

ACTION NEWS

The Official Publication of the
Southwestern Indiana Builders Association

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AUGUST, 2007
VOL. 30, NO. 8



President's Message

by JEFF HAPPE

Happe & Sons Construction

I recently filled out a profile questionnaire for a publication and I found it to be quite a thought provoking experience. It made me reflect for a moment on a lot of the good things in my life that I have had the opportunity to be involved with and think about things that I hope to do in the future.

Being in the construction business is tough. It's a fight for survival every day. We struggle with issues involving employees, government agencies, suppliers, subcontractors, banks, customers...the list could go on forever. But contractors provide

See **PRESIDENT'S**, page 29

"May a man tell what he can do until he tries? That, I take it, is the soul of the Americanism which makes us a peculiar people."

- General Lew Wallace



SIBA Day at Ellis Park

August 8, **FREE ADMISSION**

Replaces August Membership Meeting

(see page 8 for details or call the SIBA office)

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SIBA STAFF

EXECUTIVE DIRECTOR

Bill Pedtke
E-mail: bpedtke@SIBAonline.org

ASSOCIATION SERVICES DIRECTOR

Shannon French Holt
E-mail: sholt@SIBAonline.org

ADMINISTRATIVE ASSISTANT

Nancy Maiden
E-mail: nmaiden@SIBAonline.org

EXECUTIVE OFFICES

2175 N. Cullen Avenue
Evansville, Indiana 47715
Phone: 812-479-6026
Fax: 812-479-6340
Office Hours:
8:30 a.m. to 4:30 p.m.
Website:
www.SIBAonline.org

**ACTION NEWS
2007 DEADLINES**

Issue	Deadline
January	December 15
February	January 12
March	February 16
April	March 16
May	April 13
June	May 11
July	June 15
August	July 13
September	August 17
October	September 14
November	October 12
December	November 16

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Ad Size	Width	Height
1/9-Page	2 1/2" x	3 1/4"
1/2-Page	7 1/2" x	4 3/4"
Full Page	7 1/2" x	9 3/4"
Insert	7 1/2" x	9 3/4"

All artwork, logos, photos and graphics must be in black and white or grayscale format.

RATES

Size	1X	3X	6X	12X
Ninth	\$33	\$99	\$198	\$396
Half	\$66	\$198	\$396	\$792
Full	\$129	\$386	\$772	\$1544
Insert	\$225	\$675	\$1350	\$2700

The information provided in this publication is for informational purposes only. Due to complexities of applicable building codes, construction applications, and facts specific to each situation, individuals should consult with a qualified contractor regarding specific construction needs or concerns.

SIBA does not guarantee acceptance by any member nor does it guarantee any products or services offered by MMIC or Logan Lavelle & Hunt. SIBA recommends that members perform their own due diligence and consult with appropriate advisors regarding all insurance products and programs.

SIBA LIFE DIRECTOR: W.C. "Bud" Bussing

'DIARY' FITS THIS PERSPECTIVE



The Pedtke Perspective

by Bill Pedtke

I got a call recently from a homeowner who was truly upset with a subcontractor. It seems the work was not designed correctly, and the end-result was causing major problems in the caller's home.

The caller let me know he moved into this house about 1 year ago, and the subcontractor refuses to correct the problems.

I asked about the inspection on the sub's work, and the caller said the inspection didn't catch the problem. "Inspectors depend on the contractor to do the work right, anyway." The caller was, however, having the inspector return to re-inspect the system to find "all the code violations".

When I inquired who his general

contractor was, he was very evasive. "That's not pertinent." After I explained that his home builder might have more luck dealing with a subcontractor in correcting the problem, he admitted that he was his own general contractor.

After I hung up the telephone, I was very glad. The perfect article for the August newsletter had dropped right into my lap! What a great opportunity to pound home the starched lesson of hiring a professional builder for, perhaps, the largest investment in your life!

But it's summertime, and it's been hot lately. So as sleeves are rolled up and top buttons are open during the dog days, I think it would be more fun to re-visit our favorite way to review this lesson - **Diary of A Mad Home Builder.**

Bill Carson, who served the home building industry as the Executive Director of the Indiana Builders Association for 42 years, wrote the following story of a regular guy who tried to save a few bucks by building his own home. As I decided to run Carson's **Diary**, it occurred to me just how many times over the years he must have received countless, frustrating phone calls from "do-it-yourselfers". From my

perspective, he captured the sentiment exactly. Enjoy.

APRIL 1 (Fool's Day)

My banker was very friendly. Said he wished I would get a builder because I didn't know what I was doing. Best rate I could get was four points above prime because I was too marginal with no experience. Also said I'd get the money in stages after I showed proof of payment to subs. What nerve! I didn't realize there would be this much paperwork. Missed three hours of work. He gave me a calendar, though.

APRIL 26

Took 25 days to finally agree on house plans. Never dreamed there were so many details. Discovered that my wife is a very nasty person. Think I'm getting a nervous condition.

MAY 4

Finally swung the deal on the lot. The developer said, "Take it or leave it!" Said the builders buy several lots at a time and that's why they get discounts and that I didn't qualify. I know I paid too much but

See **Diary**, page 18



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- Secretary/Treasurer: Rick Oakley*

NAHB REMODELERS LOGO UNVEILED LOCAL REMODELORS COUNCIL CHANGES NAME

Chairman Mike Nagel, CGR, CAPS, opened the NAHB Remodelers' spring Board of Trustees meeting by unveiling the council's new logo with a champagne toast to the new name.

The implementation of a new logo is another step in the rebranding process for the new NAHB Remodelers.

The decision to change the group's name from the Remodelors Council to the NAHB Remodelers came after extensive analysis of the council's brand recognition and investigation into how to make the council an even more widely-known force in the remodeling industry.

Economists predict that the remodeling industry will surpass the home building

industry within the next ten years, and the council's Board of Trustees wants to make sure that the NAHB Remodelers reaches more of the remodeling population and grows as the industry grows. Updating the council's



name and logo gives it a fresh, new image, makes it easier to search for online and allows it to be seen as associated with NAHB.

Locally, the Remodelers Council of the Southwestern Indiana Builders Association has decided to implement a name change and new logo in effort to rebrand along with the national council.



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Sponsorships Available! See page 25

NEXT **MEETING**
TUESDAY AUGUST 28, 4:30PM
@ WARRICK COUNTY HABITAT ReStore
(10622 Telephone Rd.)

