

## TOM GROVES

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**From:** info@nowra.org  
**Sent:** Thursday, June 18, 2009 2:13 PM  
**To:** TOM GROVES  
**Subject:** NOWRA June 2009 e-news



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## June 2009 e-News

### NOWRA e-News - June 2009

*Thank you to all who contributed stories and ideas. This member communication belongs to each of us, so keep the news and ideas coming.*

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### A Deeper Look at the Economy

As reported for the last 2 months in the NOWRA e-News, signs continue to emerge that the economy sees early indications of stabilization. There were large amounts of information to report on for this month and we decided to provide broad, deeper look to the reports and economic indicators to provide you with a better insight.

**Economic Recovery Outlook** - The process is expected to be moderate due to the number of consumers who have been impacted by the damage caused by the housing crisis and the loss of close to six million jobs.

#### **Economic Indicators:**

- The Conference Board's Leading Index of Economic Indicators (LEI) registered a robust 1% increase for April. This index has a long history of turning positive one to two quarters

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before real economic improvement surfaces. Although the index is down on a year-over-year basis, the rate of change has been improving since reaching its low in November 2008. Many reports say the index will show further improvement as we move into and through the second-half of 2009.

- The Reuters/University of Michigan index of consumer sentiment has reached an eight-month high. This equates to consumers looking ahead to better times.
- 2<sup>nd</sup> Quarter GDP - While the figures are expected to show weakness, experts feel that the underpinnings for economic improvement are gradually falling into place. Noted among them are credit markets that continue to recover from the worst collapse since the 1930's.
- LIBOR - The 3-month London Interbank Offered Rate (LIBOR) continues to decline. This rate measures the level of confidence in the interbank lending market. The 3-month LIBOR has fallen to 0.67%, down from 1.03% last month. The TED spread difference between LIBOR and the 3-month Treasury Bill rate is down to 51 basis points, 41 basis points lower than last month, and down from a record level of 465 basis points last fall. This indicates that credit market conditions have improved measurably.

### **Employment:**

- Unemployment is expected to remain high over the next few quarters as companies delay new hiring until business improves with some sense that a recovery is underway.
- Initial unemployment claims are showing signs of stabilization, tending to indicate that the rate of deterioration in the jobs market is beginning to ease.
- Many reports state that unemployment rates will peak in the 9.5% to 10% range. Prior to the recession, the percent of savings was a negative number. Today that number is about 5.5%
- Consumers are expected to increase their savings habits in response to the recession.
- Banks are already tightening their lending guidelines in response to the debacle in the subprime mortgage market. Even companies with a long track record with a bank are finding it hard to get a line of credit if they do not continue to report a profit.
- Employment figures will probably be the last data points to show improvement as they have very little to do with how the economy will be performing over the next few months.

**New Residential Home Sales in April** -Sales of new one-family houses in April 2009 were at a seasonally adjusted annual rate of 352,000, according to estimates released jointly by the U.S. Census Bureau and the Department of Housing and Urban Development.

This is 0.3% above the revised March rate of 351,000, but is 34.0% below the April 2008 estimate of 533,000.

The median sales price of new houses sold in April 2009 was \$209,700; the average sales price was \$254,000. The seasonally adjusted estimate of new houses for sale at the end of April was 297,000. This represents a supply of 10.1 months at the current sales rate.

**GDP Growth** - Federal Reserve estimates of 2% to 3% real gross domestic product growth in 2010 are being viewed as reasonable. A prerequisite to recovery is a return to health of the banking system.

**Banking Industry Condition** - The recent bank stress test helped identify banks that needed additional support. Many experts felt that the biggest risk faced by investors was a collapse of the banking system, but the aggressive moves made by the Fed and Treasury have helped to significantly reduce the risk of a system-wide meltdown.

As a result of the test, several banks were required to raise additional capital. This has already occurred and tens of billions of dollars have been raised. In some cases banks actually raised capital by selling common shares. The ability to do this in light of the beatings that bank stocks have taken may be an indication that investors are again willing to risk money in financial companies.

**Mixed Signals** - During the process of transition from recession to recovery there are mixed signals in the reports of economic data. The Commerce Department's report of a 0.4% decline in retail sales in April is a good example. It would be wise to expect mixed economic data to become more positive during the second-half of the year.

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[jsruver@aol.com](mailto:jsruver@aol.com)

**Wieser Concrete Products, Inc.**  
800-325-8456  
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**Consumer Confidence** - Consumers are benefiting from the tax-refund season and the new tax reductions that took effect in April as part of the stimulus package. Confidence among U.S. consumers has improved to its highest level since September. Although improvement is expected to be gradual, the stabilization of housing prices going forward should prove helpful to consumer sentiment.

