

POA  
Policyholders of America

888-648-8823

## IAQ PROFESSIONAL ETHICS PLEDGE

POA is proud to refer its members to Indoor Air Quality professionals (testers, consultants, remediators, and contractors) who pledge to follow ethical guidelines as set forth by POA.

The following is the pledge we ask each and every contractor to sign and send back to us if they want to be placed on our referral list. An additional page to fill out also is attached.

### THE PLEDGE TO UPI101.1) PROFESSIONAL ANT, ETHICAL. CONDUCT:

As a professional, I pledge to remain independent and not take an advocacy role for any party involved in a job referred to me by POA.

As a professional, I pledge to not minimize or overstate the level of contamination and what is needed to correct it, for any job referred to me by POA.

As a professional, I pledge to look for contamination, not look for ways of not finding it on any POA-referred job.

As a professional, I pledge to disclose in writing, to a POA-referred homeowner, if any restrictions have been placed on me by an insurer or other party involved and describe in writing any such restrictions. (This includes but is not limited to the number of samples taken, areas evaluated for testing and/or remediation, requests involving policy provisions or coverage limits, requests to alter reports).

As a professional, I pledge to provide the policyholder with a true and correct copy of the report done on their home by me or my company and do so in a timely manner, if the POA-homeowner requests it.

As a professional, I pledge to provide a true and correct scope of work to be performed and costs thereof, regardless of policy limits or other restrictions, if any, for any job referred to me by POA.

As a professional, on POA-referred jobs, I pledge to adhere to the most stringent published guidelines for assessment and remediation of mycotoxin-producing molds. (It is understood that these guidelines, which may become mandates and at that time the mandates need only be followed, will change from time to time and it is critical that the companies we refer business to keep up with and practice the highest standards.)

As a professional, I pledge to stay within the areas of my expertise and training and not venture out of that area(s) on jobs referred to me or my company by POA. As a professional, I pledge to utilize, if and when applicable, the services of an accredited laboratory or laboratory operating under a public university for sample analysis for all POA referred jobs.

### Policy Holders of America Professional Pledge

As a professional, I pledge to personally attend or send representatives of my company to attend, at a minimum, one professional conference per year so that I am kept abreast of the latest science, products, and methods used that will impact my business.

It is understood that POA receives no compensation for its referrals.

It is understood that POA does not accept any memberships from anyone other than homeowners and their legal representatives and I am hereby representing that I am not a member of POA.

It is also understood that if more than two POA members have issued formal complaints to POA about my services and POA has reason to believe those complaints are legitimate, I (or my company) may be taken off of the POA referral list until further notice. POA will extend me (or my company) the opportunity to appeal the decision to halt referrals.

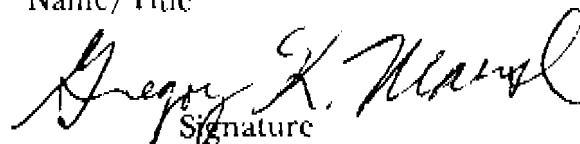
POA referrals are provided within a geographic area and the geographic region in which you operate, must be provided.

The undersigned is duly authorized to enter into this pledge on behalf of the company named below:

Gregory K. Marsh & Associates  
Company

Chief Scientist  
Name/Title

Friday, 9 August, 2002  
Date



Signature

Other: Please provide a brief description of services performed, geographic territory covered, email and/or telephone number for POA members to call, charge for estimates (if applicable), and any other details you feel is important. A sheet is attached.

Fax the filled out form and other information to: 888-648-8823. **Thank** you.

Melinda Ballard, Policyholders of America.

REFERRAL QUESTIONNAIRE: This must accompany pledge so that we can better serve requests for information.

NAME OF COMPANY: Gregory K. Marsh & Associates

GEOGRAPHIC AREA/STATES COVERED: N. America & Europe

## Policy Holders of America Professional Pledge

## AREA OF EXPERTISE:

 REMEDIATOR IAQ INVESTIGATOR: (check one or more) investigator/tester consultant field technician CONTRACTOR (check one) General Contractor (Build-back) HVAC Plumbing

PRIMARY CONTACT: Greg Marsh, Chief Scientist

SECONDARY CONTACT: Dr. Dale Wingleth, Sr. Chemist, (970) 247-4504. He is the founder of Chematox Laboratories in Boulder, CO, about 25 years ago.

