

# TENNESSEE HomeBuilder

Jan./Feb. 2006

Official Magazine of the Tennessee Builders Association of Tennessee

## **International Builders Show Smashes Records**

**Colin Powell Opens IBS Orlando**



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# TENNESSEE HomeBuilder



## WHO WE ARE

The Home Builders 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.

## MISSION STATEMENT

The Home Builders Association of Tennessee represents over 5,000 member firms as the Voice of the Housing Industry. We advocate housing affordability and availability through:

- Legislation,
- Communication, and
- Education.

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# TENNESSEE HomeBuilder

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2006

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# PRESIDENT'S PERSPECTIVE

*An Honor to Serve*

What an honor it is to have the opportunity to serve as your President. James Carbine has left me with the huge task of filling his shoes. James was a remarkable President and I thank him for his service.

It seems that year after year, the bar of success continues to be set higher and higher. Since I began my ascent to this position two years ago, I have had the pleasure of serving with some really great presidents. The likes of Keith Whittington, Charles Morgan and James Carbine.

As I look forward to the year ahead, I cannot help but think about how I came here in the first place. Why is it that year after year, the best people in our industry volunteer their time to serve this association?

In my case, it was never a career goal. Some might say that ego brings one to this place. Maybe it is the competitive or entrepreneurial nature of builders to lead rather than follow. It may be prestige perhaps...it certainly is an honor to be President.

So again, what has brought me here, and all those before me and those that will follow?

I believe it is the core values that we as leaders in this industry share. And most importantly, we believe.

We believe in this association. We be-

lieve it is absolutely essential that we are the voice of our industry and we speak with one voice – one simple message. Promote and protect the home building industry from those who would either intentionally or unintentionally tear it down.

Homebuilders have long been a dominant force in the American economy. Since 9/11, our industry has helped to hold the economy together. Yet continuously we are faced with more regulations, more codes, more taxes, more fees and more barriers to affordable housing preventing us from doing what we do best—build homes. Never forget, we provide the American Dream.

The homebuilding industry makes up 18 percent of the Gross Domestic Product and yet there are those who would shut housing down.

I believe as individual home builders we cannot fight these battles alone. But as an association we can fight and we can win.

I believe that we must remain an influential force in the election process. To like minds, we thank you. To our opponents, you can no longer over-look us or take us for granted. We will not set idly by allowing to be regulated and legislated out of business, ultimately driving housing to unaffordable levels.

I believe this association must become the number one source for education and



*HBAT President Tim Neal*

information for our members.

And finally believe that if you make your living in the home building industry you should be a member of this association. We are a team, both builders and associates—a team that cannot exist without the other.

These are the core values that have brought me here and will be the message that I will carry across the state. I will work hard for you this year to make the Home Builders Association of Tennessee the best that it can be. ♦



## Tim Neal: Man of Commitment

### **"COMMITMENT"**

That's the word that best describes Tim Neal, 2006 President of the Home Builders Association of Tennessee. Tim founded FairFax Development in Knoxville in 1989 and since that date Tim has been committed to his business, community, family and most important to all of us – the home building industry. Tim was joined later by his partner, Abe Draper in 1995.

Tim began his career in the automotive distribution business. Actually, he and his partner Abe (who also happens to be his cousin) were competitors for many years,

before selling their respective businesses and entering into new careers in the home building industry. Throughout greater Knoxville, FairFax has built over 800 homes and commercial buildings ranging in size from 1,300 square feet to over 10,000 square feet.

Tim has played an active role in all areas of the home building industry. He has served in many capacities locally with the Home Builders Association of Greater Knoxville, on a state level with the Home Builders Association of Tennessee and nationally with the National Association

of Home Builders.

For all of us who know Tim, we know how much his wife Diane and daughter Nikki are a part of his involvement with the HBAT. They are usually in attendance with him at HBAT and NAHB meetings and share his love of automobiles and boating.

Tim's commitment to our industry will serve him well in his term as our 2006 President with the many important issues that we face in the General Assembly and across the state.

*—Continued on page 18*





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# EXECUTIVE OFFICER *Outlook*

## *Too Busy? Delegate!*

**T**ake the time to ask others to help – it grows the association and saves your sanity.

You're overextended. You're quickly entering the busiest time of the year, the project list is growing, and business is booming. You're just as busy at home with the family and kids who need their own personal schedulers and a taxi service. Yet you still have HBA commitments – meetings, phone calls, committee responsibilities, and more. People depend on you. How do you juggle it all?

You are an active member. We could not survive without you. Your time and energy are the HBA's most valuable resource. The more members participating in association work, the stronger we are and the louder voice we have. We want and need you to stay engaged, but we don't want to send you over the edge.

Poor Cody. He's a committee chair who started the year with a huge list of committee goals and projects, plus a lot of interesting ideas that he hoped to discuss and pursue. He has the vision and creativity to approach issues in new ways, and effect some real, positive change. But as the year ticks by he finds that accomplishing the tasks on the list was challenging enough, never mind those great ideas.

Meanwhile, Mitch is exhausted. He's done a fabulous job on the home show, having increased participation, attendance and sponsorships, and has invested a lot of his time and energy, as well as reputation, into it. He admits that his ego benefits from the compliments, and his boss likes the exposure, but he had no idea how much work it was going to be. What he didn't know was everyone wanted to help, they just were afraid to step in on his "territory."

Then there's Casey. She has worked tirelessly for the past several months, making

phone calls, writing letters, and generally running non-stop in her membership efforts. It's true, membership is up and most of it is due to her efforts, but there must be an easier way.

### **Dangers of Burnout**

Cody, Mitch and Casey, bless them, do a great job, but dangers lurk. With all the pressures of work, home and the HBA, what about burnout? We've seen it before – members are overwhelmed by responsibilities and pull back. We lose their valuable experience and knowledge. Momentum is lost. Who will be ready to step in when they step back?

Our associations will grow stronger if more members are involved and invested for the long term. Many members want to get involved but aren't sure how. Are there enough opportunities to develop the next generation of leaders?

Surely Cody can delegate a task to someone. Put another in charge of a project. Ask another to head up a working group. That will give him time to get back to the big ideas. Mitch could find plenty of partners if he'd only ask. Rotate assignments each year. Build a team of leaders who, in turn, develop their own teams. Share your experience and wisdom with others so they, too, have the chance to grow and shine.

### **How to go about it**

First, decide what to delegate. Choose tasks that will help to develop the confidence and skills of others. Then find your team. Ask fellow members, leaders, and staff for suggestions. Who has been attending meetings and events and seems eager to get more involved? Who has the skills or aptitude for the task you have in mind? Don't overlook new or inactive members.

With your team in place, discuss the



*Susan Ritter, HBA  
Executive Vice President*

desired results, but let them decide how to get there. You are their mentor and coach – give them support, but don't second-guess them.

Beware of the common pitfall of delegation: "It'll take too much time to teach someone else how to do it. I can get it done a lot faster if I just do it myself." While that may be true, it deprives others of the experience they need to move the association forward. Don't be a job-hog. Give others the opportunity to learn and grow.

Finally, and most importantly, give credit where credit is due. Let your team know how much they are appreciated. A heartfelt thank you goes a long way in "volunteer" world.

