



HOME BUILDERS ASSOCIATION OF THE ALLEGHENIES

NOVEMBER 2008 NEWSLETTER

BOARD MEETING

Monday, November 10, 2008: Our monthly board meeting will be held at Sassy's Restaurant. Sassy's is located at the Johnstown Cambria County Airport. Dinner begins at 6:30 PM.

GENERAL MEMBERSHIP MEETING

Monday, November 3, 2008: The general membership meeting will be at Sassy's Restaurant this month. Cocktails will begin at 6:30PM and dinner at 7:00 PM.

GENERAL MEMBERSHIP MEETINGS ARE FREE

PLEASE R.S.V.P.

We request your help and cooperation to determine in advance the general membership meeting attendance. If you plan to attend the meeting, please let us know at the HBAA by either fax (269-1429) or telephone (269-9268). Both the fax and answering machine are available 24 hours a day.

GET INSTANT CASH AT THE GENERAL MEMBERSHIP MEETING.

If you RSVP for the general membership meeting before noon Friday, October 31st, you could be the RSVP winner and win \$25 instant cash.

IF you are friendly and shake many hands at the general membership meeting you could be the ambassador winner and win \$10 instant cash.

GENERAL MEMBERSHIP MEETINGS:

6:30 p.m. Cocktails 7:00 Dinner First Monday of the month		
November	03,	2008
December	05,	2008 Christmas Gathering
January	no meeting	
February	02,	2009
March	02,	2009
April	06,	2009
May	04,	2009
June	01,	2009

BOARD OF DIRECTORS MEETINGS:

6:30 p.m. at / Second Monday of the month		
November	10,	2008
December	08,	2008
January	12,	2009
February	09,	2009
March	09,	2009
April	13,	2009
May	11,	2009
June	08,	2009



The HBAA annual **Christmas gathering** is Friday December 5th at Sassy's Restaurant. Cocktails at 6:30PM and dinner at 7:00PM. Each person pays for their own meal at the gathering. Please let us know if you plan to attend by a RSVP to Denny Squillario at 736-9070 before November 29th.

ADD SOME GREEN TO YOUR THANKSGIVING HOLIDAY

It's almost turkey time! As you begin your Thanksgiving preparations, consider incorporating these environmentally-friendly choices into your holiday routine.

Buy Local

Food transported by truck over hundreds or thousands of miles burn fuel and produces carbon emissions that are harmful to air quality. By buying locally when possible, you help cut down on the harmful effects on the environment.

As an added benefit, your produce will be much fresher and you will help support your local community's farms, businesses and economy.



Buy Organic

Organic farming processes do not use chemical pesticides and fertilizers on the produce or growth hormones in animal feed. These chemicals can seep into the soil and the runoff can contaminate the local water supply.

Use Cloth Napkins

Choose to use cloth napkins over paper napkins, thereby reducing the amount of waste going to landfills. Your pocketbook also benefits since cloth napkins are cheaper in the long run.

Light Candles

If you use candles at the dinner table, choose beeswax or soy candles. They burn cleaner and longer than traditional petroleum or paraffin wax candles - sometimes twice as long!

Recycle

Don't just pull out the cans for recycling, you may find that other articles can be recycled as well, including glass jars, plastic wrapping, boxes and cartons.

Don't Travel

Consider staying at home rather than traveling to a relative's house. Invite your neighbors over instead to help create a festive atmosphere and cut down on the fuel and pollution that result from long-distance driving or flying.

If you need or want to travel, check out more environmentally-friendly options. Choose to rent a hybrid car rather than taking the sport utility vehicle, or car pool with other family members.

Make It To-Go

Rather than putting pounds of leftovers in the refrigerator to be neglected and eventually thrown away, give your guest food to take home with them. Put the food in reusable containers that can be washed and used again.

Decorate Naturally

Instead of buying Thanksgiving decorations at the store, consider using items you find around your yard and neighborhood such as colorful fall leaves, pine cones and flowers from your garden.

These are a few quick and easy ways to be more environmentally friendly this holiday season. To find ways to make longer-term, green changes in your home, check out the National Association of Home Builders' National Green Building Program at www.nahbgreen.org

A Special Thank You to Businesses That Have Sponsored One or More of Our General Membership Meetings Recently.

