



Winter 2020

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From the Desk of Dieter Pfisterer

Things You Must Know When It Comes to Voting

It will soon be election time again!

We, as citizens of the USA, must make it our civic duty to vote in the upcoming elections for the Senate, Congress, Vice President, and President. This year's election is more important than any other time in the history of our country.

We are either going to vote for capitalism or socialism - which has been tried and failed throughout history. It is important that you educate yourself in what the differences are. Failure to do so, or not voting at all, can have catastrophic results for you personally and for the country.

It is this writer's opinion that it is shameful not to vote. Thousands of voters stay at home and pass the responsibility to the other half of eligible voters who do vote.

I thought you should know and ask questions on the above before it's too late.

Dieter Pfisterer, CEO

Attention All: A Small Look Over the Past 35 Years of Pfister Roofing

The time has come to celebrate the history of the materials used on the roofs that we have installed, examining **the age and date of the installation, each building's height, and of course, the contractor of record** - Pfister Roofing.

When you consider the height of a 200 foot high-rise building in comparison to condos, towers, computer centers, world renowned museums located alongside the Hudson River, monuments like Grant's Tomb in the heart of New York City, and last, but not least, churches, temples and more, you can only come to one conclusion, which is that Pfister Roofing deserves a mark of excellence for all of these remarkable installations.

Pfister has over 35 years of uninterrupted quality performance here in the USA, and the many historical roof installations which were accomplished by Dieter's grandfather beginning in Germany back in 1889. In 2019/20, Pfister Roofing completed a 200 foot high rise along the Hudson River.

At Pfister, we not only install, design, guarantee, maintain, and repair roofs, we also insure that our product and workmanship perform well beyond its life expectancy.

Risks Associated with Mold

One Thousand Reasons Why Roof Maintenance is of Great Importance!

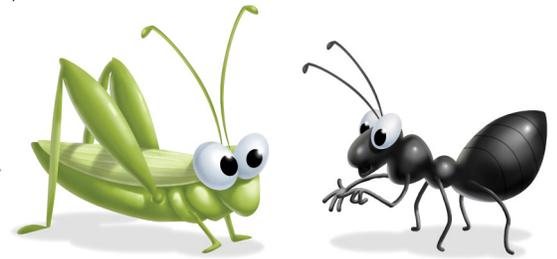
While the risks of mold in residential construction are on the minds of many homeowners and tenants, a more significant concern exists with building owners and managers as major stakeholders in the nation's booming commercial real estate industry.

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, and in the last 10 years the figures have doubled!**

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.



The Ant and The Grasshopper

A Story You Must Read to Help You Decide How You Will Vote in 2020

The ant works hard in the withering heat all summer long, building his house and laying up supplies for the winter.

The grasshopper thinks the ant is a fool and laughs and dances and plays the summer away.

Come winter, the shivering grasshopper calls a press conference and demands to know why the ant should be warm and well fed while others are cold and starving.

CBS, NBC, PBS, CNN and ABC show up to provide pictures of the shivering grasshopper and a video of the ant in his comfortable home with a table filled with food.

America is stunned by the sharp contrast. How can this be, that in a country of such wealth, this poor grasshopper is allowed to suffer so?

Kermit the Frog appears on Oprah with the grasshopper, and everybody cries when they sing, "It's Not Easy Being Green."

Jesse Jackson stages a demonstration in front of the ant's house where the news stations film the group singing, "We Shall Overcome." Jesse then has the group kneel down to pray to God for the grasshopper's sake.

Nancy Pelosi and Chuck Schumer proclaim in an interview that the ant had gotten rich off the back of the grasshopper, and they call for an immediate tax hike on the ant to pay his fair share.

Finally, the EEOC drafts the Economic Equity and Anti-Grasshopper Act retroactive to the beginning of the summer! The ant is fined for failing to hire a proportionate number of green bugs, and having nothing left to pay his retroactive taxes, his home is confiscated by the government.

A law firm to represent the grasshopper in a defamation suit against the ant is selected and the case is tried before a panel of federal judges.

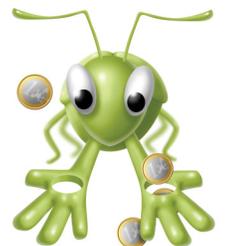
The ant loses the case.

The story ends as we see the grasshopper finishing up the last bits of the ant's food while the government house he is in, which just happens to be the ant's old house, crumbles around him because he doesn't maintain it.

The ant has disappeared in the snow.

The grasshopper is found dead in a drug-related incident and the house, now abandoned, is taken over by users who terrorize the once peaceful neighborhood

**Moral of the Story:
Be careful how you vote in 2020.**





Property Management

Things Any Property Manager/Owner Should Know When It Comes to Roofing

Property managers and building owners should ask the following questions before signing a contract to repair or replace a roof:

The roofing industry has changed. In the last twenty-five years. Many property owners and managers do not understand what materials are now being used, how many roofs are on their building, what constitutes failure of a roof, if their roof can still be repaired or is total roof replacement necessary. If so, can there be a second roof installed safely over the existing one?