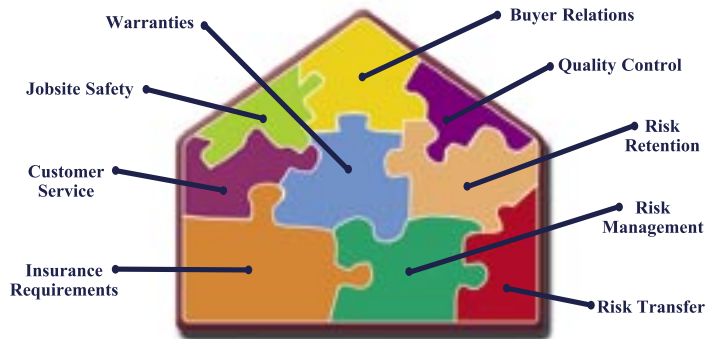
When you develop a good team, your success will be greater. All in all, members will benefit from having more leadership development opportunities and the HBA will benefit by having a deeper bench.

*(Excerpts taken from article written by Deirdre Reid for California Builder Magazine.)*



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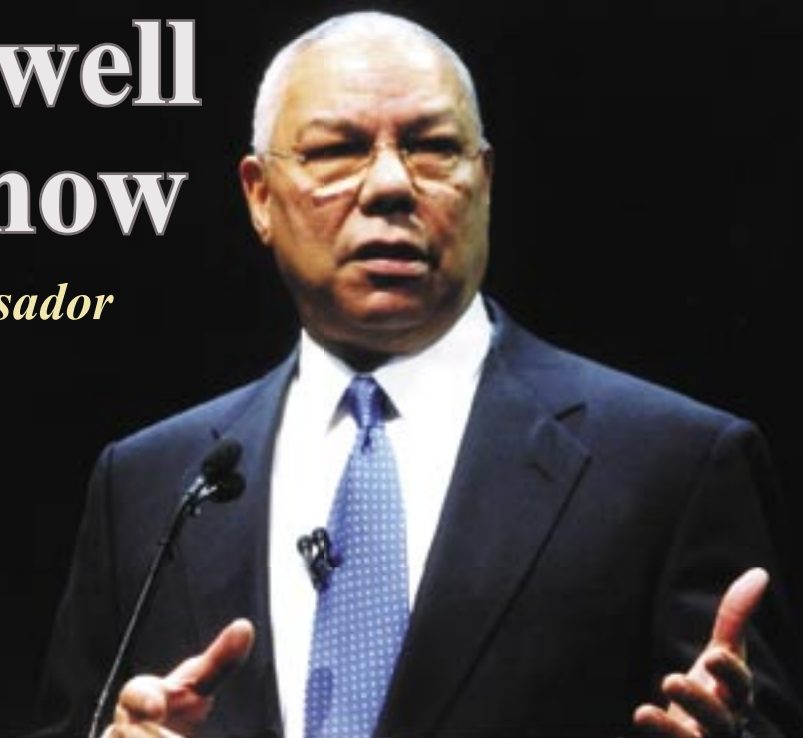
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# Colin Powell Opens Show

*An American Ambassador*



**S**oldier, statesman and keynote speaker General Powell stirred the audience during the show's opening ceremonies with reflections on his 40 years of service to the country and his assessment of America's position in the world today.

For good measure, the general threw in humorous observations on such disparate topics as the state of U.S. relations with other countries and growing old gracefully into retirement.

On the number-one international challenge facing the nation today, Powell observed that terrorists can destroy our buildings and kill our fellow countrymen, "but they can't change who we are."

"As we fight terrorism," Powell said, "let's make sure that America remains warm, open, generous and outgoing. That is our greatest strength."

Turning his focus to former Cold War enemies of the U.S., in particular China and the former Soviet Union, and how they have changed, albeit by fits and starts, Powell observed that China, with its 1.3 billion people who need to be

clothed, housed and fed, represents new, more peaceful opportunities for the U.S., "as long as we do not let the Taiwan issue cause a war."

Recounting a discussion with former Soviet Premier Mikhail Gorbachev on a new glasnost reform policy to open up the Iron Curtain, Powell, a soldier who had served two tours of duty in Vietnam and one tour along the DMZ on the Korean peninsula and who had risen through the ranks to become chairman of the Joint Chiefs of Staff, reacted with skepticism. "I am not your enemy," the Communist leader responded. "You will have to find a new enemy." And that, Powell told the builders in Orlando, is something that he didn't want to have to do because he had gotten used to the old enemy.

As the secretary of state, Powell said that he once brokered an agreement between Spain and Morocco in a dispute over rights to an island—a rock, really—off the coast of Morocco. The leaders of both countries insisted that he decide the dispute and would trust no one else. Their call came

early in the day. Powell agreed to participate, with just one stipulation: that the leaders would reach an agreement before his grandchildren visited so he could go swimming with them.

**On Japan:** Powell noted that the Japanese prime minister was an avid Yankees and Elvis Presley fan, and he said that he was able to establish rapport quickly by discussing his acquaintance with the teen idol when the two were serving together in the Army.

**On France:** "We are in a more than 200-year marriage with France."





The last 38 years have been in marriage counseling.”

**On Iraq:** While acknowledging that there have been some mistakes, he noted how the people of Iraq continue to brave the bombings and assassinations to reclaim their country and build a democracy. “We’ve got to stick with them,” Powell said. “We cannot get weak-kneed or weak-willed and walk away from this challenge.”

**On the Middle East:** Powell said he wants to see a “Palestinian state side-by-side at peace with the State of Israel.”

**On retirement:** Powell talked about how, after he retired, he bought a toy to celebrate—a brand new Corvette. When the folks at Chevrolet got wind of it, they arranged for him to drive the pace car—a bright red Corvette—at the Indy 500. During training for the event, he raced his vehicle at 150 mph down the back straightaway.

More impressive than that, he said, he led the Indy 500—for three laps.



Along with nine other men and women, Powell said he was also recently out front when he was featured in a *Time* magazine article on growing old gracefully, ranked second between Paul Newman in the lead and Robert Redford. ♦



## Colin Powell

### *Soldier and Statesman*

Colin Powell was born in New York City on April 5, 1937 and was raised in the South Bronx. His parents, Luther and Maud Powell, immigrated to the United States from Jamaica. Secretary Powell was educated in the New York City public schools, graduating from the City College of New York (CCNY), where he earned a bachelor’s degree in geology. He also participated in ROTC at CCNY and received a commission as an Army second lieutenant upon graduation in June 1958. His further academic achievements include a Master of Business Administration degree from George Washington University.

Powell served two tours of duty in Vietnam, and as a battalion commander in Korea. General Powell was the 12th Chairman of the Joint Chiefs of Staff from October 1, 1989 until September 30, 1993, serving under both President George H.W. Bush and President Bill Clinton.

General Powell has been the recipient of numerous U.S. military decorations, including the Defense Distinguished Service Medal, Bronze Star Medal, and the Purple Heart. His civilian awards include the Presidential Medal of Freedom, the Congressional Gold Medal. He retired from the U.S. Army in 1993.

Between 1997 and 2001, retired General Powell served as founding chairman of **America’s Promise**, an organization challenging Americans to make children

and youth a national priority.

