January/February 2004

# Home Builder

Official Magazine o

ciation of Tennessee

LAS VEGAS 2004
GEORGE
H.W.
BUSH

FORMER
PRESIDENT
OPENS
INTERNATIONAL
BUILDERS' SHOW

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IF YOU MUST BUY WORKER'S COMPENSATION INSURANCE, why not buy it from yourself? The Home Builders Association of Tennessee has the perfect plan to keep you from getting nailed by the many hidden costs of workers compensation insurance. Through the Home Builders Association of Tennessee Self-Insured Trust (HBATSIT), you can join other association members in pooling your premiums and leveling the expenses of workers comp insurance throughout the year.

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## We can soften the blow.

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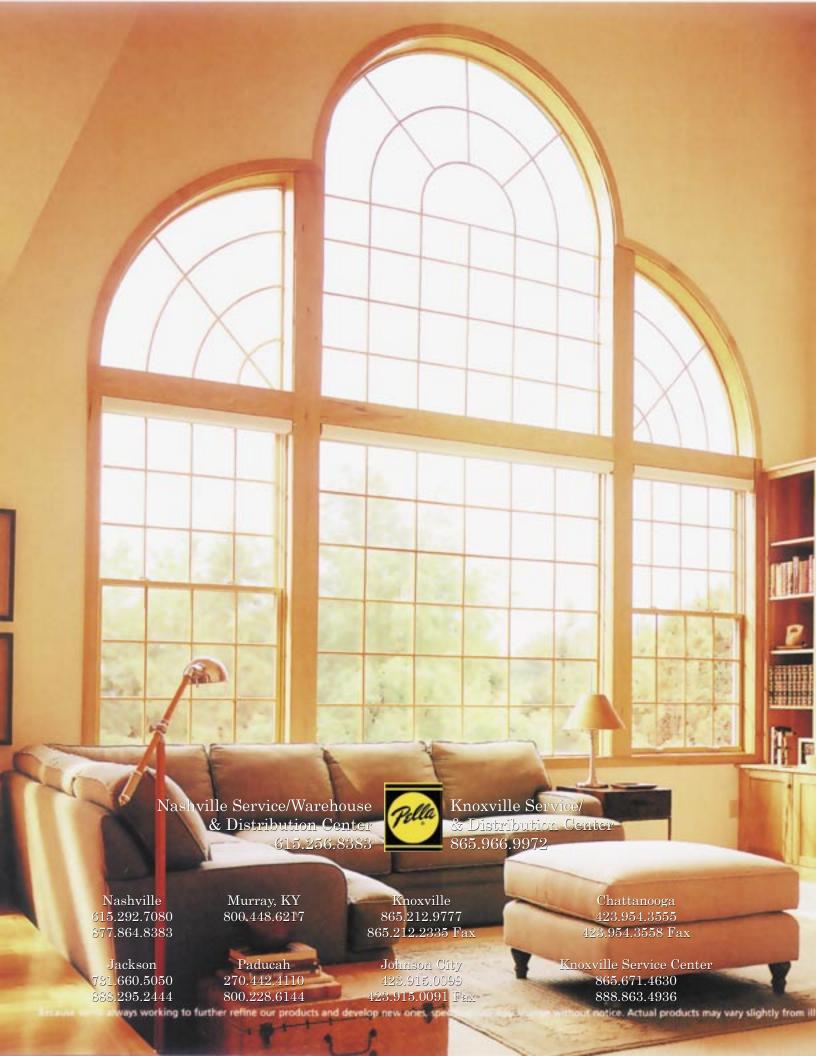
#### GARY HUGHES AND ASSOCIATES

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## Home Builder

#### **MISSION STATEMENT**



The Home Builder's Association of Tennessee is a not-for-profit trade association comprised of professional builders, developers and associated firms engaged directly or indirectly in home building, remodeling, and light commercial construction. We benefit our members through governmental representation, education, networking, information and other various member services. Our mission is to continue to be the recognized voice of our industry.

Our goals are to:

- Ensure housing affordability
- Be the leading industry advocate on related governmental issues
- Continue to be responsive to the needs of our members and local associations
- Promote and enhance the image of our industry
- Educate our members and encourage excellence in construction
- Continue to strive to increase membership

#### Contents

7

**Executive Committee** 

8

President's Perspective

10

**Executive Officer Outlook** 

14

Legislative Report

15

Local Association Presidents

30

Info Link—Advertiser's Index & Calendar

#### Articles

12

Former President Bush Opens in Vegas

16

Vegas Show—New Products & Trends

18

GE Innovations—Jeffrey Immelt, CEO

20

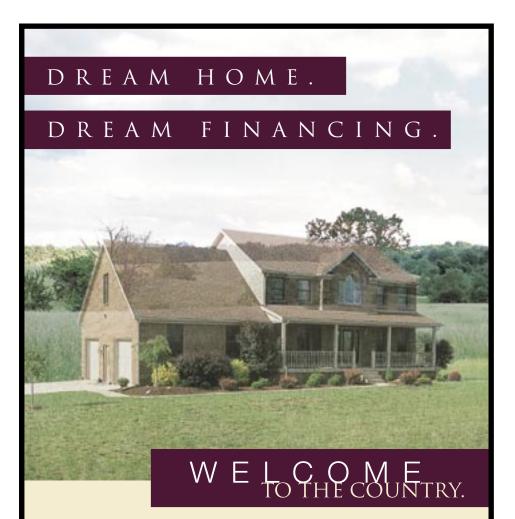
Getting to Know Charles Morgan

22

Local Limelight—HBA of Greater Kingsport

26

Local Happenings—HBA of Rutherford Co. Builder of the Year, Member of Distinction, 3 TN Firms
Win Award



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## **HomeBuilder**

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## Executive Committee



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(Also National Director)

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Vice President
James Carbine
(Also Alternate Nat'l. Director)
(Also Budget/Finance Chairman)
615-661-9995



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Associate Vice President
Joe Maas
(Also TAC Chairman)
(Also Alternate Associate Nat'l.
Director)
901-387-4540

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## President's Perspective

s we begin the New Year, 2004 appears to be a year of excitement and momentum for the Home Builder's Association of Tennessee. The senior officers are working closely with the HBAT staff to provide you the services and tools necessary to bring real value to your HBAT membership.