GREEN BUILDING COMING TO INDIANA

The Indiana Builders Association has formed a special task force to review green building practices. One focus of the task force is to review practices that might shape legislative and regulatory policies for voluntary, market-driven programs that can make sense for home building in Indiana.

Some efforts already made to implement green building practices were found to add too much cost, and would have detrimental effects on communities, especially those trying to maintain healthy growth.

However, NAHB has written a set of Green Building Guidelines that are much more builder-friendly and affordable to working households. The NAHB guidelines are also in the consideration process for qualifying for ANSI standards.

Three SIBA builders are serving on IBA's Green Building Task Force. John Elpers, Shane Clements and Mike Zehner are scheduled to attend meetings, which are expected to start in July, and run mostly in conjunction with meetings of IBA's directors meetings.

Updates will be forthcoming from the SIBA office.

FALL TOUR RETURNS INVESTMENT

Builders are already revving up for SIBA's 2nd annual Fall Tour of Homes, which is scheduled this year for October 13-14 and 20-21. Builder packets with contracts are being mailed to all SIBA Builder Members on August 1. The deadline to enter is September 14, 2007.

The Fall Tour is another fantastic opportunity for builders to meet and greet potential customers. Like the Parade of Homes in June, the Fall Tour is geared to attract potential buyers to newly built homes, but in a more relaxed fashion for the builder.

Requirements for entries in the Fall Tour aren't as restrictive as the Parade. For example, an entry can be a home that is completed, or a home that is still under construction, or even a subdivision or open building lot.

Also in the Builder packet is information about updates and changes for this year's Fall Tour. One major change is the number of days for the Fall Tour. The Tour will extend over two consecutive weekends, but will still not



include the weekdays between. One thing that has not changed is the cost for builders to participate. The entry fee for the 2007 Fall Tour remains at \$500 per entry – a great price for the exposure provided through the event.

In 2006, SIBA had its first Fall Tour, and was surprised by the interest among its Builder members. Expecting about 32 entries, SIBA was happy to report there were 44 entries in the 2006 Fall Tour. Even more are expected this year, since the event demands less stress on the builders, subcontractors, and suppliers. And builders report the return for their entry fee brings in many potential buyers – much more than a typical open house.



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MEMBERSHIP MOMENTS

by Shannon French Holt

SIBA DAY AT ELLIS PARK

Race Day Replaces August Meeting

SIBA members get a special treat this month! 'SIBA Day at the Races' will replace the August Membership meeting. This month's networking opportunity will be held at Ellis Park on WEDNESDAY, August 8th. Gates open at 11:00am, LUNCH buffet is served at noon, with live racing beginning at 12:40pm. Admission is FREE for SIBA members. Call the SIBA office to see if seats are still available, 479-6026.

KEEPING IN TOUCH WITH LEGISLATORS



SIBA's Carl Shepherd meets with State Representative Suzanne Crouch (left) and State Senator Vaneta Becker (right). Both lawmakers spoke to the local chapter of the NFIB in Evansville shortly following the 2007 General Session. Shepherd and other attendees heard how important it is to stay in touch with your legislators and stay informed on legislation, sometimes minute-by-minute.

SIBA MEMBER BUILDS EASTER SEALS HOME RUN SWEEPSTAKES

Claire Bruggeman of Tell City, IN, won the grand prize at the July 18th final "key ceremony" for the 2007 Easter Seals Home Run Sweepstakes.

She has

a \$10,000 second prize, \$5,000 third prize, and two \$1,000 prizes.

With the grand prize winner choosing the cash prize, the nonprofit Easter Seals Rehabilitation Center will net approximately

Southwestern Indiana Builders Association, and Kemper CPA Group.



her choice of the grand prize house built by SIBA Builder, Shane Clements, Eagle Construction, valued at \$162,378 OR \$100,000.

During a seven-week sales period, more than 2,600 Sweepstakes raffle tickets were sold for \$100 each. Five finalists were selected in a random drawing July 12. The Wolf's Tommy Mason conducted the final key ceremony at the grand prize home in Bridlewood subdivision as the finalists chose keys at random and then attempted to open boxes representing the raffle prizes:

\$139,000 from this

year's Sweepstakes. Those proceeds will underwrite physical, occupational, and speech therapy sessions for local individuals with disabilities who couldn't otherwise afford these life-changing services. This year's amount brings the 16-year total raised by the Sweepstakes to approximately \$1.8 million.

Sponsors of the 2007 Easter Seals Home Run Sweepstakes were Eagle Construction, NEWS 25, 104.1 FM WIKY, 93.5 The Wolf, Evansville Courier & Press, Evansville Area Association of Realtors,



Shane and Amy Clements, Eagle Construction, congratulate Grand Prize Winner Claire Bruggeman (center).



Eagle Construction owner, Shane Clements, talks with Easter Seals child representative, Madison Melton.

2007 MEMBERSHIP TOTALS

As of:	12/31/06	6/30/07
Builders	126	138
<u>Associates</u>	<u>257</u>	<u>379</u>
Total	383	517

Y-T-D Net Growth: 35%

Annualized Retention: 87.8%

Total jobs represented: 19,558!

EVEN MODEST IMPACT FEES CAN TAKE A BIG TOLL ON HOUSING AFFORDABILITY

\$1000 increase prices out 414 households in Evansville market

In Evansville, 414 households are priced out of the median priced home for every \$1,000 of government related increase in housing cost, according to the most recent economic report by the National Association of Home Builders.

The study gathered the median priced home for our market is \$198,421. This price would require a minimum income of \$58,414. There are 140,138 households that earn at least this income within the market. However, with a mere \$1000 increase, 414 households can no longer afford that home.

Even as the housing market correction continues to exert downward pressure on new home prices, localities continue to push forward with new fees and regulations that will further erode housing affordability, according to the new study.

The report on the impact of government regulation on housing shows that each \$1,000 increase in the cost of a new median-priced home forces 217,000 prospective buyers out of the marketplace.

Based on national mortgage underwriting standards and incorporating the latest data from the U.S. Census Bureau, the report contains detailed results for more than 300 metro areas.

The analysis found that every \$819 rise in fees paid at the beginning of the construction process – such as an increase in the price of a construction permit, a tap fee, a proffer or an impact fee – adds an additional \$1,000 to the final price of the home.

“The study shows that even modest impact fees can have a dramatic effect on housing affordability,” said Jerry Howard, executive vice president and CEO of NAHB. “Local governments need

to understand that higher regulatory costs frequently push up the price of housing beyond the means of many teachers, firefighters, police officers and other moderate-income workers.”

