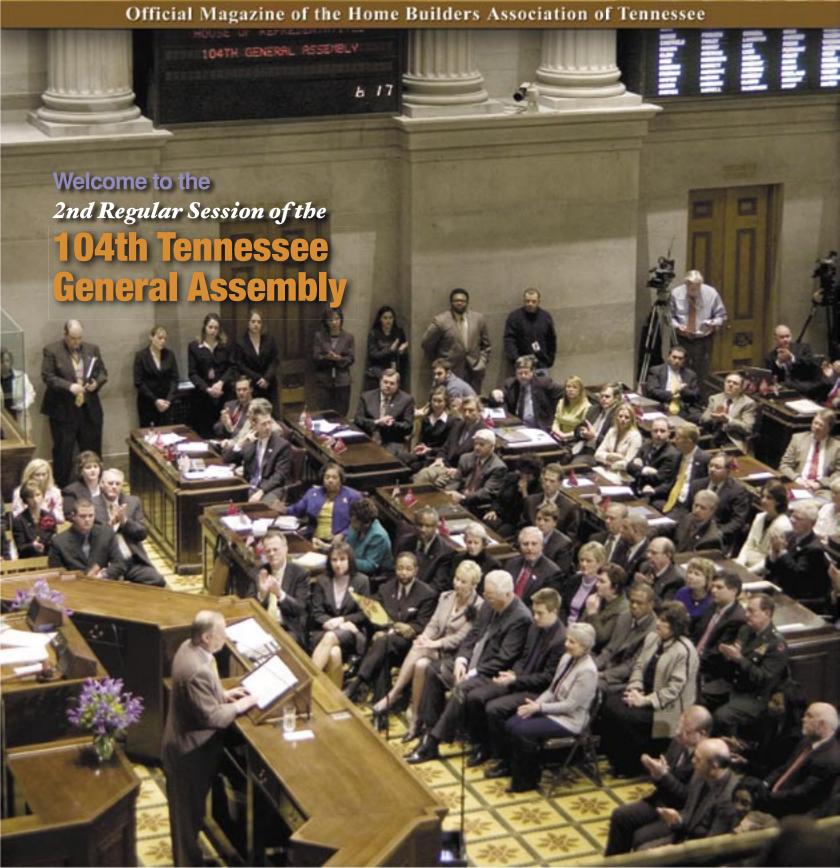
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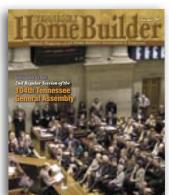


## HomeBuilder

#### MISSION STATEMENT

The Home Builder's Association of Tennessee (HBAT) 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



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#### **Contents**

7

**Executive Committee** 

8

President's Perspective

10

**Executive Officer Outlook** 

15

**Local Association Presidents** 

30

Info Link—Advertiser's Index & Calendar

#### **Articles**

8

**Upcoming HBAT Training Events** 

11

It's Not What You Think

12

104th General Assembly—Senators

16

**HBAT Installs Officers** 

18

Spike Appreciation Month

News Flash: Congratulations Keith Whittington

19

The Value of a Good Lobbyist

20

104th General Assembly—Representatives

26

**HBAT HIPAC Golf Tournament Results** 

28

Membership Pays: Bill Gillespie

Local Happenings

29

ORBA Builds a Habitat House

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## President's Perspective

"Thank You"

y allowing me to serve as your President, you have enabled me to experience things that the son of a hardworking builder from Alabama could only dream about. While service does require sacrifices, the rewards have far exceeded the sacrifices I have given.

In representing this Association, I have taken great pride in saying "Hello, my name is James Carbine, President of the Home Builders Association of Tennessee."

As I reflect back on this past year I feel that we have made great strides in two areas: First, we have come together as an Association. And secondly, more than any time in our history; we are focused on working together for the benefit of the home buyer and our members.