BRETT INSURANCE AGENCY INC.
THE SHERWIN-WILLIAMS COMPANY
BONDED BUILDERS WARRANTY GROUP
KOHL BUILDING PRODUCTS
3M PRODUCTS
MIHALKO GENERAL CONTRACTING
ALLIANCE WHOLESALE SUPPLY
BUILDERS BENEFITS

GENERAL MEMBERSHIP MEETING SPONSORS

If you are interested in sponsoring a general membership meeting, please contact Walt Freidhoff at (814)535-8371.

P.B.A. BOARD MEETINGS

11/16/08 - 11/18/08 Marriott in Cranberry Township
11/19/09 - 11/21/09 Nemaocolin
02/26/09 - 02/28/09 Hotel Hershey
07/23/09 - 07/25/09 Wyndham, Gettysburg

PENNSYLVANIA BUILDERS ASSOCIATION AIDS DEVELOPMENT OF NEW HOME IMPROVEMENT REGISTRATION LAW

PBA will be making available information about the law to help builders and consumers understand the new registration process

LEMOYNE, Pa. – The Pennsylvania Builders Association played a key role in developing a new law intended to protect consumers from scam artists who commit home improvement fraud.

Pennsylvania Gov. Ed Rendell has signed Senate Bill 100 creating a new law that will require home improvement contractors to register with the state Attorney General's office. Contractors doing more than \$5,000 home improvement work annually will receive a registration number that must be displayed and provided to potential customers. Consumers can use the contractor's registration number to verify a contractor's status with the Attorney General's office and to report any concerns.

The new law also institutes stiffer penalties for home improvement fraud, something PBA has been proposing for years. It's expected the new law will help legitimate home improvement businesses by discouraging contractors using fraudulent business practices from seeking work in Pennsylvania.



Under the new law, all home improvement contractors must register with the state prior to July 1, 2009.

PBA worked closely with state Sen. Robert Tomlinson, R-Bucks; Rep. Keith McCall, D-Carbon; and Attorney General Tom Corbett to produce legislation that provides consumer protection against home improvement fraud without overly burdening small business owners.

"This law strikes the right balance in that it protects the needs of consumers without being burdensome to home improvement businesses," said PBA President Ray Fertig. "That's especially important during slower economic times so that we don't cripple a part of our state's economy that can help drive our business recovery."

Over the next eight months, PBA will be educating its home improvement members about the requirements of the new law to ensure they are properly prepared for business when the law goes into effect July 1. Contractors who are not members should consider PBA membership as a cost-effective tool for gaining access to the information they'll need to be successful under the new home improvement registration law. To learn more, contractors can call PBA at 800-692-7339, or they can find their local homebuilders association on the PBA web site at www.PaBuilders.org.

HOME IMPROVEMENT REGISTRATION LAW

Bullet points for SB 100

- All registrations will need to be completed by July 1, 2009 (the date the law goes into effect) Any home improvement contractor must be registered and operating within the law by this date.
- Registration with the Bureau of Consumer Protection within the Office of Attorney General
- A \$50 registration fee will be required every other year.
- The registration number must be used by the home contractor on all documents (contracts, advertisements, business cards, etc) used by the home contractor. "Advertisement" is defined as a statement promoting home improvement services in a newspaper, periodical, pamphlet, circular, billboard, sign, letterhead, business card or other printed materials, or announcements to the public on radio, television or the internet. The term shall not include the following: 1) sponsorship or recognition of sponsorships of civic, charitable or nonprofit events, teams or purposes; 2) writings or graphics on promotional clothing, pens, pencils, notepads or similar items.
- The law exempts contractors doing less than \$5,000 in business annually from registering.
- A home improvement retailer (Home Depot, Lowe's) having a net worth of more than \$50 million are exempt. However, their subs are required to register.
- Registration under this act eliminates any requirement of payment of a fee or registration or licensing of any home improvement contractor by any political subdivisions. The exception is those cities (Philadelphia/Pittsburgh) that provide true licensing requirements – testing, etc.

