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2001 ACRA AWARDS**PRESENTED AT ANNUAL MEETING
CINCINNATI, OHIO**

By Charissa Wang, Awards Chair

The 2001 ACRA Awards were presented at the Annual Conference in Cincinnati, Ohio, on September 8, 2001. The ACRA Awards honor people and projects that represent outstanding research, management, and commitment to our nation's cultural resources.

Past winners have run the full range of cultural resources projects. They have included an outstanding publication geared toward elementary school students, based on significant historical and archaeological research; public interaction and discussion at active archaeological excavations; the first-time ever documentation of an actual aircraft, and the production of detailed explanatory sectional and isometric drawings; and high-quality publications based on cultural resources research conducted by an ACRA member firm.

The guest speaker for the 2001 ACRA Awards was Ms. Marcy Gray of Gray & Pape, Inc., the host for this year's ACRA conference. The current President of ACRA, Kay Simpson of The Louis Berger Group, Inc., presented the awards.

This year's jury consisted of:

Jill-Karen Yakubik, President of Earth Search, Inc., a cultural resources management firm in New Orleans, Louisiana;

Stan Popovich, Preservation Planner with Hardlines Design Company in Columbus, Ohio; and

Joan Deming, Partner with Archaeological Consultants, Inc., out of Sarasota, Florida.

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MESA TECHNICAL

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Archaeological Soil Science

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principal

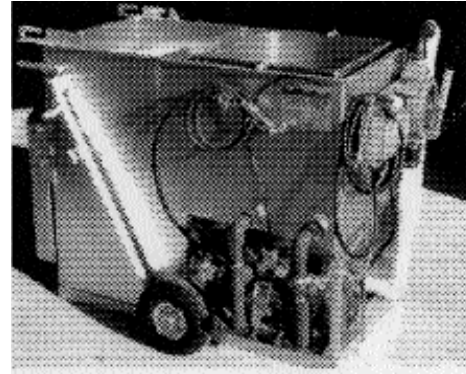
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This year's jury elected to make two awards: Quality Product and Government.

The **ACRA Quality Product Award** recognizes an ACRA company's innovative or long-term research, preservation of a cultural resource for future generations (such as a building or archeological site), or an outstanding report, brochure, book, etc. This year's Quality Product Award, unlike previous years, was selected unanimously and without debate among the various submissions. Jurors noted its high quality, broad appeal, and collaborative effort resulted in a "model to the industry." The comment "worthy of stealing," is, coming from another CRM firm owner, high praise indeed!



One side of the traveling display, "During the Hard Times You Have to Work Together."

This year's award recognized the traveling exhibit "During the Hard Times You Have to Work Together." The exhibit illustrated the relationship between Indians and non-Indians of the Skagit River in northwestern Washington State between 1924 and 1960, during the construction of the Upper Skagit River hydroelectric dam.

The exhibit consisted of 16 panels on two sides of a larger folding panel and features historic and contemporary photographs, excerpts from oral history interviews, historic documents, maps, and narrative texts. Each panel was creatively designed to interweave various exhibit pieces into a single theme, yet highlight interesting points. Jurors especially noted the photograph of the person standing on top of the tree.

The 2001 ACRA Quality Product Award was presented to Larson Anthropological Archaeological Services, Limited, for their outstanding example of a traveling



exhibit titled "During the Hard Time You Have to Work Together." Ms. Laura Murphy, Project Manager, accepted the award.

Laura Murphy of Larson Anthropological Archaeological Services, Ltd., accepts the 2001 ACRA Quality Product Award. Presented by Kay Simpson (right).

The **ACRA Government Award** is awarded to a SHPO, government agency, employee of a government agency, or legislature that has worked with the CRM community in a cooperative and supportive way in protecting cultural resources.

This year's government award recognizes the collaborative effort between a government agency and a non-profit foundation to preserve and enhance the heritage of the Camp Hale Historic Site, Colorado. Camp Hale was established in World War II to support the training of winter mountain warfare. The camp was home of the 10th Mountain Division and was placed on the National Register of Historic Places in 1992.



