



PO Box 656
Hutchinson, MN 55350
320-234-8383
crbaglencoe@hotmail.com

CRBA Newsletter Disclaimer

Hammers-N-Nails is the official publication of the Crow River Builders Association. This newsletter is published and distributed 6 times per year to its members. CRBA is not responsible or liable for misinformation, misprints, typographical errors, etc. herein contained. Suggestions and letters welcome.

New CRBA website:
www.crbahome.org

If you have an address change or you wish to be deleted from this newsletter mailing, please contact the CRBA office at 320-234-8383 or crbaglencoe@hotmail.com

SAVE THE DATES

Monday, February 2

General Membership Meeting
Biscay Community Center
Social Hour @ 6pm/Mtg @ 7pm
Sponsored by:
Ziemer Plumbing & Heating

Wednesday, February 11

Contractor's Coffee
Squeaky's Grill & Bar in Hutch
7:00 – 8:00 AM

Sat & Sun, February 14 & 15

Glencoe Expo
Panther Fieldhouse
Come visit our booth!

Monday, March 2

General Membership Meeting
Biscay Community Center
Social Hour @ 6pm/Mtg @ 7pm
Sponsored by: RDV Companies

JANUARY 2009 Inside This Issue:

- ◆ CRBA Leadership
- ◆ New CRBA Website
- ◆ BAM Convention
- ◆ Special Thanks To...
- ◆ Associate Appreciation Night Review
- ◆ Membership Corner
- ◆ BAM Update
- ◆ NAHB Update
- ◆ Special Offers for Members
- ◆ TOH Advertising Info

2009 Crow River Builders Association Leadership

President



Vicky Langan
MCI Carpet One, Inc.
(320) 253-5078
vlangan@hotmail.com

Vice President



AJ Forcier
Crow River Glass & Signs, Inc.
(320) 587-2868
aj@crowriverglass.com

Treasurer



Bruce Naustdal
Naustdal Construction, Inc.
(320) 587-9255
brucenaustdal@hotmail.com

Secretary



Lynn Schauer
Schauer Construction, Inc.
(320) 864-4453
lnms@embarqmail.com

Past President



William Mathews
Mathews Building & Remodeling
(320) 587-3624
mathewsbldg@yahoo.com

Board Member



Bob Holly
Robar Insulation, Inc.
(320) 286-2823
bob@robarinsulation.com

Board Member



Lynn Wacker
AgStar Home Mortgage
(320) 864-857
Lynn.wacker@agstar.com

Executive Officer



Kristi Hiivala
Contact Info:
(320) 234-8383
crbaglencoe@hotmail.com



check out our new website!

www.crbahome.org





HOWDY PARTNER!

Saddle Up for the Builders Association of Minnesota's
SECOND ANNUAL CONVENTION
At **CRAGUN'S RESORT** from February 27th - March 1st.

Join Hundreds of **BUILDING INDUSTRY PROFESSIONALS**
for our **WESTERN THEMED EVENT**
Experience Networking, Get Continuing Education Credits
and Hear **EXPERT ADVICE** from Industry Leaders.
Most of All Come for the FUN!
Don't Miss the Best Party of the Year **DESPERADO**

Go to www.bamn.org/convention for
all the information!

SPECIAL THANKS TO:

- John Schad of Schad, Lindstrand & Schuth LTD... For his help in completing the nonprofit information for our association!
- Gina Fox of Leonard, Street & Deinard...For all her help on Kristi's endless legal questions!
- Mike Neyers of Strongback Builders for sponsoring the 2008 summer annual picnic that was held this past August!
- BPI for a GREAT "College of Knowledge" Day on 1/15/09 (53 attendees)
- Sponsors for meetings so far this year:
 - AgStar Home Mortgage Services, Glencoe
 - Ziemer Plumbing and Heating, Huthcinson
 - RDV Companies, Glencoe
- Our dedicated TOH Committee:
Sue Colden, Vicky Langan, Bruce Bergmann,
Ryan Voss, Jessica Forcier, Lynn Schauer, Bruce Naustdal





The annual Associate Appreciation Night was held on Monday, December 1st at the Major Ave Hunt Club. There were 35 people in attendance and we had a good time! Here are the highlights:

A BIG thanks to the following Builder members that helped sponsor the evening (in no particular order):

Larson Builders of Hutchinson, RDV Companies, Naustdal Construction, Mathews Building & Remodeling, Schauer Construction, Inc., Strongback Builders, ABC Seamless of Hutchinson, Simonson Lumber

A special thanks to Builders Association of MN for contributing to our event too!

