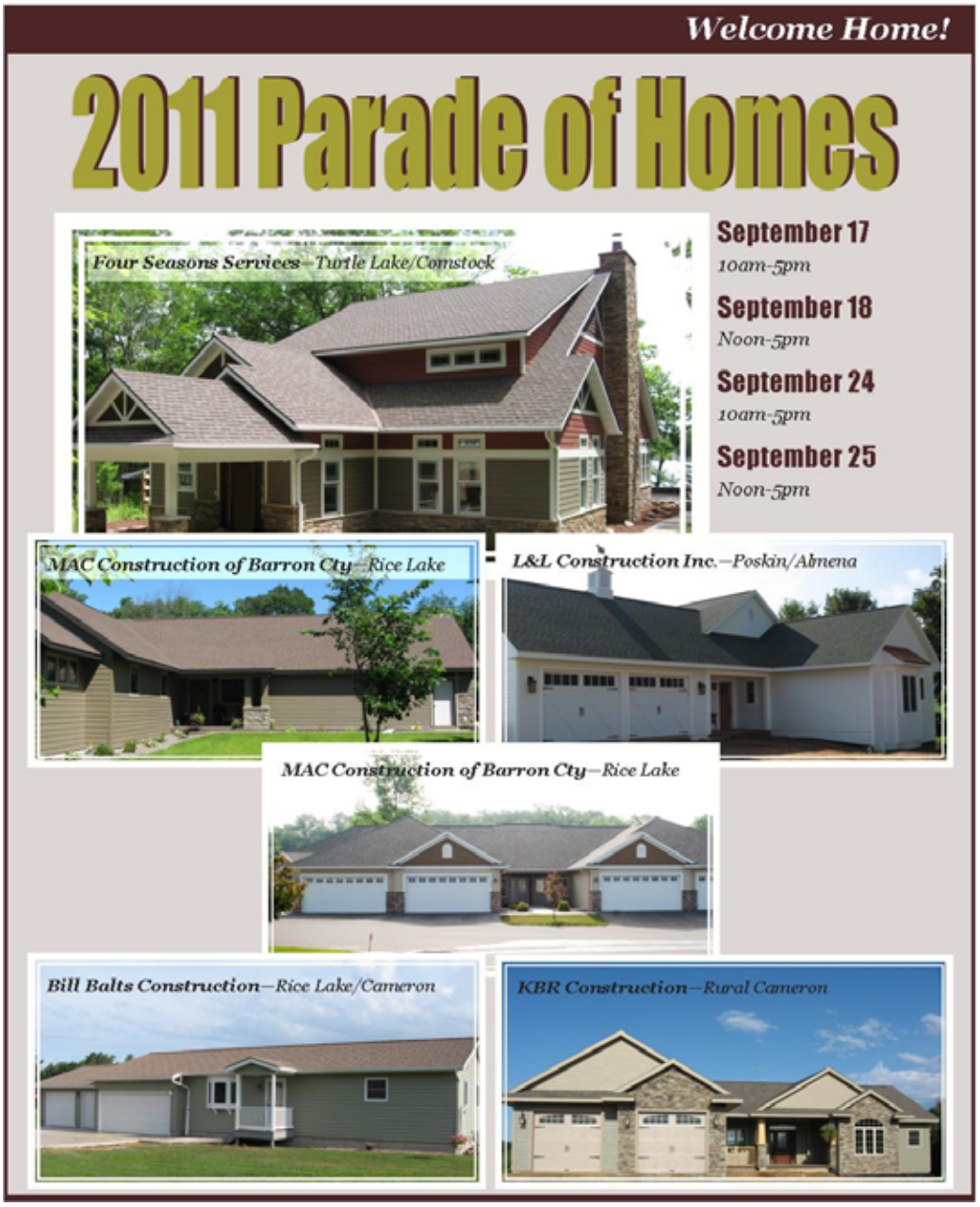
Volume 8, Issue 9

September 2011

Heart of the North Builders Association

www.hnbawi.org

# HNBA Happenings




## Door Prizes Sought!

If your company would like to support our Parade of Homes by offering a door prize for attendees, please CONTACT BARB! Gift cards, gift certificates, gift baskets, products & services are all great door prizes. Signs listing prizes and donors will be posted at each house, encouraging visitors to see all the homes in our Parade. Thank you in advance for your generosity!