With this in mind, we as a group and with your input have established goals and strategies to carry out the objectives that we feel are most important to our industry. I wanted to begin my term as your president by highlighting three key areas that we need to deal with on a daily basis.

#### 1. Government Affairs

Under the leadership and hard work of our immediate past president, Keith Whittington, the 2003 legislative session proved to very successful for our association. Through the efforts of many of our members and our staff, our association is being viewed with greater respect as evidenced by our unanimous passage of the all important amendment to the contractor's licensing law which now requires all home builders in every county to be licensed.

We are already moving ahead this year with legislation, which has met with the full approval of the licensing board that will raise from one million to two million dollars the limit that is required by the licensing board for a certified audit.

I encourage each of you to keep in

touch with your local senators and representatives to make sure they know where you stand regarding legislation we will be supporting during this session. As has been said, "All politics are local", and the relationships you have with your local legislators are truly some of the most important assets we have as an association. Again this year we will be having our annual Day-on-the-Hill on Tuesday, March 9 and are expecting excellent participation from our directors.

For the first time during our state legislative conference we are going to invite the legislators to join their perspective local HBA to a dinner meeting. We think this will better build the relationship and communication bridge between us.

You will hear discussions throughout the year regarding request for your participation in our HIPAC. In order for us to have our message heard we need to strongly support those elected officials that understand and support the housing industry. Our HIPAC goal this two year cycle is \$100,000.

#### 2. Education

We are working to establish the HBAT as the single source educator of all Tennessee home builders. Tim Wilson, our education chairman, will be working with you to start a state-wide registered builders program implemented by local associations. This program will go hand in-hand with our goal to provide quality educational programs



Charles Morgan, President HBAT

at every opportunity. We are also going to expand our education programs at HBAT Board Meetings.

## 3. Communication & Membership

We are working to create a positive image campaign for home builders in Tennessee including articles, ads, editorials, talk show opportunities and billboards thus increasing the visibility of HBAT. Barry Shaw, our membership chairman, will be working through the local associations to assist you with membership recruitment and retention. Membership goal is to have a 10% increase. We will establish a "two-minute" report that summarizes our progress in the areas of legislative updates, membership and other important goals for distribution to our members. Keeping our membership informed and growing is a top goal.

## INFORMATION TO BUILD ON!





## AT THE 2004 SOUTHERN BUILDING SHOW

June 10-12, 2004 | Cobb Galleria Centre | Atlanta, Georgia

## THE BUILDING INDUSTRY'S MOST COMPELLING RESOURCE FOR INFORMATION, IDEAS, AND PRODUCTS

Homebuilders, remodelers, sub-contractors, superintendents, architects, designers, customer service and sales professionals will all find the information, ideas and products to boost the performance of their companies.



Whether you want to grow your business, increase your margins or get a glimpse of the cutting edge, you'll sharpen your operation with over 40 seminars on all aspects of your business featuring the top speakers from across the country.

## NEW PRODUCTS AND NEW SOURCES OF SUPPLY

- Discover new product innovations from over 250 exhibiting companies.
- Take your time and see, touch and discuss new products with the people who make and sell them.
- Meet the key suppliers in the marketplace and negotiate a great deal right at the show.



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ONLY PRE-REGISTERED ATTENDEES WILL RECEIVE A FREE TICKET TO WINTHE FORD F150 PICKUP.

YOU COULD ALSO WIN ONE OF TWENTY PROFESSIONAL GRADE POWER TOOLS.

## EXECUTIVE OFFICER

t's that time of year—time when the legislature is in session and we begin work on the most important role the state association has, government affairs. This is where the rubber meets the road, or should I say, where the foundation meets the footers. This is the time where we work diligently on introducing legislation that is important to our industry and keep a careful watch for issues that could be detrimental.

We oppose any legislative activity that adds costs to the price of a home. Nationally, for every \$1,000 increase in the price of a home, approximately 1/2 of a percent of

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households become unable to purchase a home, or just over \$400,000 households NATIONALLY would be unable to buy a home if the price went up \$1,000. That doesn't even take into account the number of jobs. There are 298 jobs for every 1,000 homes built for a period of one year. With the home building industry the bright spot of the nation's economy, we certainly need to do everything we can to keep it that way. Is it any wonder our industry is a target when the time comes to look for additional revenue sources? No one ever stops and thinks that increasing the price of a home prevents citizens in Tennessee from purchasing one.

Our focus this year is to oppose any additional taxing legislation on the building industry should it come to the legislature for action. We will oppose any legislation introduced that will impact the cost of a builder doing business, which ultimately impacts the price of a home. We have introduced just one piece of legislation this year, which has to do with contractors licensing. We are proposing to increase the limit from \$1 million to \$2 million where a certified audit is required to obtain new or renewed licenses. The price of an audit is extremely expensive and climbing, yet a \$1 million home, when you include the price of a lot today, is not the same as it was many years ago when this policy



Susan Ritter, HBAT Executive Vice President

was adopted. We are not changing any of the licensing requirements, just the cost of doing business.

Most importantly, this is the time of year where we realize the impact of our PAC contributions. We believe the purpose of our PAC is to help create and build relationships with our legislators and to support those individuals that believe in the American dream of home ownership. Your PAC dollars are more important now than ever before. Because our industry is strong and profitable, it is a revenue-generating target. Our job is to keep building quality, affordable homes for the citizens of Tennessee, and your PAC dollars help us to do just that. Please consider a donation to HIPAC a personal commitment to protect your business and your industry.

# Measure the savings With Norbord 4x9 and With Norbord 4x9 and With Norbord 4x9 and Ask Precision Talling

Ask about our Precision-End-Trimmed TallWall panels such as 109½" and 121½"!

#### Norbord TallWall 4x9 & 4x10 panels vs. standard 4x8 panels.

Lower labor costs.

#### No Blocking.

No material to buy for blocking, so there's no blocking to cut or to nail in place.

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Because Norbord TallWall panels cover a wall from the top plate to the floor joists, no filler pieces are needed.

