



# CONTRACTOR STANDARDS GUIDE

Code of Ethics & Competency

How To Choose The RIGHT Contractor — The **FIRST** Time.

Compliments Of

*L.J. Stone Co., Inc.*



# Table of Contents

- 2 **Stability**, Reference Letters
- 3 Company Tangibles
- 4 Insurance Certificates, Business License
- 6 **Reputation**, Proof of BBB Membership
- 7 Other Memberships
- 8 Customer References
- 10 Accolades
- 12 **Professionalism**, Worker Conduct Agreement
- 13 **Workmanship**, Warranties
- 14 Jobsite Photos
- 15 Experience & Conclusion
- 16 Frequently Asked Questions
- 17 Contractor Evaluation Checklist

*L.J. Stone Co., Inc.*

Call (800) 466-5044 • Visit [www.ljstone.com](http://www.ljstone.com)

"I was **shocked and embarrassed** when I found out that contractors were America's #1 most complained about industry."

*L.J. Stone Co., Inc.*

## So You're Thinking About A **Remodeling Project** For Your Home?

**W**hen done properly, a remodeling project makes your home more enjoyable and can prove to be a valuable investment. It's also usually a relatively expensive undertaking that can turn out to be one of the worst experiences of your life if you choose the wrong company. But how can you tell if one company is any better, any worse, or any different from another?

Unfortunately, we've all heard horror stories about home remodeling gone bad – unfinished projects, shoddy workmanship, projects taking longer than expected, final bills coming in higher than quoted, and more. Even having heard the stories, I must admit that I was **shocked and embarrassed** to find out that, for the past six years, Home Improvement Contracting has been in the top three areas of consumer complaints reported in the NACAA/CFA Consumer Complaint Survey Report\*.

We've been in the home remodeling business since 1967, and we've always done a good job and treated our customers right. We've been able to build a nice business by doing so. But we've noticed over the years that some folks choose less-than-reputable companies to do jobs for them. It's usually because they're quoted less money and don't really know how to evaluate the competition. Don't get me wrong, I'm all for fair, honest competition, but it pains us to see good folks risk their hard earned money with contractors who have no track record...or worse, a bad (but hidden) track record.

We wrote this guide to help you evaluate the companies you're choosing from and make the best decision possible – we hope you find it helpful.

This guide outlines standards to help you judge **BEFORE** hand whether or not a company is likely to do your job right. Before you hire any company to work on your home, make sure you consult this guide and **INSIST** they comply with **EVERY SINGLE STANDARD**. If you do, chances are excellent you'll have a great experience and get exactly what you want out of your project.

Sincerely,

**J. Trent Stone**

President

L.J. Stone, Inc.



\*The Annual Consumer Complaint Survey Reports are conducted and assembled by the National Association of Consumer Agency Administrators (NACAA) and the Consumer Federation of America (CFA). Together, they represent 360 consumer groups and/or agencies around the nation. For a copy of their latest report, visit: <http://www.consumerfed.org/pdfs/NACAAComplaintreport.pdf>.

**Questions? Need More Information?** Call (800) 466-5044 · Visit [www.ljstone.com](http://www.ljstone.com)

# CONTRACTOR STANDARD STABILITY



## WHAT TO LOOK FOR

### Bank Letter

#### Why It's Important

This signed document from the contractor's bank will show you the financial stability and the bank's judgment of character of the company you're working with. Insist on seeing this letter so you know that you're dealing with a company that is stable and financially sound.

