

HEART OF THE NORTH BUILDERS ASSOCIATION WELCOMES YOU TO THE

PARADE OF 2017 Guidebook HOMES

Tour 6 Beautiful Homes! Rice Lake • Birchwood • Chetek • Cameron • New Auburn



Sponsored By:
**Lampert
Lumber**



Dates & Hours:

September 16, 10am - 5pm September 23, 10am - 5pm
September 17, Noon - 5pm September 24, Noon - 5pm

Schedule of Events

Tuesday, September 5—
Executive & Board Meetings 5:30PM at Elk's Club

Wednesday, September 13—
Parade of Homes Inspections Committee will call as they visit each home during the day

Wednesday, September 13—
Parade of Homes Meeting 5:30PM at Drags

Saturday-Sunday, September 16-17 & September 23-24 -
Parade of Homes

Monday, September 25—
Parade of Homes Wrap-up Meeting 5:30PM at Drags

SEPTEMBER 2017						
SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	Executive & Board @ 5:30pm	5	6	7	8
			POH Inspections - Day POH Meeting @ 5:30			POH
10	11	12	13	14	15	16
POH						POH
17	18	19	20	21	22	23
POH	POH wrap up meeting @5:30					
24	25	26	27	28	29	30

Legislator Contact Info

If you're interested in contacting any of our representatives, contact information is below:

Rep. Romaine Quinn

(75th Assembly District)
 PO Box 8953
 Madison, WI 53708-8952
 888-534-0075
rep.quinn@legis.wisconsin.gov

Rep. James Edmig

(87th Assembly District)
 PO Box 8952
 Madison, WI 53708-8952
 888-534-0087
rep.edmig@legis.wisconsin.gov

Sen. Janet Bewley

(25th Senate District)
 Rm 125 S, State Capitol
 Madison, WI 53707
 608-266-3510
sen.bewley@legis.wi.gov





Membership Updates

Member Application

The following have applied for membership with HNBA. According to our bylaws, applications must be posted for current members to review. If anyone has a reason why membership should be denied, please submit your objection, in writing, to HNBA, PO Box, Rice Lake WI. 54868 by September 30, 2017.

Renewals

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

September Renewals are Complete

August Renewals

Member, Company

Steve Slayton, C&S Drywall

Sponsor

Michelle Beyreis

Sorry to see you leave....

Member, Company

Northwest Builders

Sponsor

Bob Brueggen

Welcome New Members!

The following membership was formalized & approved by the executive team:

Casey Martin
Westconsin Title Services

We hope to see you at a meeting or event soon!

Thank you for renewing! We appreciate your continued support...

- Jon Schack, Barron County Habitat for Humanity
- Perfection Paving

Need to Contact a Member?

Complete mobile-friendly contact information is located on the Member Directory page of www.hnbawi.org.



Member Spotlight - Cody & Molly Filipczak

C&M Homebuilders and Realestate, Inc., is a locally owned and family run business in Eau Claire, WI, owned and operated by Cody and Molly Filipczak. With our exemplary employees and long standing relationships with subcontractors, our building process is both very efficient and cost effective. Customer's love our in-house realestate services, drafting and interior design services.

We strive to make sure each and every customer's building experience is as exciting and stress-free as it always should be. Contact us today and see why we will never have a dissatisfied customer!

Contact Information:

C&M Home Builders
9305 Murphy Lane,
Eau Claire, WI 54703

715-874-4225 {office}
715-874-4226 {fax}
www.candmhomebuilders.com

C&M is also featured in the
Parade of Homes this year!



This space will be used to feature members each month. When you receive an email asking profile questions, please respond so you can be included!

Wisconsin Builders Association 2017 Meeting Dates

Thursday, October 12, 2017
Holiday Inn Stevens Point Convention Center
Stevens Point, WI

