

Heart of the North Builders Association

HNBA Happenings



Membership Benefits from HNBA:
Free (or very affordable) continuing education credits

Exclusive promotion opportunities

Frequent networking opportunities

From Your President

The importance of membership shouldn't be overlooked or underappreciated. The benefits available from our association outweigh the costs. I personally acquire work and use services from our members. Our association believes that everyone involved in the building industry needs each other and we need you!

I feel we are an elite group of people in the building industry with the knowledge and experience to

give the public our integrity and professionalism. If you know people who fit this criteria who aren't involved, talk to them about joining. This could be your New Year's resolution!

Again with my continuation of THANKS, this goes out to all our members. Thank you for your membership and continued support of our association.

Dave



HNBA President David Pond, DP Carpentry & Remodeling Services

January General Membership Meeting

Inside this issue:

January Calendar	2
Committee Reports	3-4
Local Politics	4
Membership	5
Monday Morning Review	6-7
WBA Conference	8
Housing Trends	9
How Wealthy are You?	10

January 12, 2012
Social Hour: 6pm
Dinner/Meeting: 7pm
Lehman's Supper Club, Rice Lake
Speaker: Brenda Kupferschmidt of Johnson, Ager, Kupferschmidt & Associates will fill you in on tax code changes & updates for the 2011 filing season. **1 CE credit** (if you haven't already used this course on your current renewal) for DCQ holders.

Bring business cards—one for the drawing, and some to hand out—for your chance to be featured on our website!



Schedule of Events

- Tues, Jan 3—Executive Committee Meeting, 6pm Thurs, Dana’s Bar & Grill, 2 N Main, RL
- Thurs, Jan 5—Board of Directors, 6pm @ Dana’s Bar & Grill, 2 N Main, RL
- Tues, Jan 10—Gov Affairs Committee Meeting, 7:30AM @ Perkins, RL
- Thurs, Jan 12—Membership Committee Meeting, 5pm @ Lehman’s Supper Club, RL
- Thurs, Jan 12—General Membership Meeting, 6pm Social Hour, 7pm Dinner & Meeting @ Lehman’s Supper Club, RL
- Mon, Jan 16—Home Show Committee Meeting, 6pm @ Adventures, RL
- Tues, Jan 24—Education Committee Meeting, 6pm @ Cameron House
- Mon, Jan 30—Executive Committee Meeting, 6pm

January 2012

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2 HNBA Office Closed	3 Exec Cmt 6pm	4	5 Board Mtg 6pm	6	7
8	9	10 Gov Affairs Cmt 7:30am	11	12 Membership Cmt 5pm GMM 6pm	13 Home Show \$175 Deadline	14
15	16 Home Show Cmt 6pm	17	18	19	20	21
22	23	24 Education Cmt 6pm	25	26	27	28
29	30 Exec Cmt 6pm	31		Feb 2 Board Mtg 6pm		

2012 Dues & Deductibility Information

When looking at the 2012 budget for HNBA, the Board of Directors was faced with a projected deficit. Our largest source of income is dues, and our largest expense is dues—paid on your behalf to NAHB (\$150) and WBA (\$160). Several years ago, WBA raised their dues to support the Building Industry Council, and at that time, HNBA absorbed the increase. At the same time, income from our major non-dues revenue sources (Parade of Homes,

Home Show, Golf Outing—to name a few) have decreased. As a result, the tough decision to raise dues has been made.

As of January 1, 2012, HNBA dues will be \$475. To add more value to your membership, those who pay their dues by the due date on their renewal invoice will have their business card or logo featured in the e-newsletter (linked to your website, if you have one). It’s our way of saying THANKS for your continued support of HNBA.

Dues payments to Heart of the North Builders Association are not deductible as charitable contributions for federal income tax purposes. However, dues payments may be deductible as ordinary and necessary business expense, subject to exclusion for lobbying activity. Because a portion of your dues is used for lobbying by NAHB (\$30) and WBA (\$46.90), 16.19% of the total dues, or \$76.90 is not deductible for income tax purposes (2012).