Colin L. Powell was nominated by President Bush on December 16, 2000 as Secretary of State. After being unanimously confirmed by the U.S. Senate, he was sworn in as the 65th Secretary of State on January 20, 2001. He was the first African-American to hold this high office in the United States Government. Powell stepped down from the position after President Bush’s reelection to a second term.

Powell left his position as Secretary of State with the admiration and respect of people around the world. The following quotation from a February 20, 2004 address at Princeton University provides an excellent example of his statesmanship:

*“We must build a better future even as we deal with the security challenges before us. That is how we’ll overcome those challenges, because it’s not enough to fight against a negative, like terrorism. We must focus on what inspires us, on what brings the good people of the world together. We’ve got to fight for the positive—for liberty, for freedom, for democracy.”*

Following his retirement, Secretary Powell wrote his best-selling autobiography, *My American Journey*, which was published in 1995. Additionally, he pursued a career as a public speaker, addressing audiences across the country and abroad.

Secretary Powell is the recipient of numerous U.S. and foreign military awards and decorations. He is also a member of the Board of Trustees of Howard University, and of the Board of Directors of the United Negro College Fund. He serves on the Board of Governors of The Boys & Girls Clubs of America and is a member of the Advisory Board of the Children’s Health Fund.

Secretary Powell’s civilian awards include two Presidential Medals of Freedom, the President’s Citizens Medal, the Congressional Gold Medal, the Secretary

—Continued on page 29

# 104<sup>TH</sup> GENERAL ASSEMBLY

## *Are You a Lobbyist?*

**A**lthough lobbying is an ancient art, as old as government itself, it is still frequently viewed with suspicion. In America, the term “lobbyist” came into usage early in the 19<sup>th</sup> Century. It originated in the Willard Hotel close to the White House on Pennsylvania Avenue in Washington, D.C. People gathered in the lobby of the hotel to catch members of Congress and the administration to speak to them about matters at hand. By 1835, the term “lobby-agents” had been shortened to “lobbyist” and was in wide usage in the United States Capitol. As in every profession, all it takes is a few bad apples to taint the entire barrel. Because the lobbying profession is so little understood, it is often viewed as a sinister occupation.

The caricature is as familiar as the name: portly, cigar-smoking men who wine and dine lawmakers while they are in session either in Nashville or in Washington.

In reality, lobbying is advocacy of a point of view, either by groups or individuals. A special interest is nothing more than an identified group expressing a point of view, whether it is colleges and universities, churches, charities, environmental groups, senior citizens or builders trying to provide affordable housing. Lobbying, however, involves much more than persuading legislators. Its principle elements include researching and analyzing legislation or regulatory proposals; monitoring and reporting on developments; attending the legislative or regulatory hearings;



*Legislative Report by Jay West  
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working with coalitions interested in the same issues; and educating not only government officials, but also the members of the association as to the implications of various proposals. Lobbying also involves spending hours upon hours with legislators and other government officials getting to know them and letting them get to know the lobbyist.

So when you go to Capitol Hill in Nashville, participating in the HBAAT “day on the Hill,” you become a lobbyist too. The only difference between you and me in that instance is that you do not have to register as a lobbyist. Nevertheless, you have to be conversant in the HBAAT issues. You must be able to emphasize to the General Assembly that what they do effects how you do business every single day and more importantly how it effects the people who are purchasing homes. ♦

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### Johnson City Area HBA

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### Rutherford Co HBA

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### Sevier Co HBA

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### HBA of the Upper Cumberland

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### Warren Co HBA

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### HBA of Wilson Co

John Adams ..... (615) 449-0827

### Cumberland Co HBA

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### South Central HBA

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gouchbeasley@blomand.net

### Greene County HBA

Ted Hensley ..... (423) 639-6781  
ted.hensley@century21.com

# Builders' Show Smashes Several Records

*Jerry W. Jackson and Jack Snyder  
Sentinel Staff Writers  
January 17, 2006*

The International Builders' Show set another attendance record for the second straight year at the Orange County Convention Center, and shattered other marks as the largest show of its kind in the nation.

The four-day trade show last week attracted 105,263 attendees, up from 104,922 the year before, convention center representative Lex Veech said. The record for the builders' show also is a record for the convention center, the nation's second largest.

One of the top 10 trade shows in the nation, the event sponsored by the National Association of Home Builders draws custom builders and other industry professionals from throughout the nation and many foreign countries.

This year's gathering was a record setter "by any measure," Wayne Stetson, the home builders' chief convention planner, said Monday.

New marks were set for attendance, exhibitors, amount of space sold and even the number of shuttle buses used, Stetson said.

The builders took all of the West Hall and half the North-South Hall for a gross of about 1.5 million square feet. The net exhibit space sold by the builders was 967,000 square feet, also a record, Stetson said.

"It was a great show," he said. "It went far better than last year," when the event made its Orlando debut and broke records set in Las Vegas.

—Continued on page 23



## NAHB 2006 Leaders Inducted

More than 105,000 housing professionals gathered in Orlando, Fla. on Jan. 11-14 for the 2006 International Builders' Show, making it the best-attended annual convention in NAHB's history. Also shattering previous records, the Orange County Convention Center was filled with 967,000 square feet of exhibits showcasing the most innovative products and services aimed specifically at the residential and light commercial construction industries.

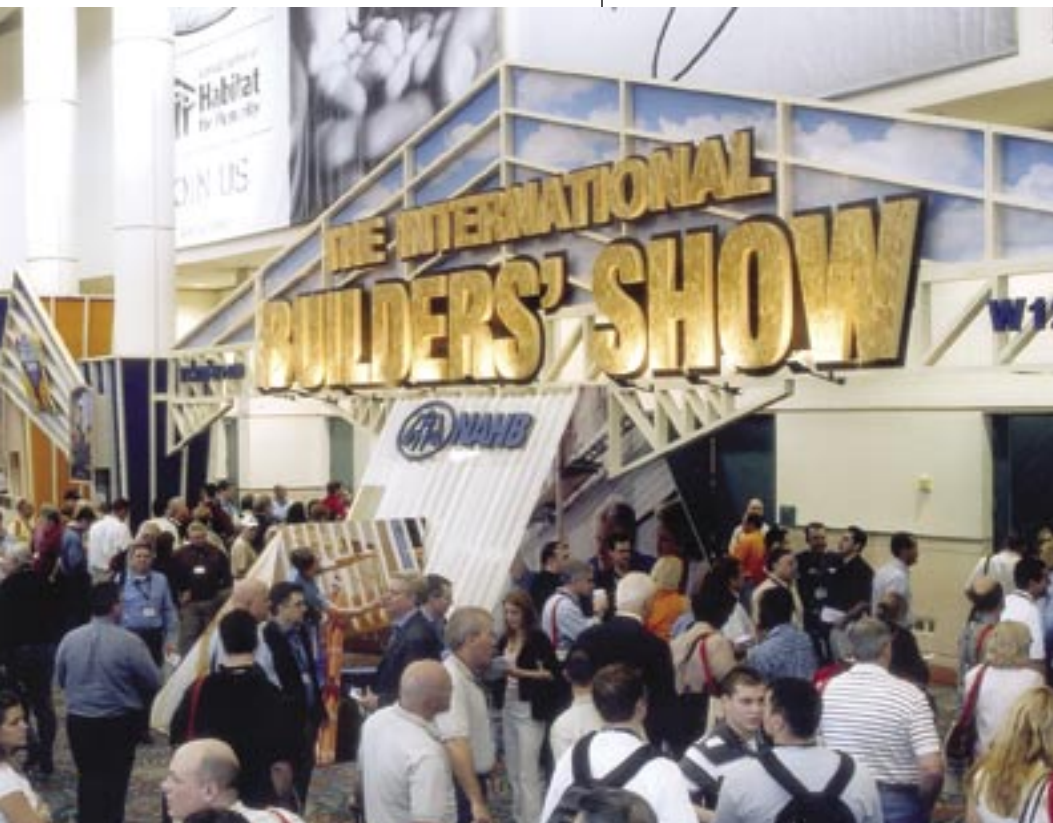
The four-day exposition began with grand opening ceremonies headlined by former Secretary of State Colin L. Powell.