Commemorative Signage at Camp Hale, Colorado.

Since the early 1990s, ACRA member firms have worked with federal, state, non-profit organizations and for-profit corporations to foster public awareness of Camp Hale. Work accomplished included development of signage, creation of a management plan to guide development of infrastructure and visitor accommodations, and reenactments and activities associated with surviving veterans and their descendants.

The Government Award also recognized the efforts to enlist public support, such as hosting the annual Camp Jeep event with Daimler Chrysler to working with local scouting groups.

In recognition of their on-going efforts to preserve the heritage of Camp Hale, and their innovative efforts in partnering with the public, ACRA recognized Mr. Bill Kight of the White River National Forest and Mr. Earl Clark, retired Lt. Colonel, of the 10th Mountain Division Foundation. Mr. Bill Kight was present to receive the award.



Mr. Bill Kight of the White River National Forest accepts the 2001 ACRA Government Award. President Kay Simpson looks on.

ELECTION RESULTS

New ACRA Board Members**Representing Small Business**

Jeanne Ward - *Applied Archaeology & History Assoc., Inc., Annapolis, Maryland*

James Karbula - *Hicks and Company, Austin, Texas*

Michael McFaul - *LaRamie Soils Service, Laramie, Wyoming*

Michael Roberts - *Timelines, Inc., Littleton, Colorado*

Representing Medium-size Business

Colin I. Busby - *Basin Research Associates, Inc., San Leandro, California* (re-elected)

Charissa Wang *Hardlines Design Company, Columbus, Ohio* (re-elected)

Representing Large Business

Christopher Dore - *Garcia and Associates, San Anselmo, California*



ACRA Board Members: Dana McGowan (outgoing), Kevin Pape (outgoing), Jo Reese, Dan Roberts, Marian Almy, Don Weir, Kay Simpson, Mike Polk, Steve Mehls, Loretta Lautzenheiser, Karen Hartgen, Lucy Wayne, Susan Chandler, and Terry Klein.

2002 ACRA Officers

Susan Chandler - President
Alpine Archaeological Consultants, Inc., Montrose, Colorado

Loretta Lautzenheiser - President
Elect
Coastal Carolina Research, Inc., Tarboro, North Carolina

Kay Simpson - Past President
Louis Berger & Associates, Inc., Richmond, Virginia

Dan Roberts - Vice President
John Milner Associates, Inc., West Chester, Pennsylvania

Donald Weir - Treasure
CCRG Inc., Jackson, Michigan

Ann Emmons - Secretary
Historical Research Associates Inc., Missoula, Montana

CONFERENCE COMMITTEE

By Marcy Gray, Chair

ACRA 2001 Conference Report

The ACRA 2001 annual meeting, "2001: A CRM Odyssey," was held from September 6-9, 2001, at the Omni Netherland Plaza Hotel, Cincinnati, Ohio. The conference was hosted by Gray & Pape, Inc., with additional sponsor support from ASC Group, Inc., CCRG, Inc., Hardlines Design Company, and Geoarcheology Research Associates, Inc.

A total of 85 persons attended the conference and there were only three cancellations. An innovation at this year's conference was a tiered registration fee that allowed additional attendees from a company to pay a reduced rate. This was done to encourage companies to begin sending their upper-level management to the ACRA meetings, thus exposing their staff to the issues that are discussed at the ACRA conference. Despite the need to refine the tiered concept, which relies heavily on accurately forecasting the number of primary attendees, the tiered registration system did indeed increase the number of staff members at the conference and, hopefully, will be continued. Of the number attending, the following breakouts occurred:

Primary Attendees	
ACRA Member	38
Non-ACRA Member	3
Additional Attendees	
ACRA Member	31
Non-ACRA Member	0
Non-Company Affiliated Attendees	
ACRA Member	1
Non-ACRA Member	1
Guests	4
Speakers	7

After some rousing Welcoming Remarks (audio by Richard Strauss, concept by Stanley Kubrick), the program began on Friday morning with a symposium on Geospatial Technology in the New Millennium. Moderated by Christopher Dore, Archaeological Mapping Services, the symposium explored the latest advances in a variety of technological methods useful to CRM practitioners. Among the speakers were Mr. Dore, providing an overview of geospatial technology; Lewis Somers, GeoScan Research (USA), discussing the application of geophysical technologies to CRM; David DeVries, Mesa Technical, who presented an overview of HABS/HAER photodocumentation techniques and close-range photogrammetry; and Ruth Myers and Christopher Baltz, Gray & Pape, Inc., who demonstrated the use of PenMap, a field-based GIS system.