Home Show 2012

Chair: Doug Larson, D Larson Construction 715-458-4666

By now, you should have received your Home Show booth space registration form in the mail. We would like to encourage you to consider having a booth this year if you haven't participated in past Home Shows. By bringing the show to Rice Lake, we're anticipating a much larger audience. People can stop in for a visit between errands, shopping, or after church on Sunday! We won't be

competing with any high school sporting events or NFL football, and by late March, people are antsy to get out and start making plans for spring projects!

The next Home Show Committee meeting will be Monday, January 16, 6pm at Adventures Restaurant in Rice Lake. All are welcome to stop by and offer any suggestions to help make this year's show the best yet!



Education Committee

Chair: Michelle Beyreis, WESTconsin Credit Union 715-537-5661

Feb 8—We're bringing attorney Paul Duerst of Hometown Title Company back to revisit Lien Law and what contractors and subs need to know and do to protect their lien rights. 1 CE credit for DCQ holders.

We need your input! Please let

Michelle know what you would like addressed at an upcoming General Membership Meeting, and the committee will try to find a suitable speaker and, if appropriate, apply for continuing education credit. Call Michelle at the number above, or email

her at mbeyreis@westconsinu.org with your suggestion!

The Education Committee will meet on Tuesday, January 24th, 6pm at Cameron House. Join us if you can!



Government Affairs Committee

Chair: Kevin Sunderland, Sunderland Construction 715-418-0119

The Government Affairs committee has been concerned with construction & demolition disposal sites (also known as C&D landfills). As you may know, we have had two C&D landfills close in the last couple of years and it was brought to my attention that the Barron county incinerator was considering disallowing construction and demolition loads. I attended a committee meeting to see if we could alter that decision, and we invited the manager of the incinerator to our December member-

ship meeting to let us know what is expected in our loads to keep us in good standing. When we get down to the 2 big landfills the price will undoubtedly go up. I have been in contact with **Ann M. Coakley**, Director, Bureau of Waste & Materials Management, Wisconsin Department of Natural Resources and there are no new permits or applications for permits for C&D landfills in Barron, Rusk, Washburn or Sawyer counties. I really think that it will be worth the effort to sort our loads better and recycle what

we can, and keep the incinerator an option to us. Recycling is always a great option. Those who use supplied roll offs should do the same thing, as this is going to the incinerator also, and will cause the same outcome.

On a different matter, we have a long year of politics coming up in 2012. With Governor Walker subject to a recall election along with up to 6 senators, plus the presidential election it's going to be long!! I hope you will get involved and help a candidate with money or time to get the

people YOU want in office. WBA has a Builder Conduit fund—you can contribute now (and as you have funds available) and designate later which state campaign(s) you want to support. All contributions help us reach our Political Action goals with WBA. If you have questions, contact Barb or Kevin.

The next GA Committee Meeting will be at 7:30AM on January 10 at Perkins in Rice Lake. All are welcome to join in the conversation!

**Get ready for the
“What Can YOU
Do For ME”
Parade Kickoff
Breakfast!**

Parade of Homes Committee

Chair: Carrie Glaser, Kitchen & Floor Décor 715-234-1790

While the 2012 Parade of Homes is still 9 months away, we would like all Builder members to think about entering a current or upcoming new home or remodeling project in next year’s event. The more houses we have, the more visitors we’ll have. There is really no better way to show potential customers your work than have them come on in, look around, and have their questions answered!

We’ll be holding another Parade Kickoff Breakfast in mid-February where suppliers can let builders know what offers are available for 2012 Parade entries. Associate members, please let Barb know if you want to participate in this event! Each supplier in attendance will have 5-10 minutes to make a pitch to all the builders present, letting them know what discounts, upgrades, added-value or services

they can provide for Parade of Homes projects. And Builder members, plan on attending even if you’re unsure if you’ll have a project for 2012’s Parade; you just might be able to make a potential project more affordable and turn a “tire kicker” into a new homeowner!