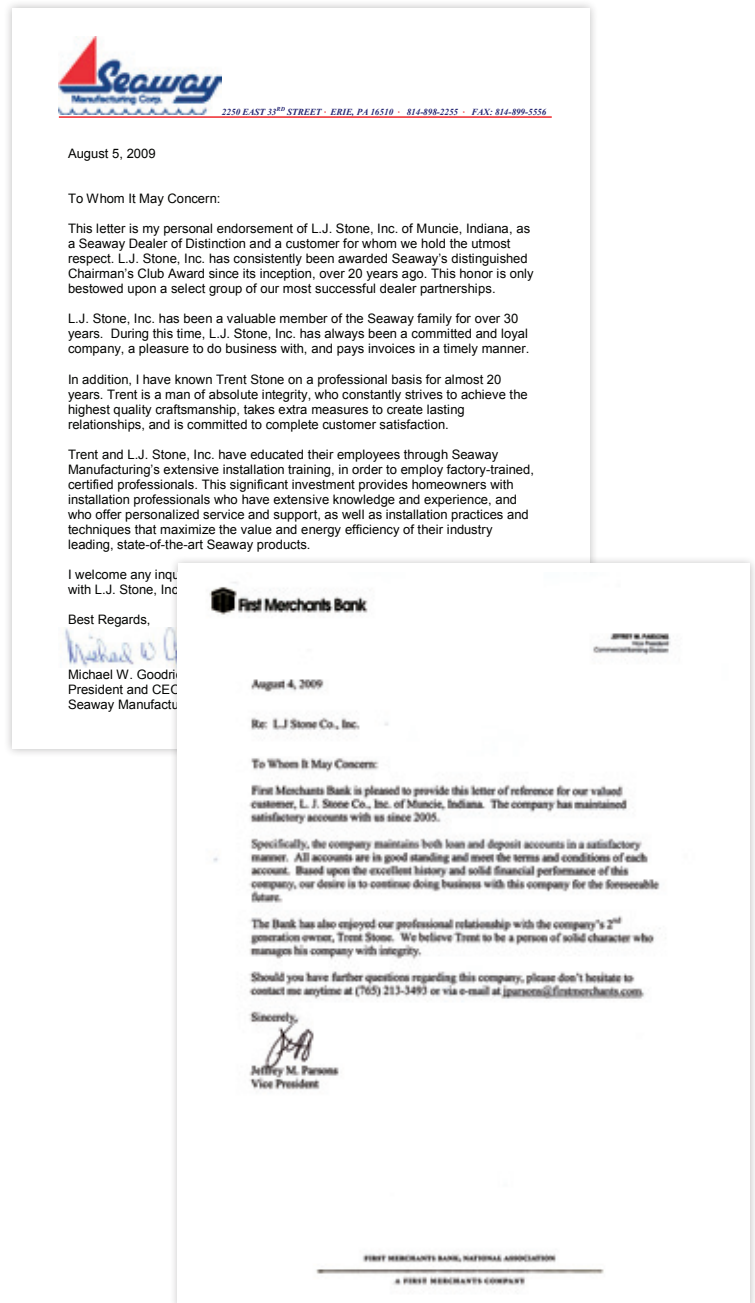
## WHAT TO LOOK FOR

### Supplier/Vendor Reference Letter

#### Why It's Important

Letters from suppliers and vendors confirm the company is actually installing the products they claim to be (rather than cheaper stuff from home centers) and that they're financially responsible with their accounts. These letters are easy for your contractor to get – if you're told otherwise, they're most likely trying to hide something.

You need to make sure that any contractor you do business with has proven themselves in the past, and will be there if you need them in the future. Don't just ASK the contractor if they are stable; **look** for tangible proof of longevity and financial stability by asking for the items listed on the next few pages.





WHAT TO LOOK FOR

### Proof of Establishment

#### Why It's Important


Believe it or not, many contractors use a pickup truck for a showroom and an answering machine for an office. Make **sure** that any contractor you're dealing with is substantial enough to have a real office, with all the normal business functions – reception, accounting, customer service, etc. And, if a contractor does not have a showroom, that should tell you something. Don't fall for the "we just use our past customers' homes as our showroom" line!



# Proof of Insurance

## Why It's Important

You need to know if your contractor carries General Liability insurance. A sizable contractor will carry no less than \$1,000,000 of coverage, then the contractor would be personally liable. If their insurance policy can't cover potential damages, then the contractor would be personally liable. If he can't cover the damages himself, you'll have no legal recourse and will end up paying for any damages or injuries yourself.


**CERTIFICATE OF LIABILITY INSURANCE**
DATE (MM/DD/YYYY)  
11/20/2009

PRODUCER (765)282-2872 FAX: (765)284-8466  
 Ritchie Insurance Inc.  
 3804 N Wheeling Ave

**Muncie IN 47304**

INSURERS AFFORDING COVERAGE NAIC #  
 INSURER A: Hastings Mutual Insurance  
 INSURER B:  
 INSURER C:  
 INSURER D:  
 INSURER E:

**Muncie IN 47304**

**COVERAGES**

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

FORM NO.	LINE NO.	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	LIMITS
	A	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR CFP9571492		11/13/2009	11/13/2010	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (EA accident) \$ 100,000 MED EXP (Per person) \$ 5,000 PERSONAL & ADY INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000
	A	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO ALL OWNED AUTOS SCHEDULED AUTOS HIRED AUTOS NON-OWNED AUTOS	ACV9571493	11/13/2009	11/13/2010	COMBINED SINGLE LIMIT (EA accident) \$ BODILY INJURY (Per person) \$ 1,000,000 BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
		GARAGE LIABILITY <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT \$ OTHER THAN AUTO ONLY: EA ACC \$ AGG \$
	A	EXCESS / UMBRELLA LIABILITY <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> DEDUCTIBLE \$ 10,000	UC09571495	11/13/2009	11/13/2010	EACH OCCURRENCE \$ 2,000,000 AGGREGATE \$ 2,000,000
	A	WORKERS COMPENSATION AND EMPLOYERS LIABILITY ANY SCHEDULED EMPLOYERS/EXECUTIVE OFFICERS/BOARD MEMBERS (Mandatory in IN) <input type="checkbox"/> F-100, Schedule cover SPECIAL PROVISIONS below OTHER	WC9571494	11/13/2009	11/13/2010	SEE DETAIL - TOTAL LIMITS \$ EA EL EACH ACCIDENT \$ 500,000 EL DISEASE - EA EMPLOYEE \$ 500,000 EL DISEASE - POLICY LIMIT \$ 500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS

**CERTIFICATE HOLDER**  
 L J Stone Co, INC  
 9100 N Wheeling Ave  
 Muncie, IN 47304

**CANCELLATION**  
 SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 10 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.  
 AUTHORIZED REPRESENTATIVE  
 Casey Ritchie/ROGIE *Casey Ritchie*

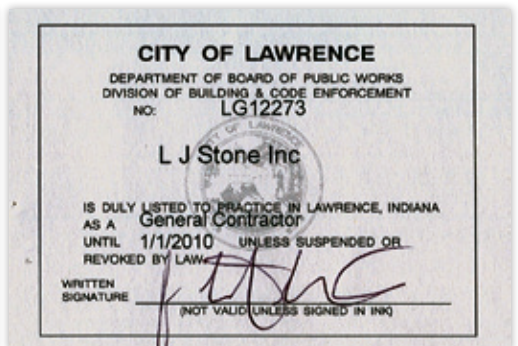
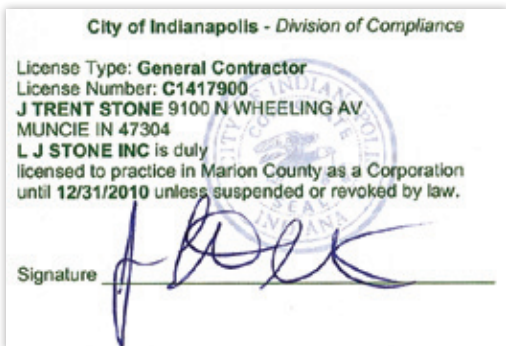
ACORD 25 (2008/01)  
 INS025 (2008/01) © 1988-2009 ACORD CORPORATION. All rights reserved.  
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## Business Licenses

### Why It's Important

Make sure they've been operating under the same name for at least 5 years. Many contractors change names multiple times to avoid past customer complaints and problems. Contractors who haven't been trading as the same name for at least five years had better have a good reason why. (Naturally, some businesses will be legitimately new – if so, get a 10 year work history of the owner and **ASK** questions!)



