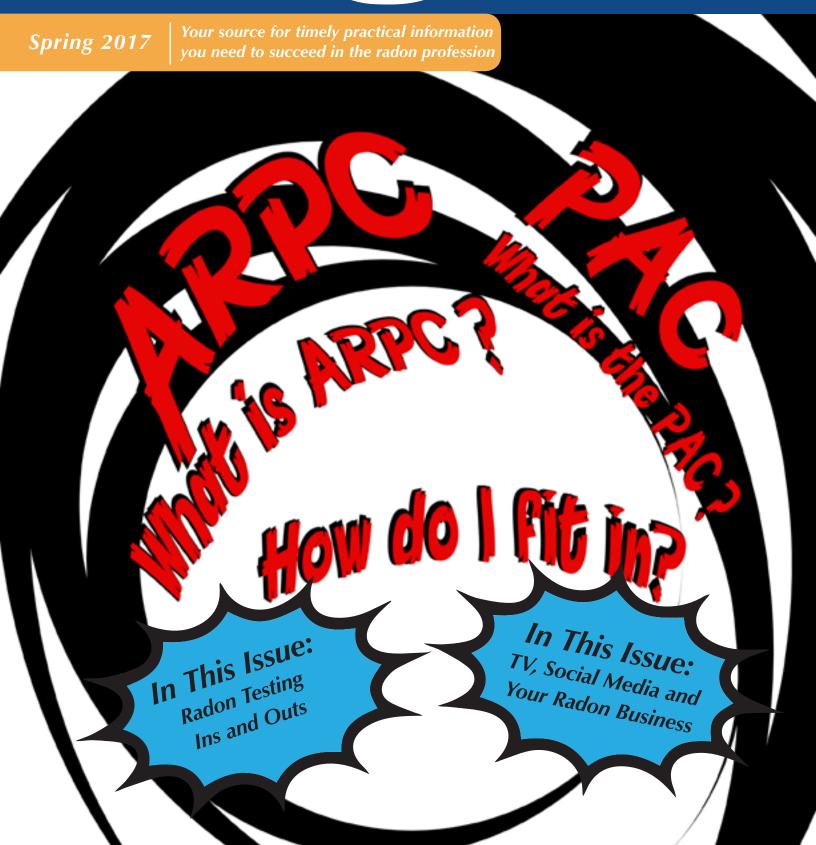
# **#Radon Reporter**™





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AARST, the American Association of Radon Scientists & Technologists, is a nonprofit, professional organization dedicated to the highest standard of excellence and ethical performance of radon measurement, mitigation, and transfer of information for the benefit of members, consumers, and the public at large. AARST's leadership is democratically elected by the members.

AARST-NRPP represents your voice as we meet the wide range of challenges facing radon professionals and the community. Your membership and participation provides you a voice in the changes to come, and allows you to gain updated information, discover new techniques, learn about new problems before they occur, and hone your professional skills.

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### **Letter from the Executive Director**

## 5 Tips to Reduce Risk of Lung Cancer Article Missed the Mark

By Dallas Jones, Executive Director, AARST



Earlier this month, I was presented an article published by Fox News with the headline, "Reduce your lung cancer risk with these 5 tips, other than not smoking" based on an interview with Dr. Mohammed Jahanzeb, a lung cancer expert at Sylvester Comprehensive Cancer Center, and Dr. Norman Edelman, a senior scientific advisor at the American Lung Association who has served as ALA's chief medical office for 30 years according to its website.

Confident I would see "Test your home for radon" and "mitigate if your levels are above EPA's 4 pCi/L Action Level" near the top of their tip list, you can imagine my disappointment when the article didn't mention a single word about preventing needless radon exposure. I mean, other than not smoking, what else would be more important? Many of our colleagues who had seen the article that day either called or emailed me to express their frustration.

Here were the Fox News Tips and my counterpoints:

FOX News Article Tip #1
Stay away from secondhand
smoke

#### **Dallas' Counterpoint**

According to the CDC, secondhand smoke is the third leading cause of lung cancer (behind radon). Secondhand smoke causes 7,333 annual deaths from lung cancer, around 33% of the annual lung cancers attributable to radon. An important tip, but why #1? Perhaps because secondhand smoke causes an additional 33,951 annual deaths from heart disease.

#### FOX News Article Tip #2 Don't switch to a potentially harmful cigarette substitute.

#### Dallas' Counterpoint

Cigarette substitutes like snuff or chewing tobacco can cause mouth, tongue, cheek, and gum cancer, cancer in the esophagus or even pancreatic cancer. Research has shown e-cigarettes emit higher levels of certain metals, including nickel, zinc, and silver, than tobacco cigarettes. I couldn't find any data on estimated lung cancer deaths, if any, from cigarette substitutes.

## FOX News Article Tip #3 Be aware of occupational (Asbestos) risks — and take care to avoid them.

#### **Dallas' Counterpoint**

Asbestos-related lung cancer has been said to claim an average of 4,800 American lives per year. This includes about 2,848 yearly deaths in the U.S. from mesothelioma and another 1,451 from asbestosis, according to the most recent data available. While most of these deaths are related to occupational exposure, this is still an important tip.