(see next page)

The definition of "home improvement": the term includes the following done in connection with land or a portion of the land adjacent to a private residence or a building or a portion of the building which is used or designed to be used as a private residence for which the total cash price of all work agreed upon between the contractor and owner is more than \$500:

- Repair, replacement, remodeling, demolition, removal, renovation, installation, alteration, conversion, modernization, improvement, rehabilitation or sandblasting
- Construction, replacement, installation or improvement of driveways, swimming pools, pool houses, porches, garages, roofs, siding, insulation, solar energy systems, security systems, flooring, patios, fences, gazebos, sheds, cabanas, landscaping or a type that is not excluded under (2)(vi) painting doors and windows and waterproofing.
- Without regard to affixation, the installation of central heating or air conditioning or storm windows or awnings.
- The term does not include:
 - The construction of a new home.
 - The sale of goods or materials by a seller who neither arranges to nor performs, directly or indirectly, any work or labor in connection with the installation or application of goods or materials
 - The sale of services furnished for commercial or business use or for resale, if the service takes place somewhere other than at a private residence.
 - The sale of appliances, including stoves, refrigerators, freezers, room air conditioners and others which are designed for and are easily removable from the premises without material alteration.
 - Any work performed without compensation by the owner of the owner's private residence or residential rental property.
 - Any work performed by a landscaper certified by the Department of Agriculture under the Act known as the Plant Pest Act, except to the extent that the work involves any of the following at a private residence:
 - A construction, replacement, installation or improvement of buildings, driveways, swimming pools, porches, garages, roofs, siding, insulation, solar energy systems, security systems, flooring, patios, non-decorative fences, doors, lighting systems, concrete walkways and windows.
 - The placement of retaining walls, fountains or drainage systems.
 - The conversion of existing commercial structures into residential or noncommercial structures.

The home improvement contractor will need to have proof of liability insurance covering personal injury in an amount not less than \$50,000 and insurance covering property damage caused by work of a home improvement contractor in an amount not less than \$50,000.

For a home improvement contract in which the total price is more than \$1,000, a contractor may not receive a deposit in excess of : 1) one-third of the home improvement contract price, or 2) one-third of the home improvement contract price plus the cost of special order materials that have been ordered.

New criminal penalties – Home Improvement Fraud is defined as – a person commits the offense of home improvement fraud, if, with intent to defraud or injure anyone or with knowledge that he is facilitating a fraud or injury to be perpetrated by anyone, the actor:

- Makes a false or misleading statement to induce, encourage or solicit a person to enter into a written or oral agreement for home improvement services or provision of home improvement materials or justify an increase in the previously agreed upon price.
- Receives any advance payment for performing home improvement services or providing home improvement materials and fails to perform or provide such services or materials when specified in the contract taking into account any force majeure or unforeseen labor strike that would extend the time frame or unless extended by agreement with the owner and fails to return the payment received for such services or materials which were not provided by that date;
- While soliciting a person to enter into an agreement for home improvement services or materials, misrepresents or conceals the contractor's or salesperson's real name, the name of the contractor's business, the contractor's business address or any other identifying information;
- Damages a person's property with the intent to induce, encourage or solicit that person to enter into a written or oral agreement for performing home improvement services or providing home improvement materials;
- Misrepresents himself or another as an employee or agent of the Federal, Commonwealth or municipal government, any other governmental unit or any public utility, with the intent to cause a person to enter into any agreement for performing home improvement services or providing home improvement materials;
- Misrepresents an item as a special order material or to misrepresent the cost of the special order material;
- Alters a home improvement agreement, mortgage, promissory note or other document incident to performing or selling a home improvement without the consent of the consumer; or
- Directly or indirectly publishes a false or deceptive advertisement in violation of State law governing advertising about home improvement.

No guaranty fund is included in this legislation.

The AG and the county district attorneys will have authority to investigate and institute criminal proceedings for any violation of this act. The Administrative Offices of the Pennsylvania Courts is required to report to the Bureau of Consumer Protection any suspension or revocation of a certificate ordered by the court.



There are several steps PBA is taking to help make this process run as smoothly as possible.



DO YOU KNOW THE CODE?

1. Anchor bolts shall be at least ____ inch in diameter and shall extend a minimum of ____ inches into masonry or concrete.
2. The studs used in wood foundation walls shall be ____ -inch by ____ - inch members.
3. The ends of each floor joist, beam or girder shall have not less than ____ inches of bearing on wood or metal and not less than ____ inches on masonry or concrete.
4. Notches in solid lumber joists, rafters and beams shall not exceed ____ of the depth, shall not be longer than ____ of the depth, and shall not be located in the middle ____ of the span.
5. The tension side of members ____ inches or greater in nominal thickness shall not be notched except at the end of the members.
6. When the header joist span does not exceed ____ feet, the header joist may be a single member the same size as the floor joist.