# REPUTATION



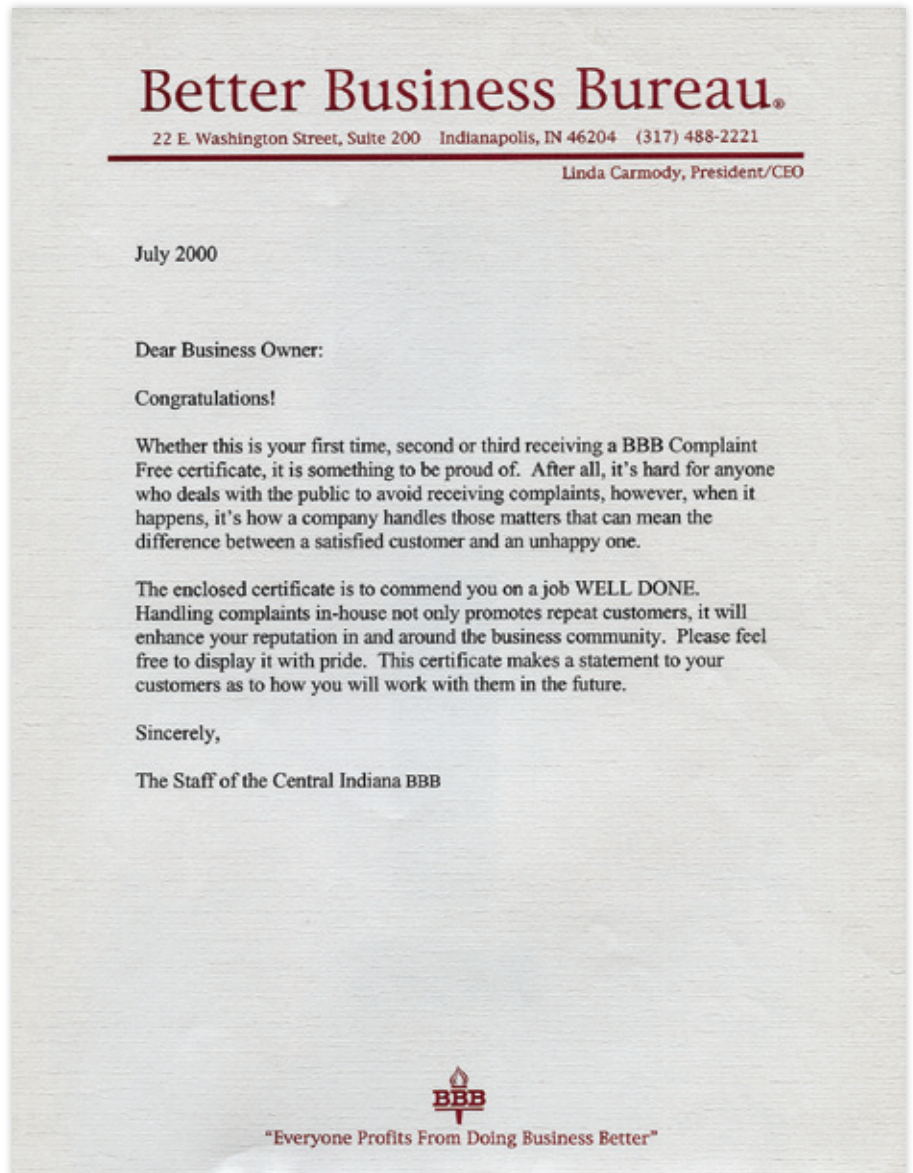
One way to judge a home improvement or renovation company is to find out what others have to say. A good reputation is earned through years of giving good service, treating people right, doing what you say you'll do, going the extra mile, respecting your customers and standing behind your warranties. The following will help you accurately judge the reputation of any company or contractor.

## WHAT TO LOOK FOR

### BBB Letter

#### Why It's Important

You need to go further than just checking a contractor's standing with the BBB. Remember, many contractors shut down and open under new names year after year. So check to see how long they've been a member, and ask to see a written statement about BBB arbitration on the contractor's behalf. This means that if complaints arise, the contractor agrees that the BBB's judgment is binding and must perform accordingly. Without this agreement, you have no recourse.