FOX News Article Tip #4 Get screened early.	The doctors explained that people who have smoked for a long time (20 years +) should go in for regular CT scans, and that lung cancer mortality can be decreased by as much as 20% if the cancer is detected early on.
FOX News Article Tip #5 Practice healthy habits.	Dallas' Counterpoint  The doctors advised that "healthy habits" won't be the magic bullet in reducing lung cancer risk and that studies on the effects of vitamins A, Vitamin E, and selenium showed no protective benefits of these substances. However, "like everything else in the world, live a good clean life," Edelman said. Not bad advice I suppose, but where's the radon message?

According to their mission statement , the American Lung Association is "the leading organization working to save lives by improving lung health and preventing lung disease through education, advocacy and research. ALA has been fulfilling that mission since 1904 and has been an important ally in our work to lower the risk of radon exposure. ALA is a major contributor of leadership to the National Radon Action Plan.

"you can imagine my disappointment when the article didn't mention a single word about preventing needless radon exposure."

Some of ALA's biggest contributors are large pharmaceutical companies like GlaxoSmithKline, Pfizer, Lily, Mylan and Merck that manufacture asthma treatment drugs, smoking cessation products and therapy treatments for asbestosis and mesothelioma. Dyson and ProTeam, who manufacture air filtration products in addition to vacuum cleaners that remove allergens, are also donors. ALA attracts those donations because they focus on important, worthwhile lung-related health issues. And it's important to remember they need those big donations to pay for all the excellent work they do, INCLUDING a significant amount of radon awareness and outreach. In other words, "big pharma" helps foot the bill for their radon initiative.

I temper my disappointment with a dose of realism. The topic of lung cancer prevention covers a lot of territory and it's no secret that medical professionals such as Drs. Edelman and Jahanzeb have been provided precious little information about radon. By bringing its omission to their attention, I'm confident they'll be sure to include it the next time they are interviewed.

Radon-induced lung cancer doesn't have an evil manufacturer to blame, a maintenance drug to reduce symptoms or a sexy gadget like a Dyson vacuum cleaner to help prevent symptom flare-ups. All that combined makes the sometimes-frustrating work of spreading awareness about the "silent killer" even more important.

So, here's my heartfelt appreciation to all who give so much of their time doing so, including ALA. And, a special thanks to Dr. Bill Field for his challenging work on the soon-to-be-released Reducing the Risk from Radon: A Guide for Health Care Providers. Let's encourage all seeking to effectively prevent lung cancer to use the Guide to educate all doctors and nurses so they know that radon gas is not only the second leading cause of lung cancer in America but also the number one cause of preventable death in our nation's homes.

http://www.foxnews.com/lifestyle/2017/04/13/reduce-your-lung-cancer-risk-with-these-5-tips-other-than-not-smoking.html

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### **A Letter From Your Chapter Presidents: Call To Action**

#### **Dear Chapter Members,**

The AARST Radon PAC and ARPC have been buzz-words in AARST and NRPP certification news in recent months. We hope this letter helps communicate the definitions of both AARST programs and the benefits to you in supporting either or both.

Both the AARST Radon Political Action Committee (PAC) and American Radon Policy Campaign (ARPC) are at your side and never stop working for you, even if you don't realize it! Both work to ensure that you not only stay in business, but help your business grow. You might compare them to Triple-A (AAA); if your car breaks down, you can call for roadside assistance – and membership includes access to many perks you otherwise wouldn't even know existed.

AARST National has been building personal relationships with lawmakers and key staff of both parties in our nation's capital. AARST's Lobbyist Randy Pence has recruited many supporters of the radon issue and is actively engaged in saving the EPA Radon Program and State Indoor Radon Grants (SIRG) from being slashed as part of the President's requested budget cuts.

In response to Obama Administration decisions to sacrifice SIRG to pay for other environmental priorities, the AARST National government relations team has come up with one strategy after another to educate key Congressional players about the importance of EPA and EPA-funded state partners to the success of the radon profession. We have succeeded through FY 17.

But now, swamped by the Trump Administration's extreme budget proposals like reducing EPA by 25%, the entire EPA radon effort (SIRG plus HQ support for standards, Montgomery lab, training, work on federal recognition of NRPP and other certifications, updating risk estimates and other data) is on the line. AARST's lobbyist and government relations effort is needed now more than ever to overcome the tide and ensure the future of critical, effective radon-related services from the states and EPA.

Only by opening your checkbook and supporting the effort of AARST National will these two policy workhorses continue to connect and make changes.

#### **American Radon Policy Campaign (ARPC)**

The ARPC pays for the services of Randy Pence, who regularly meets with targeted Congressional representatives and senators (or their staff) to gain their support for federal legislative and budgetary initiatives that support state radon programs and radon professionals.

To encourage contributions to ARPC, AARST publishes an Annual ARPC-100 Report in which all contributors are advertised. Through this mechanism, such contributions can be written off at tax time as a business-related advertising expense. Also, a portion of each AARST member dues payment is earmarked for ARPC.