Crow River Builders Association awards were presented to the following:



2008 Volunteerism Award: Vicky Langan of Multiple Concepts Interiors

2008 Superior Sponsorship Award: Scott Schochenmaier of Larson Builders of Hutchinson

2008 Member Participation Award: Lynn Schauer of Schauer Construction, Inc.

2008 Membership Participation Award: Scott Helmbrecht of ABC Seamless of Hutchinson

L-R: Vicky Langan, Lynn Wacker, Mike Neyers, Bruce Naustdal, Lynn Schauer, Bill Mathews



Paul Tate & Sue Colden

We played a fun dice game to add additional names –thanks to Jessica Forcier of Crow River Glass for helping with the game/prizes - they were great!

Winners include: Rodney Schmidt of Plato Custom Concepts won a battery charger/jumper cables; Lynn Schauer of Schauer Construction Inc. won a GPS System; and Kim Dietel of Bergmann Country Interiors won 3-in-1 lawn games!



Full house for the fun evening!



Membership Corner

Doing business with a member
is doing good business.

Thank you to the following members who recently renewed their membership. Your membership is valued!

4 Square Builders Supply Compton Anderson Construction Inc.
Crow River Glass & Signs Juncewski Construction
Mathews Building & Remodeling Multiple Concepts Interior
ProBuild (formerly UBC)

Current Membership Roster:

ABC Seamless	AgStar Home Mortgage	B & C Plumbing
Bergmann's Country Interiors	Betker Builders	Casey's General Store
Compton Anderson Const.	Crow River Glass & Signs	CR Electric
Dominion Best Choice Realty	Excelsior Homes	First Class Builders
First MN Bank	First Street Construction	Forcier Builders
Four Square Builders	Fullerton Lumber – Watertown	Grade A Gutters
Gutter Helmet of MN	Haferman Water/Kinetic	Heldt Painting & Contracting
Home Solutions Unlmted	Insurance Planners	Juncewski Construction
Kevin Schauer Const.	KMAC, Inc.	Laco Enterprize Homes
Lake Air Heating & Cooling	Larson Builders of Hutch	Mathews Building/Remodeling
Mathews Sewer System	McLeod CO-OP	McLeod Publishing
Multiple Concepts Interiors	Naustdal Construction	Plato Custom Concepts
ProBuild North	Purmort Homes	R & B Developers
Remax Today's Realty	Right Way Builders	Robar Insulation
RDV Companies	Schad, Lindstrand & Schuth	Schauer Construction
Schlangen's Custom Cabinets	Security Bank & Trust	Simonson Lumber
Strongback Builders	Team Development	The Builders Choice
The Cabinet Shop	Vermont Homes	Visual Effects Sign & Graphics
Wells Fargo	Westwind Woodworkers	Ziemer Plumbing & Heating

CODE OF ETHICS:

- Members shall constantly seek to provide better values for the customers they serve.
- Members shall, at all times, share their knowledge with fellow members and the public in the best interest of those they serve.
- Members shall not obtain any business by means of fraudulent statements or by use of implications unwarranted by fact or reasonable probability.
- Members shall comply, both in spirit and in letter, with rules and regulations prescribed by law and government agencies for health, safety and progress of the community.
- Members shall not perform or cause to be performed any act that would tend to reflect on or bring into disrepute any part of the industry served by this Association.

Need an application to give to one of your subs or a company that you deal with that would be a great addition to our association?! No problem – just go to www.crbahome.org and download one, or call Kristi at 320-234-8383 and she will mail it out ASAP.



BAM UPDATE

BAM Monthly Column
January 2009

BAM: Working Hard For You In 2009

This past month BAM has been busy providing you with information about the economy and state of the industry, engaging in discussions about fire sprinklers, planning your 2009 legislative agenda, and wrapping up the final details for the 2nd Minnesota Builders Convention happening in February.

The week of December 15th BAM hosted Senior Economist Dr. Elliot Eisenberg of the National Association of Home Builders in Minnesota and while he was here we put him to work! He promoted the building industry and association to the local media from all corners of the state and spoke to BAM members about building industry economics.

