



Winter 2016

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Pfister Maintenance, Inc.

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From the Desk of Dieter Pfisterer

What will be happening at Pfister in 2016?

Many of you have been looking for our newsletter and I promise that it will be back, bigger and stronger than ever before, with more tips related to business and life.

Last year was a tough one for us, and although we have been in business for over 30 years, we were blindsided by the acts of a few of our personnel, even though there were many eyes watching and ears listening as our pockets were being picked. Our failure to recognize what was happening proves that Murphy's Law is alive and kicking.

Before I tell you about what we will be doing in 2016, allow me to remind you that if you seek bids on any roofing jobs, don't sign any contract where the total cost is 10% to 30% less than the average roofing proposal. You can forward it to us, removing your name and the price, but leaving the size of the job along with a copy of the proposal and we will be more than happy to feed it through our computer. Our engineers will analyze where the rabbits are buried, focusing our seeing-eye dogs on the proposal. **All of this is at no cost to you.**

2016 - What is going to be different? You can report a leak and our service technician will not only repair it, but he will photograph all the other areas that may have been neglected on your roof, i.e. missing doors on your HVAC compressors, clogged drains, empty pitch pockets, etc. All this will be documented with photos and we will provide you with an estimate to make any necessary repairs the roof may require. After the first rainfall you will get a call from our office to see if the repair was successful.

More importantly, our new roof maintenance manual is designed to help building managers and/or anyone else who wishes to know more about Pfister, and your roof estimates will become available to you for the asking. Please visit our new website which has been redesigned to meet the most stringent website standards.

Drones - I'm sure that by now you've heard a lot about drones. Well Pfister also has a drone which will allow us to carry out moisture scans and surveys, as well as to examine roofs which may be under a triple lease contract. The end result will show whether or not your tenant has been taking care of the roof according to his signed contract with you. Please call me to help you understand how the program works, how it will save you money and hold your tenants responsible for the necessary repairs.

We will forward our newsletter to you electronically, if you desire and provide us with your e-mail address.

Welcome...

Joan Pena is our new controller..Joan left Pfister for a brief period returning after earning her Bachelor's Degree. Welcome back Joan!

Benny Gil is our new Accounting Coordinator.

We welcome both employees to Pfister!

Have you Heard

Aaron Pilch is our licensed Pilot/Operator of Unmanned Aircraft Systems. Drones are now part of our Operation. Contact us for more information!



Words of Wisdom

Starting at the bottom...

Among the many things I learned from them, the most important is this: Whatever your position, reach out to those who know more than you do, and have been around longer than you have. Find those people, listen carefully and learn.

Don't begin to think you're the boss. You're not.

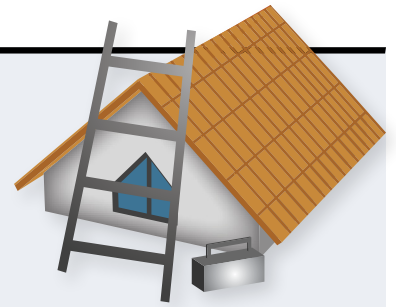
Humility and discretion are two valued qualities in an employee. Regardless of the position you hold, keep in mind that you represent your boss to the outside world. What you say and do reflects on the boss and on the entire organization. When you speak for the boss or the company, be sure you are representing them accurately.

Theodore Roosevelt's Ideas on Immigrants and Being American in 1907.

"In the first place, we should insist that if the immigrant who comes here **in good faith becomes an American and assimilates himself to us**, he shall be treated on an exact equality with everyone else, for it is an outrage to discriminate against any such man because of creed, or birthplace, or origin. But this is predicated upon the person's becoming in every facet an American, and nothing but an American...There can be no divided allegiance here. Any man who says he is an American, but something else also, isn't an American at all. We have room for but one flag, the American flag...We have room for but one language here, and that is the English language...and we have room for but one sole loyalty and this is a loyalty to the American people."

- Theodore Roosevelt 1907.

Risks Associated with Mold



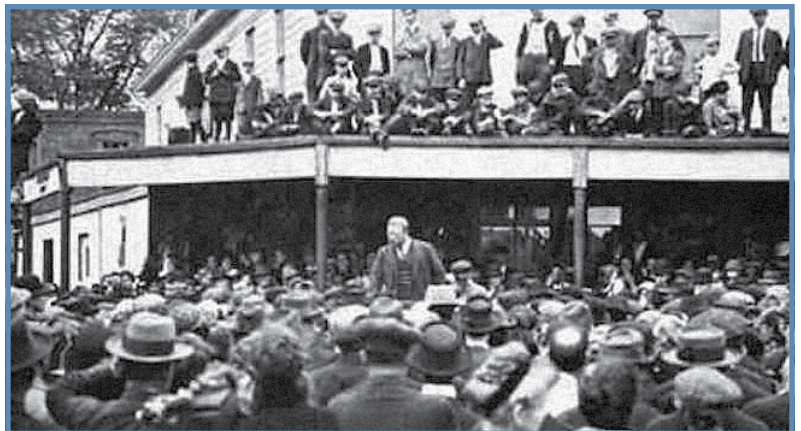
One thousand reasons why roof maintenance is of great importance!

