

FL Admin. Code

FL Administrative Code

Construction (61G4)	2-121
Electrical (61G6)	2-180
Septic (64E)	2-216

FL Statutes

DBPR (455)	2-32
Fire Protection (633)	5-223
Licensing, Construction (489)	2-58
Licensing, Electrical (489)	2-95
Licensing, Septic (489)	2-117
Lien Law (713)	9-67
Worker's Comp (440)	6-66

A

AIDS	5-44
Accounting	
Accounting, Defined	3-10
Accrual Method	3-18
Amortization	3-36
Balance Sheet	3-11
Bank Reconciliation	3-102
Bookkeeping, Defined	3-10
Cash Flow Comparison	3-85
Closing the Books	3-40
Completed Contract	3-80
Debits/Credits	3-20, 3-24
Depreciation (MACRS)	3-33
Expenses	3-15, 3-22, 3-30
Financial Statements	3-11, 3-15
Glossary	3-105
Income Statement	3-23
Indirect Costs	3-77, 3-84
Inventory	3-46, 3-58
Journal	3-25
Lease or Buy	3-93
Ledger	3-28, 3-45
Maximizing Cash Flow	3-66
Overhead Costs	3-83
Payroll	3-47, 3-95
Percentage of Completion	3-79, 3-82
Present Value Method	3-93
Ratios	3-89
Retainage	3-83, 8-11
Return on Investment	3-94
Revenue Recognition	3-104
Revenues	3-15, 3-22, 3-30
Statement of Cash Flows	3-99
Taxes	See <i>Circular E Taxes</i>
Types of Business	1-8, 3-42
Types of Capital	3-71
Types of Contracts	3-78, 8-7, 10-34
Types of Loans	3-73
Types of Ratios	3-89
Types of Stock	3-44, 3-74
Wages	See <i>Wages</i>
Acts	
Age Discrimination (ADEA)	5-37
AIDS	5-44
Civil Rights of 1964	5-34

COBRA Insurance	5-56
Consumer Credit Protection	5-47
Contract Hours (CWHSSA)	3-119
Copeland Act	3-120
Davis-Bacon	3-113, 5-33
Disabilities (ADA)	5-41
Drug-Free Workplace	5-49
Employee Polygraph Protection	5-51
Equal Pay (EPA)	5-38
Fair Credit Reporting	5-51
Fair Labor Standards (FLSA)	3-120, 5-15, 5-61, 5-135
Family Medical Leave (FMLA)	5-39
Federal Rehabilitation	5-40
FL Civil Air Patrol Leave	5-46
FL Clean Indoor Air	5-49
Florida Civil Rights	5-35
Florida Uniform Partnership	1-21
Immigration Reform (IRCA)	5-57
Labor Management (LMRA)	5-11, 5-13
Management Privatization	2-55
Public Whistle-Blowers	5-45
Retirement Income (ERISA)	5-54
Revenue Reconciliation	3-36
Safety & Health (OSHA)	5-48
The Miller Act	9-48
Unemployment (FUTA)	5-52
Unemployment (SUTA)	5-275
Veteran Training/Employment	5-46
Williams-Steiger	5-48
Worker Retraining (WARN)	5-59

Alarms

Agent, Burglar	2-105, 2-212
Agent, Fire	2-21, 2-106, 2-213
Audible Alarms	2-111
Courses	2-212
Proprietary Work	2-113
Verification Calls	2-110

A.M. Best and Company

Arbitration	6-116, 8-20
Apprentiship	1-32, 2-13, 2-115, 5-190
Asbestos	10-97
Audits	3-97

B

Balance Sheet	3-11
Bank Financing	3-73
Bankruptcy, Federal Code	5-60
Barbers	2-45
Bidding	8-5, 10-5, 10-9, 10-68
Boards	
Accountability	2-36
Challenges	2-36
Construction Licensing	2-66, 2-121
Electrical Licensing	2-100, 2-182
Labor Relations	5-11, 5-13
Meetings	2-35
Postsecondary Education	2-37
Bonds	
Bid Bond	4-13, 4-31
Bond Cost	4-17
Bond Request	4-26
Collateral	4-18
Conditional Payment Bond	4-46, 9-62