## Help Wanted

Would you be willing to spend a few hours helping one of our Parade Builders while you meet and greet potential customers? If you would like to sell tickets, let Barb know when you're available and we will get you scheduled!

## Tickets Available

If you would like to invite potential customers to see your work in any of the Parade homes, consider pre-purchasing tickets! Contact Barb or any Parade Builder. With a ticket in hand, people are much more likely to attend!

**Upcoming Events / Details**

Thurs, Sept 1—Board of Directors Meeting, 6pm Perkins, Rice Lake

Thurs, Sept 8—Membership Committee Meeting, 5pm at Rolling Oaks, Barron

Thurs, Sept 8—General Membership Meeting, 6pm Social Hour, 7pm dinner & meeting, at Rolling Oaks, Barron.

Tues, Sept 13—Gov Affairs Committee Meeting, 7:30AM at Perkins, Rice Lake.

Sat, Sept 17—Parade of Homes, 10am-5pm

Sun, Sept 18—Parade of Homes, 12-5pm

Sat, Sept 24—Parade of Homes, 10am-5pm

Sun, Sept 25—Parade of Homes, 12-5pm

Tues, Sept 27—Parade of Homes Wrap-up Meeting & Material Turn-in, 6pm at Drag's, Rice Lake

# SEPTEMBER 2011

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|---|---|---|---|---|---|---|
| | | | | 1<br>Board | 2 | 3 |
| 4 | 5 | 6 | 7 | 8<br>GMM | 9 | 10 |
| 11 | 12 | 13<br>Gov Affairs | 14 | 15 | 16 | 17<br>**Parade**<br>10am-5pm |
| 18<br>**Parade**<br>12-5pm | 19 | 20 | 21 | 22 | 23 | 24<br>**Parade**<br>10am-5pm |
| 25<br>**Parade**<br>12-5pm | 26 | 27<br>**Parade**<br>Wrap-up | 28 | 29 | 30 | |

## Family Picnic Highlights: Quality over Quantity!

While it was not a capacity crowd, those who attended the HNBA Family Picnic on August 11 at Hunter's Memorial Park were treated to perfect weather, great food, and lots of fun! Bean-bag toss, ladder golf, good old-fashion lawn darts, basketball, and the ever-popular Hammerschlaggen kept the crowd of adults and kids busy and laughing throughout the evening. Thanks to Dan Rassbach/Werner Electric Supply for providing door prizes!

Plenty of food and perfect weather greeted those who attended the HNBA Family Picnic. Hunters' Memorial Park (built by HNBA & donated to the city of Rice Lake) is a beautiful space that is widely used by the community.

Kids and adults alike enjoyed competing in basketball and Hammerschlaggen.

# Committee Reports

## Parade of Homes

As you may have noticed from the front cover, we have a Parade coming up! The booklets will be inserted into the Sept. 11th Early Bird as well as the Tri-County North Advertiser in the Turtle Lake area. Radio advertising will start at about the same time, and we'll have advertising showing up on local Facebook pages and Rice Lake Online. If anyone claims they aren't aware of our Parade of Homes, they need to look and listen just a bit closer!

This year's Parade features a whole-house remodel with addition, a condominium unit, and new 4 single-family residences ranging in size from just over 2000 sq ft to over 8000 sq ft! You will want to make sure you see them all!

Please encourage your friends, family and neighbors to attend our Parade of Homes. Besides seeing the fabulous work of our 5 hard-working builders, there are countless talented subcontractors involved in these projects as well. If you're interested in getting tickets to hand out to potential customers, please contact Barb or any of the Parade builders—it's a great way to get people to see your work, up close and personal!

Carrie Glaser
Kitchen & Floor Décor
715-234-1790

If you are interested in helping out during either of our Parade weekends, or if you can donate a door prize, please contact Carrie Glaser or Barb—no offer will be refused!