While the risks of mold in residential construction are on the minds of many homeowners and tenants, a more significant concern exists with building owners and managers as major stakeholders in the nation's booming commercial real estate industry.

One of the most glaring reasons is simple. Property damage resulting from mold in commercial structures is no longer covered by many insurance policies and neither is the liability associated with lawsuits against builders, property managers, or prior owners. That leaves building owners open to the risk of litigation and even bigger property-related financial losses.

As a result of dramatic increase in insurance claims resulting from mold damage in building structures, insurance companies have responded by excluding coverage of mold-related remediation. High-profile mold-related lawsuits have become widely publicized in a variety of national and local media. Huge settlements have followed in the wake of major problems resulting from mold damage in commercial structures. The Insurance Institute reported that carriers paid about \$1.4 billion in mold-related claims in 2001. In 2002, payouts rose to \$3 billion. (Insurance Issue Series: Mold and Insurance, vol. 1, no. 4)

The result is that insurers in 43 states and the District of Columbia have underwritten mold exclusions or drastic deductibles in standard property casualty policies. That has led to a ripple effect with litigation from tenants, investors, building owners and others seeking to recoup their losses.



Mission Statement

The Pfister companies are solution providers, offering customers premium roofing systems and a variety of innovative alternative energy technologies, customized to meet their needs. At Pfister, exceeding expectations is our primary objective. The company values relationships and is genuine in its dealings with employees, clients, vendors, and partners. Pfister strives to seek only high quality and environmentally friendly materials at competitive prices, to ensure longterm performance and the greatest return on investment.

What Drives Prosperity?

Why are some states more prosperous than Others?

Factors such as size, location and natural resources are out of our control; however, there are many instances in which one state clearly out-performs similar states. What can account for these differences?

History tells us much of prosperity is driven by two important factors: the rule of law and private property. (Private property isn't just your land and house; it's everything you own, including cash and savings). The rule of law and private property assures people that they will keep the fruits of their labor. When allowed decisions over their own private property, people use it in the way they think best. These factors interact to encourage trade, investment and the creation of wealth.

People rarely have complete control of their property, because governments always take some of it in taxes. Although it is necessary for governments to provide services such as law enforcement, it is important to remember that every dollar the governments spend is one that a business or resident cannot spend. This is an easy fact to forget, since we cannot see what would happen if taxpayers spent more of their own money.

Comparing New Jersey to its neighboring states tells us where New Jersey stands in terms of prosperity as well as the level of control it permits citizens over their property.

We have seen that New Jersey's population and GSP growth rates are causes for concern, but what about the tax environment and government spending levels?

"A wise and frugal government, which shall leave men free to regulate their own pursuits of industry and improvement, and shall not take from the mouth of labor the bread it has earned - this is the sum of good government."

- Thomas Jefferson



To Your Health

Exercise: The Magic Bullet

It seems there's no end to the things exercise can do. For example, regular exercise:

- **Helps prevent disease** - It reduces your risk of developing illnesses such as cardiovascular disease, high blood pressure, obesity, diabetes, osteoporosis, and cancers of the colon, prostate, uterine lining (endometrium) and breast.
- **Helps maintain your independence** - Exercise improves your balance, which can reduce your chance of falling and help you retain your independence longer.
- **Increases life expectancy** - The more active you are, the longer your life may be.
- **Boosts your immune system** - Researchers have found a link to improved immune function.
- **Gives you energy** - Lack of energy is largely a result of inactivity. Endurance exercises improve stamina and energy. After just a few weeks in a walking program, most people find they have more energy.

Exercise can also enhance sleep, improve sexual health by increasing energy, help with weight loss, help maintain muscle tone, improve mood and self-esteem. When you start an exercise program, you're taking control of your life. Exercise leads to a healthier, more independent lifestyle, significantly enhancing quality of life.

What You Should Know

When suffering a stroke, swallow 3 to 4 non-coated aspirin tablets as soon as possible with a full glass of water and call for an ambulance. Time is of the essence!

It's very important to recognize the warning signs of a TIA or stroke. The usual TIA symptoms are the same as those of a stroke, only temporary.

