



Trowel Talk

The Official Newsletter of
Plasterers' Local No. 200

Editor: Federico Lopez, Jr.

SERVING ALL OF SOUTHERN CALIFORNIA

2nd Quarter 2018

Special Called Nomination Meeting Results

On March 15, 2018, a **'Special Called Nomination Meeting'** was held at the Plasterers' Local 200 Pomona office to nominate officers of Local 200. Nominations were cast as set forth by Article 6 of Local 200's By-Laws for positions of **Financial Secretary/Business Manager, President, Vice President, Executive Board (5), SCPI Trustee (1), Sergeant at Arms (1), Recording Secretary (1), District Council/State Conference Delegates & International Convention Delegates.**

With no opposition or additional nominations made, the nominations were voted to be classified as a "White Ballot" which dismisses the need of a secret ballot election.

President: **Phillip Pastor**

Vice President: **Esequiel Mendez**

Financial Secretary-Treasurer/Business

Manager: **Tom Castleman**

Recording Secretary: **David Fritchel**

Sergeant at Arms: **Carlos Barraza**

SCPI Trustee: **Phillip Pastor**

Executive Board: **Carlos Barraza, Richard**

Cueto, James Lee, Gilberto Bojorquez-Perez, Santos Macias

District Council/State Conference Delegates: **Tom Castleman, Phillip Pastor, Esequiel Mendez, David**

Casey, Carlos Ponce, Christian Betancourt, Richard Cueto,

James Lee

International Convention Delegates: **Tom Castleman, Phillip Pastor, Esequiel Mendez, David Casey,**

Carlos Ponce, Christian Betancourt, Richard Cueto, James Lee



Apprenticeship Graduates



Martin Avalos ~ Martin Brothers

Rodolfo Diaz Jr ~ Keenan, Hopkins,
Suder & Sotell

Jose Flores ~ Martin Brothers

Pascual Hernandez-Sanchez ~ Martin
Brothers

Manuel Lopez Jr ~ Mirage Builders

Jose Luis Martin ~ Nevell Group

Hugo Martin-Romo ~ Superior Wall
Systems

Carlos Martinez ~ Nevell Group

Edwin Munoz ~ Dav Cal

Scott Powers ~ KHS&S, MTI, Platinum

Plasterers' Local 200 & The Southern
California Plastering Institute
Apprenticeship and Training Trust
congratulates all the graduates.

PLASTERERS' LOCAL
200 WOULD LIKE TO
CONGRATULATE THE
FOLLOWING MEMBERS
FOR THEIR YEARS OF
CONTINUOUS SERVICE:

25 YEARS

Felipe Cueto
Federico Diaz
Paul Franks
Tom Rhodes
Rafael Uribe

30 YEARS

Ernesto Flores Jr
Ezequiel Fregoso
Marcelo Miranda
Ruben Quintanar

40 YEARS

Linton Bozant
Genaro Gonzalez

60 YEARS

Josef Istvan
Carl Strickland Jr
Gary Thorness

Will You Be Able to Get a Mortgage in 2018?



Markets may be tight on available homes, but you feel for the first time you have the right financial stability to take on this major investment.

The only question is: Will you be able to get a mortgage to finance your dream purchase?

You likely won't have to worry about getting approved by a lender. NerdWallet reported in early 2017 that the average approval rate of mortgage application is 88.2 percent nationwide, based on 2015 data. The more important concern is being approved for the price you want to purchase at, with an interest rate you can afford to take on. Not to mention, you want a lender you're comfortable working with for the next 30 years.

Searching for a home and finding the neighborhood you want to live in is fun, but the mortgage application process remains a mystery for many. Still, it's nearly impossible to make an offer on a home that will be accepted without preapproval from a lender. It's imperative to start off on the right foot by knowing what's ahead and how you can be prepared as you begin shopping around for mortgages.

Here's what you can expect from the mortgage industry in 2018.

