the longevity and success of every concrete element.

Executive Director's Message

"I'm strong. I'm tough. I don't need to talk to anyone. Walk it off. It's nothing. I'm fine."

How many times have you said these words—or heard someone else say them?

In the construction industry, we take pride in resilience. But too often, that pride becomes a barrier. The truth is, construction has one of the highest suicide rates of any profession in the United States. Long hours, high stress, substance use, and a culture of toughness can take a serious toll on mental health.

Our construction professionals are essential to the growth and success of our country. Now more than ever, it's crucial to prioritize the mental health and well-being of our employees, coworkers, families, friends, and industry partners.

On the jobsite, safety begins with planning. You review the day's tasks, anticipate risks, and address problems before they escalate. Mental health should be treated no differently. If you're struggling—or notice someone else is—it's important to speak up and seek support before the situation becomes critical.

The Building Chapter's Safety Management Team, in partnership with AGC of America, offers free mental health and suicide prevention resources to all members. You can find both local and national tools on our website.

I have completed [AGC's Mental Health and Suicide Prevention Course](#)—a free resource for AGC members—and I encourage you to take it, too.

It's a valuable step toward creating a safer, more supportive industry.

If you or someone you know is struggling, don't wait. Call **988**, text **'hello'** to **741741**, or access the many support resources available. **Help is always within reach.**

Sheila O'Connor
Executive Director



2025 Board of Directors

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A look at SBA loan eligibility and benefits

Jason Herlitzke, Vice President – SBA Administrator at Union Bank & Trust

SBA loans are business loans issued by participating lenders, typically banks, and partially guaranteed by the Small Business Administration. These loans offer flexible terms, low down payment requirements, and competitive interest rates, making them valuable for new or growing businesses. In this article, you'll find a few handy guidelines and FAQs to help you determine whether your business is eligible for an SBA loan — and why you might want one.

Who's eligible? Does your business count as a small business?

Banks adhere to industry size standards established by the U.S. Small Business Administration, which are based on the NAICS codes that best describe your business. Chances are, if you fit these three criteria, you are considered a small business and are likely eligible for an SBA guaranteed loan:

- Fewer than 500 employees
- Less than \$7.5 million in annual gross revenue
- Less than \$5 million in average annual after-tax profits

Why use an SBA loan? What do you gain?

- The U.S. Government provides up to an 85% guarantee on your loan, providing additional collateral support
- Significantly lower down payment or equity requirements (as low as 10%) than traditional commercial loans

- Quicker approval and closing for loan amounts less than \$350,000 due to streamlined SBA programs
- Different types of loans are available for different needs, whether you're starting a business from the ground up, expanding an existing business, purchasing equipment, restructuring debt, or have other needs.

What to look for in an SBA lender

- Look for a lender with extensive, proven knowledge of SBA programs.
- It's a good idea to work with a bank that has earned "Preferred Lender" status from the SBA. They'll be able to make quicker decisions in-house rather than going through a bureaucratic chain of command.
- Choose a bank that will service your loan locally. You'll get more responsive service, plus the advantages of the SBA. Now that's a win-win!

For more information about the SBA loan program, eligibility requirements, and the various types of loans available, visit sba.gov. And if you'd like to talk to an SBA Preferred Lender about your options, visit ubt.com/SBA to learn more and connect with an expert.

"These loans offer flexible terms, low down payment requirements, and competitive interest rates, making them valuable for new or growing businesses."

Corporate Transparency Act – U.S. Companies and U.S. Citizens Not Required to Report

William A. Ozaki, Attorney, Woods Aitken LLP



After a tumultuous year of legal challenges, on March 21, 2025, the Financial Crimes Enforcement Network (FinCEN) released the interim final rule narrowing the scope of the Corporate Transparency Act (CTA). The interim final rule exempts U.S. companies

and U.S. persons from the requirement to report beneficial ownership information under the CTA.

The CTA, which originally went into effect on January 1, 2024, required most companies to report information about their beneficial owners to FinCEN. The CTA was intended to assist law enforcement in combating money laundering, tax fraud, financing of terrorism, and other illicit activity through anonymous shell and front companies.