Membership Committee

Chair: Joe Woodard, Arrow Building Center 715-234-6932

The mission of the Membership Committee is to help YOU maximize the value of your membership with HNBA. Whether it’s letting you know about existing programs with NAHB, WBA & HNBA or by bringing you new networking opportunities or facilitating a new Members doing Business with Members program, the goal

is for YOU to feel your membership dues are an *investment* rather than an expense.

One of the fun networking activities we’re working on is a Texas Hold’em Tournament. We’re still working out the details, but pencil in Friday, April 13. We’ll start off with a Texas Hold’em 101 for rookies and rusty players. The buy-in will be affordable and it

will be a fun evening for all! If you would like to help organize the event, deal cards, or otherwise help out, please let Joe or Barb know, or attend the next Membership Committee meeting at 5pm on Thursday, January 12 at Lehman’s (immediately before the GMM). Join us!



Texas Hold'em Tourney

Friday, April 13, 2012
Elks Club, RL



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

Local Political Happenings

Barron County

Procore Frac Sand Company withdraws their application to open a mine near Prairie Farm. They claim lack of rail access is the reason. This is not expected to stem the tide of applications in the county.

Rusk County

Rusk County Zoning Committee approves a Conditional Use Permit for a frac sand loading facility west of Ladysmith. This is

the proposed loading facility for sand mined from the Sumner area of Barron County.

City of Rice Lake

Industry revolted over the recently instituted Stormwater Management Utility fees. In an extraordinary vote the City Council halted collection of the fee until they revisit and make revisions to the Stormwater Management Utility plan and fees.

Recall Bob Jauch

A committee has been formed to determine if they will attempt to recall State Senator Bob Jauch. The initial reason given for the recall is the amount of support Senator Jauch has for a proposed taconite mine near Mellon. The committee does not believe Senator Jauch has done enough to support the mine.

Membership Updates

Renewals

The following memberships are due for renewal in **January**. 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.

Member, Company

Don Dostal, Don Dostal Electric, Inc.
Scott Kucko, Hooch's Hardwoods & Masonry
Dennis Zinsmaster, Zinsmaster Custom Homes

Sponsor

Clint Doege
Mike Crotteau
Darryl Buse

Due in October

Tanya Stroik, Bank Mutual
Bill Marshall, County Materials
Thad Hovde, Sunset Construction

Charter Member
Charter Member
Charter Member

Need to Contact a Member?

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

Thanks for Renewing!

We appreciate your continued support!

- Jason Fostvedt, Sweetwater Sanitation
- Todd Widdes, Todd's Redi-Mix Concrete
- Dan Rassbach, Werner Electric Supply
- David Shipley, WITC
- Steve Skoug, Watertight Foundation Systems

We're Sorry to See you Go

The following have cancelled or let their membership lapse. If you do business with them, please encourage them to make the wise choice and renew their membership!

- Roland Amundson, Amundson Appliance
- Jason Cooper, Lyman Lumber
- Scott Mullen, Mullen's Masonry

National Association of Home Builders

Put your membership
to work now.

Money-saving discounts that benefit your
business, your employees, and your family

www.nahb.org/MA



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Hertz

PAYCHEX

SOLVERAS
PAYMENT SYSTEMS



Office
DEPOT





Brad Boycks
Chief Lobbyist
Director of Government &
Political Affairs,
Wisconsin Builders Association®
bboycks@wisbuild.org
(608) 242-5151 ext. 16
Visit our web site:
www.wisbuild.org

Monday Morning Review

Support Governor Walker online with a contribution through WBA

In an effort to make giving personal contributions to Governor Scott Walker as easy as possible for members, WBA has set up an online giving center which will allow members to give personal contributions to Governor Walker.