Mortgage Interest Rates

While mortgage interest rates rose in 2017, hitting a national average of 4.44 percent in March, they fluctuated downward and closed the year at 4.15 percent, according to a weekly survey of lenders by Bankrate.com.

Greg McBride, chief financial analyst for Bankrate.com, says he expects the average interest rate for the 30-year fixed-rate mortgage to rise in 2018, ending the year around 4.5 percent. "But that doesn't come in a straight line – I think there's going to be plenty of volatility up and down," he says, noting he expects to see rates at some point reach close to 5 percent and others dip below 4 percent.

Other forecasts vary, though interest rates for 30-year mortgages are largely expected to remain between 4.5 and 5 percent by the end of 2018. Real estate information company realtor.com's 2018 housing forecast places mortgage rates averaging about 4.6 percent throughout the year and reaching 5 percent by the close of the year.

Even with the potential for more growth in the near future, mortgage interest rates are still low compared to historical rates. Rates for a 30-year fixed-rate mortgage averaged 6.34 percent in 2007 – the year the housing bubble burst – according to finance information company ValuePenguin. Still, that's nothing compared to the historic peak for mortgage rates in 1981, when the 30-year mortgage rate averaged at 16.64 percent but managed to hit 18.63 percent at one point during the year, per ValuePenguin data.

As with any increase in interest rates, uptick in home prices or change to the economy, a continued growth of average mortgage rates may

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squeeze small numbers of consumers out of being able to purchase a home in 2018.

But the expectation for slightly higher interest rates shouldn't deter you from checking out the mortgage programs available to you. While mortgage rates have increased in the past couple years, McBride notes the low rates we got used to seeing were a result of bad financial times across the U.S.

"When mortgage rates were at record lows, the housing market was a disaster. Nobody wanted to buy a house," he says. "Because when the economy stinks nobody wants to buy a house, and when the economy stinks [mortgage] rates are really, really low."

Programs and Lenders



The average interest rate may change over time, but the lender you choose and the mortgage programs you qualify for also have an impact on your individual rate and the amount you'll be expected to pay each month.

Low down payment options are growing in popularity, offering many first-time homebuyers an alternative when they don't have enough cash on hand but can otherwise afford the monthly payments for a home.

With good credit, a reasonable budget for the home and solid flow of income, you should no longer be delayed by having to save up 20 percent on a house. Down payments between 3 and 10 percent are now available to more and more first-time buyers as lenders offer a variety of programs, including the purchase of mortgage insurance and Veterans Affairs loans that require veterans to put nothing down.

As you assess your options with various lend-

ers, consider the customer experience you'll have as well. While the mortgage industry's reputation has long been viewed as antiquated, many lenders are not only offering online experiences, but also automated application processes, immediate approval notification and easy payment options.

Rocket Mortgage by Quicken Loans came online in 2015 with automated options for borrowers. Regis Hadiaris, product lead for Rocket Mortgage, says the company's focus has been on bringing the mortgage experience in line with consumer expectations for everything in the modern world, with easy mobile access and a quick process to help make housing decisions.

"It's all about making mortgages simple ... and changing perceptions so people can use these tools, so they can make a better financial decision," Hadiaris says.

Getting a mortgage online and using automated processes for quick turnaround on an application are becoming more common throughout the industry. LoanDepot is an online lender specializing in automation and cybersecurity, and Roostify is a platform lenders use to automate their systems, giving borrowers the online and mobile experiences they wouldn't have had otherwise.

For first-time homebuyers in particular, it appears the automated processes feel similar to other online experiences like banking. Hadiaris says 82 percent of Rocket Mortgage users are first-time buyers (as of this writing). "I think they just naturally gravitate to it," he says.

Confidently Moving Forward



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When it comes to being approved for a mortgage and successfully buying a house in 2018, there's no need to be concerned about how the rest of the mortgage industry is changing or who else is looking to buy, but simply ensuring you are making a smart purchase for yourself.