Key Highlights from the Interim Final Rule:

- U.S. companies and their owners are no longer required to comply with the CTA's beneficial ownership information reporting requirements;

- U.S. citizens who are owners of foreign reporting companies are exempt from the CTA's beneficial ownership information reporting requirements; and
- Foreign reporting companies, and their foreign beneficial owners, have 30 days to file their beneficial ownership information reports after the rule is published in the Federal Register.

For now, if your company was formed in the U.S. and is owned by U.S. citizens, you do not need to file any beneficial ownership information reports. Nevertheless, we encourage business owners to stay informed as the legal landscape continues to evolve. FinCEN is currently reviewing public feedback, and a final rule is expected later this year.

For the latest information, subscribe to Woods Aitken [E-Briefs](#) where we will provide the latest news, tips, and updates, including key updates to the CTA and business owner's compliance obligations. If you have specific questions, please do not hesitate to contact [Woods Aitken](#) at (402) 437-8500.



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On **June 7**, the **Nebraska Chapter of the American Foundation for Suicide Prevention (AFSP Nebraska)** is hosting the **first-ever Nebraska Construction Hike for Hope at Mahoney State Park in Ashland**. This family-friendly event is designed to raise awareness and foster conversations around mental health in our field.

Let's walk together, break the silence, and show our support.

Visit agcnebuilders.com/events or afsp.org/nehikeforhope for more details.

Lace up your shoes and join Sheila for the Hike for Hope—**We'll see you there!**



Annual Golf Outing—May 19, 2025

We had another sold out event and the rain held off until we were leaving the course! **Thank you** to our sponsors, golfers and everyone who supported the event with mulligans and 300-yard drive passes. [Click here](#) to view team photos and flag prizes winners.

Mark your calendars for next year's outing--**May 18, 2026** at **The Players Club!**



Flight Winners

First Flight, First Place

Team # 29: Casy Munn, Brian Argintean, Colton Munn, Will Hagel

First Flight, Second Place

Team #24: Judd Merkel, Terry Cspikes, Mike Szolek, Kevin Covi

Second Flight, First Place

Team #22: Kyle Marler, Bart Thomsen, Jake Fuhs, Mark Brown

Second Flight, Second Place

Team #26: Chad Jensen, Derrick Fitton, Matt Cole, David Christensen

Surprise Flight, First Place

Team #53: Randy Rogge, Miles Lindsay, Tom Bussey, Nick McCafferty

Surprise Flight, Second Place

Team #30: Megan Hatch, Stacy Gutschenritter, Katie Meyer, Sarah Podany



Team #5: Mitch Hold, Dustin Cooper, Shawn Wederquist, Nick Uhing

Team #50: John Badami, Matt Firestone, Rick Wintermute, Hunter Bradley

Team #53: Miles Lindsay, Randy Rogge, Nick McCafferty, Tom Bussey

Risk vs. Chance

Tom King, Gene Lilly Surety Bonds

Recently we listened to Tom Sorley, former CEO of one of the world's largest electrical contractors. One of his most resounding pieces of advice was how they should approach the distinction of risks and chance. He advised his team to measure and calculate risks rather than simply taking a chance. The act of taking a chance was synonymous with not thoroughly understanding what we are doing. This mental framework triggered several thoughts about how contractors could apply these principles to their advantage.

Risk vs. Chance: Why the Difference Matters in Construction

In construction, uncertainty is a given. Labor, materials, weather, financing—none of it is guaranteed. But while risk is part of the game, chance does not have to be.

Here is the difference:

- Risk is something we can identify, measure, and price.
- Chance is a guess and a hope for the best outcome.

We want to avoid taking a chance whenever we can. We suggest taking risks. Why? Because risk can be managed. It can be priced. It can be planned for.

Taking chances looks like:

- Bidding jobs aggressively without knowing or having a close feel for your true costs.
- Overcommitting on backlog without the labor and financial capacity to run the projects.
- Entering into contracts that have not been fully reviewed or understood.

- Ignoring safety protocols to “save time.”

Activities like these can introduce instability, expose your business to avoidable challenges, and occupy time you could spend doing more profitable ventures.