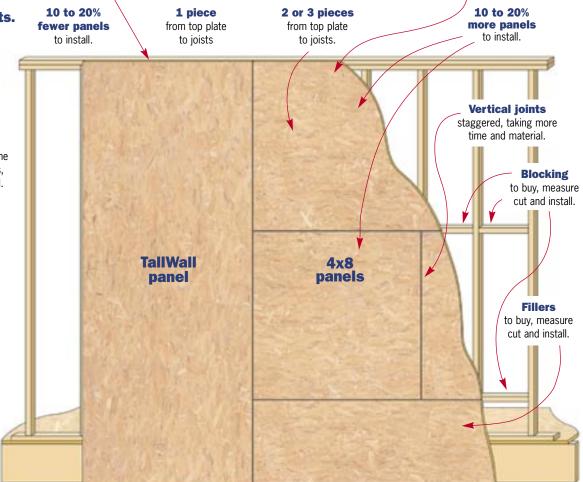
#### Lower waste.

#### No horizontal joints.

Norbord TallWall 4x9 and 4x10 panels are applied vertically, eliminating horizontal joints. And fewer joints mean lower HVAC costs.

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A Norbord TallWall 4x10' panel covers a 9' stud wall and joists in one piece, compared to 3 pieces of standard 4x8's required to cover the same area.

Up to 20% fewer sheets of Norbord TallWall OSB panels will cover the same area as 4x8 sheets, so TallWall panels provide savings in both material and labor, with less wastage and less handling. And the high quality you find in Norbord 4x8 OSB panels is built into every Norbord 4x9 and 4x10 TallWall OSB panel. When it comes to walls, we've got you pretty well covered.



www.norbord.com

## FORMER PRESIDENT

## OPENS 2004 INTERNATIONAL BUILDERS' SHOW



Coming from a family with a tradition of public service, George Herbert Walker Bush felt the responsibility to make his contribution both in time of war and in peace. Born in Milton, Massachusetts, on June 12, 1924, he became a student leader at Phillips Academy in Andover. On his 18th birthday he enlisted in the armed forces. The youngest pilot in the Navy when he received his wings, he flew 58 combat missions during World War II. On one mission over the Pacific, as a torpedo bomber pilot, he was shot down by Japanese antiaircraft fire and was rescued from the water by a U.S. submarine. He was awarded the Distinguished Flying Cross for bravery in action.

Bush next turned his energies toward completing his education and raising a family. In January 1945 he married Barbara Pierce. They had six children—George, Robin (who died as a child), John (known as Jeb), Neil, Marvin, and Dorothy.

At Yale University he excelled both in sports and in his studies; he was captain of the baseball team and a member of Phi Beta Kappa. After graduation Bush embarked on a career in the oil industry of West Texas.

Like his father, Prescott Bush, who was elected a Senator from Connecticut in 1952, George became interested in public service and politics. He served two terms as a Representative to Congress from Texas. Twice he ran unsuccessfully for the Senate. Then he was appointed to a series of high-level positions: Ambassador to the United Nations, Chairman of the Republican National Committee, Chief of the U. S. Liaison Office in the People's Republic of China, and Director of the CIA.

In 1980 Bush campaigned for the

Republican nomination for President. He lost, but was chosen as a running mate by Ronald Reagan. As Vice President, Bush had responsibility in several domestic areas, including Federal deregulation and anti-drug programs, and visited scores of foreign countries. In 1988 Bush won the Republican nomination for President and, with Senator Dan Quayle of Indiana as his running mate, he defeated Massachusetts Governor Michael Dukakis in the general election.

Bush faced a dramatically changing world, as the Cold War ended after 40 bitter years, the Communist empire broke up, and the Berlin Wall fell. The Soviet Union ceased to exist; and reformist President Mikhail Gorbachev, whom Bush had supported, resigned. While Bush hailed the march of democracy, he insisted on restraint in U. S. policy toward the group of new nations.

In other areas of foreign policy, President Bush sent American troops into Panama to overthrow the corrupt regime of General Manuel Noriega, who was threatening the security of the canal and the Americans living there. Noriega was brought to the United States for trial as a drug trafficker.

Bush's greatest test came when Iraqi President Saddam Hussein invaded Kuwait, then threatened to move into Saudi Arabia. Vowing to free Kuwait, Bush rallied the United Nations, the U. S. people, and Congress and sent 425,000 American troops. They were joined by 118,000 troops from allied nations. After weeks of air and missile bombardment, the 100-hour land battle dubbed Desert Storm routed Iraq's million-man army.

Despite unprecedented popularity from this military and diplomatic triumph, Bush was unable to withstand discontent at home from a faltering economy, rising violence in inner cities, and continued high deficit spending. In 1992 he lost his bid for reelection to Democrat William Clinton.

# EORGE BUSH

ormer President George H.W. Bush kicked off the largest International Builders' Show ever by praising the industry for leading the nation's economic recovery.

Speaking before a packed house at the grand opening ceremonies in the Orleans Hotel Arena in Las Vegas, he explained how best to see the newest products packed into 1.6 million square feet of convention space or tour the areas showcase homes.

"My advice to all of you is to wear comfortable shoes," Bush said, while adding that he was glad to be back among his "many friends at NAHB during the 'Super Bowl' of conferences for home builders."

When the economy has needed a boost, Bush noted in his keynote address, "The housing industry has always been in the forefront of market recovery." He said the industry was thriving in the changing landscape of the global business economy and helping to build the American dream for many new home owners.

Much of Bush's talk was lighthearted as he reminisced about his years in the White House. He poked fun at comedian Dana Carvey with a spot-on imitation of the comedian imitating him and brought up the infamous dining incident with the Prime Minister of Japan. "I don't know why that is what people remember most about my presidency," he mused.

With his presidency behind him, Bush said he was at that point "where family is the most important part of my life," and he said he was proud of all of his children, including his two sons in elected office.

Regarding the current President Bush, the former president said, "I don't give advice to the President unless he calls me." Barbara, he joked, is much less reluctant to hold back. "She's constantly telling him to take his feet off the table."



#### **INTERNATIONAL BUILDERS' SHOW** AT-A-GLANCE



January 2004 Las Vegas

- 104,627 attendees
- 1,640 total exhibitors
- 405 new exhibitors
- 1.6 million square feet of convention center space — more than 40 football fields.
- 1,524 students attended the NAHB Student Chapters awards ceremony.
- Four lucky IBS attendees rode home on a brand new Harley-Davidson motorcycle they won in the Harley-A-Day Giveaway.
- · Vegas legends Elvis, Marilyn Monroe and Sammy Davis Ir. were rumored to be in attendance.