## Education

**Sept 8**—Protecting your business—from an insurance prospective. Terry Koleski with Indianhead Insurance Agency will let you know what is changing in the insurance field—does your policy cover that, or someone else's? Do you have to carry Workers Comp for subs? (hint: you may be surprised!). Can you be canceled without ever making a claim? Be sure you know what you need to know & do BEFORE you have an issue.

**October 13**—Focus On Energy will offer a 1 CE credit, 90 minute course entitled Basic Building Science. We will hold this at **4:30pm**, immediately prior to our general membership meeting. The guest speaker during our meeting will be Brad Boycks from WBA who will update us on what's happening in Madison that effects YOU and your business.

Michelle Beyreis
WESTconsin CU
715-296-6443

November—no meeting. Mark your calendars for our Installation & Awards Banquet on Nov. 12. We're planning another Casino Night!

## Membership

Thanks to all who attended the HNBA Family Picnic on August 11. We could not have asked for a better evening!

The Membership Committee is challenging all members to attend the October General Membership Meeting—and we're willing to **PAY YOU** to be there, and to bring a prospective member! Yes, if you show up at the October 13 meeting at the Rice Lake Moose Lodge, we'll give you $100 in Funny Money to spend at the November 12 Installation & Awards Banquet. And if you bring a potential member, we'll give you another $100 in Funny Money!! We'll even keep track of it for you and give you the Funny Money at the Installation Banquet!

We're working on other ideas to make your membership even more valuable. If you have any ideas we should consider, please let Joe know, or join us at our next meeting on Sept. 8, 5PM at Rolling Oaks!

Joe Woodard,
Arrow Building Center
715-234-6932

# Membership Updates

## Renewals

The following memberships are due for renewal in **September**. Please contact Barb at 715-736-4622 or barb@hnbawi.org if you did not receive an invoice. We look forward to your timely renewal.

**Due in September:**

| | |
|---|---|
| Roland Amundson, Amundson Appliance | Mike Crotteau |
| Pat Mattmiller, Dobiehill Timberworks | Bob Brueggen |
| Roger Ellis, H & E Ready Mix | Clint Doege |
| Jeff Ludvigsen, Ludvigsen Construction | Terry Koleski |
| Scott Mullen, Mullen's Masonry | Mike Crotteau |

**Due in August:**

| | |
|---|---|
| Shabree Paulson, Advanced Restoration | Darryl Buse |
| Natalie Robarge, Barron Cty Habitat for Humanity | Michelle Beyreis |
| Steve Slayton, C & S Drywall | Jim Muller |
| Meaghan Hodshire, Mastercraft Industries | Bob Brueggen |

**Due in July:**

| | |
|---|---|
| Ken Butterfield, Precision Concrete Construction | Bob Brueggen |

**Due in June:**

| | |
|---|---|
| Joe Brown, Kindled Hearth Fireplace Store | Bob Brueggen |
| Steve Watkins, Maple Grove Heating & Supply | Bob Brueggen |

**Due in May:**

| | |
|---|---|
| Dave Hepfler, Harmony Energy Systems | Clint Doege |
| Jeff Gifford, J & J Stone Work | Clint Doege |

### Thanks for Renewing!

We appreciate your continued support!

*Keith Kubala, Perfection Paving*

### We're sorry to see you go!

The following have let their membership lapse, or have indicated that they are not renewing. If you do business with them, please encourage them to make the wise move and rejoin HNBA!

*Jerry Doubek, Doubek Electric*

### Need to Contact a Member?

Complete contact information is on the Member Directory page of www.hnbawi.org.

## Local Political Happenings

### Burnett County

Burnett County is the only county in the area making an attempt to re-write their zoning ordinances and land use maps to make them "consistent" with the Comprehensive Plan. The process is just in the beginning stages. In fact, the first set of land use maps were completed without the aid of a copy of the Comprehensive Plan. That makes consistency a problem. This has been corrected.