On Friday afternoon and Saturday morning, a workshop focused on "Increasing Business Effectiveness" was conducted by Steven Lesser, InfoWorks International. The workshop was directed towards the personal development of skills in the areas of project management, problem solving, process improvement and in leadership itself to support the implementation of those skills and their consequent tasks. The 2, 3-hour workshops were interactive, topical and functional, enabling attendees to use sample problems, role playing, and questions/answers to find solutions to general and specific business and management problems, and learn ways to adapt general management skills to specific situations in the workplace.

Touted as one of the most valuable aspects of the conference by the attendees, the Saturday afternoon panel discussion on cell towers and cultural resource issues provided invaluable insights to conference attendees about this pertinent and confusing topic. Moderated by Jo Reese, Archaeological Investigations Northwest, the panel included speakers from government agencies (the Advisory Council on Historic Preservation - Charlene Dwinn Vaughn; the Federal Communications Commission - Frank Stilwell; and the National Council of State Historic Preservation Officers - Lisa Adkins, Ohio SHPO), the cell tower industry (American Tower - Scot Sandefur; and the Personal Communications Industry Association - Karen King, Executive Director), and

the CRM/preservation community (John Nadolski, Pacific Legacy, Inc.; Marion Almy, Archaeological Consultants, Inc.; and the National Trust for Historic Preservation - Autumn Rierson).

Two additional innovations to the ACRA conference format were a constituency roundtable dinner on Friday evening and a committee roundtable lunch on Saturday. The constituency roundtable dinner was especially productive as attendees separated according to the size of their company to discuss issues pertinent to their businesses. After dinner, a spokesperson from each table provided a synopsis of their discussion to the combined group. This led to a spirited and productive dialog among all of the attendees about the changing face of CRM, ways that ACRA can assist its members, and approaches that ACRA firms can take to address some of our common problems. The committee roundtable lunch allowed attendees to separate according to their interest in the various ACRA committees and allowed those committees to forward some of their goals.

The ACRA Awards Ceremony also was held during the roundtable lunch on Saturday. Two awards were presented this year. The 2001 ACRA Quality Product Award was presented to Larson Anthropological Archaeological Services, Limited, Laura Murphy accepting, for the traveling exhibit, "During the Hard Times You Have to Work Together." The 2001 ACRA Government Award was presented to the White River National Forest and 10th Mountain Division Foundation for efforts to preserve the heritage of the Camp Hale Historic Site in Colorado. Accepting on behalf of himself and Earl Clark (10th Mountain Division Foundation), was Bill Kight (White River National Forest).

The conference was not entirely confined to the hotel. Lena Sweeten, Gray & Pape, Inc., conducted conference attendees on a 1-hour walking tour of downtown Cincinnati's architectural gems. The tour took in an 8-block area and included the 1930 Art Deco Carew Tower complex, Cincinnati's tallest building; the restored atrium of the John Shillito Department Store (built 1878/remodeled 1937); and a brief tour of Fourth Street, which contains a fascinating variety of the city's commercial buildings. On Saturday evening, buses transported conference attendees to the Fort

Ancient State Memorial, where they were treated to a discussion of recent investigations and current interpretations of the site, by Ted Sunderhaus, local archaeologist, and a tour of the site's museum. This was followed by a picnic dinner and social event in the park's shelter.

The meeting ended traditionally, with a general membership discussion moderated by incoming President, Susan Chandler, Alpine Archaeological Consultants, Inc.