Bonds (continued)

Continuity	4-16
Default	4-15
Exemptory Payment Bond	9-57
Federal Public Works	9-48
FL DOT Bonds	9-54
Lien Transfer Bond	9-43
Maintenance Bond	4-14, 4-45
Municipal Public Works	9-49
Notice of Bond	9-60
Notice of Contest of Claim	9-52, 9-61
Notice of Contest of Payment	9-66
Notice of Nonpayment	9-52, 9-56, 9-59
Notice of Performance	9-52
Notice to Contractor	9-59
Payment Bond	4-14, 4-37, 4-50, 9-46
Performance Bond	4-14, 4-40, 4-54
Private Works Bonds	9-56
SBA Assistance	4-18
Supply Bond	4-14
Surety	4-13
The Miller Act	9-48
Three C's of Underwriting	4-15
Types of	4-13

Bonuses

Contract Clause	3-106, 10-73
Discretionary	5-26
Finge Benefits	3-168
Regular Rate of Pay	5-26
Supplemental Wages	3-170

Bookkeeping, Defined

3-10

Business

Management	1-20
Minority Development Center	1-28
Plan	1-5
Small Development Center	1-29
Sources of Assistance	1-27
Startup Checklist	1-19
Types of	1-8, 3-42

C**Capital, Types of** 3-71**Casual Labor** 5-276, 5-297, 6-67**Certificate of Occupancy** 1-13**Change Orders** 3-78, 10-54, 10-65**Child Labor** *See Law, Child Labor***Circular E Taxes** 3-153

Calendar of Dates	3-159
Deposit Penalties	3-180
Depositing Taxes	3-176
Employees	3-162
Employer EIN	3-162
Exemptions	3-188
Federal Holidays	3-178
Form 941	3-181
Form 944	3-181
Fringe Benefits	3-168
FUTA	3-55, 3-186
Lookback Period	3-177
Medicare (FICA)	3-53, 3-183
New Hires	3-156
Recordkeeping	3-158
Social Security (FICA)	3-53, 3-183

Supplemental Wages	3-170
Tax Help	3-218
Third Party Payer	3-193
Tips	3-169
Unemployment (FUTA)	3-55, 3-186
Wages	3-166
Withholding (FIT)	3-51, 3-170, 3-194

Claimant

9-50

Compound Interest

3-74

Completed Contract

3-80

Contracts

Allowance	8-7
Bonds Clause	8-17
Breech of Contract	8-23
Change Orders	3-78, 10-54, 10-65
Contingent Payment	8-11
Dispute Resolution Clause	8-19
Express Terms	8-10
Flow Down Clause	8-15
Implied Terms	8-9
Implied Warranties	8-10
Indemnity Clause	8-16
Insurance Clause	8-17
Lien Law Warning	8-22, 9-8
Liquidated Damages	8-13
Mediation	8-19
Merger Clause	8-15
Order of Precedence	8-16
Retainage	3-83, 8-11
Scope of Work	8-12
Statutes of Limitation	8-22
Subcontracts	10-61
Termination/Suspension	8-18
Types of	3-78, 8-7, 10-34
Written or Oral	8-6

Corporation

Advantages/Disadvantages	1-11
Dissolution	1-22
Limited Liability	5-276, 6-17, 6-43
S Type	1-11
Stocks	3-74
Termination	1-22
Type of Business	1-11

Cost Control 10-70**D****Davis Bacon Guide**

3-113

Acronyms	3-143
Administrative Review Board	3-138
Administrator	3-121
Debarment	3-140
Deductions	3-129, 3-132, 3-135
Definitions	3-127
Department of Labor (DOL)	3-124
Employee	3-127
Falsification of Reports	3-140
Fringe Benefits	3-129
Overtime	3-129, 3-134
Prevailing Wage	3-128
Rate of Pay	3-131
Regulations	3-120
Sanctions	3-140
Underpayment	3-135, 3-138