The number of households who would no longer be eligible to qualify for a mortgage based on a \$1,000 increase to a median-priced home ranges from a low of 10 in both the La Crosse, Wisc-Minn. metropolitan statistical areas and the Ocean City, N.J. MSA, to a high of 4,193 in the Dallas-Forth Worth-Arlington, Texas area.

The numbers vary significantly in each marketplace, and are largely a function of local income distribution, house prices and population.

To view a detailed breakdown on how a \$1,000 price increase on a median-priced home affects households in individual metro markets, please go to www.nahb.org/pricedoutcities. The full study is available online at www.nahb.org/pricedout.

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Leisure Distributors
Riecken Construction, Inc.
Schultheis Insurance Agency
Selective Homes by Chad & Dad
Vittitow Basement Walls Inc.

These members are up for renewal in August. If you see them, offer a friendly reminder to renew!

LAST CHANCE TO RENEW

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Barbara's Bloomers
Coburn Ford Mercury
Euronique Inc.
Fredrick Hawkins Painting Co.
Interior Illusions by Dona
Kitchen Traditions LLC
LOR-RAN Corporation

As of 7/17/07, these members have not renewed their Membership Dues and will lapse at the end of this month. If you see them, offer a friendly reminder of the benefits of being a SIBA member.

CHARLES CLARK SALES WORKSHOP NOVEMBER 29

*SIBA Brings National Sales Speaker for
Local Members*

SIBA has scheduled a special sales seminar for all members to attend. Charles Clark, a nationally sought speaker, will be in Evansville to conduct a full-day workshop available to all SIBA members on November 29, 2007 at Holiday Inn.

Clark will conduct a full-day workshop on Personality Selling, entitled “Bulls, Owls, Lambs and Tigers”.

Convention attendees may be

familiar with Clark's interesting approach to teaching people to sell to the different personalities of potential buyers. Clark has been brought back by popular demand to Indiana's State Builders Convention, held in Indianapolis.

Details on the Evansville seminar will be coming soon.



SIBA Spike Club Members

(as of 6/30/07)

SUPER SPIKES

(250-499)

Tommy Thompson	329
<i>Thompson Homes, Inc.</i>	
Bob Hatfield	274
<i>Custom Homes by Bob Hatfield</i>	

ROYAL SPIKES

(150-249)

Mike Talbert	249
<i>Homes by the Talbert Group</i>	
Carl Shepherd	240
<i>Shepherd Construction, Inc.</i>	
Scott Jagoe	204
<i>Jagoe Homes, Inc.</i>	
Ron Dauby	203
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Dan Buck	151
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W.C. "Bud" Bussing	108
<i>Bussing Construction</i>	

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<i>Badger Construction, Inc.</i>	
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Jim Muth	52
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Rick Oakley, CGR CAPS	50
<i>Creative Interiors/ReBath</i>	

LIFE SPIKES

(25-49)

Walt VanZilen	48
<i>Selective Homes by Chad & Dad</i>	
Herb Schumacher	46
<i>Schumacher Custom Homes</i>	
Jill Hayden	45
<i>J.H. Hatfield Homes</i>	
Mike Zehner, CGB GMB	42
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Mike Frank	40
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Blue Spikes must recruit two spikes per year until they reach Life Spike status (25 Spikes) in order to remain in the NAHB Spike Club.

NAHB SPIKE CLUB

SIBA LEADERS VISIT WASHINGTON, DC

SIBA's Jeff Happe and Bill Pedtke paid a visit to Washington, DC to be part of the NAHB Legislative Conference. More than 1250 builders and suppliers from across the country traveled to Washington to be part of Hill Visits, in which members of the home building industry visited Representatives and Senators to discuss the most pressing issues.

At the time of the conference, the Senate's discussion was heated mostly on the immigration issue. Builders also impressed upon lawmakers the importance of FHA modernization as well as GSE's.

Building professionals also made clear housing's importance in the economy. Housing accounts for 16% of the nation's GDP.



Pedtke and Happe visited with Congressman Ellsworth. Ellsworth has received an A-rating from the home builders, who appreciate his recent votes on reforming the regulatory oversight of the GSE's - Fannie Mae, and Freddie Mac.



Inside the U.S. Capitol building, each state is entitled to place two statues of its notable people. Pictured before a marble statue of Indiana's General Lew Wallace, a civil war hero, are Mary Pedtke, Bill Pedtke, Leanne Happe and Jeff Happe.



Not long after their arrival, Happe talked Pedtke into trying to steal the million dollars on display at the US Dept of Engraving and Printing.

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COMMITTEE TO VOTE NEXT MONTH ON GREEN STANDARD PROPOSALS

Proposals on everything from roof overhangs and the percentage of recycled content in building materials to an increased emphasis on panelized construction — and a new ultra-green “diamond” designation — are among the recommendations to be reviewed when the Green Building Standard consensus committee meets next month.

Last week, the seven task groups of the committee members — each assigned to work on a different part of the proposed standard — released their recommendations and those will be voted on by the entire committee when it meets July 9-13 at the National Housing Center in Washington, D.C.

Hundreds of pages of proposals, along with justifications for each, are available at the green building standard section of the NAHB Research Center’s Web site. The Research Center is serving as secretariat for the standards process, which is being conducted according to protocols developed by the American National Standards Institute (ANSI) and in cooperation with the International Codes Council. When completed around the end of this year, the document will be the first ever consensus-based residential green building standard.

The standard will be used for all residential construction types, including remodeling and multifamily developments, both high and low-rise.

The proposed standard is based on the NAHB Model Green Home Building Guidelines, which were unveiled in January 2005 and are now used by 20 home builders associations as the basis of their state and local green building programs.

Also, green, resource-efficient lot and site development, which was included in the appendix of the guidelines, will become a part of the standard itself.

“If communities are seeking an ANSI standard for voluntary green building, the National Green Building Standard will provide one-stop shopping,” said Green Building Consensus Committee Chair Ron Jones.

“To have remodeling, multifamily and land development as part of this residential standard is a huge advantage for builders, too,” Jones said. “Many of our members do more than one kind of home building, and having a comprehensive standard like this makes it much more user-friendly.”

After the next consensus committee meeting, the revised standard document reflecting the votes of the committee will be released for a public comment period. The Research Center will gather the comments and then circulate them

to the appropriate committee members for their review and response.