## Membership

### Why It's Important

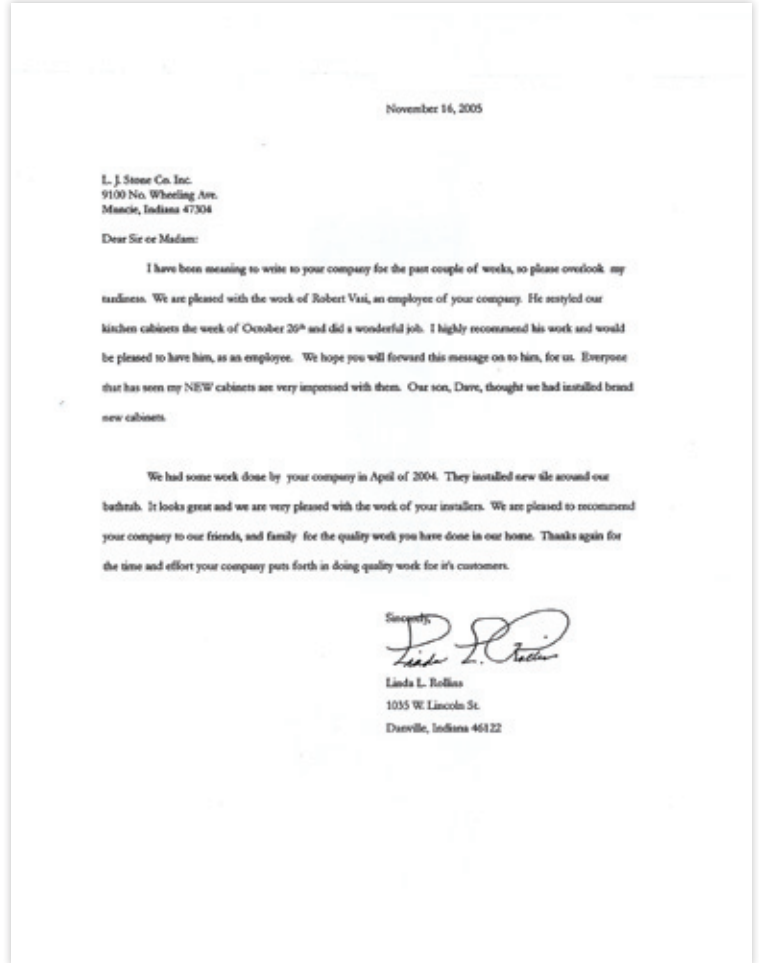
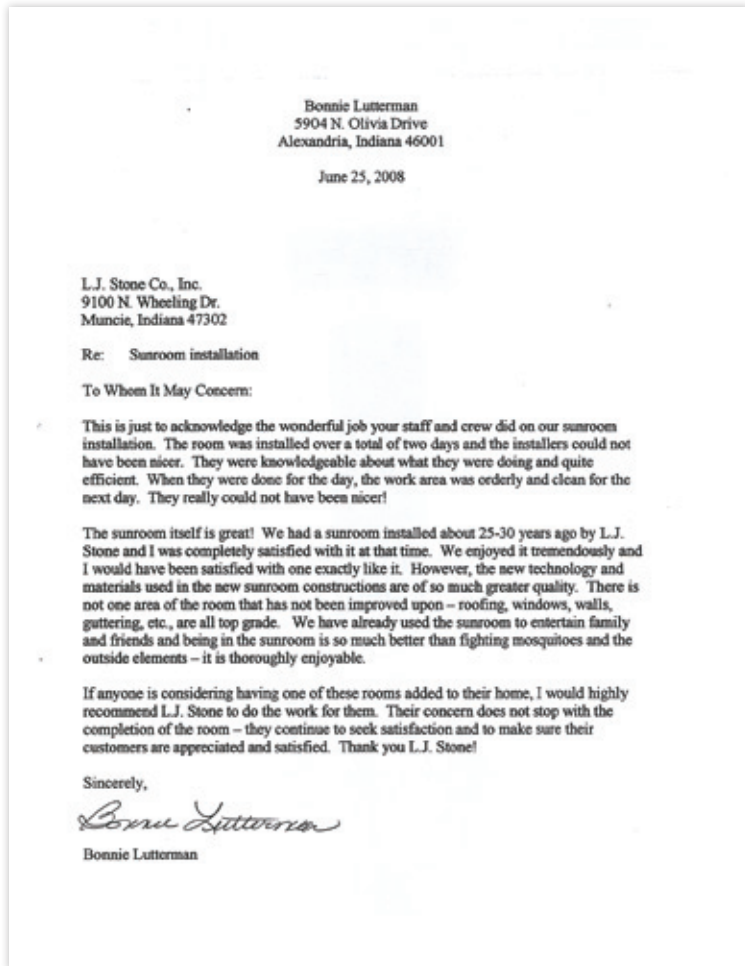
Any reputable company will be a member of at least their local Chamber of Commerce. Memberships in a trade association, like the National Association of the Remodeling Industry (NARI), imply some quality and ethical integrity on the part of the contractor. You may want to call the organization to make sure their membership is current.



## Customer References

### Why It's Important

All reputable contractors carry pre-printed lists of references that they're prepared to leave with you. The list should include customers from at least 5 years ago to some in the recent past. A contractor should also be able to supply, on demand, a comprehensive list of **ALL** customers they've served for at least the last 5 years. A five year list of clients should contain at least 500 job references.



L.J. Stone Company.

We are trilled to tell you what a great company you are.

When we met with Tony to discuss adding on a sunroom to our log home, we had some concerns about adding on to our logs and it blending in. Tony answered all our questions and put our concerns to rest.

We were never treated like customers, from the start we were treated like friends, and felt our satisfaction of there work was important to them.

The two young men who built on our sunroom did a marvelous job. I had out-patient surgery the day they were scheduled to start, I never knew there were around. I don't know how they keep everything quite, but they never disturbed me once. These young men picked up after themselves, we did not pick up that first thing.

We love our new sunroom and know we will enjoy it for years to come. Your company did exactly what we wanted and the addition to logs is perfect. It looks awesome.

We will recommend LJ Stone to anyone who is thinking of doing any kind improvements to their home.

You are a quality company, you did what you said you would do right down to the smallest thing.

If we decide to do any other improvements in the future we will contact you.

Butterfly Thanks

*Michael & Kathi Mullers*

Michael & Kathi Mullers

12-19-08

9277 N. County Road 75W  
Linton, In 46149  
May 2, 2008

Dear LJ Stone Co.

What a wonderful treat receiving the beautiful "simply basket" via Federal Express as your expression of thanks for giving your name to a friend.