"Figure out how much house you can afford," McBride says. "That sets boundaries around your home shopping. Get approved for a mortgage and go for the safety of a 30-year fixed-rate mortgage. You follow those steps and it'll reduce your

chances of getting in over your head."

At times, particularly in competitive housing markets, mortgage applications are declined in the final stages of the purchase process because the property doesn't appraise for the negotiated price.

While it may lead to some panicked negotiating or even having to restart your home search, McBride stresses that kind of hiccup is ultimately for the best: "That's not a bad thing – that kept you from overpaying."

Crystalline Silica Exposure in the Construction Industry

Occupational Safety and Health Administration
U.S. Department of Labor

Health Hazard Information Card

- **What is crystalline silica (quartz)?**

The term "crystalline silica" and "quartz" refer to the same thing. Crystalline silica is a natural constituent of the earth's crust and is a basic component of sand and granite.

- **What is silicosis?**

Silicosis is a disease of the lungs due to the breathing of dust containing crystalline silica particles. This dust can cause fibrosis or scar tissue formations in the lungs that reduce the lung's ability to work to extract oxygen from the air. There is no cure for this disease, thus, prevention is the only answer.

- **What are the symptoms of silicosis?**

There are several stages of silicosis. Early stages may go completely unnoticed. Continued exposure may result in the exposed person noticing a shortness of breath upon exercising, possible fever and occasionally bluish skin at the ear lobes or lips. Silicosis makes a person more susceptible to infectious diseases of the lungs like tuberculosis. Progression of the disease leads to fatigue, extreme shortness of breath, loss of appetite, pain in the chest, and respiratory failure, which all may lead eventually to death. Acute silicosis may develop after short periods of exposure. Chronic silicosis usually occurs after 10 or more years of exposure to lower levels of quartz.

- **Where are construction workers exposed to crystalline silica dust?**

The most severe exposures to crystalline silica result from sandblasting to remove paint and rust from stone buildings, metal bridges, tanks, and other surfaces. Other activities that may produce crystalline silica dust include jack hammering, rock/well drilling, concrete mixing, concrete drilling, and brick and concrete block cutting and sawing. Tunneling operations; repair or replacement of linings of rotary kilns and cupola furnaces; and setting, laying and repair of railroad track are potential sources of crystalline silica exposure.

- **How is OSHA addressing exposure to crystalline silica-containing dust?**

OSHA has established a Permissible Exposure Limit, or PEL, which is the maximum amount of airborne crystalline silica that an employee may be exposed to during the work-shift. OSHA is also beginning a Special Emphasis Program to inform employers and employees about the occurrence and hazards of crystalline silica and ways to reduce exposure to the dust.

- **What can employees do to limit their exposure to crystalline silica?**

- Employers are required to provide and assure the use of appropriate controls for crystalline silica-containing dust. Be sure to use all available engineering controls such as water sprays and ventilation of containment structures. Substitution of less hazardous materials can also be used.
- Be aware of the health effects of crystalline

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silica and that smoking adds to the damage.

- Know the work operations where exposure to crystalline silica may occur.
- Participate in any air monitoring or training programs offered by the employer.
- Use type CE positive pressure abrasive blasting respirators for sandblasting.
- For other operations where respirators maybe required, wear a respirator approved for protection against crystalline silica-containing dust. Do not alter the respirator in any way. Workers who use tight-fitting respirators cannot have beards/

mustaches which interfere with the respirator seal to the face.

- If possible, change into disposable or washable work clothes at the worksite; shower (where available) and change into clean clothing before leaving the worksite.
- Do not eat, drink, use tobacco products, or apply cosmetics in areas where there is dust containing crystalline silica.
- Wash hands and face before eating, drinking, smoking, or applying cosmetics outside of the exposure area.

PLASTERERS ROCK!





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PLASTERERS' LOCAL NO. 200
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International Association, AFL-CIO
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 Pomona, CA 91768



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