Don't forget to mark your calendar for next year!

## 103RD GENERAL ASSEMBLY

HBAT Day on the Hill—Tuesday, March 9, 2004

## Governor Bredesen Calls for Worker's Compensation Overhaul

Governor Phil Bredesen has called on the Tennessee General Assembly to enact legislation which would make Tennessee a more competitive state in workers compensation costs. Workers compensation cost is consistently one of the primary obstacles for the State of Tennessee regarding job retention and new job growth. The Governor is calling upon business, labor and community leaders from across the state to deliver a balanced answer to the workers compensation issue that is based on statistical facts, not conjecture.

The goals of the reform efforts are:

1) make Tennessee more competitive with neighboring states;

- 2) encourage companies to invest in Tennessee and bring jobs here;
- 3) lower per worker costs to the company, allowing injured workers to collect benefits sooner;
- 4) help prevent manufacturers who provide the best jobs, benefits and retirement options from leaving Tennessee;
- 5) establish clear definitions of injuries and the nature of injuries and diseases sustained in the workplace; and
- 6) bring fairness and accountability to a system that is broken.

One of the major issues in the workers compensation debate is that Tennessee has a court-based

system, as does Alabama. These are the only two states in the country that do not have a commission to settle claims rather than going to court.

One of the most important aspects of this matter is that the Legislature must get their arms around valid and verified statistical information on the issue. For instance, some information has



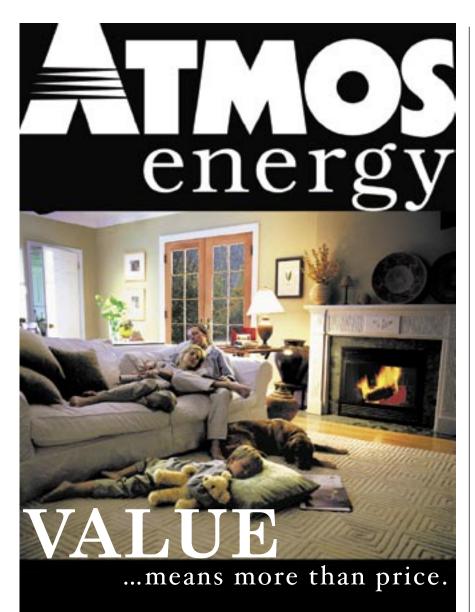
Legislative Report by Jay West Director of Governmental Affairs Bone McAllester Norton PLLC 615.238.6360; 615.238.6301<sup>Fax</sup> jwest@bonelaw.com

been provided which showed that Tennessee's permanent partial disability indemnity average cost per case was lower than that of most states in the southeast. Another showed that the state's permanent partial medical average cost also was lower. Nevertheless, the state has the highest frequency of permanent partial claims in the region, resulting in total cost for permanent partial disability claims that are among the region's highest.

The legislature and the Bredesen administration need to answer two important questions: 1) what are the reason(s) why workers compensation costs in Tennessee are high.
2) What can be done to bring these costs down to make the state more competitive and bring jobs here?



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Kevin Clark 731-783-1455

#### Johnson City Area HBA

James Mottern 423-791-2083

#### **HBA** of Greater Kingsport

Sam Kassem 423-349-4645

#### **HBA** of Greater Knoxville

Mike Stevens 865-450-9790

#### Maryville/Alcoa HBA

Terry McBath 865-856-7607

#### Memphis Area HBA

Bruce Upchurch 901-331-3242

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# Industry's Largest VEGASZOG L.... New Products...



THE 2004 INTERNATIONAL BUILDERS' SHOW (IBS) had record crowds as it brought more than 90,000 attendees to Las Vegas from 100 countries, Jan. 19-22. The exhibition, the largest of its kind showcased an unprecedented 1,600 companies occupying a recordbreaking 1.6 million square feet of gross exhibit space.

Products and services in 200 categories, from appliances to building materials to home electronics, were displayed, spanning every aspect of the home construction industry. Following is a brief description of just some of the many exciting innovations that were on display at theLas VegasConvention Center.

#### **APPLIANCES**

- Bosch & Thermador showcased the new 30" freestanding convection range, designed to deliver superior cooking versatility, value and ease of use.
- Eemax, Inc. showcased the Series Two and Series Three lines of tankless water heaters, which feature patented flow activated staging heating models and are equipped with microprocessing temperature control to safely deliver unlimited hot water on demand.
- Exhausto Inc. introduced the BESF box ventilator that offers builders and remodelers a quiet solution to venting kitchen hoods.

#### **CONSTRUCTION MATERIALS**

- Belgard Hardscapes, expands to a wide selection of antique products with a large choice of antique colors for your outdoor walls and floors.
- BioBased Systems its acclaimed soy-based foam insulation product, BioBase Insulation, winner of two green-building awards in 2003.
- Blocksom & Co. introduced
   Roof Saver, a new rolled ridge
   vent system designed to provide
   excellent ventilation properties at
   the roof ridge and offer relief from
   excess heat and condensation.
- EcoStar<sup>™</sup> announced the addition of Majestic Slate 50-year rubber slate tile to its environmentally friendly line of products.
- Georgia-Pacific debuted the new GP Plytanium™ Thermostate ™ Radiant Barrier Roof Sheathing, designed to reflect up to 97% of the sun's radiant heat and help homeowners improve energy efficiency.
- Hacker Industries, Inc. introduced FIRM-FILL 3310, an innovative new gypsum concrete underlayment designed to create a rock-solid surface over wood or concrete subfloors in residential and commercial construction.
- L.B. Plastics, Inc., manufacturer of PVC decking, railing and fencing products, displayed a new color – clay - in addition to traditional white, beige and gray.
- Master Builders Inc. launched Color-Conditioned™ Concrete integrally colored with CHROMIX® admixtures and other products.
- Metals USA Building Products displayed SIPBLOCK, structural insulated panels laminated with expanded polystyrene foam to aluminum skins.
- Style Solutions, Inc. debuted new lightweight ceiling domes, along with new square profile

- load-bearing columns that can support up to 12,000 pounds.
- UnderCover Decks announced the release of an all-new deck enhancement system designed to allow homeowners to convert second-level decks into patio covers.