My husband was so impressed with the workmanship of your employees especially how they were so careful not to make a mess and/or leave any mess after they were finished. Even though we had a little problem with a small leak in one of the new toilets, another of your employees came right out and got the matter resolved in a painless and professional manner.

I enjoy seeing the pretty clean walls in the new shower without having to see all the black icky stuff around the tiles that were still hanging on the walls.

Yes, we would recommend your company to our friends again.

Thanks again for the "simply basket". Your thoughtfulness was appreciated.

Sincerely yours,

*Patricia F. McDaniel*

Patricia F. McDaniel

JUDITH L STAVE

5663 Woodson Lane  
Indianapolis, Indiana 46229  
317-897-5752  
Fax 317-897-5752  
jstave@lbcglobal.net

November 20, 2007

L.J. Stone Co., Inc.  
9100 North Wheeling Ave.  
Muncie, Indiana  
Attn: Tony Swift

Dear Tony,

I know this word of thanks and satisfaction of a "job well done" is long overdue. None the less, it is my sincere feeling of gratitude to you and the fine craftsmen and management of L.J. Stone that I wish to express.

I was pleased with your work and quick attention to fix the slight problems with my last L.J. Stone project as well as your dedication to this last project to install the Paragon Doors.

I am very satisfied with the quality of the products.

I was most impressed with the installers' workmanship: Kevin and Todd with the first visit and Kevin with the finishing touches. Kevin was especially kind going above and beyond to give my home a professional addition for which I am most proud.

The gentlemen were very tidy, clearing up whatever residual from the work produced.

I was also impressed with the office workers who called to arrange for visits and installations. They were very friendly with customer service being foremost in their work.

I was very pleased with the overall performance and would gladly recommend the L.J. Stone Co. to anyone.

Sincerely,

*Judith L Stave*

Judith L Stave

Jon and Elise Smith  
847 Parkway Drive  
Bluffton, IN 46714  
November 29, 2008

J. Trent Stone, President  
L. J. Stone Co., Inc.  
9100 North Wheeling Ave.  
Muncie, IN 47304

Re: Our Shower Replacement - 11/3/08

Dear Mr. Stone:

We just wanted to drop you a note and say how satisfied we are with our shower replacement. The installers were very courteous and very professional and completed the installation in one day and they totally cleaned up the area after the installation was complete. We were very impressed by their installation and fitting of the acrylic walls over the drywall areas that had water damage due to the leaking of the old shower. They fit the new shower perfectly in our bathroom and there is no longer any sign of water damage caused by the old shower. And best of all we finally have a shower that doesn't leak!

We will definitely consider L. J. Stone for any future remodeling projects that we may have a need for!