Finally, I would like to take this opportunity to thank the many people whose efforts contributed to the success of the 2001 ACRA annual meeting. Kevin Pape and Michele Williams, both of Gray & Pape, Inc., ably served as program chair and registration chair, respectively. I would like to thank all of the speakers who contributed to an exceptional program. Thank you also to Lena Sweeten, Gray & Pape, Inc., who admirably led the architectural walking tour of downtown Cincinnati. The staff of Gray & Pape put in many hours to ensure that the conference ran smoothly and I am very grateful to them for all their efforts. Thanks go to Tom Wheaton, ACRA Executive Director; Kay Simpson, outgoing President; Susan Chandler, incoming President; and all of the ACRA board members, who provided assistance, support, and/or encouragement. Thank you also to the ACRA companies who helped to financially sponsor the conference: ASC Group, Inc.; CCRG, Inc.; Hardlines Design Company; and Geoarcheology Research Associates, Inc. It is always a pleasure to host an event at the Omni Netherland Plaza Hotel, not just because of its architectural magnificence but also because of the quality of its staff. This conference proved to be no exception, and I especially thank Jill Smith and Tony Varardi of the Omni for their invaluable assistance. Finally, thanks go to Jack Blosser, director of the Fort Ancient State Memorial, for allowing us to tour the site and museum and hold our social event there.

MESSAGE FROM THE EXECUTIVE DIRECTOR

By Tom Wheaton

The 2001 Membership Poll

I am pleased to present to you the results of the 2001 Membership Poll. This year, in an effort to keep your responses as anonymous as possible, I separated many of your dues statements from your responses to the poll making it impossible to keep track of size and region. Next year, I am making major changes to the poll to avoid this mistake and to make the questions clearer. I hope.

Now that I have asked some of the same questions for four years, it seems about time to make some yearly comparisons. One set of questions has dealt with how well members companies have done in the past year and what they expect the new year to bring. The following chart shows that there has been a general growth trend in the industry. There also seems to be a general streak of optimism among ACRA members as the following year's projections are usually better than the actuality. As I have noted before, this may be due to the fact that one has to be an optimist to stay in this business.

This optimism seems to be tempered by the question about new hires. A good 20% fewer respondents are willing to go out on a limb and say they feel so good

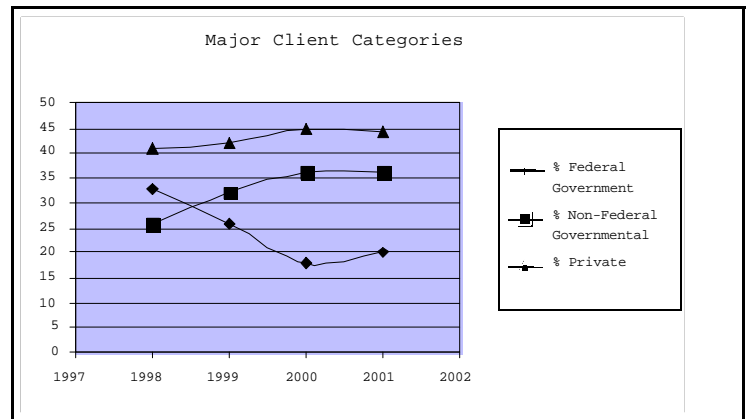
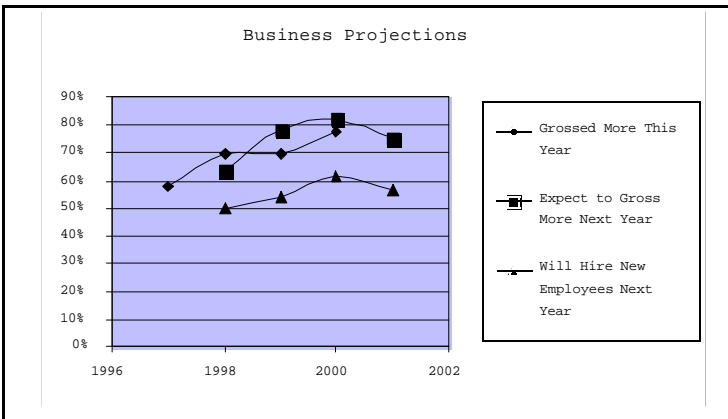
about their prospects that they will actually be hiring new employees. Many of you say you will be hiring, but you do not say how many employees you expect to hire, and others of you just do not answer the question one way or the other. This is probably due to how the question is worded and whether it is taken to mean temporary crew or full time staff. This should be cleared up next year.