Burnett County is also working behind the scenes updating the Shoreland Ordinance to new NR 115 standards. If needed they could have had those in place prior to the deadline of February 2012. (which has now been extended until 2014)

### Washburn County

After months of discussion regarding Short Term Rental Houses, a surprise decision was rendered by the Washburn County Zoning Committee. The decision of ignoring the problem or writing a new ordinance was solved by deciding they fell under the definition of "resort" and thus will now be required to have a Conditional Use Permit (CUP). These new regulations will take effect May 2012.

***Resort*** means a publicly or privately owned parcel of land that has a valid permit issued under Wis. Stats. 254.47 and Wis. Admin. Code ch HFS 178, if applicable, open to the general public, with or without a daily fee, that is used primarily for the purpose of providing resort units and dwelling units. A resort may also provide camping sites.

***Resort unit*** means a permanently placed structure (e.g. building or cabin) in a resort or campground used for human habitation. A resort unit contains one or more dwelling units.

Resorts are not allowed in Residential zones so any short term rental house in that district would need a rezone and a CUP. The Zoning Committee is developing criteria which will be used to determine eligibility for a CUP. These criteria would include restrictions on parking, camping and the requirement of a state license.

### Sawyer County

After the Public Hearing in July minor changes were made to the Shoreland Ordinance. It is now scheduled for review by the Zoning Committee in September. Public Information meetings will be scheduled this fall to explain the new ordinance to citizens. The first meeting will be held at the Sawyer County Lakes Forum on September 17 at 9:00 am. The second meeting in the eastern side of the county has yet to be scheduled. A copy of the ordinance can be found online at the Sawyer County website.

Al Arnold
Government Affairs Dir,
HNBA &
RANWW
715-234-6196

### Wired Wisconsin

A recent forum focused on the need for broadband technology in rural areas. The discussion focused on the need for broadband technology in the home. Not just for business purposes but for educational equality. High speed broadband has become a "quality of life" issue when home buyers are considering their options. The public is invited to comment on proposals to help solve this problem. More information can be found at Wisconsin-Dashboard.Org.

# October Meeting

Attend the October 13th General Membership Meeting and you will receive **$100** in Funny Money at the November 12 Installation & Awards Banquet!
Bring a potential member to the October 13th meeting, and receive another **$100** in Funny Money!

Please make sure to RSVP for you & your guest by October 11th!

### Secretary Chandler visits with WBA GA Committee

**Brad Boycks**
WBA's Director of Gov Affairs
888-285-9066 X 16

WBA GA Committee members were honored to have Wisconsin Department of Revenue (DOR) Secretary Rick Chandler as a special guest recently. Secretary Chandler gave the group a briefing about the recently passed state budget and how that will have a positive effect on the economy and Wisconsin's fiscal condition in the future.

You may remember that before becoming DOR Secretary Mr. Chandler worked as a consultant and helped WBA members on the WBA Tax Sub-Committee issue a report to help Wisconsin taxpayers reduce their property tax burden.

The highlights of that report were:

- Remove the technical colleges in the Wisconsin Technical College System from the property tax
- Remove the court system from the property tax
- Eliminate the taxation of personal property in Wisconsin
- Eliminate the forestry tax

Secretary Chandler was asked about the possibility of these suggestions being considered in the future and he affirmed by saying with the positive changes in the last state budget these could be under consideration for the next one.

### WBA President Esposito urges support for federal lending bill

WBA President Don Esposito recently sent a letter the Wisconsin congressional delegation asking them to sign on to the Home Construction Lending Regulatory Improvement Act of 2011. This is a major initiative being pushed by the National Association of Home Builders (NAHB).

The Home Construction Lending Regulatory Improvement Act of 2011 will direct banking regulators to issue new guidance specifically addressing three key regulatory areas that have unnecessarily hampered the flow of credit to our nation's home builders. The Act removes barriers to lending while preserving the regulators' ability to assure the safety and soundness of the financial institutions they oversee. A special thank you to Congressman Reid Ribble who signed onto the Act shortly after meeting with WBA members during the NAHB Legislative Conference in March.