#### The AARST Radon Political Action Committee (PAC)

The AARST Radon PAC was created so we can make *campaign contributions* to senators and representatives who share our concerns regarding radon-induced lung cancer. Equipped with the PAC's campaign contribution, Randy and other key AARST personnel can attend campaign events where they can have informal conversations with law-makers and their staff who share your concern – without the time constraints and formality of meeting at their offices. These personal relationships will only help whenever we need support.

While chapters contribute in many ways (i.e.; contributing to the ARPC-100 and helping to finance AARST National advocacy efforts), chapters CANNOT contribute to the AARST Radon PAC. Only individual professionals can support the PAC.

It's imperative that Chapters and Chapter members believe in and support the important work AARST National is doing for us all.

So – we reach out to you, to realize the potential of our industry at large and to safeguard your business and your job. We urge your financial support for these efforts – in whichever way resonates with you personally.

We Support AARST,

Kyle Hoylman (KARP), Gary Boesker (Heartland), Jim Emanuels (MWAARST), Dave Hill (NEAARST), William Angell, (North Star), George Schambach (NYAARST), Shad Evans (OARP), Nate Burden (PAAARST), Henri Boyea (SEAARST) and Tammy Linton (Rocky Mountain)

### **Radon Testing Ins and Outs**

by David Daniels

I've always thought the most important part of the whole radon process is the initial test. Should you use a professional monitor, a long term test, a single short term or two? What about all the different brands out there? Which one should you purchase?

Rather than recommending one brand or type over another, I thought I'd give some advice on how to go about getting reliable radon test results. If the manufacturer or lab is approved, then what you use is your decision. Just make sure the device you use is approved by the National Radon Proficiency Program (NRPP).

### Recommendations for Real Estate Transaction Testing:

It seems like it takes about twenty calls between the buyer, the buyer's agent, the seller and the seller's agent to set up the testing appointment. When a buyer calls to set up a test, the first thing to ask is if they have access to the home. The answer is normally no. Since access is normally provided by the buyer's agent, we ask the buyer to have their agent call us directly so we can give them a day and time to place the test based on how quickly they need the results.

#### Scheduling

It's important to ask when the test results are due. Each transaction is different. Sometimes you only have a few days, but others you might have two weeks. My experience is that agents sometimes forget to mention the deadline when setting up an appointment and you certainly don't want to have them call back and re-book, which may upset your schedule. In addition, make sure you book the test pick-up appointment at the same time. If we start a radon test on a Thursday or Friday, we always pick it up on the following Monday. Try to give yourself weekends off if possible; occupants don't want to be bothered on weekends either.

#### Closed-House Conditions

The next step is to inform the buyer's agent about the need for closed-house conditions, even if the home is vacant. For some reason people believe that airing their house out before we show up will help them. It is imperative that they communicate the closed-house requirements, including the need to have the house closed for at least twelve hours prior. If we arrive at the home and see windows open, we cannot start the test. And I can't leave the tester longer (we use continuous monitors) because of how booked we are. The buyer's agent either must move the test acceptance date, get

someone else (and still pay us for the trip) or miss out on the test altogether (not a good option). If you can get the name of the listing agent, it's a good idea to have the "closed-house conditions" talk with them, too. In addition to the phone conversations, I recommend the instructions be emailed to both agents with a request to be forwarded to the seller. I highly recommend that you have the seller sign a "Closed-House Conditions Agreement" acknowledging that they understand the protocols, that the house has been closed for the past 12 hours, and that they agree to abide by the protocols throughout the test period.

#### Additional Paraphernalia

There are some things we carry with us when setting up a test. These include a stool or portable table on which to place the test device(s) and few signs to hang on the exterior door knobs to alert anyone going into the home that a radon test is in progress and to keep the doors and windows closed. In addition, we place a sign on our radon monitor warning not to touch it or tamper with the test conditions and a sign is placed on the thermostat, if the home is vacant, explaining that it should not be touched during the test.

Always adjust the heat and AC to normal conditions if the home is vacant. If occupied, I trust the occupants will want to live in normal conditions. Then we leave a one page bullet-point sheet on the kitchen counter so the occupant can be aware of the closed-house requirements and that it benefits them to observe them. Lastly, it is a clever idea to place some tamper-tape on some windows, especially in the basement, if there is one. Some people might be offended by doing this, but a simple response is that it is part of the standards to ensure an accurate test and that it allows the sellers to demonstrate they didn't tamper with the required test conditions.

### Recommendations for Concerned Homeowner Testing:

Working with concerned homeowners (as opposed to real estate transactions) is much simpler. Once I arrive at an appointment, the first thing I ask is where and how they spend time in their home, and if they plan on selling anytime soon. If they only use their basement an hour or two a week and don't plan on selling, then I give them the option of testing the living room or other space on the first floor. They are normally surprised, thinking we should test in the basement. I respond that if they are not being exposed to the basement concentrations, then why test it? I also say if things will change, like a bedroom being added or TV/Rec room in the basement, then I would test there.

That said, I do remind them if they should decide to



they plan on selling anytime soon. If
they only use their basement an hour or
two a week and don't
plan on selling,
then I give them
the option of
testing the
living room or
other space on
the first floor.