Interested groups and individuals will also be able to appeal committee decisions. “The transparency is integral to the development of this standard,” Jones said. “This is not some plan that’s being foisted onto the industry. This is common sense green building — a baseline for all of us that will encourage this industry to become greener and greener.”

BUY NOW!

SIBA COORDINATES \$80,000 CAMPAIGN

SIBA Builders and other housing professionals are benefiting from an advertising blitz that has the community covered with Buy Now ads. About 30 billboards around the area are matched by quarter-page newspaper ads, and radio and tv spots too. The Buy Now! message is being delivered via a branding campaign that maximized more than \$80,000 in advertising in the local media.

The goal of the campaign, which follows an effective national model, is to advise consumers that purchasing a home is more of a possibility than they may have realized. A website supports the campaign by offering articles about different topics in buying or selling a home, including how to select a builder or realtor.

This spring, the SIBA board of directors voted to spend association funds on a media campaign. SIBA’s financial commitment was met equally by the Evansville Area Association of Realtors, and the Mortgage Bankers Association also contributed to the campaign.

The Evansville Courier committed to the campaign with special pricing and financial contribution that supported the campaign. Lamar Advertising also

provided special pricing and contributed extra boards for exposure. South Central Communications committed special pricing on radio advertising.

The entire commitment among local organizations totaled about \$40,000, which was matched by NAHB — for a total of \$80,000.

This was enough to span the campaign over 90-days, beginning late May into August.

Especially with today’s market status, the committee wants people to realize that homeownership is affordable, and that the home of their dreams may actually fit into their budgets. The advertising will provide informational articles that will be helpful to consumers as they consider purchasing a home. The website will also include links to each of the entities involved.

Did you know...

SIBA Builders can post their homes on the SIBA website — “Homes for Sale”. Listings can include description, multiple photos, as well as links and email to the builder’s company. **AND IT’S ALL FREE** — as part of your SIBA membership! Not a bad idea, since the Buy Now! Campaign is working to bring consumers to the website!

BUILDERS GOLF OUTING WAS HEATED

Dozens of foursomes gathered for golf at Rolling Hills Country Club on one of the hottest days of the year. Thanks to the RHCC staff and well-positioned stations, golfers had plenty of refreshments and had a great time.

Congratulations to the winning team – Logan Lavelle Hunt featuring Trent Hunt, who truly is a good golfer. He dragged along fellow “golfers” Jeff and Ray Happe, as well as Jimmy Schiff. It was never reported that they used a Happe or Schiff shot the entire outing, but the team score of 53 was two strokes better than the field.

Congratulations, also, to the losing team, who accepted their last place prize so graciously. Team CourierPress.com was represented by Liz Miller, Jason Blair, Ed Smith and Bill Donnelly, who received one cantaloupe each for scoring a team high of 76. A 76! With a string, 2 mulligans and a throw per player – a 76!!! At least we know for sure - the CourierPress.com team doesn't cheat!

A great round of golf was followed by a fantastic dinner prepared by the RHCC staff. Then, prizes were presented for the best shots of the day, as well as to the luckiest golfers via door prizes.

We're already looking forward to the Fall Classic Golf Outing, the fundraiser event for the SIBA PAC, Inc. Details on the FCGO will be announced soon.



Tom McDaniel, Killebrew Brick, was just one of three 'Hydration Specialists' driving throughout the course, making sure that all players had enough fluids to make it through one of the hottest days of the year!

2007 Builders Golf ChAmpions



With a total score of 53: (left to right) Jeff Happe; Trent Hunt, Logan Lavelle Hunt Insurance; Ray Happe and Jimmy Schiff.

2007 Builders Golf ChUmpions



With a gross of 76, the CourierPress.com team won cantaloupes for all! Pictured left to right are Ed Smith, Jason Blair, Liz Miller, Golf Chair Danny Davis and Bill Donnelly.



Evansville Courier and Press Team 1 didn't have to be good golfers to win a team prize. Winning gift bags donated by Tracy Zeller Jewelry & Home, are Ron Obermeier and Jamie Reiter. Not pictured are Dave Hedge and Randy Folz.

Scenes from the Builders Golf Outing



Team Carlton Construction



Team Cabinets and Counters



Special thank to Theo Boots, Evansville Courier & Press, and Paula McDaniel, Killebrew Brick, for selling raffle tickets throughout the course.

Team Killebrew Brick



Team Scholz Drywall



Christa Kingsbury (l) and Kelly Alexander, Evansville Titles Corp, took advantage of their Hole Sponsorship to distribute goodies to the players. The pair is also some of the best volunteers SIBA has! 2007 marks the third consecutive year the girls have run one of the two Hit-the-Green Contests.



Evansville Courier and Press used their Hole Sponsorship to promote their online department and newest website "TriStateHomeShow.com".