Calculating risks looks like:

- Knowing how fast certain activities can be done compared to how fast the owner wants them to be done.
- Preparing credit partners (Surety Companies and Banks) for larger support needs corresponding with planned growth.
- Understanding contract terms, conditions, and the how they can impact your organization.
- Finding ways to be efficient without endangering the welfare of your team members.


“Calculating risk is strategic. It means doing the groundwork, knowing your costs, understanding your exposures, and building in contingencies for the unknown. It is what every strong construction company—and every savvy surety team—greatly appreciates.”

Calculating risk is strategic. It means doing the groundwork, knowing your costs, understanding your exposures, and building in contingencies for the unknown. It is what every strong construction company—and every savvy surety team—greatly appreciates.

Early in your company's history, taking risks are sometimes more of taking chances. This is all part of the growth phase. Moving to the next stage of your growth by calculating and pricing risks is both important and should be lucrative. The best organizations can move toward quantifying their risks rather than taking chances. In your business, what are the variables you can control, while pricing the risks you can only measure?



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jake@glbinc.com

Seth Weedon
seth@glbinc.com

Bob Cirone
bcirone@glbinc.com

Ask Anything segment, where we dedicate space to answering questions submitted by our members. Whether it's about safety, legislative issues, education, training or industry updates, we're here to provide the answers you need. Please email sheila@agcnebuilders.com with any questions you may have.

Heading into summer, what do contractors need to know about OSHA's Heat Standard?

OSHA's Heat Enforcement Actions – What Contractors Need to Know

The Proposed Standard. On July 2, 2024, the Occupational Safety and Health Administration (OSHA) published their [proposed standard](#) addressing heat illness in outdoor and indoor settings. The proposal codifies many of the heat safety practices the construction industry already uses to [protect workers](#). Those measures, which broadly fall into the categories of water, rest, shade, and training, were crafted by contractors as part of their general duty obligations to protect workers from hazards associated with high temperatures. However, OSHA has not addressed the disparate impacts of heat in various parts of the country. The impacts on worker safety of a 90°F day in Mississippi are different than a 90°F day in Alaska. The final version of the rule should take into account regional differences in weather patterns.

How we got here. For the past several years, OSHA has engaged in efforts to increase enforcement and regulatory oversight of excessive heat exposures in all industry sectors with an emphasis on agriculture and construction. Beginning in late 2021, the agency issued a memorandum to regional administrators that laid out inspection guidance for heat related inspections. This was followed by the publishing of an advanced notice of proposed rulemaking (ANPRM) in October 2021, which formally began the process of promulgating a federal heat standard. In April 2022, OSHA then issued the first-ever national emphasis program (NEP) for outdoor and indoor heat related hazards to serve as an enforcement policy until or when a final rule is published. Typically, NEPs

serve as temporary programs that focus OSHA's enforcement resources on a particular hazard to support an existing regulation or standard. In this case, there currently is no standard in place, so the NEP created an ambiguous set of requirements that were unsupported by any established compliance obligations.

AGC Advocacy Efforts. Most recently, OSHA initiated the small business regulatory and enforcement fairness act (SBREFA) process to solicit input from small businesses regarding the impact a national outdoor and indoor heat standard will have on their operations. AGC put forward three contractor members to participate in the process that included a series of six teleconferences in September 2023 with a final report in November 2023. The information and concerns shared assisted the agency in the development of a formal notice of proposed rulemaking (NPRM).

The National Emphasis Program (NEP) was recently extended by a year to April 8, 2026.
[Learn more.](#)

June 16 public hearing on OSHA's Heat rule

OSHA will host a virtual public hearing on its proposed rule to protect workers from hazardous heat exposure in indoor and outdoor workplaces. The public hearing on the [Notice of Proposed Rulemaking on Heat Injury and Illness Prevention in Outdoor and Indoor Work Settings](#) will begin on June 16, 2025, at 9:30 a.m. EDT, and continue on subsequent weekdays if necessary. For more information, please see [OSHA's Rulemaking Webpage](#) and [OSHA News Release](#).