The association's more than 2,000 directors also elected their 2006 leadership team during their winter meeting in Orlando.

Inducted into office on Jan. 14 were NAHB President David Pressly from Statesville, N.C.; First Vice President Brian Catalade from Playa del Rey, Calif.; Vice President/Treasurer Sandy Dunn from Point Pleasant, W.Va.; and Vice President/Secretary Joe Robson from Tulsa, Okla.

Also continuing on the NAHB leadership team are Immediate Past President David F. Wilson from Ketchum, Idaho, and Executive Vice President and CEO Jerry Howard from Washington, D.C.

To read more about David Pressly, his background and agenda for NAHB, or for more about his election as NAHB president, visit [www.nahb.org](http://www.nahb.org).





# NATIONS BUILDERS

## INSURANCE SERVICES



HBAT Senior Leadership recently met with corporate executives of NationsBuilders Insurance Services (NBIS) to discuss our future relationship with Pro Builders Specialty

Insurance Company, a NBIS subsidiary. ProBuilders Specialty, a risk retention group, offers general liability insurance coverage. NBIS is growing in Tennessee and currently signing additional agents. We will have more information regarding ProBuilders Specialty in future issues of the Tennessee Home Builder magazine.



*(L-R) Vice President/Secretary Denzel Carbine, Immediate Past President James Carbine, President Tim Neal, NBIS President/CEO Peter Foley and Senior Vice President/Chief Underwriting Officer Joe Savarese.*



## Gas Prices Skyrocket

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# TIM NEAL

2006 HBAT President



**Tim Neal,  
Man of Commitment**

*Continued from page 8—*

**From an operations perspective, was the transition from the auto parts business to the home building industry a difficult one or are they in some way related?**

The most difficult part of my transition from automotive warehouse distribution to building was learning to deal with time management—going from having all of your inventory and employees in one location and easily accessible to working on multiple job sites, alternating subcontractors and varying weather conditions. The day-to-day inefficiency of the building business is still one of the most frustrating things that I deal with. When you factor in the always changing playing field of legislation and regulation that this industry is subjected to, it becomes even more of a challenge.

**What prompted you to get involved with the Home Builders Association?**

I joined the HBA because I have a fundamental belief that you should be fully involved in whatever industry you make your living. I was involved in the Automotive Wholesalers' Association, and without exception, my customers who were members were far more profitable and successful than non-members. Association involvement helps you stay better informed on issues, new trends and products. Additionally, the network-

ing and information sharing is priceless. My membership in the HBA has been extremely valuable and I simply cannot understand why anyone who makes their living in home building—directly or indirectly—would not be a member.

**What key issues do you see facing the home building industry in this state?**

To focus on just one issue facing our industry is difficult, as there are many that are equally significant, and at times barriers. Issues such as new development or growth taxes, inconsistent codes interpretations, environmental issues, education, rising material costs, material shortages—it's hard to pick just one or two. Today, I believe that the single greatest issue facing us and the number one reason for continued rising costs is TDEC and their environmental policies. There appears to be no regard for the impact of their decisions on the cost to develop land. If left unchallenged, the cost of homeownership will be pushed out of the reach of thousands of home buyers. I strongly believe we must protect the environment, but I believe we need to strike a balance.

**What would you like to accomplish this year as president?**

I have no "great expectations" for the year. This association is in the finest shape it has ever been, and I certainly hope to keep it moving and growing in the direction it is already headed. I would say, beyond the obvious concerns we have in our stand against "growth" taxes and the impact they have on housing affordability, I believe the completion of a formal education program that will serve the needs of our members to be my greatest priority. I would like to see an education program with an industry based curriculum be developed so that in the very near future we will be prepared to move forward with the introduction of continued education requirements for residential contractors licensing.



*Tim Neal with wife Diane, and daughter Nikki*

**You are usually accompanied by your lovely wife Diane and daughter Nikki at most state and national meetings. How do you balance your commitment to your company, the industry and your family?**

The balance of time is my single greatest challenge. I am extremely lucky to have a wife and a daughter that enjoy the home-building business as much as I do. Diane is a florist and decorator and Nikki is enrolled at Pellissippi State in nursing. As busy as we all are, we look forward to our trips to Nashville and to all of the HBA functions. Whether it's a local, state or national trip, they are always ready to go. I guess that's because they figured out years ago that it was the only way they were going to get me to go anywhere. Travel for pleasure has never been one of my priorities. Work is what I do...it's all I know, and I love it. I am entering my 18th year as a home builder and I get just as excited when I start a new house today as I did 18 years ago. I cannot describe to you the joy and sense of accomplishment I feel for a homebuyer when I am at a closing. I hope I always feel that way.

---

*“Work is what I do...it's all I know, and I love it!”*

---



# WE MADE PROJECT MANAGEMENT EASIER, INCREASED PRODUCTION AND STREAMLINED PROFITS

BY LARRY OMPS, PRESIDENT & CEO  
COLONIAL VILLAGE INDUSTRIES

For us, stick-building was becoming harder every day as a custom home builder. The limited availability of skilled labor becomes more magnified when you have 6-10 residential, multi-family and light commercial projects going at any one time. To help accomplish what we had on the drawing board, including three developments and one of them a 50 lot community, we turned to Mod-U-Kraf. It was obvious we had outgrown stick-building.

Everyone from the management and designers, to the expeditors at Mod-U-Kraf, works to make our lives easier and is concerned with delivering a quality product. The entire process is engineered to automatically control and know a fixed cost. And with the flexibility we have available, we don't miss a beat in versatility from tray ceilings to the customizing features homeowners want.

