

## editor's note



**AS I SAT AT HOME READING MY MAIL RECENTLY, I WAS VERY SURPRISED BY A LETTER FROM THE COMPANY FROM WHICH I HAVE A HOME MORTGAGE.** Apparently, I had a shortfall in my escrow and they gave me the option of either increasing my payments just a little and making up the escrow in one payment or increasing my payments a bit more and making up the shortfall over time.

For years, I've had my loan on auto pay and the amount I've designated to pay exceeded the loan in an effort to slowly but surely pay down my mortgage. My surprise, therefore, at the escrow shortage was due to the amount; regardless of which payment option I chose, my payments were still less than I had already been paying! So how could I have a shortfall in the first place?

A call to the mortgage company quickly cleared up my confusion, but not my sense of disbelief. It seems that their system credits a fixed amount to the escrow payment and any overage goes to principal. Even if the required escrow payment increases, the payment doesn't increase without specific instructions to do so.

In other words, the system lacks any common sense.

Almost every business, at one time or another, forgets the obvious. I chuckle every time I hear about an engineer specifying a member size that's not big enough to accommodate the required number of bolt holes. And I shake my head when I hear about specifications requiring all welds to be full penetration—a huge cost, often with no rational reason behind it.

More generically, I wonder about the entire construction industry's willingness to accept obviously incomplete drawings. It's not just that forces are lacking, but also that designs proceed when there are huge gaps in requirements. How often have you seen a project already in the detailing stage, yet no one knows where the mechanical equipment will be located or what size units will be specified?

I started thinking about these common sense issues and wondered why they occur. Sure, some are just carelessness. But I also think some of it occurs because there aren't enough opportunities for younger engineers to learn from more experienced designers. A lot of the information is readily available. For example, you can visit [www.aisc.org/2012nascconline](http://www.aisc.org/2012nascconline) and listen to Cliff Schwinger talk about "Tips for Validating the Results of Structural Engineering Software" or Duane Miller provide a primer on "Fatigue of Welded Structures." You can hear Bill Merrill providing "Tips on Designing Lifting Beams and Hitches" and Dave Ruby discuss "To Camber or not to Camber."

But while hearing the lecture is valuable, it's even more valuable to attend the seminar—to be able to talk to the presenter as well as others in the audience.

This year's NASCC: The Steel Conference is being held April 17–19 in St. Louis and will offer more than 100 sessions similar to the ones above. Registration fees are low (on February 1, it costs AISC members just \$380 to register; but register soon as fees go up every week) and we even offer a \$150 discount for individuals who have been working for five years or less. For a complete list of sessions and to register, please visit [www.aisc.org/nascc](http://www.aisc.org/nascc).

It's only common sense.

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