The first thing I ask is where and how

they spend time in their home, and if

sell the house, a prospective buyer will test the lowest level suitable for occupancy, regardless of whether it's being occupied much now. This lets them know I am being honest about how we test and that I am not just trying to sell a mitigation system. Once they understand the dynamics, the customer will often decide to have both the basement and the first floor tested. Either way, we still leave the instruction sheet on the importance of closed-house conditions.

#### **Long-term Option**

If the homeowner is not in a hurry, we recommend a long-term test. We explain that this is usually the best test, allowing them to open windows when they normally would. Since it's representative of their true long-term exposure, a follow-up testing would not be needed.

Most homeowners still prefer a short-term test, so make sure they are willing to observe the closed-house conditions and book the pickup time with them while you are there. Oh, and make sure they put it in their calendar. People are busy and it is easy to forget an appointment. Don't waste time sitting in driveways. Time is money.





AARST Foundation exists to provide educational, scientific, charitable and literary resources relating to radon science and radon (radiation) risk reduction for the benefit of the American public and professionals engaged in radon research, education and radiation risk reduction.

The organization is organized exclusively for educational, scientific, charitable and literary purposes .

AARST Foundation supports radon related research, standards, and environmental justice to financially assist those that are unable to take action to test for and reduce elevated radon levels when discovered.

For more information: www.aarstfoundation.org Calvin Murphy info@aarstfoundation.org

#### **Stakeholder and Chapter Meetings**

Stakeholder and Chapter meeting offer radon professionals an opportunity to hear the latest updates in policy and the industry trends from both AARST National and EPA and other stakeholder agency partners. These meetings happen typically in the first half of the year, and not all regions have them every year. For updated meeting information and registration forms please visit http://aarst-nrpp.com/wp/events/

- June 15-16 NE AARST Regional Spring Conference, Sheraton Harborside in Portsmouth, NH
- October 1-4 New Orleans, LA, AARST International Radon Symposium
- November 8-9, Johnson City, NY, Training (C.E.) and Stakeholder Meeting

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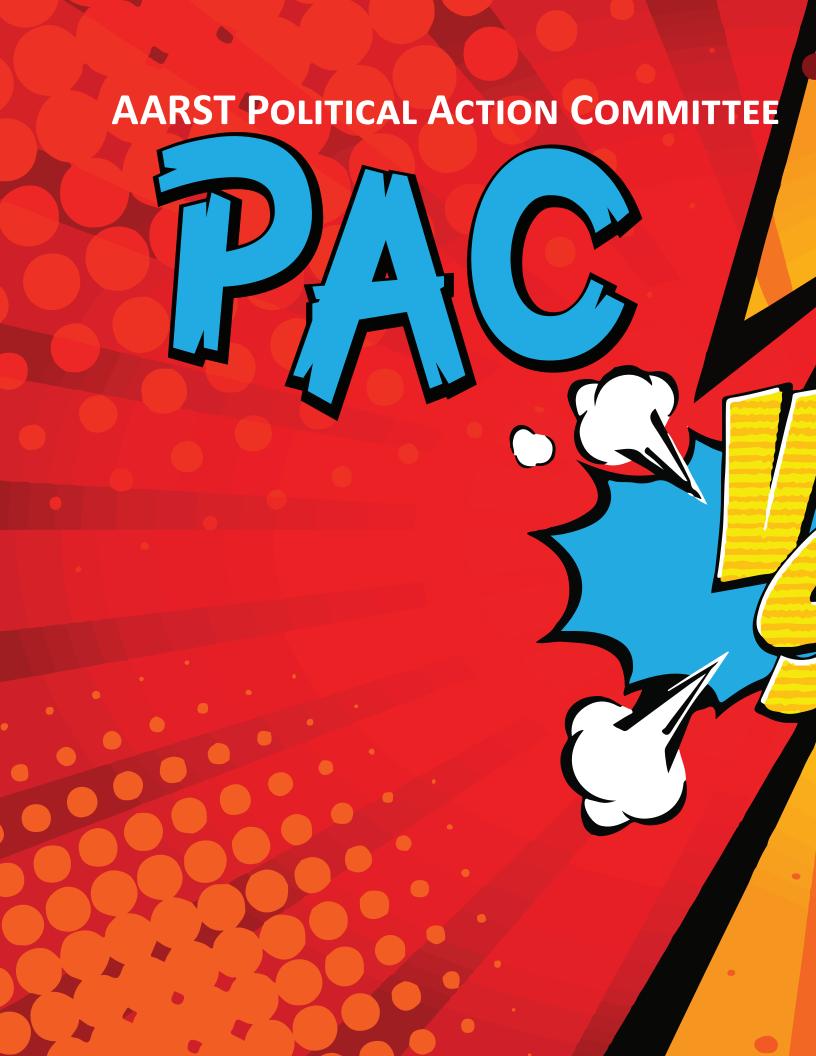