Withholding	3-138
DBPR (455)	2-32
Address of Record	2-54
Administer Oaths	2-45
Annual Report	2-52
Automated System	2-52
Boards	2-35
Citation Authority	2-46
Confidential Information	2-53
Contacting Boards	2-35
Continuing Ed	2-37, 2-42
Continuing Ed Providers	2-42
Criminal Proceedings	2-50
Disciplinary Proceedings	2-46
Education	2-37
False Information Given	2-50
Legal Services	2-45
Mediation	2-46
Planning & Reports	2-35
Powers	2-34
Professions	2-32
Public Inspection	2-52
Publication of Information	2-36
Rulemaking	2-35
Debits/Credits	3-20, 3-24
Debt Restructuring	3-73
Definitions	
Accounting	3-10
Child Labor	5-198
Construction Terms	10-73
Continuing Ed	2-166
Davis-Bacon	3-127
DBPR	2-32
Fair Labor (FLSA)	5-148
Financial Definitions	3-105, 3-112
Fire Prevention	5-223
Glossary of Terms	3-112
Licensing, Construction	2-62, 2-124
Licensing, Electrical	2-98, 2-184
Liens	9-68
OSHA	7-39
Overtime Exemption	5-15
Sewage Treatment	2-218, 2-271, 2-282
Unemployment	5-275, 5-281, 5-299
Worker's Compensation	6-71
Depreciation	
Expensing	3-36
Luxury Auto	3-35
MACRS System	3-34
Drawings	10-9, 10-6, 10-69
Drug-Free Workplace	5-49, 6-79

E

Environmental Compliance	10-91
Equal Employment (EEOC)	5-34
Equipment	
Cost	3-78
Expensing	3-36
Lease/Buy	3-93
Productivity	10-27
Escrows	3-139
Estimating	3-76, 10-5
Activity Estimates	10-23

CSI Masterforat	10-7
Detailed Estimates	10-18
Equipment Estimates	10-27
Guidelines	10-13
Labor Estimates	10-28
Material Estimates	10-23
Methods of	10-12
Types of	10-12
Waste Factors	10-24
Excavations	7-41
Exemptions	
Bond	9-50
Child Labor	5-190
Employee Polygraph Protection	5-51
Fair Labor Standards (FLSA)	5-15
Health Care (COBRA)	5-56
Licensing, Construction	2-18, 2-58
Licensing, Electrical	2-20, 2-95
Licensing, Septic	2-21
Liens	9-10
OSHA	5-48, 7-7
Regular Rate of Pay	5-15, 5-25
Taxes	3-188, 5-277, 5-284
Unemployment	5-277, 5-284
Wage and Hour	5-15
Worker's Compensation	6-43, 6-72
Expenses	3-30

F

Federal Bankruptcy	5-60
Federal Holidays	3-178
Fees	
Attorney	8-12, 9-48, 9-54, 9-117
Fire Marshal	5-231
Licensing, Construction	2-44, 2-67, 2-122
Licensing, Electrical	2-44, 2-100, 2-195
Sewage	2-119, 2-291
Worker's Compensation	6-125
Fictitious Names	1-14
Financial Audit	4-16
Financial Ratios	3-89
Financial Statements	3-11, 3-15
Fire Alarm Agents	<i>See Licensing, Electrical</i>
Fire Alarm Systems	5-261
Fire Prevention and Control	5-223
Firefighters	5-262
First Aid	7-23
Forms	
940	1-26, 3-181
941	1-26
944	3-181
Bid Bond (A310)	4-31
Bond Request	4-26
Change Order	10-55
Conditional Payment Bond	4-46
Contractor Questionnaire	4-21
DR-1	1-15, 5-285
DR-15-CS	1-27
DR-601-AC	1-27
DR-601-AI	1-27
Employer's Quarterly (RT-6)	5-287
Financial Statement	4-28
First Report of Injury	6-62

Forms (continued)

Indemnity Agreement	4-43
Injury Incident (OSHA 301)	7-14
Injury Log (OSHA 300)	7-13
Injury Summary (OSHA 300A)	7-12
Maintenance Bond	4-45
Payment Bond	4-37
Payment Bond (A312)	4-50
Performance Bond	4-40
Performance Bond (A312)	4-54
SS-4	1-15
UCS-1	1-26
UCT-6S	1-26
Work-On-Hand Schedule	4-25