This focus is the result of advocating for the home buyer first and our members second. Anytime you put the needs of your customer before your own, you are better for it. Our new mission statement, "Advocate Housing Affordability & Availability through Legislation, Communication and Education" speaks volumes.

The success this Association achieved this past year is due to the hard work of you, our members. Your advocacy for the home buyer is due to your understanding of the value of home ownership to your community, this state and our nation.

HBAT is blessed with an incredibly talented and dedicated staff and I want to thank Susan, Frank, Julie and Joy for their hard work and service during this past year. Their efforts make a difference to our industry.

Our industry and membership will face many challenges during this coming year but I can think of no one any more capable of leading this Association than Tim Neal. And, I appreciate Tim's support during this past year as well as the support of my other Senior Officers—Charles Morgan, David Parsons and Barry Shaw.

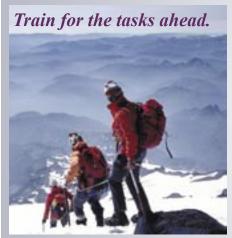


HBAT President James Carbine

I want to thank you from the bottom of my heart for allowing me to serve as President of the Home Builders Association of Tennessee. It has been an incredible experience.

James Carbine President

## **Upcoming HBAT Training Events**

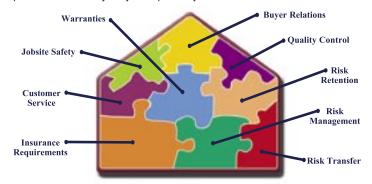


Don't forget to attend the following training events/membership drive events as listed below. Please call the HBAT at 615-777-1700 for more information or to register.

- *DirectDrive* Membership Training in East Tennessee Tuesday, January 24, 2006 and at the Franklin Marriott Cool Springs, in Franklin, Wednesday, January 25, 2006
- Leadership Training Conference at the Franklin Marriott Cool Springs, in Franklin, January 25-26, 2006
- 2006 Membership Kick-Off Party at Local Associations February 21, 2006
- 2006 Membership Drive at Local Associations February 22 and 23, 2006
- 2006 Membership Wrap-Up Party at Local Associations February 23, 2006

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## Executive Officer Outlook

Big Sky, Montana hosted the EOC Seminar



ach year, the National Association of Home Builders (NAHB) offers an exceptional educational opportunity for Executive Officers (EOs) in this industry. You have most likely heard me sing the praises of the Executive Officers Council (EOC) Seminar and the tremendous amount of information that is provided to association executives.

This time, I thought instead of me rambling on and on about the seminar, I would let the Executive Officers from Tennessee tell you themselves about the inspirational, educational, and memorable experience at this year's seminar. Of course, it did not hurt to have the beautiful mountain backdrop of Big Sky, Montana, but the seminar was without a doubt, exceptional.

"As a one-person staff, the time invested in my attendance at (the EOC) Seminar is the single most important week I spend—bar none. Beyond the fellowship and camaraderie I experience in spending time with industry professionals, I gain a wealth of information which ultimately enhances the success of our local association in every way. And when is the topic of non-dues revenue—the lifeblood of any association—not part of every discussion at seminar? I learned a wealth of tricks, tips and "spins" for Parades, home shows, golf and fishing tournaments, not to mention directories, educational programs, calendars and the list goes on and on." - Karyn Beaty, Rutherford County HBA

"As a first-year attendee, I knew that I had a lot to learn. The EOC Seminar was a top-notch meeting and I returned to my local association enthused and armed with an abundance of new ideas. The education programs were outstanding and the

keynote sessions were very informative. Hearing both the President of the NAHB (Dave Wilson) and the Executive Vice President (Jerry Howard) opened my eyes to the challenges facing our industry in the near future. Finally, the networking opportunities cannot be underestimated when evaluating the value of a seminar such as this. The ability to exchange with fellow industry professionals from across the county is invaluable." – Julian Bell, HBA of Southern Tennessee