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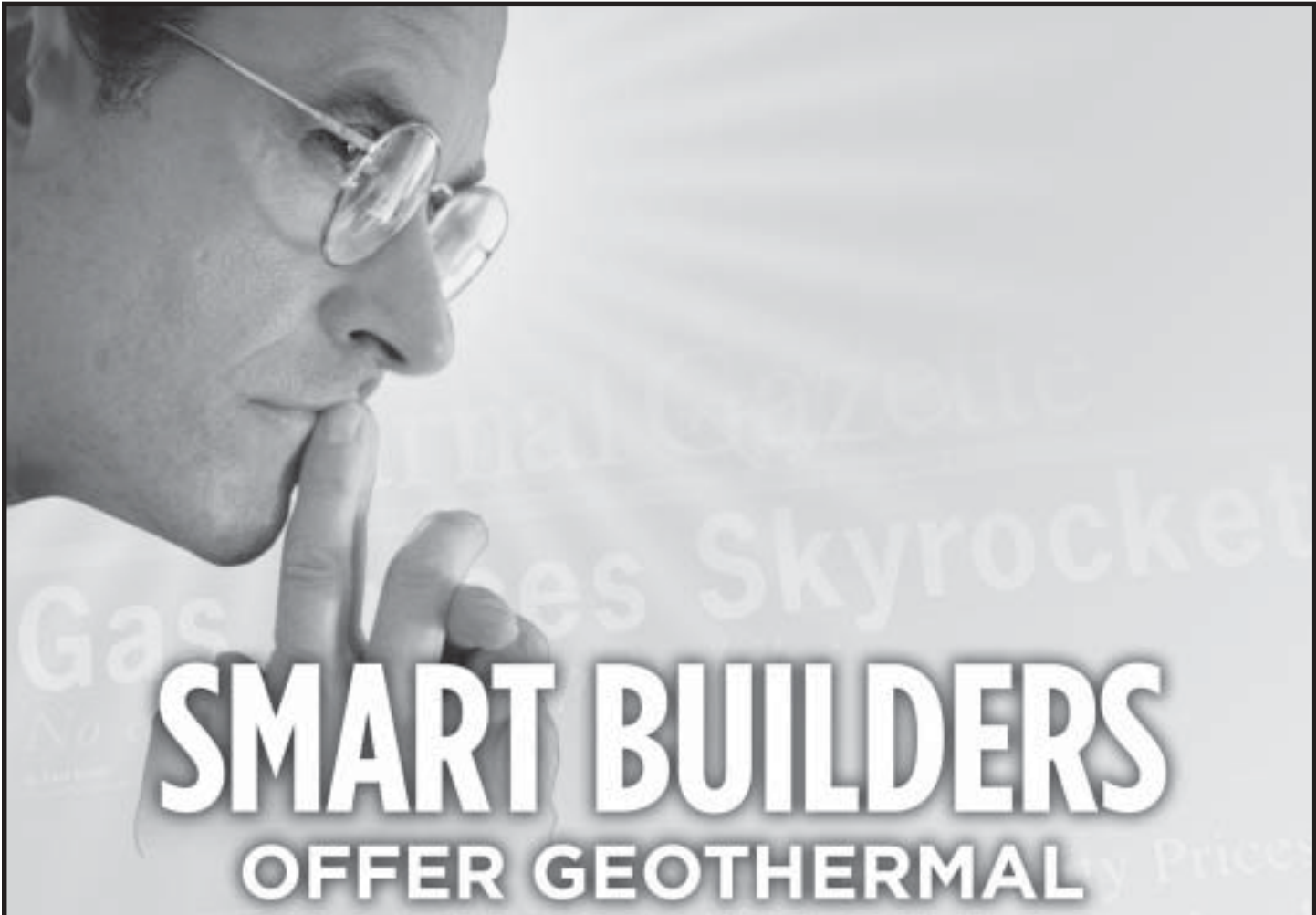
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DIARY *, continued from page 4*

I'll easily save enough to offset it later. He didn't show me much respect.

MAY 6

Somebody's going to pay for this on election day. You need a Ph.D. just to fill out all the various government offices. There was less red tape when I joined the Navy. Somebody will pay. Missed five hours of work.

MAY 7

Staked out my lot as best I could. I didn't have one of those tapes, so I just stepped it off. Wonder how builders square the house on the lot? I guess it's no big deal.

MAY 8

Met excavator early in the morning. He said only a fool would build a basement on that lot. Too low! I let him know in uncertain terms that it was my money and to dig. He was grinning when I left for work.

MAY 10

The excavation was filled with water. I told him to fill the damn thing back up and I chalked my loss up to "experience" I'm a nervous wreck.

MAY 11

The foundation guys told me it would be at least three weeks before they could get to my job. They had to take care of their builders first. I hate delays.

MAY 12

The lumber man said that I could qualify for discounts as soon as I bought at least \$250,000 worth of materials. I told him that was discrimination. He agreed. He also would not guarantee any prices because the lumber prices were fluctuating almost daily. Told him I wouldn't stand for that kind of treatment and would shop around. Missed two days of work getting bids. Returned to original lumber man and signed up.

MAY 15

When the framing carpenter told me his price, I told him to go to hell. Told him there were doctors making his kind of money and that there were plenty of others where he came from. Said he dropped out of medical school to become a carpenter.

MAY 24

Hired original framer.

JULY 2

Foundation man finally showed up four weeks late. Foreman called me an idiot. Said that no blocks on the site, no work. I thought they brought their own blocks. I told him if he set foot on my property it

would be his last step. He beat me half to death. Missed two days of work due to stitches and bruises. Had to reschedule everything. Those subs are mean.

JULY 11

Lumber finally came. Called framing carpenter and he said he had to frame a house for one of his builders first. It would be about three weeks. I kicked my dog for the first time.

JULY 12

Most of the lumber was stolen. Insurance company very cooperative. Lumber man said it would take about four weeks to replace items. Decided not to tell the carpenter for fear he would take another job. I'm sick.

AUGUST 13

Lumber delivered. Called carpenter and said the timing was not so good. He would start in four days. An extra delay because his daughter was getting married.

AUGUST 14

Made a list of everybody who has lied to me. Got writer's cramp.

AUGUST 18

Carpenter finally showed. I almost went berserk when he pointed out that I needed a saw box from the power company or he couldn't run his power equipment. He said I'd have to pay him for as long as it took to get one or he'd have to go to another project. I mumbled, "yes, I'd pay." How was I supposed to know about saw boxes? Missed more work. Decided it's not fun to build a house.

OCTOBER 3

Structure looks beautiful. At least it will be closed up for the oncoming winter. Neighbor told me the house looked off-center on the lot. I told him to mind his own business and get off my property. I accused him of stealing some of my lumber.

OCTOBER 6

Roofer fell off the house today and was injured. More delays. My wife just keeps nagging. Told her to leave me alone and that I never loved her anyway.

OCTOBER 12

Moved family to motel. New owners just moved into our house. Thought it would be long done before now. I've wasted a lot of money.

OCTOBER 14

Noticed red tag on my house. The Building Commissioner explained that the framer had not built according to the code and some small details would have to be corrected. I told him that I was "big" in the



At his retirement party in 2006, Bill Carson (r) gave a hug to good friend and Evansville builder, Bud Bussing. Bussing served as State President in 1973.

party and I wouldn't stand for this and neither would my friends in high places. He urged me to continue my political involvement and to make the corrections or no more construction.

OCTOBER 15

Had some terse words for the carpenter, but didn't know what to tell him to correct. Told him to work it out with the inspector. Felt like a fool.

OCTOBER 23

Scheduled plumbing, cabinets, wiring, fireplace and heat man - all of them at the same time. I just didn't care anymore.

NOVEMBER 16

They all showed up on the same day and it was total chaos. I didn't care! Missed work again.

NOVEMBER 17

OSHA inspector closed down project. Cited 21 safety hazards. Told him someone was going to pay "big" for this because I've got strong political connections. My doctor told me I have high blood pressure.

NOVEMBER 22

All safety requirements met. Work is in progress and all is well. Scheduled drywall company. I'm drinking too much, I know it. Missed three more days of work.