Members may simply go to WBA's homepage, www.wisbuild.org, enter in an amount under the title "Support Governor Walker" and click the "Donate" button. Members will then be taken to a page which will prompt them to enter a personal credit card and then simply press the "Submit Donation" button. Your personal contribution will be given through the WBA conduit, the Builders Direct Fund, to Governor Scott Walker.

Making this contribution through WBA will allow members to help their local association achieve their annual fundraising goal.

Please spread the word to fellow members, co-workers and business partners who support Governor Walker to make a contribution through WBA's new online giving page.

Taxpayer cost of a Walker Recall: \$7.7 million

Many members have asked how much it will likely cost local municipalities to administer a statewide recall election. The best way to estimate what a statewide recall election will cost is to look back to the cost of the

state senate recall elections this past summer. The nine state senate recall elections were estimated to have cost taxpayers \$2.1 million to administer, which breaks down to approximately \$233,333 each.

This math is not perfect, but considering there are 33 state senate districts in Wisconsin, using the figures above would mean the total estimated cost would be \$7.7 million (\$233,333 x 33) for clerks to administer a statewide recall of the governor.

Public lands bill signed into law (AB 275)

Recently Assembly Bill 275 (AB 275) was signed into law by Governor Walker. WBA supported AB 275 because it will give municipalities one additional tool to help fund economic development and infrastructure projects.

AB 275 will provide municipalities, particularly smaller municipalities, with another means to finance important utility and economic development projects without needing to further commit limited general obligation debt capacity. In addition, revenue loans made by the Board of Commissioner of Public Lands could provide a more cost-effective method for financing small projects as compared to the issuance of conventional revenue obligations. In general, the change will provide communities another option and additional flexibility to finance municipal projects.

"This bill gives the Board of

Commissioner of Public Lands another tool to invest money, help improve our communities, and ultimately carry out the mission of the board," said Governor Walker. "I would like to thank State Senator Dale Schultz, State Representative Ed Brooks and Executive Secretary of the board, Tia Nelson, for supporting this Legislation."

Ross, Wendle to WBA Executive Committee

Recently the WBA Executive Committee was treated to an address by the two head officials in the Department of Safety and Professional Services (DSPS), Secretary Dave Ross and Deputy Secretary Bill Wendle.

Both men stated they are taking a hard look at everything the agency currently does with an emphasis on making things run smoother, cost less money for the taxpayer and the agency customer and first taking a look at current regulations before adding any new regulations.

One point of emphasis members made to DSPS was a longstanding concern with the current wall bracing rules. Members asked for these rules to be rescinded and to go back to the 2003 standards which were much more reasonable and still offer the consumer a very safe structure at a fraction of the cost of the current rule. WBA staff professionals have followed up with both Secretary Ross and Deputy Secretary Wendle thanking them for joining us and again asking for quick action on the wall bracing issue and nine other code

Monday Morning Review continued

changes we are seeking to reduce the cost of housing in WI.

Secretary Ross made a point that he is willing to travel to local builders associations to get as much input from members as possible. Locals that may be interested in having Secretary Ross join you for a board meeting, GA meeting or GMM should contact his office directly at 608-266-1352 and ask to speak to Greg Gasper.

DNR Reg reform bill passes committee

Recently both the Assembly and Senate Natural Resources committees convened to vote on a package of DNR regulatory reform matters contained in bills AB 421 and SB 326. The concept of DNR regulatory reform was first introduced as a special session bill, but with the special session adjournment last week, regular session bill drafts were introduced by Representatives Jeff Mursau and Senator Neil Kedzie.

Contained in these bills are items that allow for one grading permit and not multiple permits, presumptive approval of Chapter 30 permits and the ability to remodel boathouses that were in existence on December 16, 1979 (in the past remodeling of these structures was forbidden).