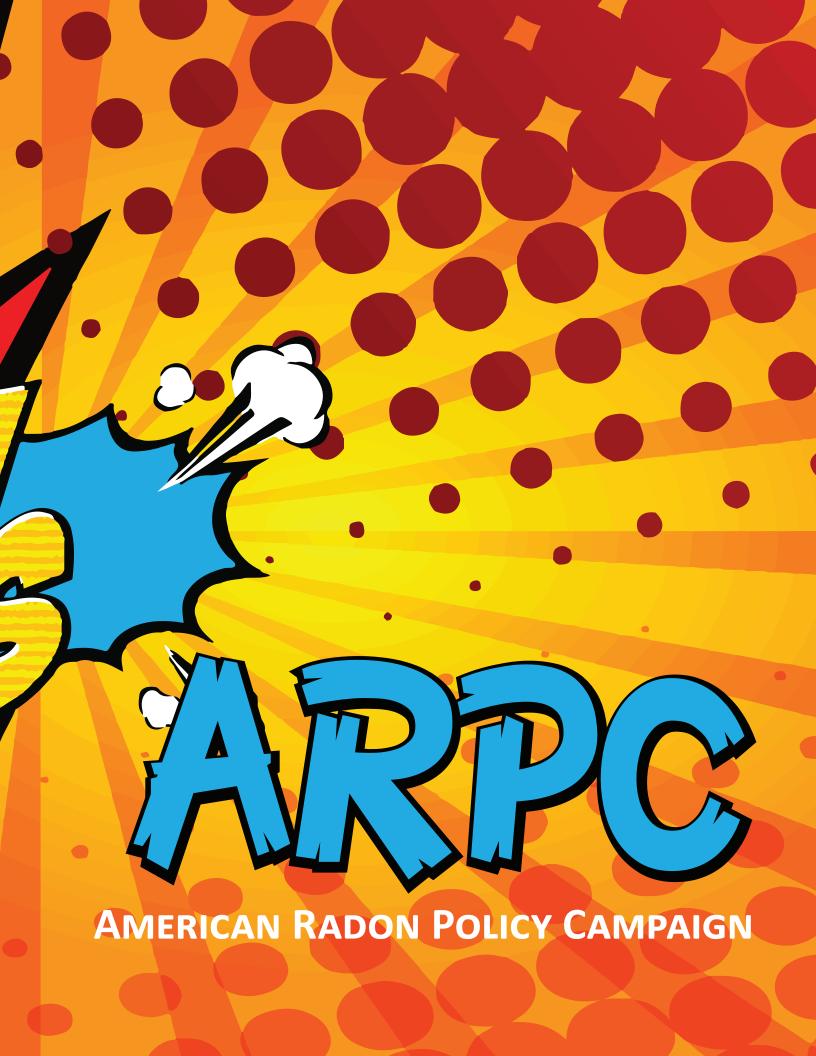




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### AARST Policy Change Work in Washington: Fueled by American Radon Policy Campaign and AARST Radon PAC

By Jane Malone AARST National Policy Director

AARST raises funds from members to support the enactment and continuation of effective radon policy in the United States. At-a-glance:

ABOUT	AMERICAN RADON POLICY CAMPAIGN	AARST RADON PAC		
Function	Lobbying to promote AARST positions and interests via meetings in Capitol Hill offices	Supports after-hours relationships and communications with elected officials/ key staff at campaign events		
How Funds Are Used	To pay lobbyist (Randy Pence) and staff/advocate DC travel expenses	To make political campaign contributions to officials who share our views		
What is Accomplished	Specific and prioritized requests are made for funding EPA radon activities ("appropriations") and policies  General advocacy conversations we follow up action such as connection staffer who handles our specific issues.			
Who Can Contribute	Individual or Business	Individual (maximum \$5,000 per year)		
How to Contribute	Check payable to AARST, note ARPC - or online PayPal account	Personal check payable to Radon PAC		
Tax Deductible?	Deductible: ads are business expenses	No		
Annual Goal	\$100,000	\$10,000		
Notes	Funded by the advertising supplement and non-deductible share of AARST membership dues	AARST may only solicit individuals who work for corporate members if the corporation signs authorization		

#### Why are funds needed?

Although radon is responsible for more than 21,000 US lung cancer deaths each year resulting from exposure to radon in homes, schools and other workplaces, federal support for action on radon is governed by political choices about budget priorities, environmental policies, and consumer protection. Lobbying and other advocacy activities fuel political outcomes. Like any other serious industry, the radon profession needs experienced representation in Washington DC to tell the story of radon risk and explain what federal actions can help reduce risk (and which ones increase risk). It costs money to deliver those messages.

#### What's the ARPC?

The American Radon Policy Campaign (ARPC) was created in 2008 as a vehicle for asking the key federal agencies to provide leadership in protecting people from radon exposure. As concerns about federal radon policy gaps grew, it became apparent that AARST needed a formal presence in Washington to supplement efforts by AARST staff, board, members and allies. In 2013, the AARST board authorized the Executive Director to hire lobbyist Randy Pence of Capitol Hill Associates and to fund the lobbying work with ARPC-100 Advertiser fees from members who place ads in a special ARPC advertising publication. Each year ARPC

funds cover the cost of Randy Pence's lobbying work and travel expenses for key leaders to attend meetings in Washington DC.