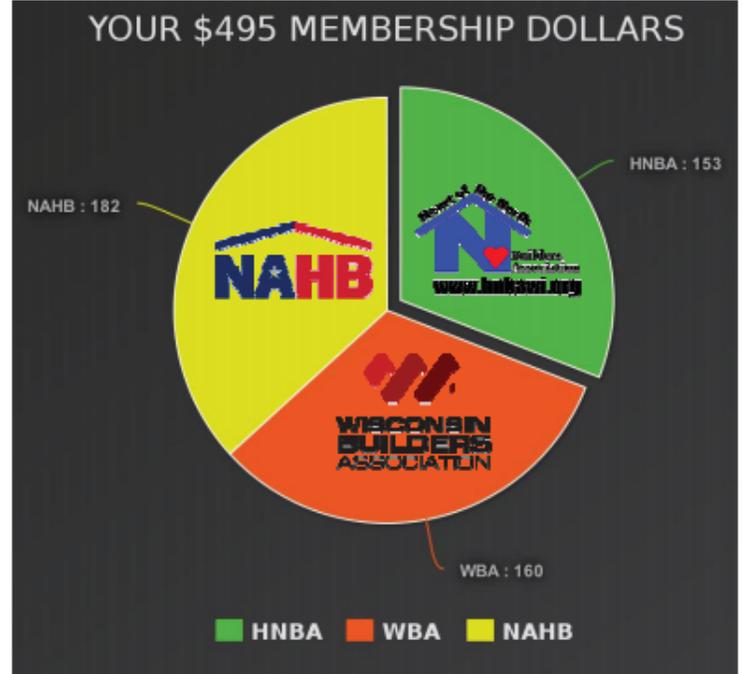


Where Do Membership Dollars Go?

Here is a brief breakdown as to where your membership dollars go. Briefly, HNBA keeps less than one-third (\$153) of the total collected—the rest is paid out to NAHB (\$182) and WBA (\$160) in the months it is collected. Some of the benefits of your membership include:

- NAHB—Lobbyists work in Washington DC on behalf of member interests.
- NAHB—Invaluable Networking Opportunities. With more than 140,000 members from all areas of the housing industry, NAHB is a one-stop networking shop!
- NAHB—Money-saving discounts through the Member Advantage Program, including \$500 off new GM vehicles!
- WBA—Brad Boycks works to promote housing friendly legislation in Madison. His columns highlight current efforts and recent victories made on behalf of members and the housing industry.
- WBA—Contracts & forms created by Axley Law Firm in consultation with WBA members... these are FREE for members to download and use!
- WBA—FREE legal advice through the Legal Hotline
- WBA—FREE UDC advice through the Building Code Hotline
- WBA—Members Rebate Program
- HNBA—FREE Dinner at General Membership Meetings
- HNBA—FREE or discounted CE credits
- HNBA—Linked website listings on Membership & Classified Directories
- HNBA—Exclusive promotion at Parade of Homes, discounts on Home Show spaces

Take advantage of your membership and you'll find it to be one of the best investments you make all year! HNBA was remain stable in their membership rates even after increase costs being rasied at a national level.





Using Contracts to Protect Your Business

From the Society of Insurance: <http://blog.societyinsurance.com/using-contracts-protect-business-benefits-hold-harmless-indemnification-agreements/>

A business should use written contracts with hold harmless and indemnification agreements to its advantage. The days of handshake agreements are disappearing; they may be gone entirely. When hiring a contractor or service provider, or renting or sharing space within a building, only do so based on a written agreement. The agreement should contain as much detail as necessary to define what work is to occur, what service is to be provided, and how or when it is to be done.

All agreements or contracts should be drafted with the help of legal counsel. While sample contracts are available online, there is often a disclaimer at the bottom — a disclaimer is another term used to deny liability — saying that the website and sample creator are not responsible for errors, omissions or damages of any kind if you use the sample. This doesn't mean the sample can't be used to create a draft, but the draft should always be reviewed by legal counsel before it is implemented.

When drafting a contract or agreement, use language, as well as hold harmless and indemnification agreements, designed to protect your business.

Hold Harmless and Indemnification Benefits

Consider the following recommendations for your business contracts:

*Require being named as an additional insured on the other contractor or service provider's insurance policy. This is very important. It serves as a basis for your liability carrier to submit a claim against the other party's insurance when it appears they caused the loss.

*Require that a certificate of insurance must be provided before any work begins. A certificate will show the effective and ending dates of the coverage. Have a plan to track those dates to ensure the work by the contractor occurs within the coverage period and not after. If the project is delayed and coverage has expired when a loss occurs, your business is very likely responsible for any losses.

*When renting out space in a building you own

- Rental agreements should hold you harmless for any injury or loss of the renter or their customers that was not caused by you.

- Rental agreements should include a notice that the renter has to obtain their own insurance and that your insurance will not cover the renter's property or liability.