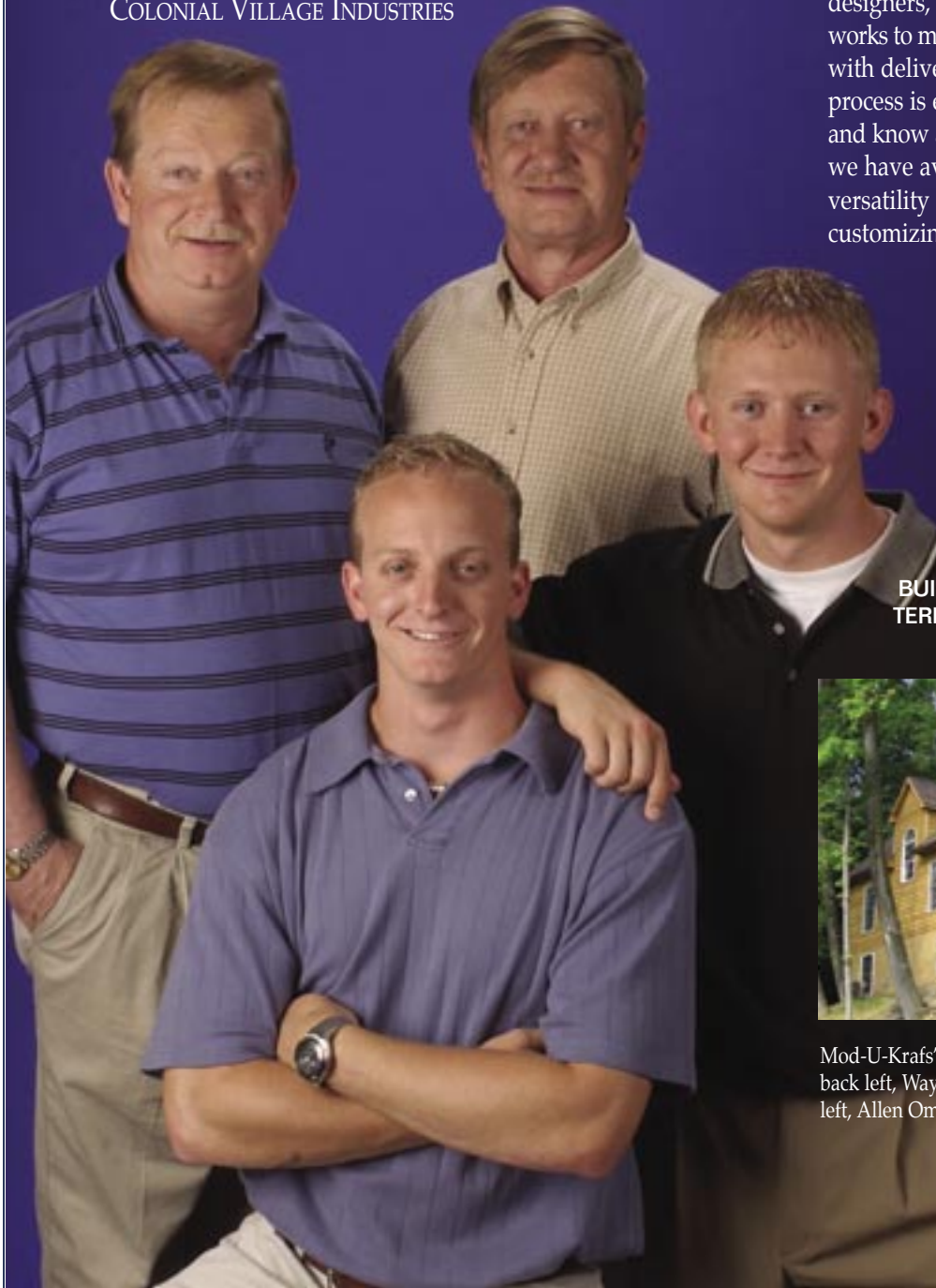


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Mod-U-Kraf's Bayview Model shown above. Shown back left, Wayne Omps, Larry Omps. Matt Omps, front left, Allen Omps, front right.



# Industry's Largest

ORLANDO 2006



## Johns Manville Rolls Out Two New Unique, High-Performance Building Products –

Translucent *Gorilla Wrap* and DuraBase Roofing Underlayment

### Gorilla Wrap

Gorilla Wrap™ is a non-perforated, nonwoven polymeric housewrap material that decreases air infiltration resulting in increased energy efficiency and maximum moisture control. Gorilla Wrap's superior strength, with a tear resistance that is 300 percent higher than the leading housewrap, reduces builder concern during installation and makes it one of the most durable housewrap products on the market.

### DuraBase

The unique composition of Johns Manville's new DuraBase™ roofing underlayment employs the proven technology of asphalt with a new high-performance nonwoven polyester reinforcement—that provides the performance of synthetics with the benefits and value of felt, while also providing the industry's most efficient installation process," said Zain Mahmood, vice president and general manager, Construction Materials & Systems for JM's Engineered Products Group.



### Pella®

Pella® Corporation, known for its innovation, unveiled new decorative details for

windows and doors to personalize homes and businesses. Three options introduced at the International Builders' Show in Orlando, Fla., today, include decorative panels created to hang exclusively between panes of glass in Pella Designer Series® windows or patio doors, decorative glass for Pella® storm doors and rich new finish options for Pella fiberglass entry doors.

Decorative panels create focal points. Pella's new decorative panels for Designer Series windows and patio doors complement the stylish line of between-the-glass window fashions. Designer Series is Pella's exclusive wood window and patio door collection that offers snap-in, snap-out blinds and shades in 25 different colors. The decorative panels can safely and easily be added between the panes of glass of Designer Series windows or patio doors.

## KOMA

### New Product: KOMA® Wood Grain PVC Trim has new natural wood grain appearance.

KOMA® Trim Products introduces a new line of products at the International Builders Show in Orlando. The hardy wood grain look is ideal where a natural wood grain, rough-sawn appearance is desired. KOMA® trimboards are water and salt-resistant, insect-proof and as easy-to-use as wood. Neither the original KOMA®, with a smooth painted wood appearance, or KOMA® Wood Grain, with the rough sawn look ever need painting. The white color throughout is UV-protected and won't swell, rot, split, delaminate, cup or craze under the harshest of conditions. An added benefit is that unlike most plastic trims, paint sticks to KOMA® even better than real woods. "It's a builders dream" said C. W. St. John, National Sales manager, "you can leave it natural or paint it. KOMA® requires no special tools. KOMA® can be nailed glued, sawed, drilled and routed like any wood product."



### Floor heating provides efficiency in indoor comfort

It's a rude awakening to start the day on an ice-cold bathroom floor. While traditional heating systems like forced-air may heat up the rest of the house, the bathroom often remains a chilly experience during the cold months. Although electric heating has long been popular in Europe, today homeowners in the United States and Canada are warming up to this electric floor heating in the bathroom and other areas of the house.

Electric floor heating is highly energy efficient, typically costing no more to operate than several light bulbs. In an electric system thermostatically controlled heating cable mats are installed just underneath the floor covering. "Danfoss LX reduces installation time and potential errors by pre-installing the heating cable onto the mat. This feature guarantees accurate center-to-center distances, and eliminates hot or cold spots" says Lyle Moroz, the division manager. The system produces a gentle, rising heat that emanates across the floor surface, so that it is comfortable, efficient, and totally quiet. Danfoss heating mats are adhesive, which makes them extremely easy to install. To achieve maximum performance from the Danfoss heating mat, it is important to ensure that the floor is properly insulated and prepared. Danfoss LX floor heating systems provide ground fault (GFCI) protection and emit no electromagnetic fields (EMF).