PHONE NUMBER: (303) 421-5383

WEBSITE: [www.forensic-pro.com](http://www.forensic-pro.com)EMAIL ADDRESS OF CONTACTS: [greg\\_marshall@ckit.com](mailto:greg_marshall@ckit.com)COMPANY ADDRESS: 7700 W. 61<sup>st</sup> Av., Suite No. 12

Arvada, Colorado 80004-5635

NOTE: (If applicable): We are easiest to reach M-Th after 8 AM MT, and after 1200 on Fridays. We can sometimes be reached mid day Saturday. Folks with courage are urged to call. They have everything to gain and nothing to loose.

## Policy Holders of America Professional Pledge

Dear Ms. Ballard:

We hope you find all is in order. If not, give us a call. If possible we should meet to discuss business opportunities. If you plan to make any trips to Colorado let us know, even if not to the Denver area, and we may be able to meet.

The following is important verbiage we think you should seriously consider that will help sort out charlatans in the profession of Industrial Hygiene. It certainly is not cast in stone, so we would be happy to review your modifications for scientific accuracy before you include them in your pledge.

This field is nearly totally unprotected throughout the country. Our firm and six others spent 4 of the last 7 years trying to convince the State legislature of the need to no avail. In most places anyone can call themselves an IH as no title protection exists. Another problem is certification for IHs. This requires 5 y in the field, a fee of \$ 250.00, a successful score on a Pennsylvania test and an appropriate degree. The last item is the problem as even those with a totally inappropriate degrees, e.g., geology (the study of rocks), anything called engineering, and it appears psychology, and others! Environmental contamination has very serious medical consequences for the exposed until completely remediated. Who would got to a Physician who had never spent a day in medical school?

The key to this problem, for those seeking a contamination assessment professional, are answers to three questions: What were you doing 5 y ago? What were you doing 25 y ago? and What did you study in school? Correct answers for the first two are contamination/environmental assessments/audits, root cause analyses of environmental problems, epidemiology; and the second is Environmental Chemistry, Industrial Hygiene, Env. Engineering, medicine, Environmental and Micro Biology, Public Health, epidemiology. This professional should also have a long history of criticism of bad public policy, public action, and regular immersion in emerging technologies. The professional should also be connected with competent labs to supply analyses from those he knows and trusts.

Unfortunately it gets worse. Some presenting themselves as professional consultants mix hardware sales and/or remediation services with assessment. This is particularly egregious as these endeavors require skills, equipment, instrumentation, and education completely different from assessment. Would your Physician sell wheel chairs? Details can be found on our website: [www.forensic-pro.com](http://www.forensic-pro.com).

Given the above, one may wish to change the categories of 'IAQ Investigator', investigator/tester, consultant, field technician into clearly defined categories, either determined by your organization or those presenting themselves, provided that interested parties are told the method. One possibility would be: Professional Consult, degreed in the area, with \_\_\_ years experience; Consultant, some relevant education and \_\_\_ years experience; and Technician, irrelevant education but \_\_\_ mo. experience and \_\_\_\_\_, stated successes in the field. If this is not clear give us a call at (303) 421-3383. We would be pleased to help optimize verbiage.

In another part of your site you describe the two political parties in what seem like accurate terms. Unfortunately, other parties, including the emerging Green Party is not mentioned in spite of the indisputable fact that its leader/advisor, Ralph Nader has a life long, impeccable record of successfully smashing big corporations, including the insurance industry. He has written many books, the first in 1965 "Unsafe at Any Speed", where, at 27 years of age he single handedly took on the world's biggest corporation with settlements and exposes in your website. What

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an incredible hero! Nader clearly knows exactly what needs to be done with the insurance industry and exactly how to do it. Perhaps your excellent, first class website would attract his assistance if brought to his attention. See essential.org and look at "Multinational Monitor". Have you thought of dedicating your site to him?

A good referral for this firm is someone being denied coverage from an insurance company who has hired Prof. Andrew T. Armstrong, Ph.D., of Arlington Texas as an expert witness.

Thank you for your time and consideration in advance. We hope for a long, symbiotic association,

Sincerely,



Gregory K. Marsh - Environmental Chemist/Industrial Hygienist

P.S. Do you have the citations for the statements on your opening page?