Another point to ponder is that, we might see a drop in gross income this year since the 2001 year's expectations have taken a drop for the first time. This is probably not the case, however, since nearly everyone I have talked to this year seems to be having a banner year.

Another set of questions attempts to examine our overall client base. Most respondents answer this question, but occasionally forget to add up their figures to make sure they equal 100%! (Yes, it could be you.)

Despite this, there does seem to be a general decrease in federal jobs with the slack taken up mostly by an increase in state and local government jobs (DOTs?), and to a lesser extent by the private sector. As the economy cools off, some members have expressed the feeling that non-federal government and federal government projects will increase in importance. So we might see a shift in next years numbers.

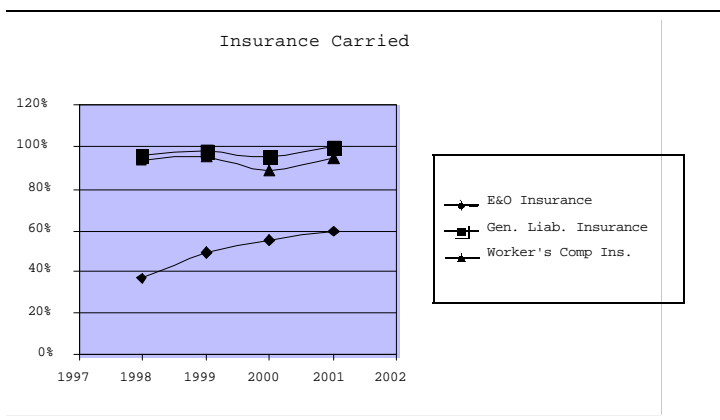
There has been an increase in the number of members conducting studies involving traditional cultural



properties, although this has not been dramatic, from 58% to 61%. If this question had been asked in 1996 or 1997, it is likely that the increase would have appeared much greater.

One set of questions has dealt with insurance coverage. In a way, insurance coverage is an indicator of how businesslike and professional we have become as an industry. Twenty years ago, few companies gave any thought to insurance beyond general liability, if that. As we have matured as an industry, we have come more closely into compliance with the law (Worker's Comp) and have seen what a lack of insurance can mean to our businesses (Errors and Omissions). Next year, I will add a question about health insurance. While general liability and worker's compensation insurance have been close to 90% since the beginning, the percentage of members with E&O coverage has steadily increased from 37% to 60%. This is in spite of the fact that not enough members were willing to sign on to the ACRA E&O plan to make it work and are now paying 5 to 10 times as much for individual policies. Maybe it is time to look into a group policy again.

Finally, there is always a series of questions about the annual conference. Last year's conference was held in Phoenix and hosted by Soil Systems, Inc. We received 33 responses from 27 members who had attended the conference (some members had more than one response). Positive responses outnumbered negative ones by 21 to 12. The workshops got the most positives (8) and also the most negatives (5), but the actual wording of the responses, which is left entirely up to the respondent, was much more enthusiastic in support of the workshops. Saturday morning's main speaker also appeared on both sides of the likeability question. Just goes to show, you can't please all the people all the time. I had a great time by the way. As usual, networking and talking with other members or just listening to the discussions by other business owners and managers were the most rewarding experiences at the conference. And some folks were so enamoured of the whole thing that they put down the board meeting as one of their favorite things, as hard as that may be to believe.