"I arrived in Montana with great anticipation about this year's seminar and it met all my expectations. The EO Institute was a great help, I would recommend it to other Executive Officers. I learned everything there is to know about building a house from the ground up. I also learned that the NAHB has unlimited resources available to us. The things I learned about home shows will help us with our show next year. Most importantly, working with my President, we will put into motion a strategic plan for next year." – Sherri Blakely, Ocoee Region Builders Association

"The 2005 EOC Seminar was very beneficial for me and my local association. As a first-time attendee, the seminar experience offered me an education in many areas. The opportunity to network with other locals such as mine was priceless, learning from their experiences and wanting to aspire to the works of larger locals. The seminar and instructors have encouraged me to look forward, move forward, and set reachable goals. I am also encouraged to investigate more non-dues revenue projects. One of the most beneficial meetings I went to was 'Fundamentals of Budgeting for Small/ Medium Associations.' Building a better future for my local is a goal set and we're on the road to success." - Karen Blick, Clarksville Montgomery County HBA

"This seminar will pay for itself tenfold! From networking with other EOs and the NAHB staff to attending the variety of



Susan Ritter, HBAT Executive Vice President

courses, I came back to Tennessee filled with the information and enthusiasm to help our association grow and, most importantly, add benefits for our members. I have already put into place some of the ideas from the Home Show workshop, Parade info, and picked up several ideas to help us with our high school partnerships and ideas to expand it to the local technology schools. The opportunity to learn from other EOs—the challenges and rewards they face every day—was very beneficial to me. Now I have colleagues that I can call on when needed."—Pam Ealey, HBA of the Upper Cumberland

"When you meet people who will probably be friends for life. When you feel a sense of support after two months of struggling to swim upstream with one arm tied behind your back. When you learn more than you ever knew possible. How do you begin to summarize? The opportunity to attend the EOC Seminar was the experience of a lifetime. The week was exhausting and rewarding. The national staff is a wonderful example of who we all strive to be—informed, personable and caring."

- Sandy Moss, Jackson Area HBA

## It's Not What You THINK

## A typical week in the life of a Legislator

s a result of the recent media coverage surrounding our legislature, it's no surprise that most people may have the impression that serving in the State Legislature is a less-than-ethical position or it must be an exciting glamorous job. More than likely they do not know about the dedication and commitment our legislature has to the citizens of Tennessee or have any idea about the long hours and often grueling travel that many of these citizen legislators put in to serve their constituents.

Susan Ritter EOC Seminar cont.

"What an exciting week! The educational sessions were numerous and at times I wished there had been two of me, that way I could have attended more. I learned about the value of new member orientations, how essential it is to provide outstanding customer service to our members, (why it is important to) create value first, a website is your brochure for your association, review one benefit of membership at each general membership meeting, 'lighten up' the truth of diminishing intent, and I could go on and on, but you get the picture. You can 'borrow' new ideas from other EOs who become a resource of information. I am re-energized and full of new ideas that are of great value to my association and to me." - Carolyn Robertson, HBA of **Greater Kingsport** 

"The highlight of the conference for me was the opportunity to network with my peers from Tennessee and EOs from areas throughout the country. From day one, the seminar was packed full of information and opportunities to learn. The keynote speakers, workshops and the roundtable sessions provided fundraising ideas, pro-

During session, here is a typical week in the life of a Legislator:

- On Monday the Legislator tries to get in as many hours as possible on his or her regular job to earn a living. He or she will leave their home from as far away as Northeast Tennessee or wherever, in time to make it to Nashville for the late afternoon party caucus meetings and the Monday evening session of the Legislature.
- Tuesday morning begins with breakfast (and/or lunch) with constituents from their district, then committee or sub committee meetings the remainder of the day often working late to try and keep informed of the over 2,400 pieces of legislation that were introduced in this past session.
- Wednesday begins pretty much the same as Tuesday, often with another half day of sub committee or committee meetings followed by the afternoon session of the Legislature.
- Thursday is usually occupied by early morning meetings and a half day of session that normally wraps up by about noon often followed by constituent work...and then the 1 to 4+ hour drive back home.
- Friday is most likely the only full day that a Legislator may have to spend on their regular occupation.
- The weekends are frequently taken up by attending public events throughout the legislator's district so that he or she can stay in touch with their constituents.

