

THE PUNCH LIST

NEWS & INSIGHTS FOR SUBCONTRACTORS

SUBCONTRACTORS ASSOCIATION OF THE METROPLEX

OCTOBER 2026



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A Message from the President



Dear SAM Members & Friends,

Well, here we go into Q4! The final push begins, schedules fill up, the days get shorter (and thankfully cooler).

For me, the last quarter of the year seems to go by so fast, with all that happens in the last bit of the year. It gets harder to find any spare time. Good time management and planning really come into play, not only for yourself but for your whole team. Even with everything that happens this time of year, managing time, staying focused, and communicating clearly can make this busy quarter run much more smoothly for your operation.

We still have some fun and informative things happening with SAM between now and the end of the year. Our annual clay shoot, Cutler-Smith's Lien and Bond Seminar, and our holiday party, just to name a few. I would like to personally invite you to come to one or more of our events between now and the end of the year. I would enjoy the chance to visit with you.

Sincerely,
Tommy Parker
President

Operations Manager
Fox Electric Ltd.
office: 817-461-2571 ext. 122
direct: 817-792-4222



*Invite another Subcontractor
to a SAM Meeting.
An EDUCATED sub is the best sub!*

*In SAM, it is about improving and elevating
the subcontracting community.*

Better Subcontractors make a Better Industry.





Subcontractors Association
of the Metroplex

MEMBERSHIP



GROW



EDUCATE



MENTOR



NETWORK

STRONGER TOGETHER. BUILDING TOMORROW.

MEMBERSHIP DIRECTORY

[CLICK HERE TO VIEW THE FULL DIRECTORY](#)

Access the most up-to-date member listing online anytime.

SAM membership connects you with the people, information, and resources that help subcontractors do business better. From education and industry insight to valuable relationships and member benefits, SAM is here to support your company and the people who make it successful.

Thank You Clay Shoot Sponsors!



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Cybersecurity and AI: What Every Subcontractor Needs to Know This Fall

Cybersecurity Awareness Month is upon us! You know, cybersecurity used to feel like something only banks and hospitals had to worry about, but in this modern age, that's no longer true. Subcontractors move money, sensitive project data, and client information every day (often over email, often on a phone in a truck, and increasingly with the help of AI tools nobody officially approved)! This month, we're breaking down two things that go hand in hand: keeping your business safe from the scams already targeting our industry, and getting ahead of the AI tools your crews are quietly already using.

The Scam That's Already Cost Contractors Millions

If you take away one thing from this article, make it this: business email compromise (BEC) is the single biggest cyber threat to subcontractors right now. It's bigger than ransomware, and bigger than data breaches. Here's how it typically plays out:

A scammer gets into (or spoofs) an email account belonging to a GC, an owner, or even one of your own project managers. They watch the thread for a few days, learning the tone, the project names, the usual back-and-forth. Then, right before a draw or a final payment, they send a message – from what looks like a totally legitimate address – saying the bank account for payment has "changed." The wiring instructions look real. The signature block looks real. The money is gone in minutes, and it almost never comes back. Some of you may have even seen this attack in your own organization.

Here's What to do about it:

- Verify payment changes by phone, always using a number you already have on file, never one provided in the email itself.
- Enable multi-factor authentication (MFA) on every email account in your company, from the owner down to the newest hire. This alone stops the vast majority of account takeovers. If you haven't done this, do it today!
- Train your office staff (not just IT - if you even have IT) to slow down and question any unusual urgency, especially around money or payment details. Computersecurity.us has some great free programs.
- Use a second channel to confirm large invoices or change orders – a text, a call, an in-person check-in with the GC's known contact.



AI Is Already in Your Business – Whether You Planned for It or Not

Chances are, someone on your team is already using ChatGPT, Copilot, Claude, or a similar tool or service to draft a bid letter, summarize a spec, write a safety memo, or even estimate a scope of work. That's not necessarily a problem. It's often a real time-saver. But it becomes a problem the moment sensitive information goes into these tools without anyone thinking it through.

Here's the risk in plain terms: most free, consumer-facing AI tools may use what you type as training data, or simply store it in ways your company doesn't control. If an estimator pastes a client's project budget, a subcontractor's confidential pricing, or a partial certified payroll file into a public AI chatbot to "clean it up," that data has now left your company's control – permanently, and with no way to pull it back.



October is **Cybersecurity Awareness Month**, a reminder that simple security habits can make a big difference in protecting your business.