Heat Standards in Specific States

Many U.S. states run their own [OSHA-approved State Plans](#). Some states have adopted standards that cover hazards not addressed by federal OSHA standards.

Nebraska is under federal OSHA jurisdiction which covers most private sector workers within the state. State and local government workers are not covered by federal OSHA.

[OSHA Nebraska Offices](#)



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Five Risks of Hiring an Uninsured Contractor

Megan Hatch, CPCU, CWCA, CRIS, Vice President, Risk Consultant

Project owners or general contractors must carefully vet contractors to ensure jobsite safety and financial security. A critical factor in this selection process is verifying that contractors carry adequate insurance. Hiring uninsured contractors can expose a project to significant risks, including safety hazards, liability issues and potential financial losses.

The following are five risks associated with hiring uninsured contractors, emphasizing the necessity of selecting those who are adequately insured:

1. **Legal Noncompliance and Penalties:** Hiring uninsured contractors can violate laws and regulations that require specific insurance coverage on jobsites. Project owners or general contractors could face legal consequences, including fines and penalties, for failing to comply with these requirements.
2. **Liability for Workplace Injuries:** If an uninsured contractor is injured, the project owner or general contractor might be responsible for covering the medical expenses and lost wages. In many states, workers' compensation laws stipulate that the responsibility extends to the hiring entity if the contractor is uninsured.
3. **Financial Responsibility for Property Damage:** If an uninsured contractor damages property on a

jobsite, the project owner or general contractor would likely have to bear the financial burden for the property damage.

4. **Third-party Liability for Personal Injury:** Project owners and general contractors may face significant legal and financial risks if an uninsured contractor causes injury to a third party, such as a site visitor or a bystander. Without the contractor's liability insurance, the responsibility of paying could fall on the hiring party.
5. **Compromised Safety Standards:** Uninsured contractors may lack the resources or commitment to adhere to industry best practices, leading to unsafe working conditions, higher accident rates and potential violations of OSHA guidelines.

Hiring uninsured contractors is a gamble that no project owner or general contractor can afford to take. By taking these proactive steps, you not only mitigate risks but also foster a safer, more professional work environment. Remember, the small effort of ensuring proper insurance coverage can prevent major setbacks and losses in the long run.

Protect your business and ensure the success of your projects. Contact [UNICO](https://unicogroup.com) today to take the first step towards a safer, more secure construction project.

“By taking these proactive steps, you not only mitigate risks but also foster a safer, more professional work environment. Remember, the small effort of ensuring proper insurance coverage can prevent major setbacks and losses in the long run.”



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Indicators of Your Construction Business's Financial Health

Clarke Beller, Lutz

Keeping a close eye on your company's financial health is key to long-term success. In the construction industry, where leaders often juggle countless responsibilities, it's easy to overlook early warning signs. Regularly evaluating a few core financial indicators can help you stay ahead of potential issues and make smarter business decisions. Here are four essential metrics to monitor:

Working Capital

Equation: *Working Capital =*
Current Assets – Current Liabilities

This measures your ability to meet short-term obligations. Bonding companies and banks pay close attention to it. While needs vary, insufficient or negative working capital can limit flexibility and access to financing. To improve it, consider increasing revenue, refining billing processes, or converting short-term debt to long-term.

Debt to Equity Ratio

Equation: *Debt-to-Equity Ratio =*
Total Liabilities ÷ Shareholders' Equity

This ratio shows how much of your company is financed by debt versus owner equity. A 1:1 ratio is generally healthy, but if it exceeds 3:1, it may raise concerns. You might explore boosting profitability, injecting capital, or financing equipment instead of purchasing outright.

Return on Assets (ROA)

Equation: *ROA = Net Income ÷ Total Assets*

ROA reflects how efficiently you're using assets to generate profit. A high ROA signals strong asset utilization. If yours is low, it may indicate underused equipment or idle capital that could be better deployed—or returned to ownership.

Months in Backlog

Equation: *Months in Backlog =*
Total Backlog ÷ Average Monthly Revenue

This metric compares secured work (signed contracts) to your annual sales, helping you forecast how long your pipeline will last. A strong backlog should typically cover at least one year's fixed expenses, though this can vary based on your specialty and contract terms.