- Sudden numbness or weakness of the face, arm or leg, especially on one side.
- Sudden trouble seeing in one or both eyes.
- Sudden confusion, trouble speaking or understanding.
- Sudden trouble walking, dizziness, loss of balance or coordination.
- Sudden, severe headache with no known cause.

From Opa's Kitchen

Frickadellen

A German dish for hungry teenagers always ready for them in your fridge.

1 1/2 lb. Chopped meat

1 Hard roll (dried out is best)

1 Egg

Salt, pepper and a little paprika

Finely chopped onions

Approximately 3 tablespoons of mustard ketchup and magi (a German spice excellent for soups and steaks)

Mix all ingredients well .

Form small balls 2 1/2" - 3" in diameter.

Fry slowly with cooking oil, after roll on hand towel to absorb cooking oil.



*Tested & Approved
by Opa Pfisterer.*

From the Desk of Dieter Pfisterer

Republicans and Democrats alike usually don't find fault with dates and statistics, "America Must Lead, Now More Than Ever" written by Rupert Murdoch is a must read.

America Must Lead, Now More Than Ever

RECENT tragic events have highlighted the importance of a robust military and especially of leadership — but also of the moral bankruptcy of moral relativism.

For a US secretary of state to suggest that Islamic terrorists had a "rationale" in slaughtering journalists is one of the low points of recent Western diplomacy, and it is indicative of a serious malaise.

For America to be embarrassed by its exceptionalism is itself exceptional and absolutely unacceptable.

In his great book "World Order," Henry Kissinger writes: "America must retain its sense of direction."

For America to have a sense of direction, two conditions are essential. First, a US leader must understand, be proud of and assert the American personality; an identity crisis isn't a starting point for any journey.

Second, there must be clear goals informed by values and by a realization of the extraordinary potential of its people.

Around our country, there is a restless desire for revival. We see it in the presidential-primary process, which, apart from an interesting cast of characters, has articulated a deep distaste for the slow descent of our country.

And, importantly, there's a yearning outside the country for American assertiveness and engagement.

As we've seen in Syria and in Ukraine and in the streets of Paris, without this country's self-confident championing of that "human quest for freedom and humane values," global affairs collapse into nightmare — the policy wasteland becomes fertile territory for terror.

We are all often struck by the exceptional qualities of America and by the exceptional and self-

**RUPERT
MURDOCH**



In the 1960s and 1970s, America intervened in Vietnam, an intervention that has been caricatured and distorted in the days since. The left seemed to be happy for the incarceration of millions, whether in Vietnam under Ho or in China under Mao. Why agonize over inhumanity when you could blithely celebrate yourself?

And in the 1980s, thanks to Ronald Reagan, America stood firm against the Soviet Union, and that very resolve led to its reform. It led to one Germany, not two. It allowed the Polish and the Hungarians and the Czechs and Slovaks to be independent, not political proxies. It recast Europe and emancipated millions.

And yet the left still cannot find the words to recognize Ronald

There's a yearning outside the country for American assertiveness and engagement. J

less influence America has exercised on the world.

We can idly and mildly joke, but if it were not for US intervention in the Pacific, we Australians would not speak with our distinctive drawl, but in the rather polite verb endings of Japanese — so let us not be PC, but frank: There is no way that Australia alone could have defended itself during the Second World War, heroic as Australian troops were.

In the 1950s, America saved the now prospering South Korea from the barbarity of Kim Il-sung. And that sacrifice and intervention provided the buffer that Japan needed to rise from the post-war ashes to be a great economy and a reliable ally.

One country, North Korea, is a heartless, ruthless personality cult that runs at the expense of its people, and the other country, South Korea, is a thriving democracy which has created companies that have improved lives around the world.

Reagan. For the rest of the world, he changed it.

And in that very same era, the United States provided a stable background for the rise of China, which went from the impoverishment of mindless ideology to the magic of market forces, allowing hundreds of millions of people to escape from poverty through their own efforts.

America's contributions to life itself are many and meaningful, from the mass production of antibiotics, to the banishing of polio, the treatment of HIV and the wonder of gene therapy and all that means for every disease.

We shouldn't apologize for America; we should celebrate America. For the world as it might have been without America is a much, much lesser world.

Rupert Murdoch is executive chairman of News Corp. and 21st Century Fox and chairman of the New York Post. Excerpted from his remarks Monday night at the Hudson Institute.

This newsletter provides general information and may express the opinions of various individuals and should not be used or taken as legal or other advice for specific situations, dependent upon the evaluation of factual circumstance. Before making a choice of a professional, you should give the matter careful thought. The selection of an attorney, doctor or other professional is an important decision.