#### Are members already supporting the ARPC?

Yes. In 2016, the board decided to dedicate a \$25 portion of each member's dues payment to the ARPC. AARST dues payments may be deductible as ordinary business expenses in accordance with IRS rules and regulations, but the \$25 portion is not deductible because it is used for ARPC lobbying activities.

### Benefits to members who contribute more as an ARPC-100 Advertiser

- Get included in a special annual advertising supplement to AARST publications at the time of the Symposium.
- Receive personal updates with report of progress made by your support.
- Play a major role in reducing radon risk in the US by helping AARST have a seat at the National Policy Table with a year-round voice in Washington, D.C.

### How to participate as an ARPC-100 Advertiser

For as little as \$25.00 a month from a credit card you can become a sustaining ARPC advertiser and help create real radon policy in America http://aarst-nrpp.com/wp/arpc-contribution-page/



CATEGORY	Annual Fee	Monthly Payment		Weekly Payment	
		Amount	# Months	Amount	# Weeks
VANGUARD	\$250	\$25	10	<b>\$9</b>	30
CHAMPION	\$500	\$50	10	\$17	30
LEGIONNAIRE	\$1,000	\$100	10		
ELITE	\$250	\$250	10		
STANDARD BEARER	\$5,000	\$500	10		

#### What's the AARST Radon PAC?

AARST has established a Political Action Committee (PAC) to help elect political candidates who understand and appreciate the need for federal policies to reduce risk of radon-induced lung cancer. Having a PAC elevates AARST's status as a policy advocate in Washington DC. It allows AARST to contribute funds to the campaigns of candidates whose policies and interests are aligned with AARST and its membership with respect to radon testing and mitigation. The PAC gives AARST a political capability to complement its congressional and federal agency capabilities.

#### What is a Political Action Committee - PAC?

A PAC is an entity established under law that allows groups of individuals to pool funds to support the election of candidates for political office and for other election-related purposes. This pooling mechanism allows people with common interests – such as members of a trade association – to concentrate and magnify their impact in supporting candidates for office.

### Are membership contributions to the PAC required?

No. Member contributions to the PAC are entirely voluntary and are not a condition of membership. However, only members of AARST may contribute to/participate in the AARST Radon PAC. It is a privilege of membership in AARST. AARST invites its members to participate, but there is no consequence to not participating.

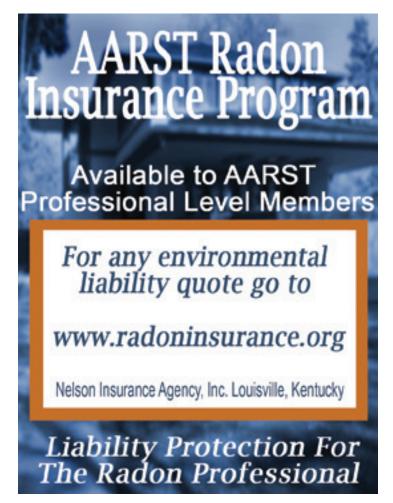
#### How much can I contribute to the PAC?

Individuals may contribute up to \$5,000 annually to a PAC. Federal law requires a PAC to report the name, address, occupation and employer for each contributor who gives \$200 or more in a calendar year. Contributions to the PAC are not tax deductible.

#### Can my company contribute to the PAC?

No. Only individuals, sole, proprietors, and LLCs that are not taxed as corporations may contribute to AARST Radon PAC. The PAC cannot solicit, or receive contributions from member corporations, which include group AARST memberships and incorporated businesses whether they have individual or group memberships with AARST. However, the executive and administrative employees of a member corporation may contribute as individuals.

Member corporations, including any entity that is incorporated and that paid for one or more AARST memberships, must complete an Authorization Form, available from the AARST Radon PAC, before the PAC may solicit, or accept donations from, executive and administrative personnel of that member corporation. The Authorization Form is available on the AARST website. http://aarst-nrpp.com/wp/aarst-radon-pac/



### How can I send a contribution to the ARPC or the PAC?

Checks may be sent to the AARST office at 475 S. Church Street, Suite 600, Hendersonville, NC 28792. Corporate or personal contributions to the ARPC should be written payable to AARST with the note "ARPC". Personal checks for the PAC should be written payable to "AARST Radon PAC" and sent with the form at http://aarst-nrpp.com/wp/aarst-radon-pac/ This form can also be used for a personal credit card.

### OSHA's Confined Spaces Rule Impacts Home Performance Workers

By John Jones, National Technical Director, Building Performance Institute (BPI)

**Malta, NY, June 30, 2015** - The Occupational Safety and Health Administration (OSHA) has developed a new rule to protect workers in confined spaces, including residential attics and crawl spaces, that will impact the work of home performance and weatherization professionals.

Routine tasks such as installing spray-foam insulation in attics or installing plumbing in a crawlspace will require documented safety plans, and in some cases stationing an additional person outside the space to grant access.

Effective August 3rd, 2015, the rule -which has long applied to confined spaces such as tunnels and man holes- now specifies crawl spaces and attics due to recent fatalities. Two workers died while applying primer to floor joists in a crawl space. They were burned when an incandescent work lamp ignited vapors from the primer. In another incident, a flash fire killed a worker who was spraying foam insulation in an enclosed attic. The fire was caused by poor ventilation. OSHA estimates the rule will prevent nearly 800 serious injuries per year.