#### DOORS, CABINETRY AND WINDOWS

- CraftMaster showcased the new Reflections® Series of mirrored doors featuring a textured, raisedpanel design.
- panel design.

  Crestline Windows & Doors
  announced the availability
  of factory-applied, extruded
  aluminum clad trim which will
  saves installation time and ensure
  continuity between the trim and
  windows
- Fenestra Window & Door announced theUnited Statesdistribution of a new and unique metallic line of doors, windows, lights and architectural art crafted by the Kangyu Group.
- Hy-Lite® Products introduced new prefabricated real glass block fixed windows that use a unique vinyl spacer between the blocks to keep them perfectly aligned within a thermally-broken aluminum window frame.
- Jamsill Inc. exhibited the Jamsill Guard<sup>™</sup>, a patented sill pan flashing for exterior doors and windows designed to stop leaks before they start.
- Mison Concepts, Inc. displayed high-end steel, copper and bronze doors for the residential market, along with customized all-glass staircases.
- staircases.

   Peachtree Doors & Windows recently introduced expanded entrydoorsystem offerings with several new entry door designs, decorative glass patterns, and an improved frame.
- · Simonton Windows debuted the

## **Showcase Highlights**

Simonton Profinish Master Series, a versatile line of new construction vinyl windows and patio doors.

- Summit Door introduced a new ornamental hardware line manufactured by Rocky Mountain Hardware, painting and staining services using Olympic products, and the new Builders Choice collection of wood carriage-style doors.
- doors.
   Vetter Windows & Doors
   unveiled its wood hinged patio
   door with new raised panels

#### **BUILDING ACCESSORIES**

- Azek® Trimboards displayed the new Azek Frontier Series, a reversible trim product featuring a rustic frontier texture on one side and the traditional smooth finish on the other.
- Brass Craft featured the new Safety+PLUS® Advantage, an advanced gas connection system that combines automatic gas shutoff with state-of-the-art corrosion resistance to deliver a superior gas connector for home safety and protection.
- Flex Trim Industries unveiled the XTRULINEAR line of Flex Trim molding, available in rolls for easier storage and sales.
- Jensen Industries introduced the Studio Collection of affordable bathroom medicine cabinets.
- See All Industries unveiled the new Swinger™ mirror, the first suspended retractable mirror system that can be mounted to the ceiling to optimize space.
- Silestone launched a new line of integrated sinks with beveled edges, along with Muro, precut tile backsplashes attached to mesh and ready to be grouted.
- Stirling Technology, Inc, exhibited the feature-packed UltimateAir™ RecoupAerator® 200DX energy recovery ventilation system.

 Tamarack Technologies debuted the GV-7, the only fan designed primarily to ventilate attached garages.

#### HOME AUTOMATION, COMPUTING AND ELECTRONICS

- Airtoolz Software showcased the latest version of the AirWavz Production Scheduling System, designed to reduce building times by increasing communication efficiencies.
- AVAD LLC introduced its new Dealer to Builder (D2B) program, which creates a clear channel to link dealers and builders in bringing homeowners across the nation the best in home technology.
- Constructive Computing
   Co., Inc. introduced Evolution
   Accounting Version 4.0, designed from the ground up for high-speed data access using the latest
   Microsoft SQL Server Technology.
- HomeOwner HomeWork showcased its state-of-the-art data technology, H2 RealTime, which provides builders with enhanced opportunities to immediately assess homeowner feedback.
- SiteStream Software, exhibited business management software designed to assist with the management of all homebuilding operations from land purchases to sub-contractor management and marketing.
- VirtualBoss Inc. debuted Pocket VirtualBoss, a pocket tool that works with the PC version of VirtualBoss scheduling software to access construction data and schedules at the jobsite.

#### **MISCELLANEOUS**

 Advanced Distributor Products showcased the new Healthy Solutions Evaporator Coil featuring the Hydrotec<sup>™</sup> drain pan, designed to reduce growth of mold

## &Trends

- and mildew with an antimicrobial additive and low water retention.
- Construction Solutions
   displayed the DBX1000 dryer vent
   box that does away with the "hole
   in the wall" look of laundry room
   dryer vent connections.
- Easi File Inc. displayed its newest product for the architectural-engineering market, the Easi Carrier, which provides a convenient way to transport and protect blueprints, maps, schematics, artwork and other large documents.
- Energy Technology
   Laboratories introduced the
   Secure Logic™ Secure Mail Vault,
   the first truly secure residential
   mailbox designed to eliminate the
   problem of identity theft through
   stolen mail.
- F&S Manufacturing Inc.
   showcased Bigfoot Systems®, the original, code-evaluated footing form for construction tubes that meets or exceeds the building codes throughout North America.
- codes throughout North America.

   FrameSaver® offers a revolutionary wood composite material so resistant to rot and insect damage that they guarantee the frame with a limited lifetime warranty.
- Future Roof Systems Premium roofing systems, unique Copper Plated stainless steel system. Hidden Fastener Tile, Shingles and Standing Seam profiles available in a variety of colors.
- Syngenta displayed the IMPASSE® Termite Blocker, which targets and protects common points of subterranean termite attack.

Disclaimer: The items highlighted herein are not NAHB products and services. NAHB does not endorse these products and services and specifically disclaims any liability, loss, damage, or injury that is incurred as a consequence, directly or indirectly, from any of the products or services or their use.

## KEY TO SUSTAINING PROFITS

## Technological Innovation

In an opening address for **tecHOMEexpo** during last month's International Builders' Show in Las Vegas, Jeffrey Immelt, chairman of the board and CEO of General Electric, advised builders to look beyond today's exceptionally good times for housing and focus on how they are going to succeed during a period when the industry is no longer "the primary beneficiary of all the good things in the economy."

Citing the U.S. housing industry's "tremendous growth and resilience during an economic downturn" and calling it "the most successful industry in the world" and "an engine for growth in the economy," Immelt said there was "more to come" in the way of high performance this year, but beyond the November elections, GE is planning for slower growth and an economy "where the people who can make their own growth will survive."

"You are probably feeling pretty good right now," he said, "but it is always better to change before you have to change."