G

General Duty Clause	7-6
General Ledger	3-28, 3-45
Goodwill, Assets	3-36
Gross Earnings	3-15

H

Hand Signals	7-92
Hazardous Waste	10-95

I

Income Recognition	4-17
Income Statement	3-15
Indemnity	
Clause	8-16
Principle of	4-12
Indirect Costs	3-77, 3-84
Insurance	
Automobile	4-10
Builder's Risk	4-7
Business Liability	4-8
Coinsurance	4-6
Contract Liability	4-9
Crime	4-7
Employment Liability	4-11
Personal Loss	4-11
Premiums	4-11
Property Loss	4-6
Public Liability	2-16, 2-131, 2-188
Umbrella Policy	4-11
Worker's Comp	6-7, 6-140
Inventory	3-46, 3-58
IRS	
Common Law Test	2-25
Employee	2-25
Taxes	See <i>Circular E Taxes</i>

J

Job Responsibilities	10-71
Joint Venture	1-10
Journal, Financial	3-25

K

Knots	7-62
--------------	------

L

Labor, Workforce	1-12
Laws	
Child Labor	5-30, 5-165, 5-193
E-Verify	5-59
Right to Work	5-11, 5-14
Veteran Reemployment	5-45
Worker's Compensation	5-54
Leasing	1-17
License	(See also DBPR)
Barbers	2-45
Certified	2-6
Cosmetologists	2-45
Exams	2-40
Foreign Trained	2-43
General Provisions	2-37
Limited	2-40
Occupational	1-13
Professional Boards	2-5
Registered	2-6, 2-11
Theft of Exam	2-42
Veterinarian	2-53
Licensing, Construction	
Advertisements	2-29, 2-77
Armed Forces	2-12, 2-33
Board Rules (61G4)	2-121
Certification	2-7
Changes in License	2-29
Citations	2-171
Citizenship	2-33
Continuing Ed	2-17, 2-73, 2-164
Criminal History	2-14
DBPR Florida Statutes ch 455	2-32
Death of Contractor	2-78
Definitions	2-62, 2-124
Delinquent	2-53, 2-74
Disciplinary Action	2-29
Education Experience	2-9
Employee	2-24
Examination	2-40, 2-68, 2-144
Exemptions	2-18, 2-58
Experience	2-8, 2-71, 2-128
Fees	2-44, 2-67, 2-122
Final Order	2-121
Financial Responsibility	2-15, 2-133
Florida Statutes ch 489	2-58
General Contractor	2-8
Grandfathering	2-76
Green Savings	2-91
Grounds for Discipline	2-49
Homeowner's Recovery Fund	2-89
Inactive	2-53, 2-74
Journeyman	2-13, 2-94
Licensing Board	2-66, 2-121
Local Enforcement	2-85, 2-173
Medical Gas Certification	2-13, 2-71, 2-139
Military Training	2-71
Moneys Received	2-78

MSDS Safety Datasheet 10-95

N

Notices

License Renewal 2-54
Notice of Accidents 6-12
Notice of Bond 9-60
Notice of Commencement 9-11
Notice of Contest of Claim 9-52, 9-61
Notice of Contest of Payment 9-66
Notice of Defect 8-18
Notice of Injury 6-112
Notice of Noncompliance 2-85
Notice of Nonpayment 9-52, 9-56, 9-59
Notice of Performance 9-52
Notice of Policy Cancellation 6-150
Notice of Right to Sue 5-35
Notice to be Exempt 6-46
Notice to Bidders 10-9
Notice to Contractor 9-59
Notice to Owner 9-19

O

Occupational License 1-13
On-Call Pay 5-28
OSHA *See Safety and Health*
Overhead Costs 3-77, 3-83
Overtime Pay 3-49, 5-21