In the letter to the Wisconsin congressional delegation WBA President Esposito stated, "As a longtime member of the home building industry as well as one of the 5,800 members of the Wisconsin Builders Association and its 2011 President, I am writing to bring to your attention one of the biggest challenges facing our industry today: the lack of availability and accessibility to land acquisition, land development and home construction (AD&C) loans. To remedy this situation, H.R. 1755, the Home Construction Lending Regulatory Improvement Act of 2011, has been introduced by Representatives Gary Miller (R-CA) and Brad Miller (D-NC). I urge you to cosponsor this legislation."

### New Madison office location for S&B license and manufactured home services

The state Safety and Buildings Division unit that provides counter service in Madison for licenses, certifications, and registrations is moving, changing office location as part of the formation of the new Department of Safety and Professional Services. This move also includes staff who provide counter service for manufactured (mobile) homes titles and sales.

The new location as of July 25, 2011, is at 1400 East Washington Avenue (53703) in Madison (see close-up map), at

the corner with North Dickinson Street, just southwest of the Yahara River. Free parking is available in a lot on North Dickinson Street.

Mailing addresses for S&B forms and telephone numbers will remain the same. The telephone number for licenses, certifications, and registrations is 608-261-8467. The telephone number for manufactured homes services is 608-264-9596. All other S&B services in Madison remain at 201 West Washington Avenue.

### Krabbe appointed to Uniform Dwelling Code Council

The council that reviews changes to the Uniform Dwelling Code, the aptly named Uniform Dwelling Code Council (UDC), met recently with a WBA member present as a recent addition.

Earlier this year longtime UDC Council member John VandeCastle retired from the council and opened up a position for a material supplier. After positing the opening on their website Governor Scott Walker appointed Pete Krabbe of Seymour Lumber to the open supplier position on the UDC Council.

Mr. Krabbe reached out to WBA last fall with a request to become more involved on the state level and expressed an interest "in contributing to the organization in any capacity, especially on interaction with the branches of government that directly affect our industry." Krabbe also added "I want to help grow our industry by working to lessen governmental influence in our day to day business."

WBA is confident that Pete Krabbe's worldview will be a welcome addition to the UDC Council!

### Tommy Thompson looks all in for U.S. Senate

Former Wisconsin Governor Tommy Thompson announced that Wisconsin Attorney General J.B. Van Hollen and former Secretary of the Department of Administration Jim Klauser would be serving as honorary chairs for his run for the open U.S. Senate seat. Thompson has been rumored to be considering this run for some time and the announcement this week, in addition to a previous announcement naming key fundraising advisors, seems to indicate this time a Thompson run is very likely.

In a press release announcing the "first wave of strategic advisors" Thompson said, "I'm honored to have the support and commitment of Jim and J.B., we need to get America working again. We can do better, and it begins with getting government out the way of creating the jobs that make our families and communities stronger."

The GOP primary for the U.S. Senate seat currently held by Senator Herb Kohl will likely be a crowded field that features a number of well known GOP names. Rumored to be considering a run are former Congressman Mark Neumann, Assembly Speaker Jeff Fitzgerald, former State Senator Ted Kanavas and current state Senator Frank Lasee.

### Feingold not running for anything in 2012

All along, former state and U.S. Senator Russ Feingold (D-Middleton) had said he was considering a return to elected office in 2012 and that he would announce his intentions around Labor Day of this year. In somewhat of a surprise announcement recently Feingold released a statement saying he would not be seeking any elected office in 2012.

Feingold was rumored to be considering a run again for the U.S. Senate or mounting a challenge to Governor Scott Walker if enough signatures were collected to trigger a recall election sometime in 2012. If you walked around the capitol square during the winter and spring of this year you could see several protesters with t-shirts featuring the face of Feingold with the saying "this is what a governor looks like" and "Feingold for Governor 2012."

On his "Progressives United" website Feingold said, "I am grateful for the friendship and support of so many fellow

## Monday Morning Review (Continued)

Wisconsinites who suggested I consider running for statewide office in the coming months. While I may seek elective office again someday, I have decided not to run for public office during 2012. This was a difficult decision, as I thoroughly enjoyed my tenure in both the State Senate and the U.S. Senate, and I know that progressives are eager to reverse some of the outrageous policies being pursued by corporate interests at both the state and federal levels."