Immelt ticked off five trends that are having an impact on U.S. business:



Jeffrey Immelt greets visitors at 2004 International Builders' Show

- excess capacity in almost every industry, with pressure on pricing:
- the changing nature of global competition as more countries gain access to technology ("You can hire two to three engineers in China for the cost of one production person in Kentucky," he said);
- the consolidation of the distribution of products and services, which presents "great value for the consumer but is a challenge to profits";
- a growing bubble of the aging population in the U.S.;
- and more volatility in most industries as the result of world events.

In this environment, "everything has to be focused on growth," he said, and good business people will: focus on operational strength; make a real investment in technological innovations, with the aim of being dedicated to customer service; maximize what they can get out of their customers; understand globalization; and take an interest in growth industries.

Like every great company, GE stands for competitiveness, Immelt said, and it is based on a "culture of productivity and a business model that generates cash."

Immelt said his company's current strategy is to focus on simplification and reduce its processes, with the view that "every dollar that doesn't fund growth is a resource that's wasted."

"Everything is based on cash flow," he added, "otherwise you can't invest in growth in the future."



GE CHAIRMAN & CEO Jeffrey Immelt Tells Builders

Immelt said he spends one week a month in front of his customers so that he has a good understanding of how they feel and he noted that GE is spending 15 to 20 percent more each year on new products and innovations. "Your future profitability will be crushed if you're not a technological innovator," he said.

GE is investing \$25 billion in services, which he described as "ways to make customers more profitable and good margins for you." For example, he said that his company is developing the ability to offer home builders a complete package of goods and services. "Customers are going to be the king and they are going to rule in the next 10 years and beyond."

"Here are the places where I would drive change," he said: operational productivity; new trends and innovation; building a portfolio of services; finding ways to make yourself indispensable for your customers; understanding the world; and a desire to grow and build new things. �

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## Charles Morgan BIO

2004 HBAT President



2004 HBAT President Charles Morgan at the 2003 HBAT Fall Meeting in Tunica, Mississippi

s is the case with many home builders Charles Morgan, your new 2004 President of HBAT, comes by his career almost genetically.

Charles grew up as a third generation home builder where most members of his family were in the industry and where being the best at what they did brought real pride to their family. Charles literally started out in the business from the ground up. At age eight, when as Charles says, "he didn't weigh enough to dent the ground with a sharpshooter", he began by digging footers for home foundations. By the age of twelve he and his younger

brother had advanced to a framing crew. Always being competitive, they would race everyday to see who could drive a run of nails through the sheathing first. At fifteen, his father gave him a framing crew where he was the lead carpenter, and he was framing homes from the ground through black in with the highest quality in the shortest time. As with most teenagers Charles thought his father was a tyrant for making him work so hard, but now knows that it was the best thing he could have done for him.

With this background, it is easy to see how Charles – through hard work and with the help of twenty-



## It's In the Genes

two wonderful, dedicated employees – has become CEO of a projected \$30 million home building company called Vintage Homes which operates in Memphis, North Mississippi, Fayette County (Oakland, TN) Collierville, Arlington and Bartlett, TN.

Graduating from high school in Mississippi after an illustrious career which included being senior class president, Beta Club member and Mr. Pelahatchie High School, Charles went on to become a Bulldog at Mississippi State University. When Charles' father's business was suffering through a recession,

Charles dropped out of college for a semester to help and because of losing his deferment he ended up being drafted and sent to serve in Okinawa, Japan. Serving in a support unit for the MP's in Vietnam, Charles says, "the military made a man of me." While serving in Okinawa, he achieved three different scuba diving certifications during his tour and his favorite times were spent scuba diving in the South China Sea. The most devastating news while in Okinawa was that his best friend had been killed in a motorcycle accident. Since he was unable to go home for the funeral, he had

to wait until he left the service to visit his friend's family. The friend and his wife had only been married ninety days before the accident, and Charles had not known her previously. When he visited his friend's widow, one look led to romance and Lynn and he have been married for 30 years this June. Charles and Lynn have three children - a son who is married and lives in Orlando as a paramedic on a helicopter rescue wing, a beautiful daughter who plans to go on a mission trip this summer to Uganda, and a handsome son who has enlisted in the Marine Corp and will go into the service this summer.

When not serving as a great ambassador for the building industry, Charles enjoys spending time with Lynn at their condo in Orange Beach, Florida. He also loves to play golf and duck hunt with his 4<sup>th</sup> "child" Molly – a spectacular black British Lab – and wants to retire in 10 years to enjoy the rest of his life with his wife, children and grand-children.

While proudly serving as the President of the 5,000 member Home Builder's Association of Tennessee, Charles also serves on the national home builders level as president-elect of the Builder 20 Club and serves as a NAHB National Director.



## LOCAL LIMELIGHT HBA of Greater Kingsport

tion of Greater Kingsport was chartered in 1970 with 16 members, 10 builder members and 6 associate members. Today they presently have 125 members, with 40 builder members and 85 associate members. HBAGK represents Sullivan, Hawkins and Hancock Counties.

Sam Kassem of Kassem Custom Builders is currently serving as their President and Wayne Long of Long Construction is Vice-President. The general membership meeting is held the first Tuesday of each month where they always have an informative program that is of interest to each of the members.

In October 2003 the association moved their office to a new location at 1038 South Wilcox Drive, Suite 110 to be more convenient and accessible to their members. The office is available to their members in case they need to meet a client, send a fax, make copies or to just hang out.

Throughout the year HBAGK members generously use their time and talent to give back to the community in which they all live and work.

This past year they had number of projects that many of the members were actively involved with. They provided the Boys & Girls Club of Greater Kingsport with four picnic tables for their annual fundraiser auction. Charlie Hubbard and his students at Sullivan North High School built the tables from material that was graciously donated by association members. Charlie has one of the few building trade classes left in the local area high schools. Many of his students have graduated and have then gone on to become employed by a number of HBAGK members.



Charles Hubbard, Wayne Collins & David Stauffer with students of Sullivan North High School with their completed picnic table.