Sincerely,

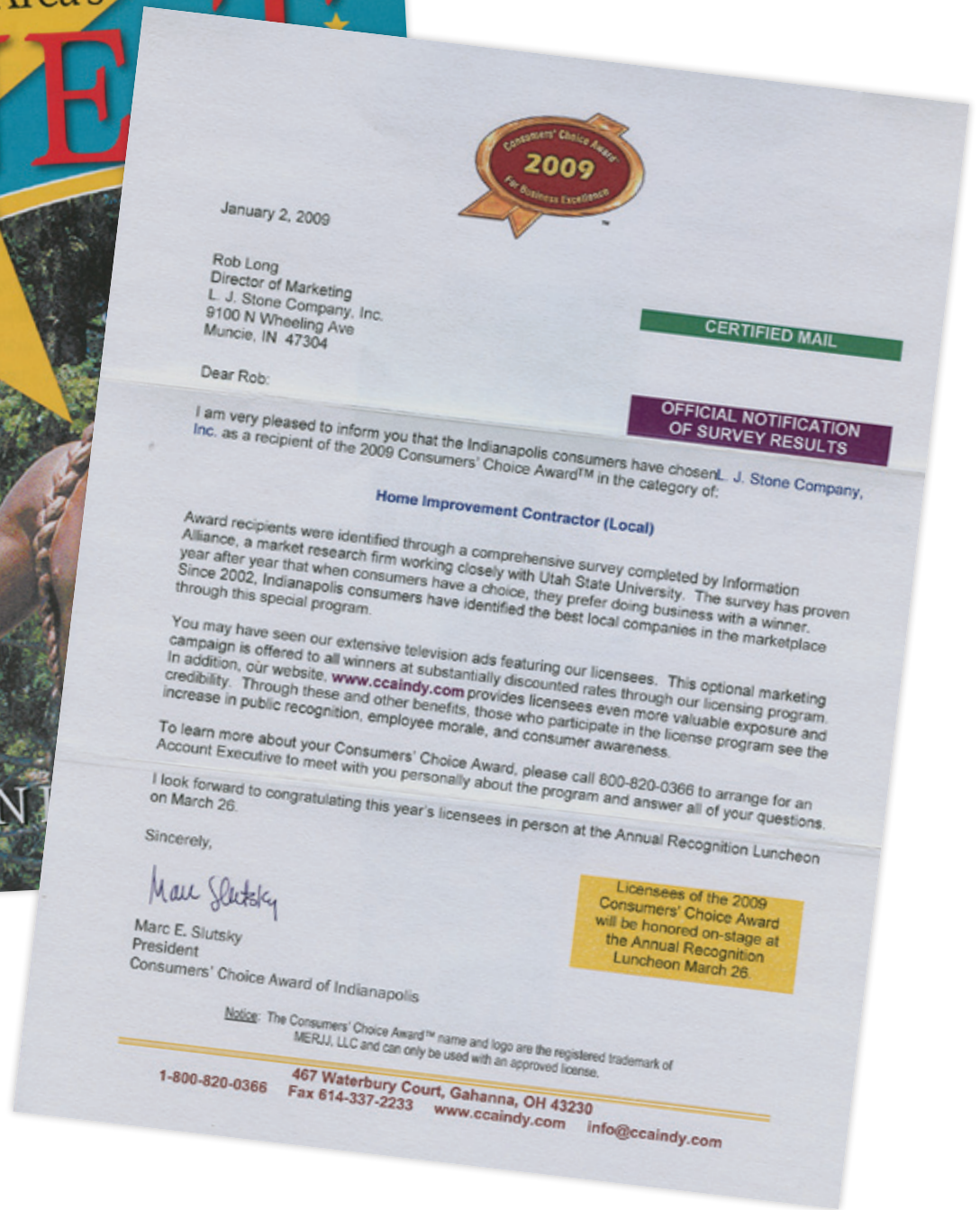
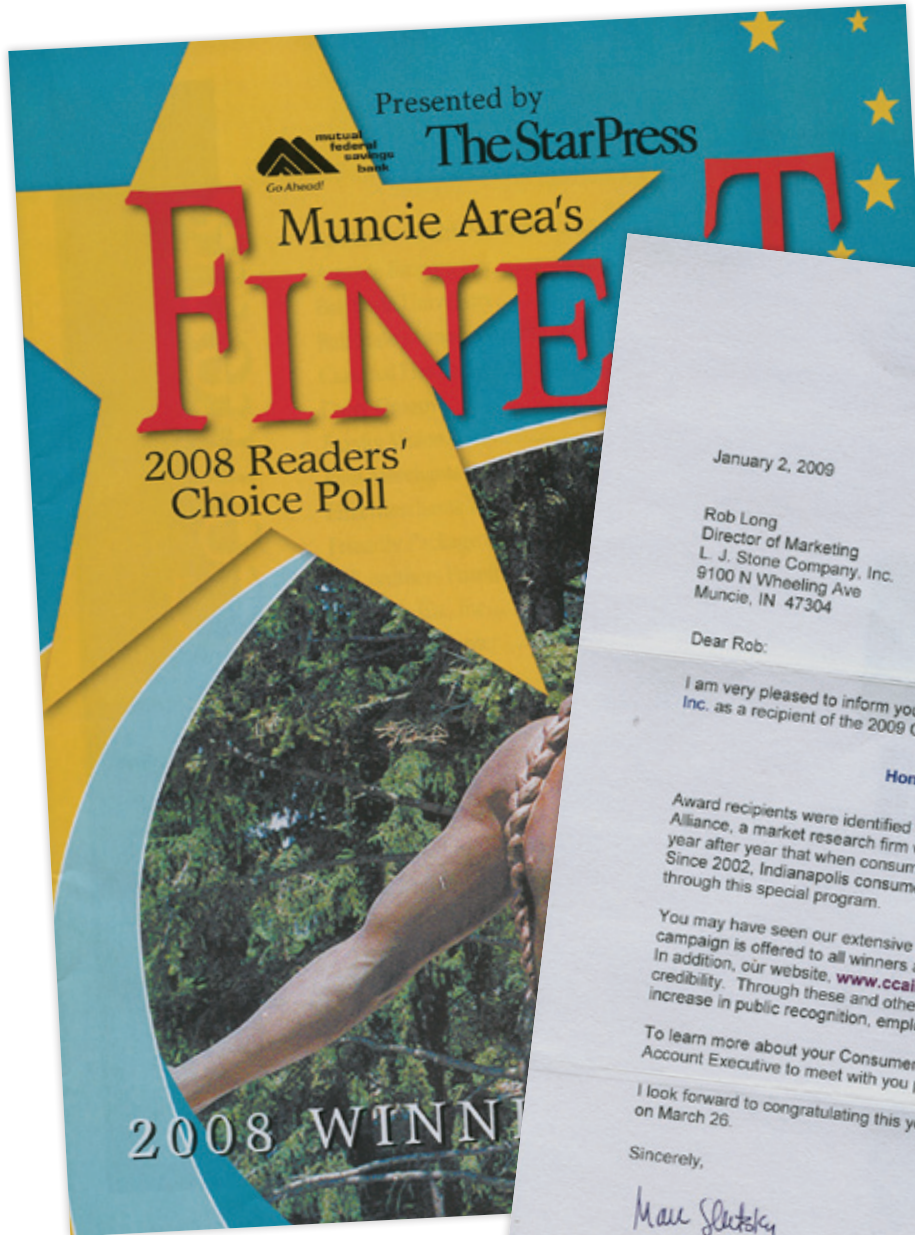
*Jon C. Smith*  
*Elise Schmidt*

Jon and Elise Smith

## Accolades

### Why It's Important

If a contractor has been in business for any length of time, and doing a good job, they will most likely have been written about in a magazine or newspaper, received an award of some kind, or become certified from an association or trade organization. Any company that can't produce at least SOME of these kinds of accolades might not be worthy of accolades!





2008



**Muncie Area's Finest  
Patio Builder**

*LJ Stone Company*



March, 2008

Greetings!

On behalf of the City of Indianapolis, I want to congratulate the winners of the 2008 Consumers' Choice Award. Earning and displaying this seal of excellence shows that you exemplify what Indianapolis businesses should strive to attain.

You are being recognized for excellence in quality, service, value and appearance by local consumers and business leaders. For that, you should be commended. Since you have won the 2008 Consumers' Choice Award for Business Excellence, all of you are clearly making great contributions to the business climate of Indianapolis.

Congratulations again on this important recognition. Keep up the great work!