### BellacorPro's "Virtual Lighting Showroom™"

Helps Home Builders and Remodelers Tap Into New Profits "With Bellacor's Virtual Lighting Showroom™, builders and remodelers can capture lucrative lighting sales within the walls of their own businesses—for the first time," said Jan Andersen, CEO of Bellacor. "Typically, lighting is an expense



# Showcase Highlights

## &Trends

and hassle for builders, remodelers and their customers. Builders and remodelers are compelled to send customers to third parties to fulfill their lighting needs and even provide a sizable allowance. Now, using VLS in their own design centers, they can move lighting sales in-house and turn a profit—it's a pivotal change for the industry." Moreover, in line with its customer service, Bellacor delivers comprehensive online training on selling lighting products and navigating the VLS interface. Bellacor also offers free access to Product Specialists who can perform extensive product searches on-request beyond the 15,000 SKUs in the VLS database. In addition, Bellacor has a no-questions-asked return policy, free product shipping, and no restocking fees. With no charge to set up, you can try VLS with no risk and no cost. For more information visit [www.bellacorpro.com/VLS](http://www.bellacorpro.com/VLS).



### **Simpson Strong-Tie® Introduces New Time-Saving Products**

In 2006, steel will turn golden as Simpson Strong-Tie® celebrates its 50th anniversary and introduces several innovative products at the International Builders' Show (IBS). New time-saving tools, connector systems, and products for cold-formed steel construction will be showcased January 11-14 at IBS in Orlando.

#### **Quik Drive Auto-Feed Systems**

The speed, reliability and power of Simpson's Quik Drive product line continues to make its way onto jobsites across the country. Easy to load and use, these auto-feed screw fastening systems secure subflooring, drywall, stair treads, wall plates and sheathing to wood or steel. The efficiency of Quik Drive systems can reduce labor costs significantly and minimize costly callbacks. Builders are switching from nails to screws to secure subfloors

because it can help prevent squeaky floors and subsequent callbacks.



### **NextStone: Polyurethane Simulated Rock**

NextStone, a manufacturer of polyurethane simulated rock face panel products, introduced their new Drystack simulated stone panel at the International Builders Show to be held in Orlando, FL January 11-14, 2006. While NextStone has received wide acceptance from construction professionals and do-it-yourselfers for their original rock faced panel, company officials foresee enormous demand this more contemporary panel. NextStone combines the look and feel of real stone with the ease and speed of installation of conventional siding products. Manufactured with specially formulated polyurethane combined with fire retardants and UV inhibitors, NextStone is cast from actual stone and their unique manufacturing process gives the most authentic synthetic stone look on the market today. NextStone panels, available in 5 colors, were designed with four basic stone patterns and four color palettes to help eliminate a repeat of patterns and color during installation. NextStone panels are designed with an interlocking tongue and groove and ship lap edges. Panels can be cut with any woodworking saw and are installed with deck screws and a screw gun. NextStone has a complete line of accessories including a sloped ledger, inside corner, outside corner, inside and outside corner caps, door/window trim, and large and small mounting blocks.



### **Lasco® Bathware Introduces New Sectional Showers for "Aging in Place"**

The need for multi-piece (sectional) baths and showers is increasing in both commercial and residential building due, in part, to a growing design trend known as "aging in place" or "universal design."

As the significant demographic group of baby boomers continue to grow older, they want the option to remain in their homes safely and independently. The aging demographic is also influencing the demand for commercial facilities that can better accommodate their needs. Recognizing these design trends, Lasco® Bathware is expanding its line of ADA-complaint products with new sectional showers that provide building contractors with simple solutions for new construction and renovation projects. Lasco's new sectional showers will provide a viable alternative in both new construction and remodel applications. "Typically one-piece, pre-fabricated showers must be installed before room framing is complete in new home construction, which makes fixtures more susceptible to job site damage due to prolonged exposure," says Gil Allen, national sales manager for Lasco Bathware's FreedomLine products. "With a four-piece model, the contractor is able to install the product closer to the finishing stage. For more information about Lasco Bathware, visit [www.lascobathware.com](http://www.lascobathware.com).



### **New Trend and Fresh Angle on Clothes Dryer Vents**

Recognizing that there can be serious efficiency and safety problems with conventional clothes dryer vents, Rick Harpenau, President of In-O-Vate Technologies (Jupiter, FL), has brought a solution to market. Like most good ideas, The Dryerbox® is admirably simple, consisting of an aluminized steel receptacle that installs between the studs behind the clothes dryer and facilitates the collection and housing of the flex exhaust hose. In addition, In-O-Vate Technologies has added some serious marketability to its already popular solution to dryer venting by obtaining a one-hour F rating from United Laboratories.

—Continued to page 24

# IN THEIR OWN WORDS

## Editor's Note:

In an effort to keep the membership of the Home Builders Association of Tennessee better informed, we are introducing a new feature to this publication. As the situation warrants, we will be asking questions of our elected officials on issues that are of importance to our industry. As with any of us, many have differing views on these important subjects and we want to better understand their perspective "in their own words."

## *The Question:*

*With the concern by many city and county governments over their ability to raise taxes to fund their budgets, how do you view the proposal endorsed by TACIR (Tennessee Advisory Commission on Intergovernmental Relations) that would allow these government entities to raise taxes at will without input from the state legislature?*



Rep. Curry Todd  
State Representative 95th District  
(R) Collierville, TN

I am very concerned by the proposal endorsed by the Tennessee Advisory Commission on Intergovernmental Relations (TACIR) that would make it easier for local governments to raise taxes. Our current system provides healthy checks and balances to maintain a low overall tax rate when compared to other states. This is crucial if Tennessee's economy is to thrive.

Many in the state legislature fear that facilitating higher taxes at the local level could be used clumsily as growth management tool. While I am for smart growth that is responsive to the desires of citizens and market sensitive, higher local taxes may push out those who would otherwise be in the housing market: young families, moderate-income families and minorities. These groups are entering the homeownership market in record numbers across Tennessee.

Building and maintaining the infrastructure associated with growth is normally

the reason given for providing increased taxing authority to local government. The two types of development taxation most frequently mentioned by TACIR are adequate facilities taxes and impact fees. There are downsides to both. The revenue raised by adequate facilities taxes may be put into a local government's general fund. This means that it might not be used for infrastructure at all. The problem with impact fees is they do not have to be based on a study of needs and benefits. This encourages local government to set the fee at the highest possible level.

A third problem with the TACIR recommendations is the call to eliminate the current requirement that increases in city or county sales taxes be approved by local voters in a referendum. I believe voters have a fundamental right to vote on local tax issues. Without a referendum, it is entirely possible that some governments might keep their sales and property tax rates extremely low while taxing development at an unreasonably high rate. This would drive down new home starts and cause damaging ripples throughout a local economy.

A healthy economy must have a strong housing component. Tennessee needs to encourage new homeowners, not put up road blocks to homeownership. A tax policy that extends that benefit to as many people as possible should be our goal. ♦



Rep. John Hood  
State Representative 48th District  
(D) Murfreesboro, TN

Many local governments across Tennessee are struggling to raise enough revenue to provide the infrastructure to accommodate the tremendous growth they are experiencing.

For example, Rutherford County welcomed 2100 new students last year, and the County Commission is preparing to finance the building or expansion of at least 5 schools at an estimated cost of \$58.0 Million.