- Renters should always be asked to provide a certificate of insurance to prove they have obtained their own coverage. Again, ask to be named as an additional insured.

Article continued on page 6





Using Contracts to Protect Your Business cont.

From the Society of Insurance: <http://blog.societyinsurance.com/using-contracts-protect-business-benefits-hold-harmless-indemnification-agreements/>

*When a contractor is working on your site,

- The agreement should hold you harmless for any injury the contractor's employees incur.
- The agreement should indemnify you for any action the contractor's employees may bring against you.
- Contractor agreements should also indemnify you for any damage or injury caused by the contractor to your building, employees or customers.

*When hiring a delivery service or even one driver with one truck,

- The delivery service should agree to hold you harmless from any claims arising out of their activities in delivering the product.
- The delivery company should agree to indemnify you for all damages, expenses, and attorney's fees arising out of a claim against you based on the activities of their delivery service.
- The delivery company should certify that they and their drivers will comply with all federal, state and local licensing and motor vehicle laws, including all traffic laws.
- The delivery company should be required to keep all delivery vehicles licenses and reasonably maintained.
- Include a cargo liability provision stating that the delivery service will be liable for any damage to your product while in transport and until safely delivered to the destination.

*Include an independent contractor provision stating that the delivery service or contractor being hired is an independent contractor and not an employee, agent, partner, joint venture or affiliate of your business. However, when hiring an independent contractor most state worker's compensation laws prohibit a clause where you ask or require the contractor to waive their right to compensation. This is another reason why you should consult legal advice, obtain certificates of insurance, and be named as an additional insured on contracts. This is one less problem to worry about if a loss should occur.

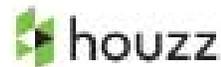
Thank you Terry Koleski from Indiandhead Insurance for the article content.





Every Year Thousands Save Millions

Put Your NAHB Membership to Work Now.



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

nahb.org/MA

Crotteau's Seamless Siding, LLC

KEVIN CROTTEAU

Owner/Operator

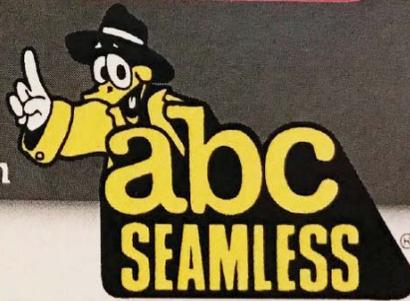
Phone: 715-859-6175

Cell: 715-205-3443

www.crotteausseamless.com

 Crotteau's ABC Seamless

**GUTTERS, SOFFIT,
FASCIA & WINDOWS!**



Reminder: Send in your business cards with your membership renewals to get extra exposure in our newsletter.

HNBA Officers & Directors

President

Emily Drafall, County Materials
612-840-4911

Past President

Bob Brueggen, Brueggen Home Construction
715-418-0770

President-Elect

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

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Cory Wiese, Clifton Larson Allen, LLC
715-234-6156

Secretary

Bridget Cunningham, Hometown Title Co
715-736-5050

Board of Directors

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

Don Katterhagen, Katty Kunstruction
715-296-9191

Bryce Burdick, BC Construction & Remodeling
715-790-3339

Jeff Haughian, Aqua-Service Inc.
715-458-2250

Matt Olson, Arrow Building Center
715-234-6932

Don Dostal, Don Dostal Electric
715-296-5748

WBA Life Director

Michelle Beyreis

Executive Officer

Melissa Lambrecht
PO Box 6
Rice Lake, WI 54868

Committee Chairs

Community Projects

Mike Crotteau, MAC Const. of Barron Cty

Education/Programs

Michelle Beyreis, Cumberland Federal Bank

Executive Committee

Emily Drafall, County Materials

Golf Outing

Bill Kurshinsky, Kurshinsky Drafting & Design

Government Affairs

Michelle Beyreis, Cumberland Federal Bank

Home Show

Doug Larson, D Larson Construction

Installation/Awards Banquet

Michelle Beyreis, WESTconsin CU
Mike Crotteau, MAC Const. of Barron Cty

Membership

John Weiler, Wausau Homes

Parade of Homes

Carrie Glaser, Kitchen & Floor Decor
Mike Crotteau, MAC Const. of Barron Cty

Scholarships

Emily Drafall, County Materials