Best Regards,

Gregory A. Ballard  
Mayor  
Office of the Mayor

GAB:mg

Office of the Mayor  
200 City County Building | (317) 227-3601  
200 East Washington Street | (317) 227-2900  
Indianapolis, Indiana 46204 | (703) 227-5186  
indygov.org

2004

**ANGIE'S LIST  
SUPER SERVICE AWARD  
INDIANAPOLIS**

This certificate is presented to

**L.J. STONE CO INC**

Name of Company

for achieving and maintaining a SUPERIOR service rating throughout 2004 as determined by Angie's List members

**REMODELING - SUNROOMS & PATIO E**

Service Category

Signature

January 31, 2005  
Date



*The 2008 Consumers' Choice Award*

has been earned by

*L. J. Stone Company, Inc.*

in the category of

*Patio/Sunroom Builders*

as voted by Indianapolis Consumers

for providing outstanding value and service.

Consumers' Choice Award, Principal  
A DIVISION OF MERJJ, L.L.C.



# PROFESSIONALISM



A good home improvement company doesn't just do good work – they understand that, when dealing with customers, it's often the little things that make big differences. You should find a contractor that shows you respect by the way they treat you, the way they look, the way they treat your property, and how they pay attention to details. Check any contractor you're considering using against these standards of professionalism:

WHAT TO LOOK FOR

## Conduct Agreements

### Why It's Important

These agreements will differ. Some may be as simple as **prohibiting the use of alcohol and drugs at job sites**; others may **require specific performance standards**. Keep in mind these agreements don't guarantee everything will be perfect, but they do greatly reduce the likelihood of problems. Make sure you see the actual signed agreement for all workers that come to your home.

WHAT TO LOOK FOR

## Standardized Pricing

### Why It's Important

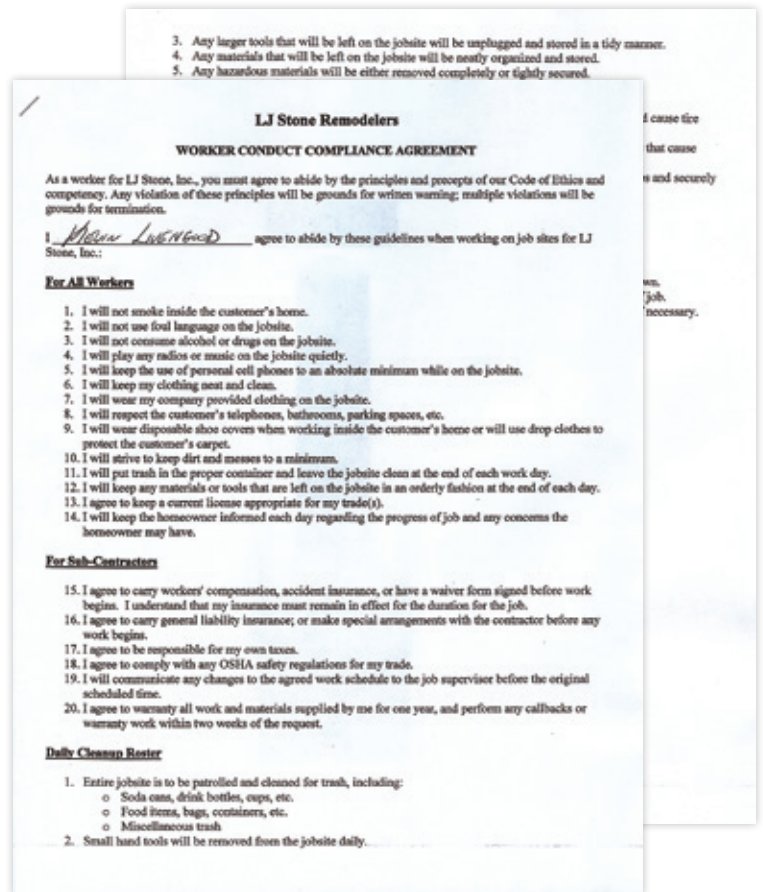
You may find that estimates for identical work may vary greatly. Look for a company or contractor that adheres to standardized price lists. Otherwise, they're at liberty to charge you pretty much any amount they think you'll pay.

WHAT TO LOOK FOR

## Jobsite Cleanup Standards

### Why It's Important

Your property, home and yard should be **picked up for large debris and dangerous material daily**. When the job is completed, a total clean-up should take place, including nail/screw detection (with a specialized magnet) and removal of any hazardous materials in your house or yards. Make sure your contractor has a cleanup routine and commits to being responsible for the task.



# WORKMANSHIP



Most importantly, a contractor has to be competent to do the job right the first time. Competence comes from training, experience, and good old-fashioned hard work. As you evaluate a contractor, look for signs that they can do the job right the first time.

## WHAT TO LOOK FOR

### Warranty

#### Why It's Important

The bottom line is, a company will stand behind the work they do or they won't. Only the most trustworthy and competent contractors put their warranty right up front to you. No fine print, no paragraphs of endless exceptions, no pro-rating for time that has passed.

Naturally, you'll want to check the **stability and reputation of the contractor to make sure they'll actually be around to fulfill on the warranty if necessary**, and to find out if they've taken the time and effort to fulfill for others who have needed it. (Note: they should be able to provide at least three customer references who can speak to you about how responsive the contractor was to their needs).



## Jobsite Photos

### Why It's Important

A contractor who serves his customers well should be proud to present pictures of the work they've done. Ask to see a dozen jobs they've done. If none can be produced, that should be a major warning sign.



To see more job photos, please visit [www.ljstone.com](http://www.ljstone.com)



## Experience

### Why It's Important

Ultimately, you want to find a contractor that's done hundreds of jobs like yours. If they have, chances are they know what they're doing. Think about it though, what contractor is going to tell you they don't have experience with your kind of project? So, since you're not a home improvement expert, how can you tell if they know what they're doing? Here are 2 questions most contractors' hope you'll never ask. The answers will give you a very good feel for their level of experience:

#### Question #1

How many projects like mine has this person (or crew) done?