DECEMBER 4

Drywall asked me why I didn't insulate the house. To save face, I told him he showed up on the wrong date. He was very disgusted. The insulation company said it would be at least four weeks due to backlog of orders. I threatened him with physical harm and then I relented and begged.

DECEMBER 5

Received certified letter that foundation man was suing me and received two irate calls from subs I hadn't had time to pay. Told the boss to "get off my case" that same day.

DECEMBER 6

Discovered that vandals had broken all the windows in the house. The insurance people said the policy did not cover broken glass. I went berserk.

DECEMBER 9

Started going to an analyst. He advised that I need to be better organized. I told him the only way his fee schedule could be any higher is for him to become a carpenter.

DECEMBER 10

Painter splashed paint all over the woodwork and carpet. I smiled at him and told him that I'd see to it that he'd never get another job. I keep a flask in my glove compartment now to ward off the cold chills of winter.

DECEMBER 25

Told the family the reason there was no gift exchange this year was because I had a sizable overrun on the house. I promised next year would be better. My wife mumbled something about ignoring her advice about getting a builder in the first place. I retorted that if she were so smart why did she even stay married to me?

DECEMBER 26

My wife sued me for divorce today. Said she couldn't live any longer with a man of my temperament and drinking habits. She said she was going to sue for the "HOUSE" and that she wanted it furnished. I headed for the glove compartment.

DECEMBER 28

Showed up at work with an awful headache. Boss told me that I should begin the New Year by utilizing my talents elsewhere. Said he'd give me a good recommendation as a builder. Smart Alec.

- AND THEY TOLD ME I COULDN'T BUILD MY OWN HOUSE!

Bill Carson was the Executive Director for the Indiana Builders Association, and the author of "High Pitches and Other Tall Tales" - a book laced with humor and insights into the necessary ingredients for individuals to succeed in the volatile construction industry.

To purchase your copy of the book, call the SIBA office at 812-479-6026.

NAHB OFFERS BUILDERS TWO NEW JOB SITE SAFETY RESOURCES

The National Association of Home Builders (NAHB) recently announced the release of its two latest safety products, the *Fall Protection Video* and the *NAHB-OSHA Fall Protection Handbook, English-Spanish*. The two products provide easy-to-follow instructions on how to prevent construction-related falls.

According to NAHB Labor, Safety & Health, more than one third of all fatal accidents in the construction industry are a result of falls. In an effort to increase job site safety and reduce the chance of job related accidents, NAHB produced these two products, which are now available through BuilderBooks, NAHB's publishing arm.

"The fall protection video and handbook provide our industry with critically important information for maintaining a safe work site environment," said NAHB President Brian Catalde, a home builder from El Segundo, Calif. "The two products compliment each other nicely and serve as easy-to-use resources for both English-and Spanish-speaking employees."

The 30-minute *Fall Protection Video* can be used by builders to train workers to use safe work practices that eliminate fall hazards and comply with OSHA fall-protection standards in either English or Spanish. The *NAHB-OSHA Fall Protection Handbook, English-Spanish* provides guidelines for creating a written fall-protection plan and identifying safe work practices that can prevent costly accidents

and injuries. Written with clear text, photographs and illustrations, the book serves as a user-friendly resource for promoting safety on any job site.

The *Fall Protection Video* and the *NAHB-OSHA Fall Protection Handbook, English-Spanish* are essential tools for learning how to:

- Select and use the right ladder
- Protect from injuries surrounding stairways, leading edges, window and wall openings and floor holes
- Use a personal fall arrest system (PFAS)
- Safely build and erect exterior and balloon-framed walls
- Securely construct rafters and install roof trusses and sheathing
- Provide fall protection for application of roofing materials
- Guard against implement hazards
- Provide protection from falling objects
- Use safe job site practices to protect workers operating at heights
- Train workers to identify fall protection hazards

These two products are available for purchase at www.BookBuilders.com or by calling 800-223-2665. *NAHB-OSHA Fall Protection Handbook, English-Spanish* (ISBN 978-0-86718-622-2, Retail \$12.50/NAHB Member \$11.00). *Fall Protection Video*, includes two 30-minute videos on one DVD, one in English, the other in Spanish (ISBN 978-0-86718-623-9, Retail \$49.95/NAHB Member \$29.95).

SIX BUSINESS PLANNING RULES

By Clay Nelson

1. Have a written plan

While you don't need a Fortune 500 consultant to develop a business plan, the goals, steps, and financial details of your plan are certainly too much to house "in your head." By writing down your plan, you can easily share it—use it as a training tool with your employees and trade contractors, make it part of your accountability system, show your lenders you can make good on your commitments.

2. Update your plan every year

Does your plan include staffing, income projections, and starts based on last year's sales, or sales from two, three, or even four

years ago? If so, you could find yourself fighting fires and operating in crisis mode, rather than systematically adapting your business to new market realities. Planning is the key to forward momentum in your business.

3. Invest in a doorstep

Don't use your business plan to serve that function! First and foremost, your written plan is a tool for holding you accountable for achieving the goals you set. Perhaps that is why many business owners "hide" their plan. But not sharing your plan with your associates and staff only

See **RULES**, page 24

Rolling Hills Country Club



Team Banterra Bank



Team Porter Paints



Dennis Messinger



Bruce Miller>>>



<<<Team IMI



Special thanks to Lisa Vaughn, Logan Lavelle Hunt Insurance Agency, for supervising the RHCC staff in hydration!



SIBA EO, Bill Pedtke, always does a great job running the awards presentation.



Special thanks to Renee Buck for her continued support and help at SIBA outings.



Team Koch Air



<<<Jeff Bosse #2



Special thanks to Shelley Fox, Vectren, for helping throughout the day!



Team NexGen



The heat proved to be too much for Baywood Homes' Paul Hayden.>>>

SIBA SUBDIVISION MAP

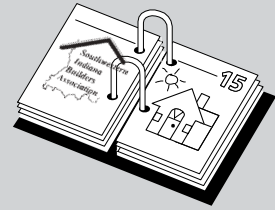
The second edition of the Southwestern Indiana Builders Association (SIBA) Subdivision / Development Map is underway. Don't miss out on this exciting marketing opportunity! We've already had a great response!

SIBA will again partner with E&M Consulting to produce a map featuring new subdivisions throughout Posey, Vanderburgh and Warrick Counties. Association members will have the first

opportunity to advertise and/or list developments on the map. Distribution will again be through SIBA-related functions, such as the Parade of Homes, and at realtor offices, banks, mortgage companies, advertisers' locations, through builders and developers, model homes and in relocation packets.