Monday the 15th Elliot traveled to Rochester and delivered a local economic impact study he'd prepared for the Rochester Area Builders. Tuesday, at the BAM Builders Symposium, he held the audience captive for an hour and a half talking about the housing industry and economy. Thursday Elliot traveled to Duluth and presented a local economic impact study for the Arrowhead Builders Association. And Friday rounded out the week with the Builder Summit where Elliot spoke alongside Commissioner Glenn Wilson of the Department of Commerce, Commissioner Dan McElroy of the Department of Employment and Economic Development, Toby Madden an economist from the Minneapolis Federal Reserve and many other industry experts about the state of the industry, what to expect and ideas for builders about where to go from here.

In December three town hall meetings on fire sprinklers were held throughout the state and hosted by Commissioner Steve Sviggum of the Department of Labor and Industry. The first town hall was held in Rochester on December 12th, the next in Bemidji December 16th and the last was held in Saint Paul December 18th. BAM member attendees did a great job of asking questions of the proponents for fire sprinklers and addressing the issue with the prepared talking points found online at: <http://bamn.org/documents/FireSprinklerTalkingPoints.pdf>.

As a reminder the International Code Council passed a fire sprinkler mandate for all single and multi-family homes for the 2009 IRC, BUT that doesn't necessarily mean Minnesota will adopt that mandate. Minnesota's Department of Labor and Industry adopts the IRC after an 18 to 24 month process that will likely begin this spring. BAM will be part of the process and will keep you up to date.

The 2009 Minnesota Legislative Session began on Tuesday January 6th and BAM has been busy at the capitol talking with our longtime friends in the senate and house of representatives and introducing ourselves and making friends of the newcomers. BAM will be working hard to promote our 2009 agenda which will be available soon on the members-only website. Please check in to see what the Government Relations Committee is up to throughout the session. We will also be sending you information through the weekly e-newsletter *This Week At BAM*.

BAM is also gearing up for the second Minnesota Builders Convention happening February 27-March 1st in Brainerd. It's only a month and a half away, so get online and register at www.bamn.org/convention – it's going to be a weekend full of education and networking opportunities and a whole lot of fun! See you there partner!



New Study Finds Housing Stimulus Essential to Economic Recovery

(Washington, D.C.) January 13, 2009 - Without substantial demand stimulus for the housing sector, the stimulus package currently being considered by Congress will only have a limited effect and

would fail to reverse the loss of trillions of dollars in homeowner equity, according to a study released today by the Fix Housing First Coalition. The study, conducted by California-based expert services consulting firm LECG LLC, shows that when housing stimulus is combined with a general economic recovery program like that under discussion by the new Administration and Congress, increased economic activity grows strongly across all sectors of the economy.

Using a well regarded economic model, researchers studied the impact of a short-term program espoused by the Fix Housing First Coalition that would combine a significant tax credit for all homebuyers from \$10,000 to \$22,000 with a time-restricted mortgage rate write down to 2.99%. The economic analysis demonstrated that adding these housing stimulus provisions to the anticipated economic recovery bill would over a four year period:

- Increase GDP by 1 percent annually
- Create 940,000 new jobs annually;
- Increase average homeowner equity by \$25,000 by 2012;
- Increase aggregate homeowner equity by more than \$2 trillion by 2012; and
- Generate revenues at the federal and state level that will exceed the cost of the program.

"A strong direct stimulus to housing demand is essential to turn the economy around in a timely and dependable fashion," noted Dwight M. Jaffee, Professor of Finance and Real Estate, Haas School of Business, University of California, Berkeley who contributed to the study. "Every key economic indicator - GDP, employment, consumer confidence and housing market activity- rebounds significantly faster if housing is included in the stimulus package."

The lack of demand for housing has created a self-perpetuating downward spiral that shows no signs of abating. Potential homebuyers are fearful of entering the market out of concern that the house they buy today will be worth less in six months. When there are no buyers, prices continue to fall, thus confirming buyers' worst fears. It is a classic market failure that is pulling down the entire economy.

National Association of Home Builders economist David Crowe added, "Three million home building-related jobs across the country have been lost as a result of the slowdown in housing production, which represents \$145 billion in lost wages and \$4.9 billion in lost purchases. Deterioration in these jobs has now spilled over into virtually all sectors of the U.S. job market."