Under the new rule (29 CFR 1926 Subpart AA), permits to access specific confined spaces are granted by the general contractor or lead contractor on each job. There are numerous safe entry procedures requiring planning and preparation by the contractor ahead of time.

The rule will apply to any space that meets the following three criteria:

- Is large enough for a worker to enter it
- Has limited means of entry or exit
- Is not designed for continuous occupancy

A space may be a permit-required confined space if it has a hazardous atmosphere, the potential for suffocation, a layout that might trap a worker through converging walls or a sloped floor, or any other serious safety or health hazard.

Employers will be required to train workers to ensure they know about the existence, location, and dangers posed by each permit-required confined space.

BPI is organizing a webinar to discuss what the new rules mean for contractors in home performance and weatherization. A date will be announced soon.

For more information see the following links: OSHA https://www.osha.gov/Publications/OSHA3787.pdf

### USING TV and SOCIAL MEDIA for Your Radon Risk Reduction Business!

TV advertising always seems to be very expensive and out of reach for most small businesses. Radon professionals are going to consider the concept of television advertising and say, "No way, I'm not wasting my money on that!"

With a 30-second commercial in medium-sized cities costing several thousands of dollars each time they are played, they'd be right to think this. TV advertising is out of reach for most small and even most medium sized businesses.

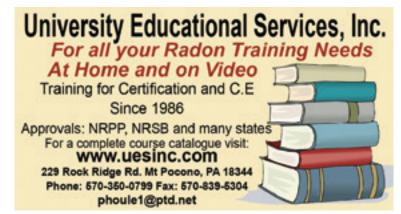
But all is not lost, cable TV and social media may provide a solution for your radon mitigation (and even your home inspection) businesses. Half of all American homes are still subscribers to cable (despite streaming) and the best news is that ads often run over and over again, all day and night long.

Prime time spots on broadcast TV can cost \$2,000 to \$3,000 in this area for an insertion (played for the evening news or in a prime time show). Cable spots can go for as little as \$75 a pop or you might be able to run a month-long series for about \$2,000. It's all in the negotiation and finding the best deal.

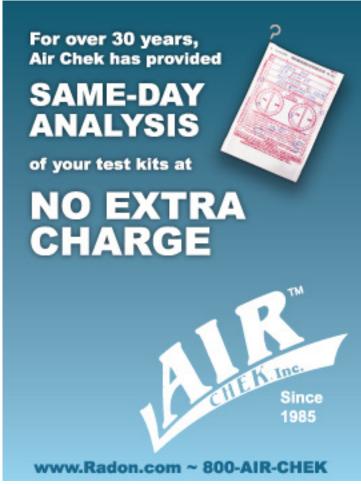
Targeting specific viewers is cable's most important feature. A radon business may want to put spots on the Weather Channel or on a family channel. Another option is to run it on the local access channel that features local school sporting events and other local forums.

If you are in a small to medium cable media market, consider contacting sales at your local cable operator and get a full listing of prices and opportunities. Talk to your local Chamber of Commerce about this. Explore and build a marketing plan. See if the cable sales department has any clever strategies for the best use of an ad budget, and find out if the company has any resources to help you make up your ad.

Continued to page 20



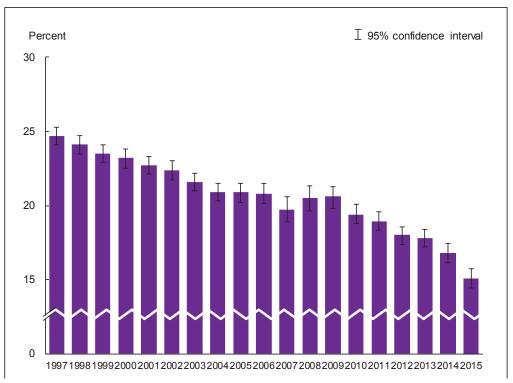




Early Release of Selected Estimates Based on Data From the National Health Interview Survey, 2015

#### **Current smoking**

Figure 8.1. Prevalence of current cigarette smoking among adults aged 18 and over: United States, 1997–2015



### As Business Expands, so Does the Need for Better Protection



"For many, insurance is part of a comprehensive retirement plan. Even the state insurance departments are directed to educate and protect plus encourage the insurance industry to innovate."

About four out of ten baby boomers have no retirement savings. For the class of contractors and entrepreneurs that percentage is even higher. This sets off the financial poverty alarms for the future. Many do have retirement savings but not sufficient in the least. Whether you are starting your business or getting closer to retirement, financial and insurance planning must be a top priority.

Life insurance can play a valuable role in retirement planning. "We know that too many people are not preparing for retirement, but it is crucial at every life stage, and the earlier you start, the better you can plan for long-term security, said Steve Riggs, AAI who has the liability insurance program for AARST members. "For many, insurance is part of a comprehensive retirement plan. Even the state insurance departments are directed to educate and protect plus encourage the insurance industry to innovate."