Yes, there are numerous evening dinners and receptions that legislators are invited to – up to as many as 5 to 10 per week. Sound

like fun? The last time any of us attended that many parties may have been during our college years – and we still didn't go out that much. But those events are opportunities for our legislators to spend talking one-on-one with constituents in a casual atmosphere. Can you imagine eating out every night of the week, sometimes attending 2 and 3 events per night representing your district? Surely eating meatballs, mini quiches, chicken fingers and steak-on-a-stick get old by about the end of January.

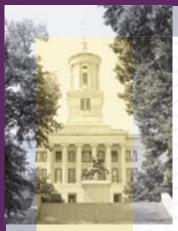
This is the type of schedule that occupied a typical legislator from mid January through the end of May in 2005. Even when out of regular session, most are still required to travel back to Nashville throughout the year for committee and study group meetings, which adds to the time taken away from their businesses and families.

And while not in session, they must make time to fundraise for the privilege of serving the citizens of Tennessee. As you can imagine, running for office is expensive. Raising money for campaigning is all a part of an overall commitment to service.

True, they have asked to serve and most understand what is required to do the job, but as citizens of Tennessee we all should be thankful for what these 132 citizen legislators do for all of us that live and work here.

Although, as evidenced by the "Tennessee Waltz" sting, there may have been a few individuals that could have exercised better judgment, that is most definitely NOT the norm for the legislature as a whole. They are by far the most dedicated, honorable and committed group of Tennesseans you could have working for you!

Following you will find information on the current 104th General Assembly. While we may not always agree on every decision they make, please let your legislator know you appreciate the sacrifice they make every day of the week to serve us all, and make Tennessee the great state it is to live, build a home and raise our families. •



### 104<sup>th</sup> General **Assembly**





#### SEN. JIM BRYSON R-Franklin District 23 - Williamson and part of **Davidson Counties** 310 War Memorial Building Nashville, TN 37243-0023 Phone: (615) 741-2495 Market Research



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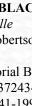
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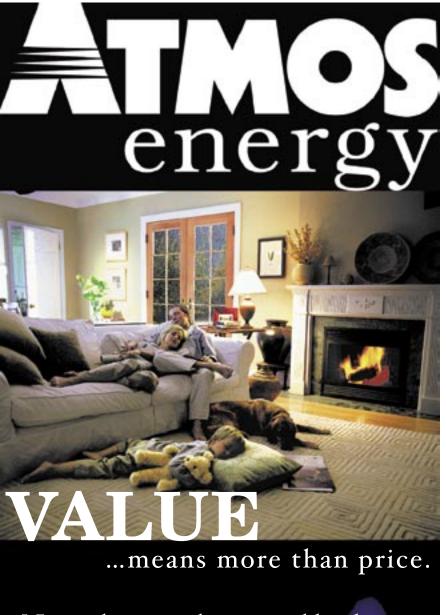
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Antique Automobile Restorer



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Shannon Cates 931-389-7019

## HOME BUILDERS ASSOCIATION of Tennessee Installs Officers

The Home Builders Association of Tennessee (HBAT) gathered for its annual Fall Board of Directors Meeting, 3-5, at the Knoxville Marriott.

HBAT 2006 officers installed are: President Tim Neal of Knoxville-based Fairfax Development, Inc; Vice President/Secretary David Parsons of Memphis-based David Parson's Construction; Denzel Carbine of Franklin-based Carbine Development Co; Associate Vice President Burl Young of Sears Contract Sales; and Immediate Past President James Carbine of Franklin-based Carbine Development Co.