P

Partnership

Dissolution 1-21
General 1-10
Limited 1-10
Type of Business 1-9

Penalties

Age Discrimination Act 5-38
AIDS 5-45
Child Labor Law 5-32
Civil Rights - 1866 5-37
Civil Rights - Florida 5-36
Civil Rights - Title VII 5-34
Clean Indoor Air Act 5-49
Consumer Credit Protection 5-47
Davis-Bacon Act 5-33
DOD Drug-Free Workplace 5-50
Drug-Free Workplace 5-50
Employee Polygraph Protection 5-51
Equal Employment Commission 5-34
Equal Pay Act 5-39
Fair Labor Standards (FLSA) 5-30, 5-119
Family & Medical Leave 5-40
Federal Bankruptcy 5-60
Federal Rehabilitation Act 5-40
Fire Marshal 5-260
FL Right to Work 5-15
Garnishment 5-47
Health Care (COBRA) 5-57
Housing & Urban Development 3-140

Immigration Reform (IRCA) 5-58
IRS, Subcontractor 2-25
Licensing, Construction 2-82, 2-158
Licensing, Electrical 2-203
Licensing, Sewage 2-120, 2-279
Liens, Civil 9-39
Liens, Criminal 9-41
OSHA, Adjustments 7-32
OSHA, Civil 5-48, 7-31
OSHA, Criminal 5-48
OSHA, Maximums 7-30
Retirement Income (ERISA) 5-55
Septic/Sewage 2-120, 2-279
Taxes 3-180
Theft of an Exam 2-42
Unemployment 5-53
Unlicensed Activity 2-29, 2-51, 2-85, 2-113
Williams Steiger Act 5-48, 7-31
Worker Retraining (WARN) 5-60
Worker's Compensation 5-54, 6-10, 6-85, 6-116
Percentage of Completion 3-79, 3-82
Plans and Specifications 10-6
Pollution Prevention 10-95
Present Value Method 3-93
Principal of Indemnity 4-12
Production Efficiency 10-31
Professionals *See ch 455 FL Statutes*
Project Administration 10-38

Q

Qualifying Agent 1-16, 2-22, 2-76, 2-130
Quantum Meruit 8-6

R

Ratios 3-89, 4-17
Recordkeeping
Davis-Bacon 3-125, 3-140
Fair Labor Standards (FLSA) 5-30
Fire Reports 5-232
Hazardous Waste 10-95
Immigration Reform (IRCA) 5-58
IRS, Taxes 3-158
Licensing, Construction 2-17, 2-78
Material Safety Datasheet 10-95
OSHA Forms 7-16
Payroll (Wages) 5-30
Unemployment 5-53, 5-293
Williams Steiger Act 7-16
Worker's Comp 6-12
Reemployment *See Unemployment*
Regular Rate of Pay 5-20
Retainage 8-11
Risk Management 4-5
Ropes & Rigging 7-47
Blocks 7-80
Care and Handling 7-58
Chains 7-88
Crane Hand Signals 7-91
Fiber Ropes 7-50
Hooks 7-78
Inspections 7-64

Knots	7-62
Pulleys	7-83
Safe Working Load	7-53, 7-68
Sling Angles	7-90
Slings	7-84
Splicing	7-58
Wire Rope	7-66
Wire Rope Fittings	7-71
Wire Rope Lays	7-70

S

S Corporation	1-11
Safe Working Load	7-53, 7-68
Safety & Health (OSHA)	
Annual Survey	7-27
Civil Penalties	7-31
Employer Responsibilities	7-6
Excavations	7-41
Exempt Employers	7-7
Fatalities	7-26, 7-28
First Aid	7-23
Injury Incident (OSHA 301)	7-14
Injury Log (OSHA 300)	7-13
Injury Summary (OSHA 300A)	7-12
Location of Records	7-15
Medical Treatment	7-22
Recordkeeping	7-16
Ropes/Rigging	<i>See Ropes/Rigging</i>
Safety Program	7-36
Tetanus Shot	7-25
Work Relationship	7-19
Salary	5-22
Scheduling	
Guidelines	10-63
Joining Connectors	10-62
Network Analysis	10-57
Network Construction	10-59
Parallel Activities	10-61
Project Logic Table	10-64
Project Planning	10-58
Splitting Connectors	10-61
Septic/Sewage Treatment	
Abandonment of System	2-250
Aerobic Treatment Units	2-251
Alternative Systems	2-236
Cesspit	2-274
Construction Materials	2-255
Definitions	2-218, 2-271, 2-282
Drainfield Systems	2-262
Fees	2-291
Innovative System	2-285, 2-291
Location	2-272, 2-288
Monitoring	2-289
Permits	2-222, 2-265, 2-285
Portable Restrooms	2-246
Registration of System	2-277
Repairs	2-274
Site Evaluation	2-229
Sludge, Food/Septage	2-242
System Size	2-230
Service Corps Retired Execs	1-30
Shop Drawings	10-69
Simple Interest	3-73