The last edition of the map sold out quickly and was good for 3 years! The map has proved to be very popular with the home-buying public.

NEED A BID?



Check your SIBA Membership Directory first! OR log onto www.SIBAonline.org click on "Search MEMBERS"

GET ON THE MAP!!

FOR ADVERTISERS LISTING DEVELOPMENTS OR MODEL HOMES:

- 3" x 3" ad includes two free map markers/amenity listings
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Choose not to advertise but still list your development or model home on the map
 ★ \$195 per subdivision or model home



Ad Prices

1.5" x 3"	\$295
3" x 3"	\$495
3" x 4.5"	\$795
3" x 6"	\$995
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3" x 15"	\$1,995
Inside Cover	SOLD
1/2 page back cover	\$1,995
Back Cover	\$2,495
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To secure advertising space or if you have any questions,

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CONGRESSMAN BRAD ELLSWORTH MEETS HOME BUILDERS ELLSWORTH VOTING GETS AN "A" FROM NAHB

U.S. Representative Brad Ellsworth met recently with home builders in Evansville during one of his few breaks in the legislative action in Washington, DC. The meeting was generously hosted by Fifth Third Bank, and became a great chance for builders to meet the recently elected Congressman.

Ellsworth described some of his first experiences in Washington as a Congressman. Citing a 900-page amendment to a bill, Ellsworth said some of the lawmaking process can seem overwhelming. And he highly encouraged builders and suppliers to stay informed on the legislative issues and provide input when they can.

Ellsworth discussed a few issues, such as the regulatory oversight of Government Sponsored Enterprises (GSE). The GSE topic has been an issue on Capitol Hill for a few years, and can overly restrict the financial resources of mortgage companies if handled improperly. Ellsworth's multiple votes involving HR 1427 helped assure builders and homebuyers of an appropriate balance for Fannie Mae and Freddie Mac between safety and protection for the housing mission.

The National Association of Home Builders currently has given Ellsworth an A-rating based on his voting record this May of the GSE legislation.

Congressman Brad Ellsworth gives a few pointers on getting around in the nation's capitol with Fifth Third Bank's Lloyd Winnecke and Ted Ubelhor.



At a meeting with SIBA members, U.S. Representative Brad Ellsworth shares some of the first impressions of serving in Washington, DC with SIBA President Jeff Happe.



PORTER
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NEW MEMBER INTRODUCTIONS

What do you do after your membership drive brings in more than 140 new memberships in two incredible days? Hold a great Orientation, of course!

All new members were invited to attend one of two different



orientation sessions in mid-July. Presenters at the orientation meeting included SIBA President Jeff Happe, Past President Carl Shepherd, and Jennifer Mitchell, Windows of Evansville.

Companies sent one or more representatives to learn more about the Builders Association, and the benefits that come with the newly purchased membership. Attendees heard details on the advantages membership brings at the national and state levels, as well as what they can expect at the local level.

New members were introduced to the Quality Assurance Builder Standards, SIBA's written set of construction standards of each aspect of a new or remodeled home. SIBA Builders are required to meet or exceed the

standards, provide customers with a manual of the standards, and to place in the sales contract a mechanism that would resolve any disputes that might arise.

In all, members learned any of their employees can attend meetings, seminars, and special events of the SIBA. They also learned that employees can benefit from the SIBA's discount insurance program. In addition, new members were told how they can save \$500 per GM automobile purchase – personal cars or company trucks.



Did you know....

New Member Orientations are typically held quarterly, for the new members during that quarter. However, ALL members are welcome and encouraged to attend a new member orientation. You never know when you're going to hear the next idea that will save you a lot of money!

RULES, *continued from page 19*

decreases the chance that you will achieve your goals.

4. Be specific

SMRs, specific measurable results, coupled with target completion dates, are key to making your plan a tool for action rather than just pie in the sky. Your company objectives, sales goals, and target margins all should be stated in your business plan. If they are not, how will you hold anyone accountable or know when you are "done."

5. Keep your feet on the ground

As a future-oriented activity, planning incorporates assumptions. But be sure your assumptions are based on data, so you are not projecting your market will expand by 10%, only to find out later that the more realistic figure was 5%.

NUTS AND BOLTS OF A BUSINESS PLAN

- Company analysis—includes history, overview, market
- Strategic planning—states goals and opportunities
- Management team—identifies key personnel and their responsibilities
- Financial analysis—shows income statement, balance sheet, and other key documents
- Summary statement—notes cash requirements and other needed resources

—Clay Nelson

6. Understand your financials

Never accept a financial analysis that you can't explain to someone else! While you may pay a CFO or accountant to "do" the financials, your entire executive team must understand what the data is telling your investors.

Clay Nelson, Clay Nelson Life Balance™, was a featured presenter in the Business Management track at the 2007 International Builders' Show. A former construction company owner, Nelson is a well-known author, radio show host, and speaker on work-life issues of business owners. E-mail clay@claynelsonlifebalance.com or phone him at 805-682-8712.

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Each Sponsor receives:

- ★ Logo on all print advertising (*TITLE sponsor receives exclusive naming rights in Title of Expo*)
 - billboards, newspaper, Exhibit Guide, Exhibitor Detail and Action News
- ★ ¼-page, full-color promotional mention on back of Exhibit Guide (*TITLE sponsor recv's 1/2 page w/SIBAR*)
- ★ Mention on radio promotions
- ★ One 10'x10' exhibit booth at Expo (*TITLE sponsor receives up to 4 booths, or extra large booth in center*)
- ★ Promotional materials and/or signage at center booth (10'x20') at Expo
- ★ Signage at entrance of one Wing at the Expo
- ★ Mailing list of all exhibiting companies
- ★ 5 minutes to speak at the Exhibitors Breakfast Friday morning
- ★ Podium time at the October SIBA Membership Meeting
- ★ Article/ad space in the October or November Action News
- ★ Banner ad on SIBA website Home Remodeling section (active link to your website)
 - Good for 6 months

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- ★ Promotional literature/items in the bag
- ★ Promotional materials and/or signage at center booth (10'x20') at Expo
- ★ Logo in Exhibit Guide
- ★ Logo on Exhibitor Detail to be handed out at entrances
- ★ Article/ad space in Oct. or Nov. Action News
- ★ 2-3 minutes to speak at Exhibitors Breakfast Friday morning
- ★ Inclusion on SIBA website with active link to company website
- ★ Mailing list of all exhibiting companies