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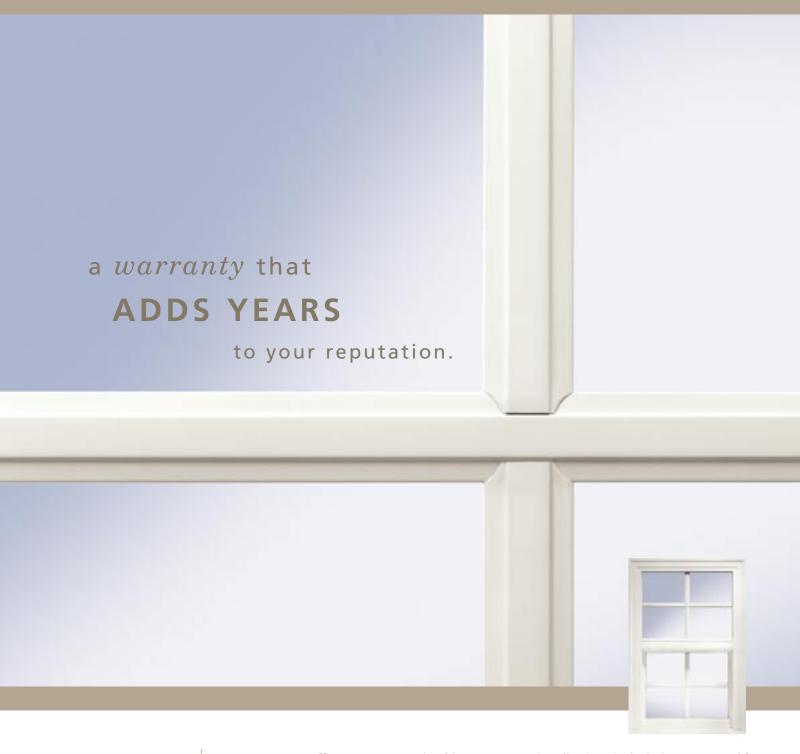
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### Local Limelight (Cont. from pg. 22)

Other projects consisted of installing a door at the Big Brothers/Big Sisters of Greater Tri-Cities, collecting toiletries for the Ronald McDonald House and association members worked at Small Miracles Therapeutic Riding Center to construct a platform to help riders get on and off of the horses in the outside riding rink.



L to R: Sam Kassem, Ed McCall and Butch Rose working on the loading ramp for small miracles.

In addition to hard work they also believe in having fun things to do throughout the year. They hold their annual Spring Golf Tournament where some of the proceeds are donated to HIPAC. The association family picnic is held in September and the chefs always fry up some yummy hamburgers and hot dogs, along with buckets of homemade ice cream.



L to R: Phillip Krickbaum, Lloyd Reed and Larry Bolinger at the golf tournament.

The association is gearing up for their 31st annual home show on March 5, 6 & 7, to be held at the Meadowview Conference Resort & Convention Center. They managed to fill every possible indoorspace again this year and have added an outdoor exhibit area. A bold new logo was designed for the home show this year to give better recognition to the association. Many of the area exhibitors consider this to be the show to be in. The show consistently draws visitors from all over Northeast Tennessee, Southwest Virginia, North Carolina and Kentucky.

Again this year, HBAGK will be collecting canned foods for the Second Harvest Food Bank. Second Harvest obtains and distributes food & grocery products to non-profit agencies that feed the hungry in an eight county area of Northeast Tennessee.

For 2004 the association wants to provide better education for all its' members and to let the community know who the members of the HBA of Greater Kingsport are what they do and how they can help serve the community at large.





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## CAL HAPPEN

#### Rutherford Co. HBA



2003 President Charles Beasley (R) congratulates Richard Dillon (L) of Rich-Lin Home Improvement, the RCHBA 2003 "Builder of the Year"

MURFREESBORO, TN, Jan 29, 2004 -- Richard Dillon, well-known area remodeler and property man-

#### Rutherford County Builder of the Year Richard Dillon

ager, has been named "Builder of the Year" by the Rutherford County Home Builders Association, Executive Officer Karyn Beaty announced today.

A nine-year veteran member of RCHBA. Dillon serves as a member of the Board and has held most offices including president of the association since he first joined in 1995.

"As president, Richard tempered firm leadership with humor to the benefit of the entire organizations," Beaty said, "making him one of the most effective presidents of the RCHBA. He continues to participate in nearly every RCHBA event, attending monthly board and general membership meeting."

"For his integrity, dedication and unfailing support, Richard Dillon richly deserves the honor and distinction of being named Rutherford County's Builder of the Year," Beaty said, "There could not have been a better choice."

Describing his own business, Dillon says, "The primary emphasis of my business is to purchase substandard housing renovates it for resale or rental, thus providing safe and affordable housing in my community."

In addition to his dedication to the home building industry, Dillon is an active member o the Middle Tennessee Association of Realtors. chairing the Realtor's Political Action committee in 2001. He is an affiliate member of the Rutherford

(Continued on page 28)

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## LOCAL HAPPENINGS

(Continued on page 26)

County Women's Council of Realtors and the Rutherford County Property Managers Association. Also, he volunteers to help with the Rescue Squad breakfast held at the Realtors' office yearly.

"Richard is passionately concerned about local, state and national legislative issues, "Beaty said, "He has served as State and National Director since 1999. In 2001, he served on the state Past-Presidents committee. Richard can be counted on to rally in support of issues, to attend city, county or state meetings, and the can be counted on to offer a concise, informed opinion when called upon."

"Actively involved with the local Habitat For Humanity chapter since 1995, Richard had provided labor, and materials for several Habitat homes, including coordinating



construction of RCHBA's Habitat house projects, in addition to providing labor and materials. He never fails to provide whatever help he can-moral support, financial or the help of his crews – whenever called upon," Beaty said.

Richard is dedicated to improvement of self and of our industry as a whole," Beaty explained, "He is a licensed general contractor and electrician, and he is currently pursuing HVAC credentials. If the state awarded plumbers licenses, he would hold it also. Prior to service as association president, Richard took NAHB's Spokesperson Training class and a class to learn Robert's Rules of Order, to better serve the organization.

"Richard actively seeks out new information regarding changes to code requirements and innovations in building methods and materials," Beaty stated, "He continues to push for higher standards of membership in our local association, and his knowledge of the Realtor's procedures and education requirements are a tremendous help as we work toward a higher goal."

"In addition to all of that, Richard finds the time, every year to participate in "Make a Difference Day, helping needy community residents make much needed repairs to their homes; and he volunteers during the Uncle Dave Macon Days festival in Murfreesboro," Beaty concluded.