Congressman John Duncan, Jr. and Memphis builder Ronnie Tickle were inducted into the prestigious Building Industry of Tennessee Hall of Fame for their outstanding dedication and contributions to the homebuilding industry

Joe Maas, of Memphis, Tennessee received the 2005 HBAT Associate of the Year. Joe, a Past Associate Vice President, represents Acme Brick, Tile and More and has been an active member of the Memphis Area Home Builders since 1979.

**Dignitaries and guests** attending the Saturday night program included Congressman and Mrs. John Duncan, Jr., State Senator Tim Burchett, State Representative Bill Dunn, Knox County Commissioners Wanda Moody and Mary Lou Horner.



#### 2006 HRAT Officers



2006 HBAT Senior Officers Burl Young, Associate Vice President, James Carbine, Immediate Past President, Tim Neal, President, David Parsons, Vice President/Treasurer, Denzel Carbine, Vice President/Secretary

#### Presidents and Wives



Tim and Diane Neal, James and Bo Carbine

#### Family



Tim and Diane Neal, their daughter Nikki and Tim's parents Wanda and Marvin Neal

#### Hall of Fame Inductee



Hall of Fame inductee Congressman John Duncan.

#### Hall of Fame Inductee



Hall of Fame Inductee Ronnie Tickle and previous inductee Jerry Strebel.

#### **Part of Memphis Delegation**



#### Associate of the Year



2005 Associate of the Year, Joe Maas and President James Carbine

2005

#### **Hall of Fame**



Hall of Famer Ronnie Tickle and his family.

#### Friends



Abe and Sheryl Draper and 2006 HBAT President Tim and Diane Neal



#### November:

### Spike Appreciation Month

hile November is officially recognized as NAHB Spike Appreciation Month, some of our local associations choose to recognize Spikes throughout the year at their regularly scheduled events or at special events at other times of the year to accommodate their local schedules. Anytime is a good time to say thank you to Spikes for supporting our membership.

These are people who contribute from their own time, their own contact list, in an effort to better the association in the most selfless way. Their work is not anything that can be bought or repaid. They've given their time and talents in the true spirit of teamwork and our association is better for it.

Just saying "thanks" seems out of proportion considering the degree of commitment and enthusiasm our Spikes show up and on behalf of every member-thank you, Spikes. Please don't stop doing what you do!

#### What are the goals of Spike Appreciation Month?

- To recognize, honor, and thank Spikes for their contributions to the association and the industry
- To increase appreciation among NAHB's general membership and leadership of the dedicated efforts of Spikes to the membership development of the association
- To encourage the development of active Spike Clubs at all levels of the federation

with, so in the absence of a stronger phrase

### **Most Spike Credits for Local Associations**

		SPIKE	
NAME	LOCAL ASSOCIATION	SPIKE CREDITS	MEMBERS
Derek Wirz	Southern Tennessee	792	726
Bill King	HBA of Middle TN	764.5	974
Malcolm Henegar	Maryville/Alcoa HBA	630.5	176
William Knight	HBA of Greater Knoxville	546	666
Dwight Morris	South Central HBA	444	81
Bob Gillespie	Sevier County	415	230
Bobby Hicks	Johnson City Area HBA	340	230
Phil Chamberlain	Memphis Area HBA	303.5	1001
Dino Roberts	HBA Of Middle TN	294.5	5
David Stauffer	HBA of Greater Kingsport	224.5	133
Mike Heathcott	HBA of Dyer County	197	29
Gary Norris	Clarksville/Montgomery County	186.5	153
Randy Garrison	Warren County HBA	170.5	26
Tommy Davis	Jackson Area HBA	164.5	159
Gale Thomas	Ocoee Region	150.5	132
John Floyd	Rutherford County HBA	127.5	289
Neil Hendricks	HBA of Wilson County	86	40
Ron Alt	Cumberland County HBA	69.5	52
Richard Newman	HBA of the Upper Cumberland	49	86



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For more information about BlueTarp Financial, visit our website at www.bluetarp.com. Or just call Janine Rogers at 704-543-4655 (ext. 222).