What to Watch For

- Working capital should stay positive
- A debt-to-equity ratio under 3:1 indicates healthy leverage
- Low ROA may point to unused resources
- Backlog should cover at least one year of fixed costs

Keeping these indicators on your radar—and revisiting them often—gives you a clearer view of your company's financial footing and helps ensure you're building on a solid foundation.

“Regularly evaluating a few core financial indicators can help you stay ahead of potential issues and make smarter business decisions.”



Mental Wellbeing is Safety too

May is Mental Health Awareness Month. A month dedicated to raising awareness about mental health issues, reducing the stigma around mental health and promoting the importance of mental wellness. In the construction industry, mental health remains a critical concern. With one of the highest suicide rates among all professions, the challenges our workforce faces are profound. Now more than ever, it's essential that we work to foster a culture of care. This can mean taking time to look after our own mental health, checking in with coworkers, having resources available and encouraging open, judgment-free conversations. In every story there's strength, break the stigma and open up about mental health. This month lead the change in your organization.

Resources

www.agcnebuilders.com/safety/resources/resources-suicide-prevention-and-mental-health.html

National Suicide Prevention Lifeline - CALL or TEXT 988 - available 24/7/365.

Whether looking out for a friend or seeking support 988lifeline.org is there to offer support.



The Kim Foundation

Dedicated to improving lives through education, advocacy, and support, The Kim Foundation plays a vital role in promoting mental health awareness and suicide prevention across Nebraska.

- Learn more about mental health: [Understanding Mental Illness](#)
- Need help now? [Crisis and Emergency Resources](#)

Nebraska Department of Health and Human Services Region 5

The Nebraska DHHS offers a comprehensive array of mental health and substance use services aimed at promoting resilience and recovery for Nebraskans.

SAMHSA's National Helpline - CALL 1-800-662-HELP (4357)

This resource is for individuals and family members facing mental and/or substance use disorders, available 24/7/365.

Text HELLO to 741741

Mental Illness and Warning Signs

Creating a culture of care is important to sustaining the safety of the workforce.

Why are construction workers at risk for suicide?

- "Tough guy" culture & mental health stigma
- Unsteady employment due to seasonal changes and/or economic downturn
- Chronic pain caused by manual labor
- Stress due to time constraints, poor working conditions & sleep disruption
- Travel that may take workers away from family & friends
- Easy access to means of suicide (e.g. high places)

What are some of the warning signs?

- Talking about self-harm, self-destructive behavior
- Self-criticism or self-hatred
- Withdrawing from others
- Expressing no hope for the future
- Decreased productivity
- Talking about being a burden
- Extreme mood swings
- Increased tardiness
- Absenteeism
- Giving away tools or other personal items that hold meaning or value.



Culture of CARE

Promoting a Culture of CARE is challenging leaders to take a bold and visible step towards ensuring their workplaces are welcoming, safe and inclusive for an increasingly diverse and talented pool of workers by taking the [Culture of CARE pledge](#).

Commit to hire and pay based on skill and experience regardless of age, disability status, ethnicity, gender identity, nationality, race, religion, sex, or sexual orientation.

Attract prospective employees by creating inclusive workplaces that are free from harassment, hazing and bullying.

Retain high-performing employees by identifying and removing barriers to advancement.

Empower every employee to promote a culture of diversity and inclusion.

The companies who commit to a Culture of CARE aren't passively thinking about their company culture. They are actively working to ensure that every employee – from the CEO to the laborer – has the opportunity to feel valued, respected and heard. Companies who commit to a Culture of CARE believe that everyone has the right to a work environment that is free from harassment, hazing and bullying.

Safety Pledge

I pledge to...

Never compromise my safety or the safety of my team to get the job done.

Continuously look for hazards, promptly report them and take action to alert others.

Be an active safety role model for my friends and family, even when off the job.

Signed by _____



ToolBox Talks

AGC of America provides dozens of short, ready-to-use talks to prompt awareness and dialogue. Including topics like healthy coping, depression vs suicide, suicide awareness and much more. See the whole [12-Pack of Toolbox Talks here](#).