WBA had been working to include an amendment that would have changed current law regarding shoreland zoning regulations after annexation. We had secured all of the GOP members

of the Assembly Natural Resources Committee to vote in favor of this amendment but because the amendment was not sent from the bill author to the committee chair 24 hours prior to the meeting no vote was taken on the matter. We are now looking at doing an amendment on the floor of the state Assembly or introducing this provision as a standalone bill.

With the passage of these bills out of committee on partisan votes, it is expected that they will be considered by both houses mid-January 2012.

Senator Johnson comes up short in leadership bid

Freshman Wisconsin Senator Ron Johnson (R-Oshkosh) came up short in his bid to become the Senate Republican Conference Vice-Chair, the fifth position on the leadership team. Johnson was bested by fellow Freshman Senator Roy Blunt of Missouri. The final vote was close with Blunt besting Johnson 25-22. While technically a senate freshman Blunt had served as a member of the U.S. House of Representatives and formally served in leadership in the House. Many saw this as a battle between the GOP establishment (Blunt) versus the Tea Party/outsider wing of the party (Johnson).

Johnson said of his bid, "while I did not win this race, I am tremendously grateful for the level of support I received. I want to thank my colleagues who sup-

ported my bid, those who encouraged me to run, and those who spoke to others on my behalf. I also want to thank the grassroots voices outside the Senate who supported my candidacy."

Governor Walker: A Year of Progress for Wisconsin's Job Climate

"We've worked hard this year to create a business environment that encourages job creation," said Governor Walker. "Business rankings are one way to show the progress we've made in moving Wisconsin in the right direction. They also remind us that we must keep working to encourage job creation in our state. Our most important goal remains helping Wisconsin families prosper; these rankings show we are laying the right foundation."

Earlier this month, the new Forbes 2011 Best States for Business ranking was released. Wisconsin improved to 40th, moving up from 43rd in 2010 and 48th in 2009. Illinois fell behind Wisconsin for the first time in 3 years, falling to 41st. Illinois was 37th in 2010 and 24th in 2009.

Earlier this year, CNBC ranked Wisconsin 25th---up from 29th in 2010.

The Chief Executive Magazine ranking placed Wisconsin at 24th, up from 41st in 2010. Wisconsin's improvement was the biggest jump in the nation and in the history of the magazine.

All three business rankings improved in 2011---after falling under the previous administration.

Wisconsin also recently ranked 24th in the Small Business and Entrepreneurship Council's Small Business Survival Rankings. Wisconsin moved up from 31st in the previous year.



Membership Benefits from WBA:

Construction & Remodeling Contracts---drafted by WBA members Axley Brynelson LLP---a \$2500 value available to members for FREE!

Legal & Building Code Hotlines

WBA Insurance Services

We'll Tell you Why—To Attend the WBA Conference

The Wisconsin Builders Conference is right around the corner on Wednesday & Thursday Feb. 22-23, 2012 at Chula Vista Resort in Wisconsin Dells. We've told you for months why you should attend, but now it's time to hear from your peers.

Ten builders and associates answered one question: Why do you attend the Wisconsin Builders Conference? Their responses were captured on short 1-2 minute videos that are now on YouTube, search "Wisconsin Builders Association" for the wisbuild channel (Click on the member name to go to their video link).

2012 Conference Chairman

[Mark Brehmer](#) of Sterling Premium Building Systems and member of the Madison Area Builders Association noted the outstanding lineup of classes offered this year "you'll have two days to earn all the credits you need to set yourself apart or improve your business. Our classes and Vendor Showcase offer something of interest for just about any builder or associate industry professional." This is one of the main reasons the conference is open to both members and non-members of the Wisconsin Builders Association.

[Brandon Bartow](#) of Bartow Builders and member of the Manitowoc County Home Build-

ers Association has been a vocal leader for introducing his employees and subcontractors to the value of attending the Conference. "There are many networking opportunities to meet with respected builders and trades people from across the state and get all the credits you need."

[David Belman](#) of Belman Homes in Waukesha, vice chair of the Wisconsin Builders Conference and member of the Metropolitan Builders Association is also excited about all the different courses offered this year.