What People Liked	#	%
Workshops	8	24.2
SCA speaker	2	6.1
Networking	7	21.2
Tour	2	6.1
Board meeting	1	3.0
Everything	1	3.0

What People Didn't Like	#	%
Workshops	5	15.2
SCA Speaker	1	3
Native American discussion	3	9.1
Saturday Sessions Generally	2	6.1
General membership meeting	1	3.0

By the time this is published, another conference will have gone by. This one hosted by Gray & Pape in Cincinnati. I hope I saw you all there, and that you will comment about the conference when I sent around next year's poll.

INSURANCE POLICIES: AN UNFORTUNATE, BUT NECESSARY PART OF EVERYONE'S BUSINESS

By Michael R. Polk, Sagebrush Consultants

Insurance, particularly in business, is a necessity in order to maintain and ensure the continued existence of your company and to protect its assets. Also, it is often necessary to have in order to remain competitive and, in many cases, even to be able to bid on projects which are vital to a business' continued existence. This paper explores the reasons, value and pitfalls of insurance important to the maintenance of a cultural resources business including worker's and employer's compensation, general liability, valuable papers, disability, and professional liability.

Introduction

As professionals in the field of cultural resources management, our goal is to identify, interpret, and protect the resources that we deal with to the best of our ability. That may be through actual physical protection, but more often it is through documentation. As business people, our goal is to be as productive and profitable as possible with the resources at hand and our education, skills, experience, and abilities to guide us. In order to achieve the first goal, we generally must be able to successfully achieve the second goal, that of making money. And, one of the paramount ways of achieving the goal of making money is to be sure that we protect what we build over time against the unforeseeable. Ahhh, if we could all see accurately into the future, we would know how our field will change, what projects we will work on and what will happen on them, what will occur to our employees, and even what will happen to us and our families. If this were the case, we wouldn't worry about such protection because we could plan for the foreseeable future. However, this is the real world and Murphy's laws usually apply. In this case *Murphy's Primary Law*: "if something can go wrong, it WILL go wrong".

There are many ways of protecting our assets, tangible or not. However, most of us opt to the default position and pay someone else to handle this for us in the form of INSURANCE POLICIES. Its not something that we want to buy, its not something that increases our productivity, and its not something that increases our income (in fact it can reduce it significantly). However, it is necessary and vital to the protection of all that we have built and for which we have worked for so long.

I'm going to provide a brief overview of the types of insurance that businesses in the CRM field should maintain and then briefly discuss those kinds of insurance that you might want to consider in order to make protection of your business more iron clad.

The Basics

Most people in our field who begin a business don't know what they don't know. And, in some ways it's a blessing, if you are lucky. That is, if you avoid serious accident, incident, or lawsuit in the early years of your career. Over time, the horror stories you hear about others may start making you sit up and take notice. Or, perhaps, as is occurring more and more frequently, you find that more clients require increasing levels of insurance for you to operate as a consultant or subconsultant for them.

I believe, along with my own insurance agent, that the following policies constitute the basic forms of protection for a CRM business:

1. *Employer's Liability or Worker's Compensation (depending on the state)*
2. *General Liability*
3. *Business Automobile coverage*
4. *Health Insurance*
5. *Commercial Property coverage*
6. *Errors and Omissions or Professional Liability*

When I say “basic”, there’s little doubt that these types of insurance are crucial to a business’ welfare and survival. Unfortunately, I know of companies which have only a few of these and a few, who have none of these! Employer’s Liability or Worker’s Compensation is a state requirement everywhere and basically covers injuries which may occur on the job. There are hefty fines that apply for failure to carry such coverage. Regardless of whether you are the sole person in your company or whether you hire intermittently, this is a coverage that you need to have for yourself and any people working for you. The required limits of such coverage vary from state to state, but many contracts are now requiring a minimum coverage of \$500,000 to \$1 million.