Small Business Admin.	1-30
Sole Proprietorship	1-8
Starting a Business	3-10
State Sales Tax	1-15
Statutes of Limitation	8-22
Subcontractors	10-54
Suretyship	4-12

T

Taxes	
Payroll	<i>See Circular E Taxes</i>
Reemployment	<i>See Unemployment (SUTA)</i>
State Sales Tax	1-15, 3-63
Tangible Property	3-97
Unemployment (FUTA)	<i>See Circular E Taxes</i>
Unemployment (SUTA)	<i>See Unemployment (SUTA)</i>
Testing & Certification	10-69
Tetanus Shot	7-25
Three C's of Underwriting	4-15
Trust Funds	
Federal Grants	2-34
Professional Regulation	2-88
Special Disability	6-145
Worker's Comp Administrative	6-151
Types of	
Bonds	4-13
Business	1-8, 3-42
Capital	3-71
Contracts	3-78, 8-7, 10-34
Estimates	10-12

U

Unemployment (SUTA)	3-56, 5-275
Appeal	5-279, 5-303
Benefits	5-279, 5-295, 5-301
Cafeteria Plan	5-297
Casual Labor	5-276, 5-297
Classification of Workers	5-282
Compliance Checklist	5-296, 5-303
Disqualification	5-300
Employment Not Covered	5-277, 5-284
Recordkeeping	5-53, 5-293
Reporting	5-278, 5-286
Tax Rate	5-279, 5-293, 5-304
Taxable Wage Base	5-288, 5-298
Wages	5-277
Who is Liable	5-275
US Army Corps of Engineers	10-98

V

Veterinarian	2-53
---------------------	------

W

Wages	
Bonuses	5-26
Calculation of	5-21
Commissions	5-24

Wages (continued)

Daily Overtime	5-25
Deductions	3-51
Employer's Expenses	3-55
Exemptions	5-15
Fluctuating Hours	5-23
Holidays	5-27
Minimum Rate	5-15
On-call Pay	5-28
Overtime Issues	5-29
Overtime Rate	5-21
Penalties	5-30
Piece Worker	5-22
Recordkeeping	5-30
Regular Rate of Pay	5-20
Reimbursement	5-27
Salary	5-22
Two Rates	5-24
Types of	3-49

Wetlands 10-98**Worker's Compensation**

After the Accident	6-11
Anti-Fraud Reward	6-56
Before an Accident	6-10
Benefit Disputes	6-115
Casual Labor	6-67
Compensation for Death	6-111
Compensation for Disability	6-105
Department of State	1-26, 1-31
Determination of Pay	6-104
Drug-Free Workplace	6-79
Exemptions	6-6
Failure to Obtain	6-10
Fatality Reporting	6-60
Financial Impact	6-15
First Aid Cases	6-12
Frequent Questions	6-23, 6-31, 6-64
Insurance	6-7, 6-140
Light/Altered Duty	6-13
Mediation	6-121
Notice of Injury/Death	6-112
Occupational Diseases	6-110
Penalties	6-85, 6-112
Recordkeeping	6-12
Reemployment of Workers	6-146
Return to Work	6-13
Safety Program	6-84
Self Insurers	6-140, 6-150
Subsequent Injury Limits	6-143
Third Party Injuries	6-138
Time Limit of Benefits	6-114
Time of Commencement	6-91
To Be Exempt	6-17, 6-43, 6-73
When Needed	6-5

X

X-Rays	7-22
---------------	------

Y, Z