### DNR announces Enterprise Agency

The Department of Natural Resources (DNR) announced an agreement with the Department of Administration (DOA) to become Wisconsin's first "enterprise agency."

Under the Enterprise Agency agreement, DNR has committed to:

- Improve processes to reduce permit times by 5% for major air and water permits while upholding environmental standards;
- Improve communication and interaction with the regulated community to assure environmental permitting requirements are widely understandable and are issued in a timely way through creation of a new Office of Business Support and Sustainability;
- Develop Internet-based tools to streamline and more effectively transmit and track permit applications;
- Increase over-the-counter service at DNR facilities by 40%;
- Improve cost-effectiveness by prioritizing work and eliminating duplicative systems for fleet and facilities construction and repair; and,
- Reduce costs by 2.5% for basic operations, and organize itself into a line authority organization to assure DNR is making consistent decisions across the state.

In a statement of support WBA President Don Esposito commented that "the dedication and commitment to continuous improvement shown by the entire DNR staff from the field level on up to senior management is admirable. Builders and developers across the state interact with the DNR frequently, sometimes with regulatory processes that overlap and duplicate one another. The restructuring appears to us to be a long-overdue effort to make Wisconsin's largest regulatory agency function more efficiently. That will benefit the environment, the economy, and the citizens of Wisconsin."

## Right to Cure Law: Use it or Lose It

In 2005 the Wisconsin adopted the "Right to Cure Law" giving contractors a powerful tool to combat and resolve construction defect claims before a lawsuit is filed. Many contractors still fail to take advantage of the benefits of this law by following its straightforward requirements.

At the time a construction or remodeling contract is entered into, the contractor simply needs to provide the homeowner with the Wisconsin Department of Commerce's brochure (*Wisconsin's Framework for Successful Communications Between Consumers and Contractors)* and provide the statutory notice (see copy of notice printed in brochure—click on graphic on next page).

If the contractor follows those prerequisites, before a homeowner can file any lawsuit alleging construction defects the homeowner must give the contractor at least a 90 working days written notice of the specific defects and then follow a strict claim and response process. Once the contractor receives a written notice of defects it has 15 working days (25 for window or door suppliers) to:

# Right to Cure Law: Use it or Lose It (Continued)

(1) make an offer to settle by correcting the defect,

(2) make a monetary payment,

(3) a combination of (1) and (2),

(4) reject the claim, or

(5) submit a proposal for inspection.

If the contractor chooses to inspect, the homeowner must provide reasonable access within 15 working days to perform any testing required to evaluate the claim. After inspection the contractor has an opportunity to make an offer to settle with the homeowner. If at any point a homeowner rejects an offer, the contractor may submit revised offers. Only after the contractor exhausts its opportunity to offer to cure or otherwise settle the claim, is the homeowner permitted to bring a lawsuit.

While the homeowner still has the opportunity to reject offers of cure, the Right to Cure Law benefits a contractor in a number of ways.

A homeowner's failure to follow the timetable may result in delay or an outright dismissal of their lawsuit. This is particularly important where a homeowner has repaired the work, thereby destroying all evidence of the defects.

The 90 working day notice period provides a long cooling off period for angry or emotionally invested homeowners. It keeps the homeowner from hastily dragging a contractor into a costly and public lawsuit. Also, it allows the contractor an opportunity to address the homeowner's concerns or clear up any misunderstandings.

Wisconsin's Framework for Successful Communications Between Consumers and Contractors

2005 Wisconsin Act 201, the "Right to Cure Law," says that consumers at the time of contracting for construction or remodeling work for dwellings must be provided with this brochure describing requirements for making any future claims of construction defects.

The "Right to Cure Law" also provides timetables and steps to help solve disputes and misunderstandings between consumers and contractors related to residential construction and remodeling, before going to court or arbitration.

People who feel they have a claim concerning defective workmanship or materials need to provide written notice to contractors or suppliers before any legal action may be filed. The contractors and suppliers have the opportunity and the responsibility to respond to claims.

commerce.wi.gov Wisconsin Department of Commerce

This brochure highlights some of the provisions of the "Right to Cure" Law, and is not a complete description of the law, and is not a substitute for legal representation.