#### **NEWS FLASH!**

It has just been announced by Governor Bredesen as the magazine was going to press that Keith Whittington of Johnson City has been appointed to serve on the Tennessee Board for Licensing Contractors. As we all know Keith has shown his leadership skills for many years on the local, state and national level and we are confident that he will bring those talents to this important position. Congratulations go out to Keith for this most significant recognition.

## THE VALUE OF A GOOD LOBBYIST

If a lobbyist could be *loosely defined* as "someone who tries to influence or promote a cause," then we are all lobbyists from the moment of birth. If you've ever heard a baby cry and not feel moved to action, then you won't understand this point.

As with any group of people, there are those who promote societal good and there are those who promote their own agenda. While recent news events have made us aware of the few legislators who fall into the second category of promoting and prospering themselves without the societal good at heart, there are still those legislators who continue to serve the common good of the people—true examples of the best of the American legislative system.

**Lobbying is, therefore, no different from any other profession**—there are professionals in the field and there are some we'd rather not have to deal with.

We can develop solutions to meet your

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needs.

A good lobbyist balances the need to inform legislators appropriately on the issues at hand while promoting society's need for well-crafted, well-worded legislation, in addition to representing the group(s) who hired him or her for their services.

### Americans are indebted to the service lobbyists provide.

The decisions our elected officials make are often based on the information presented to them and lobbyists are one source of information they can turn to before choosing to pass proposed legislation with the myriad of problems and solutions inherent in all proposed bills. A lobbyist can present both the pros and cons before legislation is passed, as well as giving a picture of possible long-term effects.

Lobbyists are, in a real sense, the "experts" on information specific to the industry they support. And, they have to

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be—ever try to argue a point or persuade someone without understanding the issues or being armed with current statistics? No good lobbyist ever presents information without first being prepared to discuss the various sides of the issue.

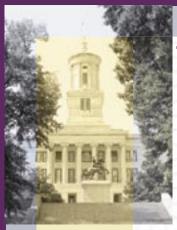
And, that is a good thing because during any legislative session there are thousands of bills introduced for study and are awaiting legislative action—far too many for any single legislator to research, ponder the consequences and check with the constituents back home.

Input is crucial in making decisions—whether it comes from the voter (another good reason to write our elected leaders) or the lobbyist armed with information.

Did you know that lobbying is a state-regulated occupation? Go to http://www.state.tn.us/sos/rules/0530/0530-02-01 to view the "Lobbyist Registration and Disclosure Rules."

In the state of Tennessee, lobbyists must be registered like any other industry involving the public. You can go online to see the industry(ies) each lobbyist represents at http://www.tennessee.gov/tref/forms/list lob2005.�





### 104th General **Assembly**

### Representatives



#### **REP. ROB BRILEY** D - Nashville District 52 - Part of Davidson County 17 Legislative Plaza Nashville, TN 37243-0152 Phone: (615) 741-2184 Lawyer



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Natural Gas Business



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REP. LARRY J. MILLER

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R - Knoxville District 17 - Part of Jefferson and Knox Counties 113 War Memorial Building Nashville, TN 37243-0117 Phone: (615) 741-4419 Farmer



REP. GARY ODOM

D - Nashville District 55 - Part of Davidson County 22 Legislative Plaza Nashville, TN 37243-0155 Phone: (615) 741-4410 **Executive Director** 



REP. DOUG OVERBEY

R - Maryville District 20 - Part of Blount County 201 War Memorial Building Nashville, TN 37243-0120 Phone: (615) 741-0981 Attorney



REP. PHILLIP PINION

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REP. MARY PRUITT

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Cane Ridge Communities
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Attorney and Former Assistant District
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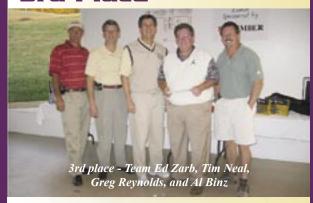


\*Current information as of Oct. 2005

#### **1st Place**



#### **3rd Place**



#### 4th Place



## Membership Pays

#### Bob Gillespie of Sevier Co. HBA



ennessee is not my birthplace.