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CODE ANSWERS

1. 1/2 in. 7 in. *Read the exceptions in this section.* -2006 IRC Section R403.1.6 Foundation anchorage.
2. 2-inch by 6-inch -2006 IRC Section 404.2.2 Stud size.
3. 1.5 in. 3 in. *Except where supported on a 1-inch-by-4-inch ribbon strip and nailed to the adjacent stud or by the use of approved joist hangers. This is the same for rafters and ceiling joists.* -2006 IRC Section R502.6 Bearing.
4. 1/6 1/3 1/3 -2006 IRC Section R502.8.1 Sawn lumber
5. 4 in. *Also refer to section R802.7.1 for roof-ceiling construction* -2006 Section R502.8.1 Sawn Lumber
6. 4 ft. When the header joist span exceeds 4 feet the trimmer joists and header joist shall be doubled. -2006 IRC Section R502.10 Framing of openings.

Cambria County Building Code Enforcement Agency

has a new location.

1100 West High Street, Suite 1012
Ebensburg, PA 15931.

“HOPE for Homeowners” to provide Foreclosure Relief

Homeowners feeling the pinch with the ongoing economic crisis and struggling with their current monthly mortgage payments can now get help. “HOPE for Homeowners” is a new program launched on October 1 to help families refinance under a more affordable loan insured by the U.S. Department of Housing and Urban Development’s (HUD) Federal Housing Administration (FHA).

How Does It Work?

Under the program, lenders holding the troubled mortgage must agree to accept, as payment-in-full, an amount equal to 87 percent of the current value of the property. A new FHA-insured mortgage will be given to the borrower which represents 90 percent of the home’s current value. The three percent difference is paid to FHA by the lender to cover the borrower’s up-front FHA mortgage insurance premium.

The homeowner is then responsible for an annual mortgage insurance premium of one and one-half percent, which, like current FHA-insured loans, is paid monthly as part of the mortgage payment.

Other provisions in the plan include:

- The new FHA loan amount may not exceed a maximum of \$550,440.
- Mortgage lenders must waive prepayment penalties and late payment fees.
- The borrower cannot take out a second mortgage for the first five years of the loan, except under certain circumstances for emergency repairs.
- Borrowers need to be aware, however, that in exchange for taking advantage of this program they must agree to share with FHA both the equity created at the beginning of this new mortgage and any future appreciation in the value of the home.

Do I Qualify?

According to HUD, borrowers are eligible if:

- The home is their primary residence, and they have no ownership interest in any other residential property, such as second homes.
- Their existing mortgage was originated on or before January 1, 2008, and they have made at least six payments.
- They are not able to pay their existing mortgage without help.
- As of March 2008, their total monthly mortgage payments due were more than 31 percent of their gross monthly income.

Homeowners should contact their lenders to be sure they meet these and other program qualifications. To apply, contact an FHA-approved lender or housing counselor. A list is available online at www.fha.gov.

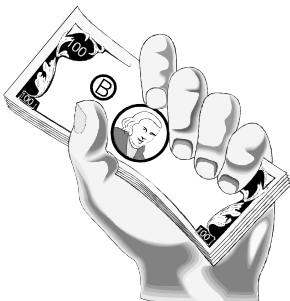
“One year ago, FHA expanded refinancing into its FHA Secure program. Since that time we have helped more than 360,000 families keep their homes by refinancing with FHA, and we will assist a total of 500,000 families by the end of this year,” said FHA Commissioner Brian Montgomery.

For more information, including a consumer fact sheet and frequently asked questions, visit HUD’s Web site www.hud.gov/hopeforhomeowners. Take advantage of the resources that are available to you to help you keep your family’s biggest asset.

PBA WORKERS’ COMPENSATION PROGRAM SAVES MEMBERS CASH ON PREMIUMS

PBA’s workers’ compensation program has been growing at an exceptional rate due to very competitive rates and pricing stability over time. In fact last year the program exceeded a total sales volume of \$9 million, reflecting tremendous popularity with members. Not only does the program provide competitive rates today, but it will become even more competitive going forward. For instance, there will no longer be a common effective date, reducing hassles for

PBA members. The insurance provider, Eastern Alliance, is now an A- rated carrier. How do you get a quote? Its easy contact Tisha O’Donnell, program coordinator at 717-505-3153 and she will have a local agent get you a quote.