**Inflation Fears** - Despite the 0.7% decline in the consumer price index over the past year, there is some concern being registered about the risk of high inflation to the concern about the risk of high inflation due to the monetary policy measures of the Fed.

The excess capacity that exists worldwide is expected to hold down the threat of any impactful inflation, at least for now. So too are the more sound lending practices currently being practiced.

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## NEHA Conference Includes NESC

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The National Environmental Health Association (NEHA) is hosting its 73<sup>rd</sup> Annual Education Conference & Exhibition June 21 -24 in Atlanta, GA.

At last year's AEC & Exhibition, NEHA used a keynote panel to launch a critical discussion across the profession that was titled: "Who Are We and Who Do We Want to Be?!" At this year's AEC & Exhibition, NEHA's keynote session will emphatically respond to that question with a presentation from Dr. Howard Frumkin. Dr. Frumkin is Director of CDC's National Center for Environmental Health (NCEH)/Agency for Toxic Substances and Disease Registry (ATSDR). Dr. Frumkin's keynote will focus on the evolving role of environmental health in the larger issues of global warming, sustainability, and built environments.

In addition, the National Environmental Services Center (NESC) will be holding its annual State Onsite Regulators Alliance/Captains of Industry (SORA/COI) conference in conjunction with the NEHA conference.

This year will mark the 11<sup>th</sup> annual gathering of state officials charged with regulating onsite and decentralized wastewater treatment. The conference provides an opportunity to enhance interdisciplinary dialogue and advance scientific knowledge and research about wastewater issues affecting public health, as well as to promote the decentralized wastewater industry's role in a viable and sustainable wastewater infrastructure. At this year's conference in Atlanta, all attendees can take advantage of joint NEHA/SORA tracks on Monday, June 22<sup>nd</sup> and Tuesday June 23<sup>rd</sup>. Separate SORA/COI sessions will be held on Wednesday, June 24<sup>th</sup>, which all NEHA attendees are also welcome to attend. For more information, visit the SORA/COI Web site at [www.nesc.wvu.edu/sora/](http://www.nesc.wvu.edu/sora/) or contact Jennifer Hause, NESC's manager of technical services or Sandy Miller, NESC's conference coordinator, at 800-624-8301 extension 5564 or 5536, respectively.

NOWRA representatives will be present at the conference. Look for NOWRA materials at the joint US EPA MOU Partners booth in the trade show.

To learn more about the conference, please visit <http://www.neha.org/AEC/2009/index.html>.

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## Finance Committee Report

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Board Member and Finance Committee Chair Greg Graves reports that the financial health of NOWRA has improved since beginning to work with John Thomas and the WOSSA group. They have aggressively stepped forward to help and it has definitely provided stability to NOWRA's finances. Brian McQuestion, NOWRA Treasurer reports that final billing for the conference in Milwaukee is yet to be completed but he is working with the hotel to finalize that. When that issue is put to rest, the Finance Committee will work with the Executive Committee to examine and make recommendations on how NOWRA's funding model, including membership dues and BBP structure, in the future. If you have any comments or ideas about funding, please pass

them along to the Executive or Finance Committees.

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## Reflections of a Former & Current Board Member...*Musings from Miles*

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Much has changed over the past 15 years in the onsite wastewater profession. There have been many new technologies, new products, numerous educational venues, and additional applications of older technologies to attack many challenging situations. Many of you may know me from serving on the Board of Directors in the earlier years of NOWRA. In December 2008, I was fortunate to be elected back to the Board of Directors. As with the changes in the industry that I previewed above, I have noted many changes in the mode of operation of the NOWRA Board. First, the Board has a different composition of sectors than earlier. Currently, there are fewer academics and more business and manufacturers comprising the Board. Second, the Board appears to be more organized and mission-oriented than in my past tenure. That is not to say that past Boards were not organized and mission-oriented but there were different issues and growing pains in the earlier years. (One friend suggested that having more academics on the Board was the cause for less organization).

One of the biggest differences I have noted is that Board members and committee chairs are more active and engaged in the everyday functions of NOWRA as well as the long-term viability of NOWRA and the onsite industry. I realize that this increased individual involvement may not seem obvious to all of the membership based on the avenue that NOWRA has recently taken. However, you can be assured that the Board membership is working diligently to make NOWRA and the industry stronger.

I encourage all of you “to roll up your sleeves” and help NOWRA become the organization that is needed in the onsite wastewater profession by joining a committee, running for a NOWRA Board of Director seat, or strengthening your NOWRA affiliate group.