I came here by way of Pennsylvania, grew up in Miami, Florida, and finally found *heaven* here in the Great Smoky Mountains. My wife Eve and

Bob Gillespie

daughter Angela felt the same way about this beautiful area and its people. The only thing I had to think about moving to these mountains was, "how do you make a living here"?

I had done some construction work in Miami and a local friend here said there was plenty of room for more builders, so that's how it all started way back in 1973.

We opened and began work in Cosby and then came into Gatlinburg, then Pigeon Forge, then Sevierville. The company built two overnight rentals in Chalet Village plus many residential homes in the area. We also added on a large parish hall and classrooms to Trinity Episcopal Church, matching the existing stone and slate from North Carolina. That took a lot of detective work but we wanted it to look as though nothing was new.

We were pleased to construct St. Joseph Episcopal Church in Sevierville; the Board of Realtors building, phases 1, 2 and 3; several doctors' offices; and even the Sevier Co. Humane Society building. My company was the first to use floor trusses in the area. We even constructed an underground home—an unusually radical idea back then.

#### "Membership Pays!"

In 1988 a group of us organized the Sevier Co. Home Builders Association (SCHBA) with the help of the HBA of Greater Knoxville.

I was so honored to serve as SCHBA's first President.

I felt there was a great need for the association. Home builders in our area needed

unity and a voice in legislative issues. And, this is still the most important thing we do today. Sandy Smith, our Executive Officer, helped us a great deal and we accomplished our goal.

#### "Membership Pays!"

The association put me in contact with other builders around the country. What a wealth of information that is! I have traveled to the state and national association meetings since 1988 and haven't missed a conference. I believe it has saved the building trade here a lot of money and time because we were informed of upcoming issues and we knew how to deal with them.

As to membership, almost 95 percent

of my subs and suppliers are members. I now have over 415 Spike credits and a lot of jackets. I very seldom work with a non-member.

When I come upon someone who hasn't joined the association and is in the business as a supplier or builder, I explain the benefits and ask if they would like to join. And, I think, "How can they refuse access to so many builders at our meetings and the reasonable workman's comp program?" I feel like I do them a favor and help them expand their business when I ask them to join.

Ask me any time, and I'll say, "Membership in the Home Builders Association Pays!"

## LOCAL HAPPENINGS



The HBA of Greater Kingsport (HBAGK) President Sam Kassem, Rep. Jason Mumpower, Rep. Nathan Vaughn, Rep. Steve Godsey and HBAGK Treasurer Roger Warner at a recent Legislative Update at their general membership meeting.



HBAT President James Carbine and Memphis Area HBA's (MAHBA) Tim Wilson enjoy a Titans game at MAHBA's 2006 Board of Directors event held in September Robert C. Hart, Jr., John Ross with the FOP, Henry Tipton, and Bob Reeves presenting a check to the Fraternal Order of Police (FOP) "Shop with a Cop" Christmas program.

## ORBA BUILDS A HABITAT HOUSE

#### with Local Realtors

f you want to get things done, you should call Ocoee Region Builders Association (ORBA) President Phillip Daniel. Since being installed last year, Phillip has been busy rallying the members and partnering with other local home building suppliers or associates to leave a positive mark on the local community. Earlier this year, Phillip and crew helped renovate the local dog shelter. With that success be-

hind him, he decided to do something for those of the two-legged kind.