A few practical guardrails, without needing a full IT department:

- Set a simple written policy. Even one page – telling employees what can and can't be pasted into AI tools. A good rule of thumb: nothing with a client name, project financials, employee personal information, or anything under an NDA.
- Prefer business-tier AI tools over free consumer versions where you can. Paid business plans from major AI vendors typically come with contractual guarantees that your data isn't used to train their models – free versions usually do not.
- Assign one person to "own" AI questions. It doesn't need to be a tech expert, just someone who employees can ask before trying a new tool, so shadow adoption doesn't spread unmanaged across the company.
- Watch for AI-generated scams, too. Voice-cloning and deepfake tools are cheap and easy to use now and we are seeing them deployed more frequently. A phone call that sounds exactly like your GC's project manager, asking you to rush a payment or share login details, may not be him at all. When something urgent and money-related comes in by phone, verify it the same way you'd verify a suspicious email: through a separate, known channel.

Five Things You Can Do This Week

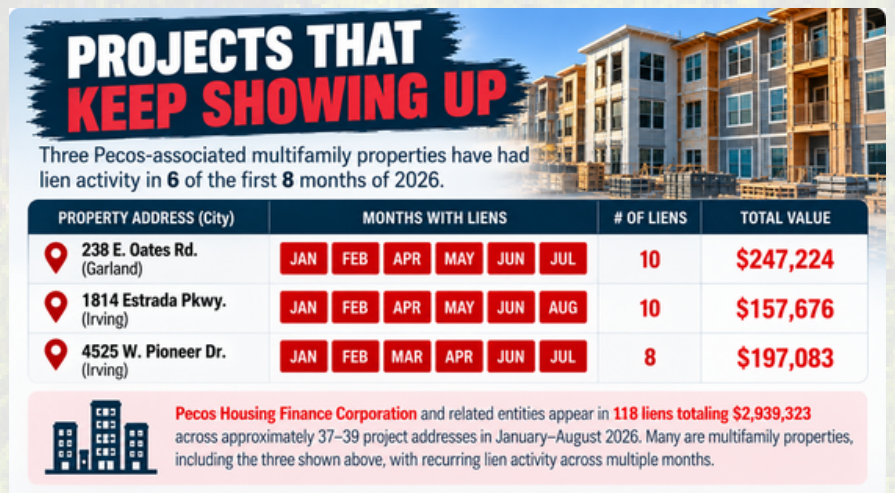
- Turn on MFA for email, banking, and accounting software company-wide.
- Write (or update) a one-page policy on AI tool use and payment verification.
- Confirm your cyber insurance actually covers wire fraud and social engineering (many policies exclude it unless specifically added). You should probably be receiving emails from your insurance providers soon anyways as year end is coming up. Make sure everything is taken care of and don't forget to review what is covered!
- Back up project files and accounting data somewhere separate from your main network (and test that the backup actually restores).
- Talk to your crews. Most successful attacks don't beat technology, they beat a busy person who didn't have thirty seconds to double-check something. Many of you are entering busy end of the year seasons. Hackers know this.

None of this requires a big budget or a full-time IT staff. It requires a habit of pausing on anything involving money or sensitive data, and a little bit of structure around the AI tools your team is already reaching for. Subcontractors who get ahead of both now will be in a far stronger position than those who wait for an incident to force the issue.

Written by: Peter Vavrosky
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LIEN REPORT



SLIPS. TRIPS. FALLS.

Slips, trips, and falls are extremely common both in and out of the workplace. While our focus is workplace safety, the same awareness that keeps employees safe on the job can help keep them safe everywhere.

See it. Fix it. Don't walk past it.



Proper Footwear Matters.

Make sure employees understand what type of footwear is appropriate for their work environment, whether they are on a construction site, in a warehouse, or working in an office.



Conditions Can Change Quickly.

Train employees to recognize conditions that can affect their footing. Rain, mud, humidity, ice, snow, loose gravel, and even poorly placed floor mats can turn an ordinary walking surface into a potential hazard.



Watch What's Around You.

Tools, materials, and equipment don't always stay where they're supposed to. Encourage employees to pay attention to their surroundings and watch for items that have been moved, misplaced, or left in walkways where they could create a trip or fall hazard.



A Little Awareness Goes a Long Way.

Simple precautions, regular training, and good housekeeping can help prevent an employee from ending up at the doctor's office or hospital or spending time on restricted or light duty.



Keep Safety in the Conversation!

Join us at upcoming SAM events, trainings, classes, and membership meetings. There's always time to talk about keeping our workplaces and our people safe.

Whose Equipment, Whose Risk?

What Subcontractors Need to Know About GC-Furnished Jobsite Equipment

By Cindy Karm, Attorney, Cutler-Smith, P.C.



More general contractors are furnishing or arranging equipment for subcontractors to use on their projects. On the surface, it makes sense. Shared equipment can mean less congestion, easier transitions between trades, and fewer interruptions to the project schedule.