Cash value Life Insurance products that build a strong savings component with favorable tax treatment and no market losses are getting lots of attention. Fixed annuities are also important to consider because of the relative safety versus the stock market with its erratic drops and swings and management fees.

Businesses and many banks own life insurance plans that are permanent and not variable in cost in order to build high cash values for retirement purposes. The cash value growth is tax free is structured properly unlike tax deferred financial products like the 401k or SEP. Some businesses use the cash value life insurance policy for executive compensation or golden parachutes or handcuffs to keep important managers or sales executives.

Good references are InsureUonline.org and Myra. gov. or contact Steve Riggs, AAI directly (Steve@ nelsoninsurancegroup.com) and he will send more reference material for any member to study or research.





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#### USING TV and SOCIAL MEDIA Continued from page 17

You can hire out to a production company to create your 30-second ad. That could cost several thousand. Is that too much? Well, one AARST member company recently created a 30-second spot all by itself. Simple. Direct. Powerful. And, it worked! The ad got the phone ringing on a steady basis and now the company is booked several weeks ahead.

OR, consider having an online service create a whiteboard ad for 30 seconds. Some whiteboard ads can be developed for a little as \$200 for a 30-second ad. Some for even less.

And, consider this, in some small markets, you might even work a deal with the local regular broadcast market and it will still work budget-wise. Or, use the ads on your web site and social media. Facebook and Google ads and Facebook post boosts can target specific markets, by income, ownership and town and county. Wow!

So: Local Cable, Regular Local TV Stations, Social Media. EXPLORE MARKETING RADON RISK REDUCTION, promote that you're a Radon Professional and you're Saving Lives!

It's all in having a plan and a strong message – of course, the media helps, too! Go Local! ■

### REMEMBER THE GOOD OLD DAYS?

The status quo has changed... Festa Radon Technologies Co. has been distributing fans for almost 20 years and manufacturing them for almost 10. We have doubled in size from 2014 to 2016... Radon professionals big and small all across the country are rediscovering the good old days!

Remember when the only color choice for your systems as they aged was yellow? You now have your choice of white or gray fans that stay white and gray. Your systems represent you well the day they are installed and 10 years later!

Remember when radon fans lasted 10, 12, even 20 years? They still can but now they have names like AMG Spirit, Maverick, Hawk, Prowler, Legend, Eagle, Fury, Force, and Patriot!

Remember when radon fan distributors and manufacturers catered to you, the radon professional, and not shoppers at big box retailers like Home Depot & Menards? One still does, we at Festa Radon Technologies tailor our business to serving you, the radon professional!

At Festa Radon Technologies Co. the good old days are now. Better products, better service, and better choices!





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### **Last Word**

#### **Update from Washington DC: Budget Crisis Looming for Next Year**

The Donald J. Trump administration budget has the overall goal to increase defense spending from \$546 Billion to \$600 B, roughly a 10% increase. The Executive Branch and Congress would need to find \$54 Billion from somewhere other than cutting entitlements or raising taxes.

What's left to trim? The Non-Defense Discretionary "NDD" Budget, which consists of \$600 billion for everything from Agriculture to Radon to Zoonotic Disease studies. Across the board a 9% cut to all NDD would be needed, but the cut wouldn't be proportionate by function. (Many believe that the Trump Budget is dead on arrival because Congress is unlikely to agree to this scheme, but it's important to know what's at stake.)

NON-DEFENSE DISCRETIONARY (NDD) SPENDING FY 2017				
Spending Category	Billions	Percentage		
International affairs	56	9%		
Science, Environment and Energy	75	12%		
Transportation and Development	111	18%		
Education and Training	93	15%		
Health Care and Health Research	142	23%		
<b>Economic Security</b>	77	12%		
Law Enforcement and Governance	71	11%		
Total	625	100%		

### What proposed FY 2018 cuts affect radon risk reduction?

#### **BLANKET TARGETS FOR THE EPA:**

- Cut all grants to states by 30%
- Cut EPA's budget by 25%
- Cut EPA's staff (through buy-outs, RIFs, etc.) by20%

#### EPA WOULD ZERO OUT RADON AND STATE INDOOR RADON GRANTS:

- 5th consecutive year targeting SIRG
- New idea: wipe out the entire HQ indoor air program
- Elimination of the Montgomery AL lab radon reference

#### VITAL PROGRAMS AT OTHER AGENCIES WOULD ALSO BE AFFECTED

- HUD would eliminate CDBG (Community Development Block Grants) & HOME grants (funds that can help fix homes)
- Deparment of Energy would eliminate Weatherization
- HHS(Health and Human Services) would eliminate Home Energy Assistance

### THIS JUST IN AS WE GO TO PRESS, Congress passed the FY 2017 Budget May 4th with full funding for SIRG

What's happening with saving SIRG and Radon in FY 2018?

AARST, ALA, CanSAR, CRCPD, CRR and others sent protest letters to Congress and EPA
AARST members contacted House of Representatives and Senators
House appropriators and staff are receptive
AARST government affairs team hard at work

### OCTOBER 1-4, 2017

### **NEW ORLEANS**



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