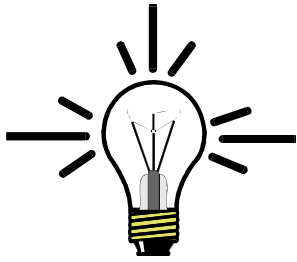
MODEL BUILDING CONTRACT AVAILABLE AT PABUILDERS.ORG

Builders and remodelers looking to protect themselves can do so for free through PBA’s web site, www.PAbuilders.org. PBA offers its members use of a building contract, a document that provides a general framework to help members steer clear of any legal troubles. The contract, which can be accessed under the Education and Resources tab at www.pabuilders.org, is provided solely as a sample in developing, in consultation with the members own legal counsel, a form agreement that is tailored to meet the needs of the members business. PBA’s model building contract is for general information purposes only and is not intended as a substitute for legal advice.

HOME MOISTURE CONTROL GUIDE NOW AVAILABLE

The Partnership for Advancing Technology in Housing is providing free comprehensive guide to preventing and addressing moisture problems in homes. The 125-page guide offers best practices for builders and includes a brief section for homeowners.

ONLINE TOOL HELPS WITH ENERGY CODE COMPLIANCE



REScheck, a free computer application from the U.S. Department of Energy, simplifies compliance with the International Conservation Code.

REScheck allows users to pick from two different ways that demonstrate compliance: the prescriptive packages approach and the trade-off approach.

The prescriptive packages approach is quick and simple to use. With this option, building materials are ensured to match up with one of the pre-approved packages for the specific climate zone that you are in. Although it does not leave much room for smaller details, it allows you to quickly verify that your project complies with the code.

The second option given by the REScheck software is the trade-off

approach. Using this approach allows for calculating the home's efficiency based on choices in regard to heating and ventilation, insulation, doors and windows. The Department of Energy states that "this method is less restrictive than prescriptive approaches because components that exceed the requirements can compensate for those that do not meet the code."

No matter how simple REScheck makes it to comply with different energy standards, the idea of using a program to do so may still be daunting for some. There are a number of different resources available on the Department of Energy website, www.energycodes.gov/rescheck, which makes the software user friendly. These resources include a list of frequently asked questions and a specialized online training course.

The REScheck program is an important tool for your next project. Complying with the energy code does not need to be the difficult nightmare that it used to be; now compliance is just a few mouse clicks away.

PENNSYLVANIA HOUSING ISSUES

To help focus state government on the need for affordable housing, the Pennsylvania Builders Association selects legislative, regulatory and judicial priorities on issues affecting residential construction, land use and development, taxation and the environment. Here are a few of the initiatives the PBA has adopted.

Preserving stream quality: Stream anti-degradation regulation reform

The Issue: In Pennsylvania, there are numerous streams being classified as "exceptional value" or "high quality." These are the most restrictive anti-degradation classifications given to water body and require the most stringent protection standards. This presents a problem for homebuilders and homeowners. If one of these streams traverse on a piece of property, the land faces severe development restrictions and the land owner has a responsibility to maintain the value of that stream.

The answer: Efforts continue to pass legislation that will reduce the DEP's abuse of the regulations that currently govern how surface waters in the state are classified. PBA seeks to pass legislation that, for the first time, would establish a system for identifying stream quality to balance the need for protection of "exceptional-value" streams with the rights of property owners to use their land. This would assure responsible management of special-protection stream resources.



Stormwater Management


The Issue: Pennsylvania's stormwater permitting process requires builders who disturb 1-to -5 acres, who have a point source discharge associated with their project, to submit an application for a general or individual National Pollutant Discharge Elimination System permit. Failure to comply with the permitting process may result in fines and project delays. The stormwater provisions require builders to submit an application and develop a plan to demonstrate how they will manage stormwater run-off in an environmentally sound way. Builders whose projects are in special protection waterways (high-quality or exceptional-value waterways) are required to obtain an individual NPDES permit. The Pennsylvania Department of Environmental Protection recommends the implementation of best management practices, which are structural and non-structural measures, facilities and management techniques to direct and minimize stormwater run-off. However, the success of any stormwater management system is site specific. Property owners are strongly encouraged to hire a qualified stormwater professional.

The Answer: DEP, in conjunction with a private engineering contractor and a statewide Stormwater Oversight Committee, is developing a storm water best management practices manual. Municipal officials should review existing stormwater ordinances for consistency with DEP's stormwater management policy.

Data quality basing policy on sound science

The Issue: PBA believes that all too often state government utilizes faulty or unverifiable information, data and research as the basis for adopting state regulations and policies. In the environmental field, for example, emotion, or the desire to achieve a "clean environment," often takes precedence over facts in the determination of standards for regulations or policies.