Unfortunately, there are some roofers who will mislead an owner in order to be the cheapest, which will ultimately end up becoming more expensive. A roof system installed over a wet substrate can lead to the premature failure of the new roof, deck damage and mold. When you compile all of the information, it is easy to understand why many owners/managers are confused.

In order to find help, the following steps should be taken before a decision is made to restore or replace a roof.

1. Find roofing contractors who are affiliated with the NRCA (National Roofing Contractors Association).
2. Seek out contractors who have been in business twenty years or more. Visit their offices and yards to determine who they are.
3. Get references of completed jobs which are a least the same size as the one in question to be restored or replaced.
4. Call and ask questions of the owner and ask how satisfied he was with the contractor.
5. Get at least three quotations and examine them thoroughly. Ask questions regarding the differences in the quotations.
6. View their insurance certificate. Insist on a \$2 million dollar liability coverage and be sure the coverage is current.
7. Call the materials manufacturer stated in their proposal and ask if they have agreed to the roofing spec developed by your contractor. Ask if they are licensed with the manufacturer and find out what the manufacturer thinks of the roofing contractor.
8. Ask for the workman's comp modification rate, which should have a rating of 1 or less. This will help you understand how safely the contractor is working. If the rating is way above, 1, it means an unsafe contractor and you would not want them working on your roof.

If you follow all of the above and get answers to your necessary questions, you should be able to define in the end what you are looking for. If you are not certain, please feel free to contact Pfister Roofing, we will be more than happy to help you. Our modification rate is less than 1 which is excellent, our insurance policy and liability is \$5 million. We are also licensed with the New Jersey and New York Department of Building. We have been in business for over 35 years and are willing to assist anyone where we can with any roofing or related problems.

Dieter Pfisterer, CEO of Pfister Roofing

The Mathematics of Tax Increases Made Simple

When our government raises taxes in business or reduces depreciation, allowances and write-offs, business must raise its cost to you, the consumer, by the same amount. The same holds true when gas prices or raw materials increase. Most, if not all, of these increases will be reflected in your invoices or in fuel surcharges, including the purchase of a new roof, a car, a loaf of bread, etc.

The moral of the story is simple; business has to make a certain amount of profit to sustain itself and provide jobs to you the consumer. When the government raises taxes, business must either increase its cost of goods to you or to close its doors - it's your choice.

Remember lowering taxes on business will stimulate the economy. I'm not an economist, but it is very simple to understand.

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.

From Opa's Kitchen

Red Lentil & Vegetable Soup

THIS MEAL IN A BOWL brims with fill-you-up soluble fiber, thanks to the lentils. Translation: It may help keep weight down and also help lower total and "bad" LDL cholesterol. The lentils, spinach, and tomatoes, all rich in potassium, work to keep blood pressure in check, too.

Total Time: 30 minutes

Makes: 4 main-dish servings

- 1 Tbsp olive oil
- 4 medium carrots, chopped
- 1 small onion, chopped
- 1 can (14.5 oz.) diced tomatoes
- 1 can (14 to 14.5 oz.) vegetable broth (1 3/4 cups)
- 1 cup dried red lentils
- 1 bag (5 oz.) baby spinach

1. In 4-quart saucepan, heat oil on medium heat until hot. Add carrots and onion, and cook 6 to 8 minutes or until lightly browned and tender. Cook 1 minute.
2. Add tomatoes, broth, lentils, 2 cups water, 1/4 teaspoon salt, and 1/8 teaspoon ground black pepper; cover and heat to boiling on high. Reduce heat to low and simmer, covered, 8 to 10 minutes or until lentils are tender. Stir in spinach. Makes about 7 1/2 cups.



*Tested & Approved
by Opa Pfisterer.*

All You Have to Do is **Ask!**

What Has the Development of Making an Atomic Bomb Have in Connection with Building a Roof?

How many times have we been too embarrassed to ask or felt that by showing our ignorance we would be taken advantage of? However, some of the greatest inventions were merely refinements of previous work. In the early eighties, a graduate student at Princeton decided to build an atomic bomb for a term paper in his Physics class. All semester he reviewed all of the declassified information from the original Manhattan project that developed the bomb in World War II. He had everything except the firing sequence required to start the reaction. After reviewing countless documents, this information was nowhere to be found.

With the end of the term in sight, not to mention the loss of a scholarship, he did what many of us have a fear of doing – he asked. He contacted the manufacturer of the explosives used and as hard as it is to believe, a salesman for the manufacturer called him from an airport phone. After hearing the student's dilemma, he gave the young man the firing sequence! Needless to say, the student was contacted by his professor after he turned in his paper. He was also contacted by the dean and the FBI! He never did get his paper back and judging by the intensity of his interrogation, he thinks he received an "A" on the paper.

Certainly roof problems are a long way from building bombs, but the end result was achieved by asking someone with the right knowledge. As **Dieter Pfisterer** has preached over the years, "We are here to solve problems, not just sell roofs." Hopefully, the next time your building has a problem with its roof, you'll have the confidence to call Pfister and give us the opportunity to be of service to you.



Our Service & Repair Department

**is standing by 24 hours a day,
7 days a week to help
our customers in any emergency just call**

1.800.367.2207