"The collapse in home equity has devastated homeowners across the country and placed many of them and their community and condominium associations in very tenuous financial positions," said Thomas M. Skiba, CEO of Community Associations Institute. "Reviving the housing market in a way that restores that equity has to be a critical element in any economic recovery plan."

While the new study demonstrates the effectiveness of the Fix Housing First Coalition proposal, it also found that the program is consistent with the criteria established for a fiscal stimulus program. It is short term. It is effective. And it generates economic activity that will actually reduce the deficit over the long term.



Compliments of GM

As the exclusive automotive manufacturer of the National Association of Home Builders (NAHB), we're pleased to extend this private offer of \$500 toward the purchase or lease of most new GM vehicles to association members.

Offer Details: Available through January 4, 2010.

Purchase or lease a new 2008, 2009 or 2010 model year Chevrolet, Buick, Pontiac, GMC, HUMMER, Saab or Cadillac passenger car and light-duty truck, van or SUV.*

*Excludes Cadillac CTS-V, Chevrolet Corvette ZR1, HUMMER H1, Saturn vehicles and medium duty trucks. Customers must take delivery by January 4, 2010.

It's easy to combine this offer with most current consumer [GM Incentives](#)**.

Find out how this offer can get even better when combined with other [GM Incentives](#).

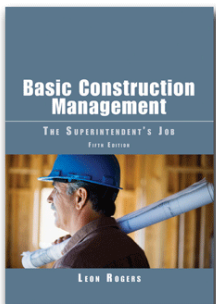
Combine this offer with the [National Fleet Purchase Program \(FVX\)](#) or the [Retail Alternative](#) - plus \$250 offer at time of delivery.

Find out more about combining this offer with [GM Business Choice](#).

**Incentives are subject to change, this offer may not be combined with other private offers and this offer is not valid on prior purchases.

Taking advantage of this offer is as easy as 1, 2, 3.

1. Just present your [authorization number](#) at your local participating GM dealership.
2. Pick out the car or truck of your choice.
3. Use the private offer.



Book Shows How Effective Construction Management Can Dramatically Improve Bottom Line

Leon Rogers, an experienced builder, author, and educator, offers proven practices for:

- Recruiting and keeping the best trade contractors
- Scheduling that makes sense
- Developing and implementing quality practices

This book is a step-by-step guide from construction planning through warranty work, blending proven practices with the experiences of builders in the field. It offers a roadmap to excellence for new construction superintendents and for veterans who want to brush up their skills for managing people and projects. A companion Web page includes updated quality checklists and other customizable tools to help you manage your construction projects.

To order the **5th Edition of *Basic Construction Management***, members should call 800-223-2665.



Saving big on shipping. That should make your day. Save 30%!

With UPS and your membership benefits, you can take advantage of special discounts on shipping. Whether it's overnight letters across the country or international shipping around the world, you'll start saving with the first package you send. After that, [the more you ship, the more you save](#). You'll enjoy the reliability and peace of mind that comes with the company that delivers more packages on time than anyone, with service to more than 200 countries and territories worldwide.

BIZ FORMS AND CHECKS

Inside our website you will find all the business forms and checks needed for the home building professional:

- Payroll Checks
- Accounts Payable Checks
- Deposit Tickets
- Invoices
- Statements
- Tax Forms



◆ **Forms compatible with the most popular accounting software programs including:**

- QuickBooks ®
- Quicken ®
- Peachtree ™
- MYOB ®
- and more...

◆ **And non-computerized forms including:**

- Standard Proposals
- Remodeling Proposals
- Weekly time Records

As a member of NAHB you get **30% OFF our regular prices. You will see the **30% Discount** applied in the shopping cart.**

◆ In addition to the 30% Discount, all members of NAHB will receive 100 Proposal/Contract (product# SNP-11) Forms FREE with your first purchase.

Special Offer to NAHB Members **FREE Form Builder Customer Service CD**
Mention keycode: **P0673-165**

◆ Everyone who orders from Biz Forms and Checks will receive a FREE Form Builder Customer Service CD a \$26.95 value. This CD contains 150 of the most commonly used customer service forms to help you create and run a successful customer service program. Simplify your home building or remodeling business by having all of the customer service forms in one CD: presettlement forms, warranty service forms and customer feedback forms.