SBD-10845 (V4-R09/13/06)

Contractors can inspect and perform testing. This gives the contractor time to determine whether it is in fact responsible for the alleged defect. It is also an excellent opportunity for the contractor to document the work and gather evidence necessary to support its defense. Contractors may otherwise have difficulty getting access to the alleged defects or performing testing before a homeowner has the defect repaired.

Contractors can mitigate damages by offering to self-perform corrective work. Homeowners who discover an alleged defect and who might otherwise hire someone to make repairs and then backcharge the contractor are prevented from doing so. If the homeowner refuses to accept a contractor's offer to self-perform the repair work, the contractor may have a good defense that the homeowner failed to mitigate damages and the contractor should not be liable for additional costs of repair.

Contractors would benefit from reviewing their contracting procedures to ensure that they are providing the requisite notice and the brochure to prospective clients and are preserving their rights under Wisconsin's Right to Cure Law.

Brian R. Zimmerman is an attorney with Hurtado S.C., Counselors at Law, practicing in construction law. For more information or specific questions feel free to contact Mr. Zimmerman at bzimmerman@hurtadosc.com or call 414-727-6250.

## That Shoe Box is Good for Something

Kathy Johnsen
WBA's Director of Accounting
888-285-9066 X 12

During a continuing education class I attended a couple of years ago, the presenter told a story of how a young man he knew confessed to his father's accountant at his father's funeral that his father used to pay him and his brother a dime for each receipt they found in the lumber yard parking lot while he was inside shopping for supplies for his apartment rental business. He thought it was a fun activity at the time, but didn't realize until years later when he went into the family business that his father was using those receipts to claim additional expenses for his business.

While I don't recommend that tactic, your receipts are indeed important. The IRS requires proof of what you spent, whether you store your legitimate business receipts in neatly organized files or in an old shoe box. If you are audited and don't have adequate documentation for the expenses you claim, you could incur severe penalties. All receipts and other documentation should be kept as long as that tax year can be legally audited, which is generally four years in Wisconsin. For dining, entertainment, or any other business expense that could have a personal component, there should be documentation on or attached to the receipt stating the business purpose of the expense.

Receipts are also necessary for personal charitable deductions to qualified organizations. For monetary donations under $250, a canceled check can be your receipt. Anything above that amount requires a receipt from the charity. If you pay by cash, regardless of the amount, you need a receipt from the charity in order to be deductible. Qualified non-cash donations also require a receipt listing the charity's name, date received, and description of items received. Without these receipts, you cannot claim the charitable deduction.

## Mortgage Rates Lowest in Over 50 Years

MCLEAN, Va., Aug. 18, 2011 /PRNewswire/ – Freddie Mac (OTC: FMCC) today released the results of its Primary Mortgage Market Survey® (PMMS®), showing mortgage rates, fixed and adjustable, reaching all-time record lows providing further incentive for those homeowners looking to refinance. The 30-year fixed averaged 4.15 percent, breaking the previous record low of 4.17 percent set November 11, 2010.

**News Facts**

30-year fixed-rate mortgage (FRM) averaged 4.15 percent with an average 0.7 point for the week ending August 18, 2011, down from last week when it averaged 4.32 percent. Last year at this time, the 30-year FRM averaged 4.42 percent.

15-year FRM this week averaged 3.36 percent with an average 0.6 point, down from last week when it averaged 3.50 percent. A year ago at this time, the 15-year FRM averaged 3.90 percent.

5-year Treasury-indexed hybrid adjustable-rate mortgage (ARM) averaged 3.08 percent this week, with an average 0.5 point, down from last week when it averaged 3.13 percent. A year ago, the 5-year ARM averaged 3.56 percent.

1-year Treasury-indexed ARM averaged 2.86 percent this week with an average 0.6 point, down from last week when it averaged 2.89 percent. At this time last year, the 1-year ARM averaged 3.53 percent.