Safety Meeting Outlines

Safety Meeting Outlines also offers short, ready-to-use talks. The Chapter offers the Safety Meeting Outlines at a reduced rate as a member benefit. This is 52 "ready to deliver" safety toolbox talks. These outlines serve as helpful guides for member companies to lead important safety conversations, including those focused on mental health. [Learn more](#) or contact [Vicki](#) for more information.

Weekly Safety Meetings

WHY

You need Weekly Safety Meetings.

Why Safety?
You know what OSHA can do when they find violations on your site. You understand that accidents raise your workers' compensation premiums. You really don't want anybody to get killed on your jobsite. But what are you **DOING** to avoid those problems? Weekly Safety Meetings can help.

Why Meetings?
Remind your employees to follow safe work practices. Help them identify unsafe conditions. Keep them thinking about safety and making safe choices. Weekly Safety Meetings help protect your most valuable assets.

Why Weekly?
Shorter, more frequent tool box talks mean better comprehension and retention. Training once a week with Weekly Safety Meetings takes ten minutes or less and you cover four or five important topics every month.

HOW

QUIZES enhance a Weekly Safety Meeting.

- Demonstrate that your employees paid attention and learned.
- Improve your safety training documentation showing learning not just attendance.

WHEN

You call the crew.

1. **Read** - simple one-page format
2. **Sign** - worker signatures provide documentation
3. **File** - proof of OSHA compliance at your fingertips

Get back to work.

WHAT

A Great Deal!
Receive your 4 or 5 new Weekly Safety Meetings via e-mail once each month. Note that the \$125 price for Premium Membership is only available through Nebraska Building Chapter AGC.

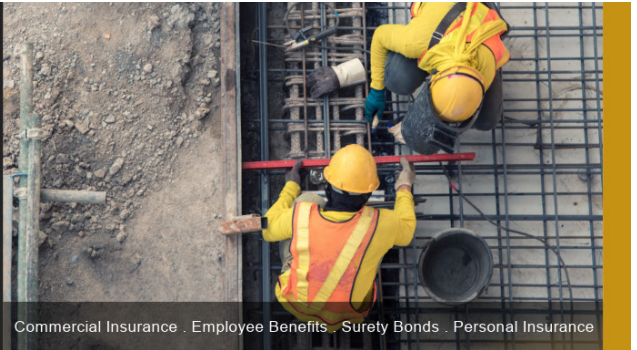
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Understanding Business Interruption Coverage

From the staff at FNIC Group

In the fast-paced and unpredictable construction industry, protecting your business from sudden disruptions is critical. Business Interruption (BI) coverage is an insurance policy that helps construction companies manage financial losses caused by unexpected events that halt operations.

What Is Business Interruption Insurance?

Business Interruption insurance is designed to cover income loss and ongoing expenses when operations are paused due to events like natural disasters, fires, or other unforeseen incidents. For construction companies, this coverage is vital, ensuring that even during downtime, bills get paid and the business stays afloat.

Potential Risks

1. **Natural Disasters:** Events like floods, earthquakes, or hurricanes can damage sites and delay projects. BI insurance helps cover lost income and keeps up with expenses like payroll and rent during these periods.
2. **Fires and Explosions:** These incidents can cause major site damage and long delays. BI insurance supports financial stability while repairs are underway.
3. **Equipment Breakdown:** Construction relies on specialized machinery. If critical equipment fails, BI may compensate for lost income during repairs or replacement.
4. **Supply Chain Disruptions:** Material delivery delays or shortages can halt work. BI can offset these financial losses and cover extra costs from these interruptions.
5. **Legal and Regulatory Issues:** If a project is stopped due to non-compliance or legal disputes, BI helps bridge the financial gap until the issue is resolved.

Working with FNIC

Understanding and selecting the right Business Interruption coverage can be complex. FNIC offers support to ensure your coverage fits your specific construction risks:

- **Policy Review:** FNIC evaluates your current coverage, identifies gaps, and recommends improvements to match your business needs.
- **Risk Assessment:** We conduct thorough risk evaluations to tailor coverage based on your projects' specific vulnerabilities.
- **Customized Solutions:** FNIC offers policies that fit the risks of your operation—whether you face weather-related risks, equipment issues, or supply chain problems.
- **Seamless Process:** From applications to renewals, FNIC manages the entire insurance process, ensuring it's smooth and stress-free.