He contacted Matt Carlson from Habitat for Humanity and Dwight Richardson from the River Counties Association of Realtors with the idea of working together on a Habitat House. At first he wanted to build it in one day and they all decided to do it over a weekend. Phillip was the head contractor in charge. There were more than

100 volunteers—builders and Realtors and some local Lee University students all willing to use sweat equity to make a difference in one family's opportunity to own their own home.

Below right: The house was erected in memory of Ralph Chumley, Calvin Payne and Jim Payne.

Left: Ocoee Region Builders Association (ORBA) Vice President Dennis Epperson checks his work on the Habitat for Humanity house ORBA members and local Realtors hult in 2 1/4 days "I love to do things for people in our community, love to do things that people say cannot be done and also love to do things that are extraordinary," Phillip said.

"Building a house in 2 1/2 days is incredible. We had so much support. The builders, subcontractors and Realtors worked so well together—it was amazing. Everyone did a great job, and most importantly, everyone had fun for a great cause. It was such great satisfaction handing the keys over to a well-deserving family who could have never owned a home without help," he added.

Echoing the positive experience was ORBA EO Sherri Blakely.

"This was the most rewarding and exciting thing I have ever done," Sherri said.

"It was so heartwarming to see so many who volunteered their time to build a home for such a deserving family. We had an AWESOME time. Many thanks to all the people who made this happen," she continued.

The house was erected in memory of Ralph Chumley, Calvin Payne and Jim



## INFO LINK

#### **Index of Advertisers**

2-10 Warranty	9
Atmos Energy	15
Belgard	9
Blue Tarp	18
Brentwood Services	19
Builders Insurance Group	4
Countrywide Mortgage	9
Gary Hughes & Associates	2
HH Gregg	3
Norandex Reynolds	30
Residential Warranty	31
TVA	6
Waterfurnace	32
Well Fargo	31

#### **Future HBAT Meetings**

#### 2006—

#### **Spring Meeting**

March 5 – 8, 2006 Hilton Suites Downtown Nashville, TN

#### **Summer Meeting**

July 16 – 19, 2006 Hilton Sandestin Beach Golf Resort & Spa Destin, FL

#### **President's Planning Meeting**

September 29 – 30, 2006 Hilton Memphis Memphis, TN

#### **Fall Meeting**

October 27 - 29, 2006 Peabody Hotel Memphis, TN

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Local Happenings cont. from page 28



The HBA of Southern Tennessee (HBAST) Women's Council recently held their Annual Fall Fashion Show that provided a schol-

arship for a local Model Julian Bell, III community college student majoring in the building industry as well as benefiting Mary Ellen Locher's Children of Breast Cancer Scholarship Fund. ❖

#### Susan Ritter, EOC Seminar Continued from page 11

fessional enhancement pointers, and ideas for self-improvement and skills improvement. There are many positive things to say about the experience of attending the seminar and I hope to be able to attend the 2006 EOC Seminar."

– Jan Shrewsbury, Johnson City Area HBA

"I feel energized. And, thanks to the great networking and resource room full of brand new ideas, I am ready to set the Sevier County HBA on fire! The education was awesome and I enjoyed every class I took. There were so many classes I would have liked to take, but unlike Hermione Granger in *Harry* Potter and the Prisoner of Azkaban, I did not have the 'Time Turner' so that I could squeeze more in." - Sandy Smith, Sevier County HBA

"Needless to say, the opportunity to attend the 2005 EOC Seminar was very valuable and provided me with numerous ideas to share with my local. I have already begun using many of the ideas and resources learned from the experience. I learned new ideas related to board responsibilities, issues facing boards, insurance, legal principles and suggested board tools. Also, the opportunity to network with fellow EOs was fantastic. While we hate being away from our families, the EOC Seminar is worth the time and investment."

- Mark Billingsley, Memphis Area Home Builders Association \*

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