But there's a catch: The GC may control the equipment while expecting the subcontractor to assume much of the risk.

That doesn't necessarily mean you shouldn't use GC-furnished equipment. It does mean you need to understand what you are agreeing to before someone in the field signs a form—or clicks "accept."

Know the Cost Before You Bid

If use of GC-furnished equipment is mandatory, the cost should not be a mystery. What equipment will be provided? What is the rental rate? When do charges begin and end? Are there minimum rental periods? Who pays for delivery, pickup, fuel, charging, maintenance, insurance, taxes or markup?

And don't forget idle time. If the equipment sits because of GC sequencing, another trade, weather, an inspection delay or an equipment breakdown, who pays while it isn't working?

These questions are much easier to address before the bid than after the invoice arrives.

Who Controls the Equipment and the Schedule?

Shared equipment is only helpful when it is available when you need it. A promise that everyone will "share" the equipment is not the same thing as having dependable access to it.

The GC may control delivery, keys, assignments, maintenance, relocation and pickup. Meanwhile, the subcontractor may still be responsible for crew productivity, milestone dates and completion obligations.

If limited access to the equipment has the potential to delay your project, your agreement should address what happens when it isn't available.

Don't Accept Risk You Can't Control

If your employee negligently damages equipment while it is exclusively in your possession, responsibility may be fairly straightforward. But what about preexisting damage? Ordinary wear? A defect? Poor maintenance? Damage caused by another trade? Theft from a site where the GC controls security?

Your responsibility should follow your actual possession and control - **NOT** simply the fact that your company used the equipment at some point.

Insurance deserves the same attention. Your standard policies may not cover every loss involving rented equipment. Before accepting responsibility for equipment damage, theft, loss of use or deductibles, talk to your insurance agent and find out what your policy actually covers.

Yes, That Click May Be a Contract

One of the easiest places to create trouble is in the field. A superintendent, project manager or employee may think he is simply checking out a piece of equipment. In reality, his signature, or even an acceptance through an app, may start a separate rental agreement containing additional indemnity obligations, expanded damages, claim procedures or other terms that differ from your subcontract.

Make sure your field personnel know who has authority to agree to rental terms on behalf of your company.

And finally: **DOCUMENT. DOCUMENT. DOCUMENT.**

Record the condition of the equipment when you receive it. Track who used it, when it was unavailable, defects or service issues, access by other trades, and its condition when you return it. If there is a problem, put it in writing immediately.

GC-furnished equipment may make the job easier. Just make sure the convenience doesn't come with risks you never intended to accept.

MEETING Highlights

SAM IN ACTION

Education • Connections • Industry Conversations





Register
Here

ANNUAL CLAY SHOOT

Wednesday, October 14
11:30 a.m. - 4:00 p.m.

Elm Fork Shooting Sports
10751 Luna Rd.
Dallas, Texas 75220

Individual Shooter - \$250 * Shooting Team - \$1,000

100 Targets * Ammo (12 or 20 ga) * Team Golf Cart
Buffet Lunch * (2) Drink Tickets * Raffle Items
****Gun Raffle****

Sponsorships with Shooting Teams

Event Sponsor (\$2,000) * Station Sponsor (\$1,700)
NEW Ammo Bag Sponsor (\$2,000)

Sponsorships with (2) Shooters - \$800 ea.

Ammo Sponsor * Lunch Sponsor * Bar Sponsor

Sponsorships with No Shooters

Station Sponsor (\$400) * Snacks Sponsor (\$150) * Raffle Sponsor (\$100)

Non-Shooters - \$60

Volunteers - Free Attendance

Each includes Buffet Lunch & (2) Drink Tickets

UPCOMING EVENTS



THURSDAY

OCT 1

4:00 - 6:00 PM

**HAPPY HOUR MEETING
SALTGRASS STEAKHOUSE**

1813 State Hwy 121
Bedford

Kick off Cyber Security Month with Greg Zimerle of myIT.com and learn how to protect yourself and your business from today's latest cyber threats...

Includes heavy appetizers + 2 drink tickets.

WEDNESDAY

OCT 7

11:30 AM - 2:00 PM

**SAM UNIVERSITY
SALES & COMMUNICATION
IEC - DALLAS**

1931 Hereford Drive
Irving

Learn how strong communication, smart marketing, and relationship-building skills can help grow your construction business and create new opportunities.