#### Question #2

What kind of training or certification do they have?

Reputable contractors will have some kind of formal training and, most likely, certification in one or more area.

We think our Standards of Ethics and Competency for Contractors is pretty thorough, but adding some information from the FTC wouldn't hurt. If you're interested in reading all the warnings, information and tips they offer regarding finding a competent contractor, visit: <http://www.ftc.gov/bcp/conlin/pubs/services/homeimpv.htm>.

#### In Indiana, information can be found at:

The Office of the Attorney General,  
Consumer Protection Division  
302 West Washington Street, 5th Floor  
Indianapolis, IN 46204  
317-232-6330 or 800-382-5516  
You can find them on the web at  
<http://www.indianaconsumer.com/index.asp>.

## Conclusion

When you're hiring someone to do any type of work in your home, remember it's your money and your home. Be sure you get everything in writing, ask all the questions on your mind and clearly understand the answers you receive.

Besides what we've mentioned here, there are several other ways to gather information on a company before giving anyone a dime. Check with consumer-to-consumer reporting groups like the Bad Business Bureau, at [www.badbusiness-bureau.com](http://www.badbusiness-bureau.com), Angie's List at [www.angieslist.com](http://www.angieslist.com) or simply search the company name (in all possible forms), along with the word "complaint" on the internet. For example, to find information on our company, search the phrase "L.J. Stone Company complaint" (minus the quotation marks of course).

If all this makes sense, and you are curious about our approach to remodeling, please give us a call. We'll be happy to answer all of your questions for free.

As part of our commitment to our previous and potential new customers, at your request, we will set up a time to come to your home to answer your questions and concerns. At this time we can also determine if we can meet your remodeling needs.

We provide this as a **FREE, NO OBLIGATION**, service for you and your family.

Hopefully, we can show you, as we have thousands of others, how to make your home absolutely gorgeous, something really to be proud of!

Remember that when L. J. Stone Co., Inc. visits your home, we are not going to use high-pressure sales tactics. It is simply a chance for you to meet us and see if our services can benefit you. If, after our meeting, you believe there is no benefit to be derived from working with us, we simply leave and that is that. If, however, you do find that you would like our help, we will discuss how we proceed from there.

I can't think of a better way to work. Can you?

If you think our approach is fair and honest, please consider L. J. Stone Co., Inc. for your construction needs.

Best of luck with your remodeling plans!

Sincerely,  
J. Trent Stone

(800) 466-5044  
[www.ljstone.com](http://www.ljstone.com)

# Questions



## An Ounce Of Prevention...

It's been said that an ounce of prevention is worth a pound of cure. When the stakes are high—your home and your wallet—that saying is even more true. I hope that by reading this guide you feel more prepared to evaluate home improvement contractors and make the best decision for your family. If there is anything I can do to help, please don't hesitate to call.

Sincerely,  
J. Trent Stone

(800) 466-5044  
[www.ljstone.com](http://www.ljstone.com)

## Are you saying that you are the only company in the area that can uphold these standards?

No. Most companies cannot uphold them, but there are several good, honest contractors to be found. Just be sure to take the time and use this guide to make sure before you hire anyone.

## Can a contractor just “fake” these standards?

Not likely. Most shady contractors that don't put any effort into making their businesses good also won't put effort into faking these standards. It's a lot easier for them to just move on to their next unsuspecting victim.

## What if a contractor says they can do all these things, but can't show the proof?

**DON'T** settle for lip service. Demand to see the documentation for every single standard on the checklist to the right.

## What should I do if I am not sure if a contractor is trustworthy or not?

Call us and we'll give you an evaluation of them. We've been around long enough to know all of the major players in this marketplace, and we'll give you an honest assessment if you like.

## Are there other things I should look for or watch out for that aren't listed in the pages of this guide?

Look for some of these telltale signs of contractors who shouldn't be trusted:

- Main phone numbers that ring to cell phones
- Main phone numbers that are never answered by a receptionist
- Trucks with no signage on them
- No business cards or cheap/homemade business cards
- No listing in the Yellow Pages
- No company logo on work clothes/uniform
- Few references available
- No showroom
- Unresolved BBB complaints or no report at all
- Prices that are unusually low compared to other bids
- No website or very poor website
- Ability to start on your job immediately—no backlog
- Unwillingness to give any information without being asked first.

# CHECKLIST

For your convenience, we've enclosed a checklist of all the questions you'll want to ask before hiring any contractor or company to remodel your home.

Page	Section	What To Look For	<i>L.J. Stone Co., Inc.</i>	Contractor A	Contractor B
2	<b>Stability</b>	Bank & supplier reference letters	✓		
3	<b>Stability</b>	Pictures of owner, buildings, personnel, etc	✓		
4	<b>Stability</b>	Insurance certificate	✓		
5	<b>Stability</b>	Business licenses	✓		
6	<b>Reputation</b>	Proof of BBB membership	✓		
7	<b>Reputation</b>	Chamber of commerce membership	✓		
8	<b>Reputation</b>	Customer References	✓		
10	<b>Reputation</b>	Accolades	✓		
12	<b>Professionalism</b>	Worker Conduct Agreement	✓		
12	<b>Professionalism</b>	Jobsite Cleanup Standards	✓		
12	<b>Professionalism</b>	Standardized Pricing	✓		
13	<b>Workmanship</b>	Warranties	✓		
14	<b>Workmanship</b>	Jobsite Photos	✓		
15	<b>Workmanship</b>	Experience	✓		

*L.J. Stone Co., Inc.*

Call (800) 466-5044 • Visit [www.ljstone.com](http://www.ljstone.com)