## Burl Young, Member of Distinction

In the 40 year history of National Council of the Housing Industry –The Supplier 100 of NAHB, only three individuals have previously received the designation of "Member of Distinction." Burl Young of Sears Contract Sales in Hender-



Burl Young receives NCHI Member of Distinction Award

sonville, TN and an active member of the HBAT was recently awarded this outstanding recognition at the International Builders' Show in Las Vegas.

The NCHI Members of Distinction (MOD) task force has met and determined that an NCHI Member of Distinction award can be given yearly, at the discretion of the vice chairs, previous winners, and NCHI Staff VP. This selection committee convenes during each Fall Board Meeting to discuss candidates. When the committee determines to select a candidate, the award is bestowed at the NCHI General Membership Meeting held during the International Builders' Show.

Selection criteria can include, but is not be limited to NCHI member activities such as: participation on the NCHI BOT; NAHB committee and council liaison activities, including reporting responsibilities; task force participation; sponsorship of new NCHI members; BOT co chair; and special contributions to NCHI.

This is a great recognition of the work that Burl and done through the years at all levels of the home

## Local Happenings

building industry and we as an organization and friends applaud all of his continuing efforts.

## 3 Tennessee Firms Win Builder Awards

NASHVILLE, Tenn. – Three Tennessee firms recently earned high honors from the National Association of Home Builders in its Builder Magazine.

The Home Company's Row 8.9n in Nashville won first place for townhouse design; Junior Achievement's Exchange City in Memphis won an award of merit for its adaptive re-use; and, Nashville-based Polifilo won an award of merit in the live/work category for the Shankle Residence in Chapel Hill. The three winning projects were selected from more than 400 entries.

Nashville's Row 8.9n won the Grand Award (first place) in category for town homes less than 2,000 square feet. Located on Eighth Avenue North in the Hope Garden's neighborhood across from the Bicentennial Mall. Row 8.9n features 29 twoand three-bedroom row houses. The open floor plans include large windows and doubleheight interiors. The 930- to 1,220-square-foot units range from \$130,000 to \$172,000. The award went to The Home Company, a construction subsidiary of Affordable Housing Resources, and Everton, Oglesby and Askew Architects.

Junior Achievement of Memphis's Exchange City won an

award of merit for converting a 25,000 square-foot historic building into a contemporary city structure while maintaining the building's integrity. Elements included a mock city hall, hospital, retail stores, recording studio and a cafe. The award went to Hnedak Bob Group and Linkous Construction, both of Memphis.

Nashville-based Polifilo won an award of merit for its "organic" approach to constructing the Shankle Residence in Chapel Hill. The 1,800 square-foot home on a 600-acre site is on a pier foundation and includes farm themes such as corrugated metal angle joists, birch-covered interior walls and cedar trim.





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Farm Credit Services6
Gary Hughes & Associates2
HH Gregg27
Jeld-Wen24, 25
Norandex Reynolds30
Norbord11
Pella of Nashville & Knoxville4
Southern Bldg. Show9
Superior Walls of NC26
Tennessee Tile & Granite14
Tyvek, Parksite23
TVA3
Union Planters Bank29

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Fall Meeting November 11 – 13, 2004 Franklin Marriott, Cool Springs Franklin, TN

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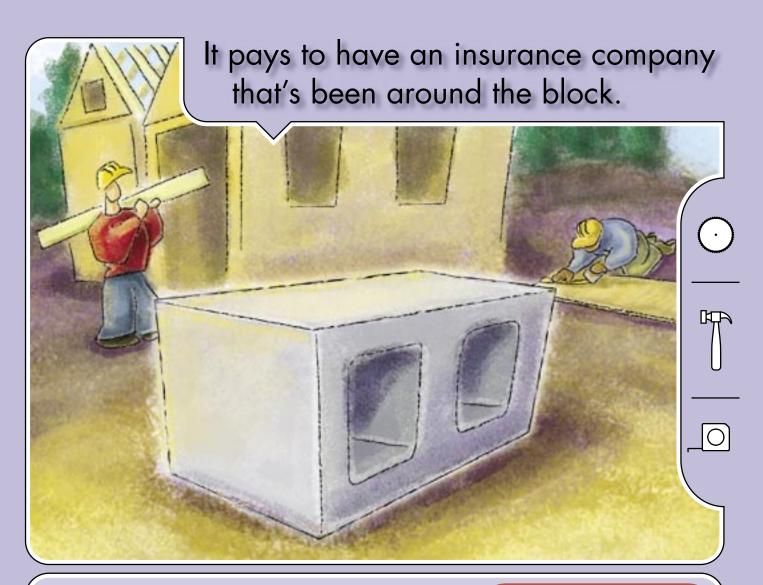
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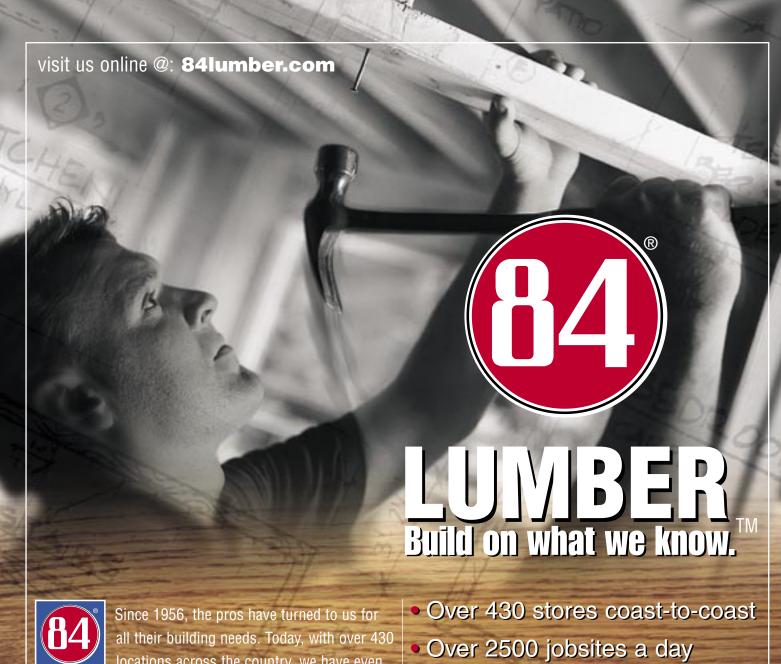
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