Development taxes and impact fees represent an important approach for linking funding for essential infrastructure and public services to the growth and development that causes the need for those facilities and needs. Research (Rhody Report: The Public Costs of Growth) has shown that existing property and sales tax bases will not provide adequate funds for these new needs.

The Rutherford County Commission has proposed private acts for development taxes to help finance infrastructure. In 2004, the General Assembly failed to pass a local bill that would have authorized Rutherford County to raise the maximum amount of development tax it could charge. Last year several other counties and cities faced the same dilemma when similar local bills stalled in the Legislature. These bills were referred to TACIR for study.

TACIR recommended general enabling adequate facilities/development tax and impact fee legislation in order to allow local governments to levy development taxes and impact fees without having to get approval from the General Assembly through

*Continued on page 29—*

# ATTENTION: BUILDERS

## Builder's Show Smashes Records

*Continued from page 16—*

When the convention planning committee met Friday to assess the show on the day before it closed, “there really was only one issue discussed -- traffic,” Stetson said. “And the traffic problem basically was only at certain hours of the day.”

Feedback from both builders and exhibitors was positive, the planner said. Businesses also enjoyed brisk traffic. High-end restaurants such as Vito's Chop House on International Drive and others along Sand Lake Road were filled throughout the show, and virtually every major hotel in the Orlando area contributed at least some of the estimated 50,000 rooms needed to host the attendees.

A spokesperson for the Royal Plaza said the hotel at Lake Buena Vista reopened from a multimillion-dollar refurbishment just in time to help accommodate visitors to the trade show, many of whom also enjoyed activities at Walt Disney World and other parks.

Convention Center Executive Director Tom Ackert said Monday that he was pleased as well with how the show went—from the setup through the move-out. Traffic, he said, is always going to be a headache for such megashows at certain times.

“It's impressive to see it fall together with very few glitches,” Ackert said. One glitch -- low water pressure that shut down 15 toilets -- is still being investigated, Ackert said, but likely was a clogged line.

The home builders will return to Orlando in 2007 and 2008. After a two-year break for shows in Las Vegas, the event returns in 2011 and 2012.

The Orlando/Orange County Convention & Visitors Bureau estimated the economic benefits to the community from the show, which opened Wednesday, would top \$122 million.

*(Jerry W. Jackson can be reached at [jwjackson@orlandosentinel.com](mailto:jwjackson@orlandosentinel.com) or 407-420-5721. Jack Snyder can be reached at [jsnyder@orlandosentinel.com](mailto:jsnyder@orlandosentinel.com) or 407-420-5094.)*

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### Important Notice

### Regarding Renewing Your License!!!!

The Board for Licensing Contractor's office can no longer grant an automatic extension to contractors, formerly the 120 day letter, while a renewal is in process.

The law is very explicit stating contractor renewals are due in the Board office 30 days prior to expiration, in order to preserve their valid license and process the renewal. In addition, renewal notices are mailed to contractors by the State, 90 days prior to the expiration date, which basically provides approximately two months to prepare the minimal amount of paperwork and submit the fee to keep your license active. Failure to receive the mailing by the State does not give an automatic extension or legitimate excuse for non-renewal. In the event you do not receive the renewal notice or need an additional copy, all renewal forms are available on the state website at: <http://www.state.tn.us/commerce/boards/contractors/pdf/ContRenewalForm.pdf>

If your license has already expired and you need to obtain a permit or contract a project, as long as we have received your complete renewal (proof of workers compensation insurance, financial statement and renewal fees), you may email us at: [Contractor.Renewal@state.tn.us](mailto:Contractor.Renewal@state.tn.us) or fax a request to (615) 532-2868, and request our office to expedite issuance of your renewed license. Otherwise, renewals are processed in the order received. Please provide your renewed license. Otherwise, renewals are processed in the order received. Please provide your license I.D. number, name as licensed, and expiration date with your request. Until the license is renewed, you are not considered legal or a properly licensed contractor. Please refrain from bidding or attempting to pull any permits until your license is renewed. Once the license has been issued, the renewed status will show up the next day on our website at: <http://www.tennessee.gov/cgi-bin/commerce/roster.pl> and click onto “Contractor” search. In addition, renewals which are sent by overnight express mail or hand delivered, these usually take two (2) days to reach our office from the mail room and the cashier's office.

These new procedures, once implemented, should streamline the renewal process, but it is very important to submit your renewal at least 30 days prior to the expiration date!

Thanking you in advance for your cooperation.



All four models of The Dryerbox® have been tested and approved to be installed in wood or metal frame construction of 2x4 or 2x6 sizes. “This is a huge advantage for us and for our customers who locate the dryer against a one-hour rated wall, which is typically found in multi-family homes or at the wall between the garage and living area,” said Rick Harpenau, the inventor of The Dryerbox®. “The recessed connection allows the clothes dryer to be installed right up against the wall, which saves a square foot of living area and makes the laundry room appear larger,” says Harpenau. “But more importantly, it eliminates bends in the flex exhaust hose that accelerate lint accumulation and can really hurt the efficiency of the dryer and worse yet, create a fire hazard.” To-date, over 850,000 units has been installed in homes across the country. The popularity of using a receptacle to house and collect the flex dryer hose in the cell of the wall has grown remarkably over the past several years. It’s just a matter of time before the product becomes a standard specification in new homes. Today they are in 1 out of 5 new homes. “As builders, architects, inspectors, subcontractors and homeowners see the product for themselves; they are asking why this wasn’t available sooner. It really is a common sense type of product,” Harpenau said. [www.dryer-box.com](http://www.dryer-box.com)



**Builders  
Saving Time,  
Money with  
the Grid Panel  
System®**

The GRID® is a system of premeasured and preprinted cutting and nailing lines that appear directly on OSB and Plywood panels—providing significant material savings and making framing, cutting and nailing faster and easier. Typically, installation of engineered wood sheathing requires separate steps for these tasks—each rife with opportunity for costly errors. “I roof with The GRID®, and it saves me more than 10 percent on time,” says Jeff Heflin of Shelter Systems, Inc., in Manassas, Va. “I don’t need to measure or snap chalk lines because all the information I need is printed on the panel, be it for 16-inch, 24-inch or other framing scenarios.” “My guys all like it, it saves them time, and because they’re making fewer errors, I’m

saving money. I also am eager to support innovative products that change our industry in positive ways.” When installing conventional framing panels, carpenters must cut to conform to the planned roof design, including hips and valleys, roof openings, skylights, windows, doors and vents. Carpenters take measurements of the planned positioning on the structure; transfer these measurements to the sheathing two times (once from each edge of the panel); mark the sheathing with a carpenter pencil then snap a chalk line—all before cutting the sheathing and nailing it to the structure. By using the measurements and preprinted hatch marks on the face of The GRID®, a carpenter can saw a straight or angle cut without measuring and snapping chalk lines. Martco’s GRID® saves time and labor, increases nailing accuracy and truss alignment, better utilizes materials by using few panels for the same job, helps reduce callbacks, and promotes trouble-free inspections. Visit website at [www.martco.com](http://www.martco.com).