A True Strategic Partner

At FNIC, we understand that construction delays can have serious financial consequences. That's why we help you secure Business Interruption coverage tailored to your operations. From identifying risks to guiding you through claims and safety planning, we're here to minimize downtime and protect your bottom line—so you can keep building with confidence. To learn more, visit fnicgroup.com.



ATTENTION SPECIALTY CONTRACTORS



The Building Chapter aims to create a forum for specialty contractors to discuss various key issues affecting subcontractors. The goal is to bring these discussions to light in order to identify solutions, improve communication among subcontractors, and build stronger relationships within the community.

Join us!

Let's pick a date. A happy hour at a west Omaha locale? The new steakhouse, Ruhlman's in Ashland? We'll make it happen!

If you are interested, please contact - sheila@agcnebuilders.com

The Leverage of a Construction Lien

Gretchen McGill and Patrick Tefft, Partners at Dvorak Law Group

The busy season for the construction industry is upon us, and it is important to be proactive in positioning your business for success to collect the amounts owed for the work you have performed. No contractor wants any conflicts with its customers over payment for services rendered, but it is a reality that can have a significant impact on the bottom line.

Filing a construction lien on the property in which the work is performed can provide significant advantages to a contractor's collection efforts. With a lien on the property, the owner cannot sell the property, refinance, or transfer from a temporary loan to permanent financing. The lien must be satisfied before closing if the property owner attempts any of these actions.

Generally, anyone who contracted with the owner, owner-builder, general contractor, or subcontractor to furnish materials for, or perform labor upon, any building or land for improvement, alteration, or repair has a right to post a lien on such building or improvement.

Liens provide leverage because the owner may be forced to sell

the property to satisfy the lien. For example, if you are forced to file a lawsuit to foreclose on the lien, your judgment will allow you to compel a judicial sale of the property to satisfy the amount of your lien (subject to any priority liens).

As such, the threat of a lien foreclosure action has much more "teeth" than a simple breach of contract action. Of course, the litigation process can be time-consuming and expensive. As always, you must weigh the cost-benefit analysis before pursuing foreclosure of your lien.

When deciding whether to file a lien, it is important to keep track of the various requirements and deadlines necessary for filing in the state where you performed work. Just as job sites differ, so do the lien requirements for each state. For instance, in Nebraska, the deadline to file a lien is 120 days after the contractor last completed work or provided materials to the job site. However, each state is unique and may have shorter or longer periods to file a lien.

An additional consideration to keep in mind is your role in the project. In

certain states, general contractors and subcontractors without a direct contractual relationship with the property owner may need to file certain notices to the owner before they can file their lien. For example, in Pennsylvania, if the owner files a Notice of Commencement with the State Construction Notices Directory, the subcontractors must file a Notice of Furnishing within 45 days after beginning their work.

There are several factors to consider when deciding whether to pursue a lien. Therefore, contacting an attorney before any work is performed can be highly beneficial to help ensure that all lien requirements are met thereby significantly mitigating collection challenges at the end of the project.

Choosing to be proactive and consult with an attorney regarding the lien requirements on your projects, both large and small, can help reduce potential collection issues. If you would like to discuss how [Dvorak Law Group](#) can assist with this or other legal matters affecting your business, please reach out to Gretchen McGill at gmcgill@ddlawgroup.com or Patrick Tefft at ptefft@ddlawgroup.com.

Thinking of selling your business? Call us today!

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David R. Mayer
Executive VP

Patrick A. Tefft
Partner

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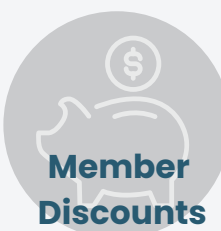
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Staying informed about industry priorities, trends, and economic data is crucial to your company's strategic planning. Members receive updates on construction employment, material price fluctuations and spending, and topic focused resources through dedicated reports, fact sheets, toolbox talks, sample documents, and more.



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