General Liability covers any third party property damage and bodily injury caused by the owners or employees of a company. Damage may include breaking down a fence, breaking a window, or otherwise damaging property; or it could even involve slander or misrepresentation. In the latter regard, this kind of insurance includes “contract insurance” within it’s fold, as well. Generally, a company has general liability coverage with a minimum of \$500,000. The standard for this is now 1 million dollars and higher. The cost of general liability insurance is not excessive, but not having such coverage can have disastrous consequences. Often, clients require a *waiver of subrogation* and *additional named insured*. These requirements basically throw all risks for your company’s work on the project back onto your insurance. So, while these requirements increase your client’s comfort and protection level, they tend to lessen yours. Also, it can cost you more money. Unless you decline to do work, there is probably no good way to avoid accepting these provisions on a contract.

A brief anecdotal remark concerning general liability insurance involved a construction project in Salt Lake City a few years back. A worker was walking across the roof of the building and accidentally fell through a skylight and seriously hurt himself. In order to cover his expenses, the man first went to the prime contractor’s worker’s compensation insurance, but that only covered part of his expenses. He had no further recourse against his employer, so he decided

to sue several of the subcontractors including the plumbing company, the electrical company, and several others. He won in his lawsuit, despite the fact that these subconsultants had no direct connection with the accident. They just happened to be a part of the overall construction contract. If these subcontractors did not have general liability insurance, they would have to pay whatever settlement was required out of their own pocket.

Business Automobile insurance is an absolute necessity for a business. While a small business person may want to continue to use their personal auto insurance for business, keep in mind that the first accident that happens when you are on the job may put your personal policy at risk. Business policies also allow for broader coverages to include owned, non-owned and hired vehicle coverage. Such provisions allow for other persons to drive your vehicles and for your insurance to apply to rented vehicles. It will cost more, but again, unless you have a crystal ball, you will be glad you have it when something happens. Note that one of the most common mistakes made by business owners in this regard is registering their vehicles in their own name and using them for business which is under another name. Vehicles should be registered in the business name with owners as additional named insured. This helps to avoid potentially devastating legal problems in severe accident situations.

Health Insurance is another obvious need. Your health and that of your employees is a necessity for a successful business operation. While you may be able to handle small outlays for medical treatment, there is always the specter of catastrophic illness or injury that may occur on or off the job and without such insurance, one’s entire finances may be wiped out. Whether or not one insures their employees is always a debate. Depending upon the size of the company there may be multiple options for employees or one size fits all. Most businesses offer health insurance benefits in order to attract and retain good workers. Owners have found it to be just one more item added into the cost of doing business. ACRA, as an organization, did not attempt to set up such a policy for its members because the rules change so dramatically from state to state.

One other important type of insurance is *Commercial Property coverage*. In order to be sure that theft, fire, or accident do not wipe you out or significantly impact your company's operations, you need protection for your building, office equipment, furniture, and field equipment. This type of policy can include a variety of options to cover related risks including loss of software programs, equipment that leaves your premises (inland marine coverage), and valuable papers and records (your reports, maps, notes, photographs, financial records, etc.). This also may include your library materials, which for many of us constitutes a substantial investment. Ask your insurance agent to do a risk management assessment of your company. That can be very helpful in pointing to things you can do to reduce your risks, and determining levels of coverage needed, which may even decrease the costs you pay for the coverage.

Perhaps the most critical of all insurances in our profession is that of *Errors and Omissions* or *Professional Liability Insurance*. While this insurance can easily cost more than the combination of all other policies, it probably represents 70 to 80 percent of the exposure experienced by CRM companies. While you may experience more claims for other risks, such as in Worker's Compensation, in terms of sheer cost, you have the most potential to experience significant financial losses in this area. This exposure stems from one fact: that our main product, usually our only product for the work we do, is information presented in the form of a report or other media presentation. We are paid for our knowledge, skill and expertise in the field. Should a client experience some problem on a project after our work is complete (or even during), and it costs them time and money or creates other problems for them for which they want to be compensated, it's certainly possible that they will come back to their CRM consultant and demand satisfaction. This might easily be expected in the form of monetary compensation. That compensation can run into hundreds of thousands, or even millions of dollars. As we become a more and more litigious society, the chances of any one company being sued for some egregious act related to

professional conduct increases dramatically. While the cost for this insurance may appear to be steep, in the larger scope of your business, it will *probably* constitute no more than one percent of your overhead expenses. And, unless you have a large bank account which can cover fairly substantial legal fees, this is a necessary cost of doing business.