*About the author: Dr. Randy Miles is a Professor of Soil Science at the University of Missouri. He is a frequent presenter at national and state association meetings.*

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## Installer Academy Update & Call for Papers

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As we have been reporting, NOWRA is teaming with Cole Publishing at the 2010 Pumper Show. The show is February 22 - 27, 2010 in Louisville, KY.

In support of the outstanding training programs presented at Pumper, NOWRA is invites onsite educators and professionals to share their valuable knowledge and experience in design, installation, inspection and O & M of onsite systems, as well as practical skills needed to do your job and run a successful business.

If you would like to participate as one of the trainers in a growing event, now is the time to act. Go to <http://www.nowra.org/academy.html> and click on [Request for Training Presentations](#) for complete instructions on submitting your ideas.

The Pumper Show is known to attract large numbers of professionals who are looking for the type of education NOWRA is famous for providing. This is a great chance to share your knowledge and strengthen our industry.

**Proposals are due July 1, 2009. E-mail them to Sara Heger Christopherson at [heger001@umn.edu](mailto:heger001@umn.edu).**

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## 2011 NEHA - SORA - NOWRA Conference Announced

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NOWRA President Tom Groves announced recently that the 2011 joint conference of NEHA, NESCSORA and NOWRA will be held in Columbus, OH. We will bring you more information as it becomes available about this exciting event that has grown out of our US EPA MOU Partnerships.

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## Business Benefit Partner Program Review

NOWRA is grateful for the loyal support of the Business Benefit Partners (BBP) over the years. Their enhanced financial support has been a key to helping us serve our members.

Volunteers are going to look at the program this year and determine how to make it even better and stronger going forward.

If you are interested in being a part of this endeavor, please contact the Finance Committee chair ([Greg Graves](#)), the NOWRA President ([Tom Groves](#)), or the NOWRA Vice-President ([Dick Otis](#)).

In an effort to provide BBP companies with additional visibility, we have added each of their names and contact information to this newsletter. We encourage you to support these companies because they support us.

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## Special Edition of Onsite Journal

We know that the NOWRA Onsite Journal is an important communication tool for our members, both as an educational and informative magazine as well as an important place for our advertisers to reach members.

While recent economic struggles have made its ongoing publication difficult, we are pleased to announce that a special edition of the Onsite Journal is being developed for late summer 2009.

Stay tuned for more information.

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## 2010 Board of Directors

This summer we will be seeking nominees for the 2010 Board of Directors in three categories – regulator, service provider, and supplier/vendor. Watch for more information and how to run for office in future *e-News* editions.

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## Update Your Septic Locator Info Now

The National Environmental Services Center (NESC) will highlight NOWRA's Septic Locator in their upcoming magazine.

With the broad reach that this publication reaches (approximately 40,000), we expect that there will be many new visitors to the site, many among them looking for the types of goods and service you provide.

Septic Locator is the premier site for people looking for onsite services and as a member of NOWRA, your company listing is free. We even have ways to upgrade your membership, making this the best advertising vehicle for you and your company.

Take a minute and check your information by visiting [www.septiclocator.org](http://www.septiclocator.org).

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## Call for Volunteers

Our committees are always looking for fresh talent and new ideas. If you would like to dedicate some time to helping out, we encourage you to check out the NOWRA Committee page at <http://www.nowra.org/committees.html>.

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## Reminder of New NOWRA Address

New contact information:

### National Onsite Wastewater Recycling Association

P.O. Box 9309

Tacoma, WA 98490

Phone - 800-966-2942 or 253-848-5388

Fax - 253-770-0896

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## Your e-News Editor Welcomes Summer

As a western New Yorker, anytime the temperature gets over a blazing 40 degrees, it is time for short sleeves, iced tea and summer treats!

To celebrate, I offer my world (at least in the Mike Stoll family) famous salsa recipe. I hope you enjoy it and the upcoming summer season.

1	24oz can diced tomatoes - drain liquid off
3 - 4	Garlic cloves - crushed
1	Medium onion diced
½ Teaspoon	Salt
½ Teaspoon	Pepper
3 - 4	Jalapeños diced
2½ - 3 Tablespoons	Lime juice or the juice of ½ lime
1 Teaspoon	Cumin
Cilantro	I usually end up using about 1/3 - 1/2 of the leaves of a whole bunch

Yada yada mix'em up and ENJOY! ☺

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### About NOWRA

The National Onsite Wastewater Recycling Association (NOWRA) is the largest organization within the U.S. dedicated solely to educating and representing members within the onsite and decentralized industry. NOWRA has Affiliates, with constituent local groups throughout the U.S. and Canada.

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