THURSDAY

NOV 5

11:00 AM - 3:00 PM

**ANNUAL LIEN & BOND SEMINAR
PARK CENTRAL 7**

12750 Merit Drive
First Floor Education Room
Dallas

Liens provide the only recourse for non-payment for Texas Subcontractors. Spike Cutler and Cindy Karm, Texas Construction Lawyers, will review each step of the Texas Lien Process in this Annual Seminar. Includes Lunch, Validated Parking, and Printed Materials.

WEDNESDAY

NOV 11

**TENTATIVE: SAFETY TRAINING
IEC - DALLAS**

1931 Hereford Drive, Irving

Details will be announced soon!



ELM FORK SHOOTING SPORTS DALLAS, TX

ANNUAL CLAY SHOOT

WEDNESDAY, OCTOBER 14, 2026
11:30 AM - 4:00 PM (CDT)

- 100 TARGETS PER SHOOTER
- TEAM GOLF CART & LUNCH
- POST-SHOOT BAR & NETWORKING
- RAFFLES, AWARDS & MORE!

SHOOT. * CONNECT. * BUILD. BRING A TEAM. INVITE A CUSTOMER. MAKE NEW CONNECTIONS.

Save the Date!
DECEMBER 3

6:00 - 9:00 PM

**SAM CHRISTMAS PARTY
FOGO DE CHAO**

3080 Ranch Trail | Irving

Celebrate the Holiday Season with us!





A PARTNERSHIP WORTH REMEMBERING

More
Information
HERE

Through SAM's partnership with Colonial Life, member companies with 5-499 benefit-eligible employees have access to voluntary benefit options designed for businesses of their size.

Options include accident, disability, critical illness, hospital confinement, life and dental coverage, with guaranteed-issue opportunities available on many products.

And Colonial Life doesn't just provide the products. They can also help with employee benefits education, communication and enrollment, including virtual, telephone, face-to-face and online options.

Want to learn more? Contact Corey Palmer directly at corey.palmer@coloniallifesales.com or Mikey Barnett directly at mikey@mainspringbenefits.com.



Looking for safety training resources? The Texas Department of Insurance offers workplace safety training materials and resources to help employers educate employees, reduce hazards, and strengthen their safety programs. Many resources are available at no cost and cover a wide range of workplace safety topics.

Other TDI Resources

FREE OSHA 10 Classes

Zoom - October 14-26,

November 11-13

In-Person - October 20-21

OSHA 30 Classes - \$30

In-Person:

Nov. 30 - Dec. 4

CPR, AED,

& First Aid Training

No Upcoming Dates

FREE Safety Webinars

View 2026 Calendar

More FREE Safety Resources

[Click Here](#)

TEXAS CONSTRUCTION ASSOCIATION

Your Voice. Your Advocate. Your Resource.

As a member of SAM, your company is automatically a member of the Texas Construction Association (TCA). Are you taking advantage of these TCA Membership Benefits?



**TEXAS CONSTRUCTION
SAFETY GROUP**
A TCA-ENDORSED WORKERS' COMP PROGRAM

TexasMutual®
WORKERS' COMPENSATION INSURANCE

YOUR SAM MEMBERSHIP UNLOCKS THIS BENEFIT.

SAM membership satisfies the Texas Construction Association (TCA) membership requirement — and **SAM members do not owe additional TCA dues** to participate in the Texas Construction Safety Group.



COMPETITIVE DISCOUNTS

12.2%–12.4% premium discount on Texas Mutual workers' compensation coverage for qualifying members.



DIVIDEND OPPORTUNITIES

Eligible members may receive an additional Safety Group dividend, on top of any individual Texas Mutual dividend.



CONSTRUCTION-FOCUSED SAFETY RESOURCES

Loss-prevention services, e-learning, safety materials and bilingual toolbox talks designed for the construction industry.



WORK WITH YOUR AGENT

Coverage is purchased through your existing insurance agent. No need to change agents.



**SAME GREAT MEMBERSHIP.
ADDITIONAL VALUE FOR YOUR BUSINESS.**

Ask your insurance agent today if your company qualifies for the **Texas Construction Safety Group.**



**TEXAS CONSTRUCTION
ASSOCIATION**
MEMBER BENEFIT

**Office DEPOT®
OfficeMax®**
BUSINESS SOLUTIONS DIVISION

Big Savings FOR YOUR BUSINESS ESSENTIALS

Did you know TCA members have access to exclusive savings through the Office Depot Program Discount? Through TCA's partnership with ODP Business Solutions and Excelerate America, members can receive discounts on many of the products and services businesses use every day.



**UP TO
55% OFF**
top office supply
items



10-30% OFF
additional
business products



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copies and
finishing services



REGISTER TODAY!

<https://odams.officedepot.com/registrations/portal.php?a=77959121>



For more information, contact
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pfinnegan@texcon.org.