The Answer: PBA proposes legislation that will establish a standard for all state agencies in utilizing information, data and research as a basis for promulgating regulations and adopting policies. All information, both data and research, must be verifiable.



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Booth Cost is \$385 for HBAA members,
and \$450 for nonmembers

The home show committee suggests that each exhibitor demonstrate, display or give out literature showing the public how their products help save our environment.

Information will shortly be mailed to previous exhibitors.

If you would like to be added to the mailing list,
please contact our Home Show chairman,
Lynne Gramling, at 814-535-7761.

Together we can make this Home Show one to remember



NEWSLETTER ADVERTISING
Home Builders Association of the Alleghenies
 Richland Square III, 1397 Eisenhower Blvd., Johnstown, PA 15904
 Phone: (814)269-9268 Fax: (814)269-1429
Newsletter Advertising Contract

NAME OF COMPANY: _____
 REPRESENTATIVE: _____
 MAILING ADDRESS: _____
 CITY/STATE/ZIP: _____
 PHONE: _____
 FAX: _____
 E-MAIL: _____

Member of the Home Builders Association of the Alleghenies?

Yes No

Order for advertising within our monthly Newsletter:

- . All ad copy and artwork must accompany this contract.
- . All advertising artwork must be photocopy ready. (B&W only)
- . All advertising contracts are for a minimum of 3 months.

Business Card (3 1/2 x 2")	\$10.00 x _____ months = \$ _____
1/8 page(5" x 2")	\$15.00 x _____ months = \$ _____
1/4 page(5" x 4")	\$25.00 x _____ months = \$ _____
1/2 page(5" x 8")	\$45.00 x _____ months = \$ _____
Full page(8 1/2" x 11")	\$90.00 x _____ months = \$ _____

Order for a flyer attached to inside of our monthly Newsletter:

- The flyer must be of size 8 1/2 by 11, on standard weight paper.
 - All the flyers are to be created by the advertiser and given to H.B.A.A. (Please call HBAA for an estimate of the number of flyers required)
- \$75.00 x _____ sheets x _____ months = \$ _____

Circle month you are requesting your ad period to start:

Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

- All advertising contracts must be prepaid, please attach check payable to the H.B.A.A.
- All advertising must be supplied to the H.B.A.A. office a minimum of 2 weeks prior to the advertising month.

The HBAA does not discriminate against any person or company in accepting paid advertising in its newsletter. Acceptance of advertising does not constitute an endorsement of the advertiser, its products, services or claims. The HBAA shall be held harmless in the event that a newsletter is not published or distributed as planned, or in the event that an ad is omitted or incorrectly displayed.

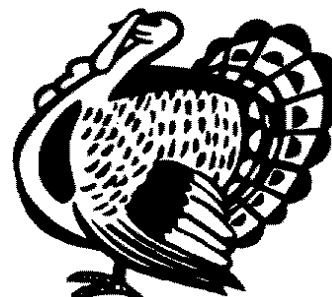
Advertiser _____ Date _____

HBAA _____ Date _____

FLUDDLER'S CORNER

THANKSGIVING NO NO'S

- During the middle of the meal, turn to mom and say, "See mom, I told you they wouldn't notice that the turkey was four months past its expiration date. You were worried for nothing."
- When everyone goes around to say what they are thankful for, say, "I'm thankful I didn't get caught" and refuse to say anything more.
- Bring along old recorded football games and pop them in the VCR when dad's not looking. Make sure it is set to the last two minutes of the game when he comes into the room, turn off the VCR, and then turn on the regular TV.
- Bring a date that only talks about the tragic and abusive conditions known to exist at turkey farms. Request that she bring photos.
- Prepare a several hour long speech to give when asked about your thankfulness. If necessary, insist that no one leave or eat until you have finished the speech.



**Home Builders Association
Timothy C. Leventry, Executive Officer
Suite 202, Richland Square III
1397 Eisenhower Blvd.
Johnstown, PA 15904**

Return Service Requested



**HOME BUILDERS ASSOCIATION OF THE ALLEGHENIES
NEWSLETTER
November 2008**

Timothy C. Leventry, E.O.
1397 Eisenhower Boulevard
Richland Square III, Suite 202
Johnstown, PA 15904
(814)269-9268

FAX:(814)269-1429

President: Denny Squillario

web site: www.hbaahomes.org

email: info@hbaahomes.org



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