"Whether you are a builder, remodeler or associate, you will find classes from how to properly install a window to social media and marketing. We are also looking forward to offering our first tradeshow, will all different sorts of vendors to meet and see their great new products."

2011 WBA President [Don Esposito](#), member of the Madison Area Builders Association remarked "over the years I have found attending the Conference to be an invaluable opportunity for networking and to meeting new vendors. Plus it is just a good time to spend with your fellow association members."

A builder member from Habitat for Humanity in Rock and Jefferson County (South Central Wisconsin HBA) [Evan Thomas](#) supervises volunteers in his work and finds "the education I get at the conference helps me stay one step ahead of questions why you

have to build a house the way we have to build." Thomas also remembered "one year at conference I met the head of a company in the hospitality suites who gave me his card and offered to help our organization. You just don't make those kind of connections if you don't attend this conference."

Incoming 2012 President [Gary Roehrig](#) from Roehrig & Savola in New Holstein, and member of the Mid-Shores: "I'm looking forward to picking up the education credits, meet some old friends, some new friends and have a really good time in the middle of winter!"

[Gerry Lycholat](#), Knudson Bros. II Remodeling out of East Troy, WI and member of the Lakeland Area Builders Association has been attending the WBA convention since 1989. "I'm a big believer in education, and the networking is fantastic, I have friends all over the state because of it, and those relationships for sounding board or references have been priceless."

[Harvey Kessel](#) from Wisconsin Building Supply, member of Madison Area Builders Association, has been coming to the annual event for a long time. "For the first couple of years it was out of curiosity, what is in it for me? Now I want to give back to the association that has helped me be successful in my career."

[Mike Check](#) from Mike Check Builders in Cato, WI and mem-

Early Bird Deadline
January 27, 2012

WISCONSIN BUILDERS CONFERENCE

MENARDS **Axley** **Precast/Prestressed Concrete Institute**

February 22-23, 2012
 Register today www.wisbuild.org
 Chula room rate discount ends Feb. 1, 2012

We'll Tell you Why—To Attend the WBA Conference continued

ber of Manitowoc County Home Builders Association: "I've been going to the state conference since 1985. The reason I go is for the people and the relationships that I've developed with people from all over the state."

[Pam Jewell](#) from Blenker Building Systems in Amherst, WI and member of the Golden Sands

Home Builders Association is excited about the new Vendor Showcase "Blenker will be there with not one, not two but four booths this year. You will see vendors there who want to do business with you and show you new ideas and product lines. The two days of education is also outstanding this year. I know if I

learn one new thing at a conference it is worth going to."

These are successful business people and long-time members who know the power of education, networking and giving back to their association. They are not keeping a secret one of the keys to their success: attending the Wisconsin Builders Conference.

Trends: New Homes Smaller, Greener

The economic downturn has changed the way Americans look at a lot of things, including what they are looking for in their next home. A study by the National Association of Home Builders suggests that the recession has caused prospective home buyers to shift their perspective on the housing they want and need, and that the new home of the future will focus more on efficiency than indulgence.

The survey asked builders, designers, architects, manufacturers, and marketing specialists about what they thought the likely characteristics of the average, new single-family detached home would be in 2015.

First, the typical size of new homes will continue to shrink, with respondents saying they expect homes to average 2,152 square feet. That is 10 percent smaller than the average size of single-family homes started in 2010. Census Bureau data shows that the average size peaked in 2007, at 2,521 square feet.

This decrease is likely influenced by economic hardship, with consumers focusing on lowering the cost of heating and cooling their homes as well as no longer having a lot of equity in their current homes to finance purchasing a much larger one. An aging population — 29 percent of the U.S. population will be 55 and older in the year 2020 — will also increase demand for smaller homes as empty-nesters downsize into easier-to-manage properties.