Average commitment rates should be reported along with average fees and points to reflect the total cost of obtaining the mortgage.

Get the latest information from Freddie Mac's Office of the Chief Economist on Twitter: @FreddieMac.

## Community Project: Boys & Girls Club of Barron County

Lincoln Elementary School in Rice Lake has seen it's last school year as an education institution, and has been turned over to the Boys and Girls Club of Barron County for use as its newest facility for after-school and summer programs. They approached HNBA for assistance with remodeling, and the Community Projects Committee took on the challenge. Thanks to Mike Crotteau and Bob Brueggen for coordinating help, and to all the members who have stepped up to the call! Below are just a few photos of members in action!

**An Open House is scheduled for Wednesday Sept 14 from 6-8pm. Everyone is welcome to stop by and see the newest Boys & Girls Club of Barron County facility!**

DP vs The Carpet: Dave Pond (above) took on what he thought was a quick and easy project—pulling up a section of carpet. Unfortunately, the carpet and glue had other ideas and this piece of carpet took most of the day to remove!

(Left) Scott "Hooch" Kucko sands years of finish off the floor after the old carpet glue was removed.

THANKS

(Left) C&S Drywall make quick work of drywall repairs.
(Above) A crew from MAC Construction remove old cabinets from a kitchen area.

A crew from Peterson Services of Rice Lake excavated an area for a sand volley ball court, and spreads sand donated by Todd's Redi-Mix

# September Meeting Notice

**Bring business cards to hand out, and don't forget to shake everyone's hand—You could win $25!**

**Come ready to answer some trivia questions to win prizes!**

## General Membership Meeting

Thursday, Sept. 8

Rolling Oaks Restaurant, Hwy 8, Barron WI

**Social Hour:** 6pm
**Dinner/Meeting:** 7pm

**Menu:** Barbeque Ribs and meatballs, parsley red potatoes and lettuce salad for $15. RSVP by Sept 6th at noon to enter our drawing!

**Education Topic/Speaker:** Terry Koleski will review recent changes in insurance requirements that may impact many of you. Some items up for discussion include:

- Carrying Workers Comp for subs you hire
- Being canceled by your insurance for being a "late payer" (and then having to answer YES when asked if you've every been denied coverage)

## HNBA Officers & Directors

**President**
Dan Rassbach, Werner Electric Supply
715-855-0578

**President-Elect**
Dave Pond, DP Carpentry & Remodeling
715-205-1280

**Treasurer**
Keith Kubala, Perfection Paving
715-568-1113

**Secretary**
Bridget Cunningham, Hometown Title Co.
715-736-5050

**Past President**
Pat Mattmiller, Dobiehill Timberworks
715-234-1096 or 790-9096

**Board of Directors**
Cory Lehn, Lehn Construction
715-837-1760

Doug Larson, D. Larson Construction
715-458-4666

Bruce Abshire, Finewood Inc.
715-236-7822

Steve Skoug, Watertight Foundation Systems
715-205-9433

Dan Ringwelski, Shell Lake Woodcrafters
715-468-7061

**Appointed Positions**
PAC Rep—Bill Kurshinsky

**WBA Directors**
Clint Doege
Michelle Beyreis
Bill Kurshinsky

**Executive Officer**
Barb Ritzinger
PO Box 6
Rice Lake WI 54868
barb@hnbawi.org
715-736-4622

**Committee Chairs**

Community Projects
Mike Crotteau, MAC Const. of Barron Cty

Education/Programs
Michelle Beyreis, WESTconsin CU

Executive Committee
Dan Rassbach, Werner Electric Supply

Golf Outing
Bill Kurshinsky, Kurshinsky Drafting & Design

Government Affairs
Kevin Sunderland, Sunderland Construction

Home Show
Doug Larson, D Larson Construction

Installation/Awards Banquet
Michelle Beyreis, WESTconsin CU
Mike Crotteau, MAC Const. of Barron Cty

Membership
Joe Woodard, Arrow Building Center

Parade of Homes
Carrie Glaser, Kitchen & Floor Décor

Scholarships
Mark Larson, Briarwood II Construction