A brief anecdotal example of this concerned an archaeologist in the western United States who was asked by a client to carry out archaeological surveys, and test excavations within an oil field over a period of years. The client company changed management and, for some reason, didn't believe that the archaeological work already performed needed to be done or was ever even asked to be done by their predecessors. They subsequently demanded return of their approximately \$750,000 which had already been paid to the contractor. They ended up taking the contractor to court over the issue (I'm not sure what the outcome of this case was). This is the kind of situation that E & O insurance would cover. Something to keep in mind is, that even if a consultant is right in a situation, the legal costs alone can run into the tens of thousands of dollars. E & O insurance pays for those outlays, usually after a deductible of \$5,000 to \$10,000.

Another situation, not even directly related to work done by a contractor also can be potentially disastrous. An incident or oversight or wrongful action by a prime contractor or one of the subcontractors on a project may drag all parties to the project in on a lawsuit whether they were involved in the situation or not. No matter how far down the food chain a company exists on a project, they can be brought into a lawsuit.

Important Insurance Coverage

There are many other types of insurance which can be very important or even critical, depending upon your situation. I provide these, mainly, because there are so many of us who think that basic insurance covers more aspects of business than it really does. These are a few of the more pertinent ones relevant to CRM companies:

1. *Disability insurance.* This is a very important form of insurance for employers, particularly if you are a small company and your own productivity is vital to the survival of the organization. Should you be disabled for any reason, the company may cease to function and your income stream will stop as well. You have a 1 in 4 chance of being disabled in your lifetime. This is certainly a lot higher odds than dying during your working life. Depending upon the size of the company and the state you live in, this insurance may be relatively inexpensive if purchased in conjunction with other insurance. However, something to remember is the difference between short-term and long-term disability. Short-term coverage (up to 6 months) is easier and cheaper to purchase, but may not be what a particular person really needs.

2. *Directors and Officers liability.* This is most pertinent to larger companies. It protects the leadership in a company from lawsuits over decisions made by them.

3. *Key Man Insurance.* This is a most important coverage for companies with individuals who may be vital to the operation and survival of a company. It is essentially buying life insurance to cover the consequences should this person die during their employment.

4. *Loss of Earnings coverage.* This is an important coverage if you and your business are unable to carry out basic operations for a time period. A good example might be the situation which occurred in North Carolina during and after Hurricane Floyd when many businesses, including some CRM ones, were out of business, literally, for weeks.

5. *Ordinance or Law Coverage.* This is valuable for those persons whose building is destroyed and needs to be rebuilt or for those who need to add on to their building. They may find that ordinance or laws have changed since the original construction requiring significantly more costly construction than would have been the case during original construction.

6. *Succession Insurance or Buy-Sell Insurance.* This is basically life insurance to cover the cost of buying out a partner or other owner in the event that an owner dies before succession occurs in the business. It is often used in family-owned business situations as well.

Of course, all of these types of insurance are not necessarily useful for all companies, and there may even be others which are important in particular cases which are not cited here. It does, however, give you an idea of the importance of covering risks so that what you have built up over time does not disappear or leave you owing money because of an unforeseen incident. While I don't have exact figures, general estimates for costs of insurance, in relation to one's operating expenses, are pretty low.

Overall, for the "basics" a company can expect to spend between 3 and 4 percent of it's overhead for insurance premiums, with about 1 percent of that paying Professional Liability. For a small company, one which grosses half a million dollars a year, insurance would cost about \$15,000 to \$20,000, with perhaps \$5,000 to \$8,000 of that going to a million dollars coverage of E & O insurance. While that seems like a lot of money, it doesn't even scrape the surface of what one lawsuit, one accident, or one incident could cost you in monetary terms, not to mention unrecoverable lost time and agony. Insurance is cheap peace of mind and, in the larger scope of your business' life, not very expensive.

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ACRA

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