A smaller home means the space must be better suited to modern lifestyles. Fifty-two percent of builders expect the living room to be merged with other spaces in the home by 2015 and 30 percent said it will vanish entirely. Respondents also expect the entry foyer and dining rooms to become smaller, or merge with other spaces. A great room comprised of the kitchen, foyer and living room is the most likely room to be included in the average new home. Some of the rooms least likely to be present

include two master bedroom suites, a sunroom, a hobbies room, and a media room.

Kitchens are also expected to become more functional. Double sinks, recessed lighting, table space for eating, a breakfast bar and pull-out drawers are the features most likely to be in the new home kitchen in 2015.

In addition to floor plan changes, it is expected that new homes in 2015 will include more green features and technology, including low-E windows; engineered wood beams, joists or trusses; water-efficient features such as dual-flush toilets or low-flow faucets; and an ENERGY STAR rating for the whole house.

Surprisingly, some new home features that have been popular in recent years are expected to lose favor with home buyers in the future. Less than a third of survey respondents said they thought more technology features, more universal features and more outdoor living features would be the first or second most probable trend.

An aging population — 29 percent of the U.S. population will be 55 and older in the year 2020 — will also increase demand for smaller homes as empty-nesters downsize into easier-to-manage properties.



Membership Benefits from NAHB:

Member-Advantage discounts including \$500 on GM vehicles, discounts on Dell & HP computers, and others!

Business advice on everything from Accounting to Marketing

Notice How Wealthy You Are Now

I keep getting asked if I'm ready for Christmas. My standard answer is "Ready or not, it will be here Dec. 25th!" I have NO control over Christmas, and if by "ready," people mean do I have cards mailed, cookies baked, gifts purchased & wrapped, house cleaned and decorating done, then no, I'm not "ready" and never will be. I'll get done what I need to get done—by late afternoon on Dec. 24th, I'll have the gifts I'm going to buy purchased & wrapped. But the gift list has gotten shorter over the past few years, as most of the extended family members now get the gift of goodwill. I make donations to charitable causes in their names instead of buying them something they'll probably toss in a drawer or re-gift at the next opportunity. Hunger sucks, so I tend to give to organizations that deal with feeding people. My niece doesn't *really* need another bracelet.

My gift to you is this blurb I copied from a blog I read the other day. If we all think this way throughout 2012, we'll be happier, healthier people who are ready to take on whatever challenges might come our way.

From marcandangel.com:

"Start noticing how wealthy you are right now. Henry David Thoreau once said, 'Wealth is the ability to fully experience life.' Even when times are tough, it's always important to keep things in perspective. You didn't go to sleep hungry last night. You didn't go to sleep outside. You had a choice of what clothes to wear this morning. You hardly broke a sweat today. You didn't spend a minute in fear. You have access to clean drinking water. You have access to medical care. You have access to the Internet. You can read. Some might say you are in-

credibly wealthy, so remember to be grateful for all the things you do have."

—
Instead of hoping for more, newer, shinier, bigger, better stuff in 2012, look at all you already have. Be grateful, and be happy. Here is hoping all the best for you, your families and your businesses in 2012!

Barb

Keep your project
running like a dream.
Keep it on schedule.

Don't let your dream project turn into a nightmare. Call our Builders Call Line at 1-800-628-2121 to schedule a service connection or fill out the online application today.

XcelEnergy.com/EnergyPartners



HNBA Officers & Directors

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Dave Pond, DP Carpentry & Remodeling
715-205-1280

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Michelle Beyreis, WESTconsin Credit Union
715-537-5661 or 715-296-6443

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715-568-1113

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715-736-5050

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715-855-0578

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Bruce Abshire, Finewood Inc.

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Mike Crotteau, MAC Const of Barron Cty
715-205-7503

Dan Ringwelski, Shell Lake Woodcrafters
715-468-7061

Joe Woodard, Arrow Building Center
715-234-6932

Ryan Vavra, American Excelsior
715-234-6861

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

Dave Pond, DP Carpentry & Remodeling

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