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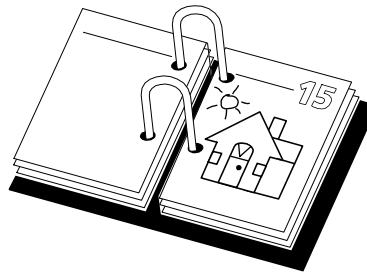
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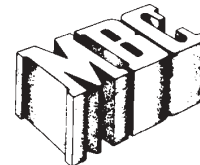
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REGISTRATION FOR THE 2008 INTERNATIONAL BUILDERS' SHOW IS NOW OPEN

July 2, 2007 - Online registration and housing are now open for The 2008 International Builders' Show® (IBS), being held February 13-16, 2008 at the Orange County Convention Center in Orlando, Fla. Produced by the National Association of Home Builders (NAHB), the show is expected to draw more than 100,000 attendees representing all facets of the building industry. Attendee registration and hotel information can be found online at www.BuildersShow.com.

More than 1,900 exhibitors will showcase their latest products and services at The 2008 IBS, the largest annual light construction show in the world, covering more than 1,000,000 net square feet. The Show will also feature nearly 300 education sessions, taught by nationally recognized speakers and designed to help attendees stay current on industry trends and issues.

To receive the early bird registration discount and to request a room in your state hotel room block, you must register by

October 26, 2007. NAHB members who are first-time attendees can register for the show at the deeply discounted price of \$100. This \$100 fee provides access to the education and the exhibits and is only valid for attendees who have not registered in the past for the IBS as members of NAHB. For further information on the first-time attendee registration, please visit www.BuildersShow.com/Firsttime.

To register online and take advantage of the early registration discounts please go to www.BuildersShow.com.

The International Builders' Show is not open to the general public.



NOW SIBA MEMBERS HAVE ANOTHER REASON TO VISIT FLORIDA IN THE WINTERTIME.

All seminars at the NAHB Builders Show have been approved for continued education credits. Licensed contractors and subcontractors are required to get 3 credit hours per license held, in order to renew the license for the forthcoming year.

The NAHB International Builders Show (IBS) is scheduled for February 13-17, 2008 in Orlando, Florida. The show features the best of speakers for the construction industry, as well as dozens of acres of exhibits of new and innovative products. The IBS is a great place for a builder to be. More than 100,000 attend this event.

This is the final year for the show to be held in Orlando. The 2009 show is scheduled to be held in Las Vegas – the only other U.S. city that has enough exhibit space and hotel rooms to host the event.



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continued from cover

so many positives that it's important to reflect on the good things that we do.

Members of SIBA are always working to make sure we can provide safe and affordable housing. There are plenty of people out there always trying to tack on costs to housing through fees, unnecessary requirements, and numerous items that do not bring additional value to the building process. We are always happy to consider items that really bring value to a home, but without our organization, lots of people would be priced out of homeownership.

SIBA members provide sources of income for thousands of employees and their families. Employers try very hard to provide good wages, benefits and job security to their employees. I know lots of contractors that will even make work at their homes, offices or investment properties for their people during slow times because they don't want them to miss a paycheck. They care about their people.

Builders and Associates provide thousands of man hours and dollars to charities, not for profit organizations,

churches, and schools. The NAHB Remodelers provide several opportunities throughout the year through things like the preparation of Thanksgiving Dinners at the Evansville Christian Life Center, their workday projects and the financial contributions they make to those in need with the money made through The Home and Remodeling Expo. We put our skills to use to benefit others.

My children are proud that I build things. I can show them places around town that we built. Some of our projects have been in magazines and they seem very interested when I show the pictures to them. They will ask me when I get home if I built any buildings today. I think they believe that I build something new each and every day! They have a positive image of what I do.

These are just a couple of the good things associated with what we do. When times are slow or tough it's easy to focus on the negative. It's a lot more fun to think about the good things that we experience because of what we do.

Summertime is a good time for a little fun, too. Many of us enjoy family vacations and SIBA certainly does its part to mix in a little relaxation. Danny Davis did an outstanding job with the golf outing. It was well organized and well attended. I heard

several people comment about how much fun they had at the scramble.

August 8th will provide another opportunity for some SIBA fun. We're heading to Ellis Park. We have reserved seating in the air conditioned Sky Theatre and will have the opportunity for a blanket presentation. A good time will be had by all, and you might even make some money! I hope to see you there.

Did you know...

SIBA's Parade of Homes website (www.2007paradeofhomes.com) had more than 950,000 hits during the month of June. That was an average of almost 32,000 hits per day!

Special thanks (and congratulations) to the advertisers on that site: Lisa Rush's Floors and Decor; Combs Landscape; Moore Development Group; Porter Paints; Bank of Evansville and Heritage Federal Credit Union.

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Ralph Cole Construction
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The Realty Group, LLC
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Roman Marblene Co Inc
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SM Schaefer Drywall
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Schiff Air Cond. & Heating, Inc.
Schindler Htg. & A/C, Inc.
Scholz Drywall & Interiors Inc.
Schucker's Iron Works, Inc
Schultheis Insurance Agency
Scott A Brawdy
Second Nature Landscape Mgmt
Self Insurance Services, LLC
Service Glass, Inc.
Seward Sales
Sherwin Williams
Shively & Associates
SIGECOM
Signature Tile & Marble
Sitco, LLC
Sitecon, Inc
SK Carpentry
South Central Communications
Southwestern IN Land Title
Spa City USA
Sprint Nextel
Sta-Dry Waterproofing
Stair Crafters, Inc.
Star Mortgage
Stemaly Excavating, Inc.
Sticks & Stones Landsc. Materials
Stolz Structural, Inc.
Stomp AV
Sun Mortgage, LLC
Sun Windows, Inc.
Sunburst Stained Glass
Sunrise Carpets
Superior Walls
Swat Pest & Lawn Mgmt.
Synthetic Stone, Inc.
T Baskett and Son Plumbing
ThermalCell Insulation LLC
Thriftyway Inc.
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Tri State Satellite & Home Theater
Tri-County Equipment
Tri-State Basement Technologies
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Trusses by Hobgood, Inc.
F.C. Tucker Emge Realtors
Ubelhor and Sons
UBuildIt
Unique Granite & Marble Inc
United Bank
United Dynamics, Inc.
Van Ausdall & Farrar
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Veolia Environmental Svcs LLC
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