**Waterproof Mold-  
Resistant Ceiling  
Tiles and Wall  
Covering Sheets  
Offer Maintenance-  
Free Alternative to  
Traditional Products**

Water damage and mold deteriorate building materials and cause billions of dollars in damage to structures each year. Facility managers often restore or replace materials only to have the damage occur again and again. That’s why Parkland Plastics developed SpectraTile™ and PLAS-TEX® PolyWall to be impermeable and virtually maintenance-free. “The current offering of traditional ceiling tiles and wall coverings just aren’t designed to resist the devastating effects of water, mold and mildew,” says Charles Yoder, president of Parkland Plastics, Inc. SpectraTile™ Waterproof Ceiling Panels are the only completely waterproof lay-in ceiling tiles on the market. Extruded from foam PVC, these plastic panels eliminate the problems traditional fiber-based ceiling tiles have with water absorption, mold, crumbling, and replacement issues. They will never discolor, swell, bow or rot like traditional tiles. In addition to being Class A flame

spread, SpectraTile™ passes the National Fire Protection Agency’s Life Safety Code (NFPA 296). The non-porous surface will not harbor bacteria, and can be easily washed or wiped clean. “These durable tiles have an extended product life that eliminates the need for costly replacements, improving and reducing overhead,” he says. Visit website at [www.WaterProofPanels.com](http://www.WaterProofPanels.com).



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VirtualBoss Inc. introduces its newest innovative product that allows users to be flexible and mobile, Pocket VirtualBoss. Pocket VirtualBoss is a powerful tool that works with the PC version of VirtualBoss to provide seamless scheduling in the office or on the road. This product is the only Pocket PC solution for construction scheduling on the market, which allows users to synchronize their schedule between Pocket VirtualBoss and PC VirtualBoss. With Pocket VirtualBoss there is no need to fumble through piles of paper out in the field or be confused about what is going on at the jobsite. Pocket VirtualBoss allows users to access their data while in the field and limits the amount of confusion or excuses on the jobsite. This allows those in the field to get the job done accurately with the most up to date information. Pocket VirtualBoss accompanies PC VirtualBoss to offer a scheduling solution for those who are always on the go, all in the palm of their hand.

Pocket VirtualBoss is the Pocket PC companion to PC VirtualBoss. It can be used as a standalone program on the Pocket PC or be used to synchronize with PC VirtualBoss. Pocket VirtualBoss displays all information entered in PC VirtualBoss and vice versa. Pocket VirtualBoss’ simplistic approach to scheduling allows users of all levels to utilize this powerful tool. Price for Pocket VirtualBoss is \$59.95 and is recommended that it be used with PC VirtualBoss for maximum efficiency. Visit website at [www.virtualboss.net](http://www.virtualboss.net). ♦



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# CHOOSE SMART GROWTH, NOT NO GROWTH

**T**ight restrictions on growth—often disguised as ways to protect the environment or relieve traffic congestion—are pushing the cost of housing beyond the reach of thousands of families in Tennessee.

In many areas in Tennessee, teachers, police officers, fire fighters and other public servants are having to commute many miles to work each day because they can't find affordable housing to rent or buy close to their jobs. Growth boundaries, large-lot zoning and resistance to infill development are pushing people to satellite cities in search of homes that are affordable to middle income families.

Seemingly lost in the ongoing debate over growth is a clear understanding of the economics of development and the market forces driving demand for new homes. When large tracts of land are removed from the inventory of developable

land because of restrictions in use or the creation of growth boundaries, then the value of all remaining land still available for development increases. That can add thousands and thousands of dollars to the cost of a home.

Policy makers need to consider the relationship between job growth and housing demand. It's a simple equation. More jobs equals more demand for housing.

If job growth is a priority, then policy makers have a responsibility to ensure that equal priority is given to demand for a broad mix of housing choices. Working families suffer when we ignore the relationship between jobs and housing.

A report from the Center for Housing Policy, "Housing America's Working Families," indicates that more than three million working families in America either spend more than half their income on housing or live in a severely inadequate unit.

This disconnect between job creation and housing is felt most by middle- and lower-income workers, including public servants and people who work in the service and retail industries.

Demographic trends over the next two decades will continue to increase demand for housing. The population of the United States will grow by some 37 million over the next 15 years. That means that we need to build 1.3 million to 1.5 million homes each year to keep up with the underlying demand for new housing.

Because little can be done to moderate demand pressures, the growth debate should focus on the supply side of the market. That means developing a master growth and zoning plan that will provide for a good mix of housing in various price ranges and the timely construction of infrastructure improvements—roads and schools—that will accommodate the county or city's anticipated growth in an orderly manner.

Advocates of no-growth policies pay lip service to affordability, but they offer no solutions to the housing crisis experienced by low- and moderate-income families as a result of restrictive growth policies. Instead, we should emphasize smart growth—smarter choices about where and how we grow our communities.

This nation will continue to grow. If we deny that fact and fail to plan for it, then we will continue to see more sprawl-related problems. If we acknowledge that growth is going to occur and plan accordingly, then we can make a positive contribution that will yield tremendous benefits for future generations. ♦

“...smarter choices about where and how we grow our communities.”



# 2006 SPRING LEGISLATIVE CONFERENCE & BOARD OF DIRECTORS MEETING

Hilton Nashville Downtown  
Nashville, Tennessee

## TENTATIVE AGENDA \* \*

### Sunday, March 5

3:00 p.m. – 5:00 p.m. Senior Officers\*

### Monday, March 6

7:30 a.m. – 5:00 p.m.	Registration Open
8:00 a.m. – 9:00 a.m.	Budget & Finance Committee
9:00 a.m. – 10:15 a.m.	Past Associate Leadership Committee*
9:15 a.m. – 10:00 a.m.	New Director Orientation
9:15 a.m. – 10:30 a.m.	Past State Presidents*
10:15 a.m. – 11:30 a.m.	Membership/Membership Services Committee
11:30 p.m. – 12:45 p.m.	Legislative Lunch
1:00 p.m. – 2:15 p.m.	Tennessee Associates Committee
1:00 p.m. – 2:15 p.m.	EOC
1:00 p.m. – 2:15 p.m.	Education Program
2:30 p.m. – 4:00 p.m.	Government Affairs Committee
4:00 p.m. – 5:00 p.m.	Hill Briefing

### Tuesday, March 7

7:30 a.m. – 12:00 p.m.	Registration Open
8:00 a.m. – 9:00 a.m.	Local Leadership Committee
9:15 a.m. – 10:30 a.m.	Education/Programs Committee
9:15 a.m. – 10:30 a.m.	HIPAC Trustees
10:00 a.m. – 2:00 p.m.	Self Insured Trustee Meeting*
10:45 a.m. – 12:00 p.m.	Education Program
11:30 a.m. – 1:00 p.m.	Deli Lunch
12:30 p.m. – 5:00 p.m.	Local Association scheduled Hill Visits
5:00 p.m. – 6:30 p.m.	Legislative Wrap-up Reception

### Wednesday, March 8

8:00 a.m. – 9:00 a.m.	Executive Committee Meeting
9:15 a.m. – 12:00 p.m.	Board of Directors Meeting

Home Builders Association  
of  
**TENNESSEE**  
Working for Builders

\*Denotes Closed Meeting  
\*\* Subject to change



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# LOCAL HAPPENINGS



**Clarksville Montgomery County HBA** honored **Karen Blick** with the **2005 Jackie W. Goad Hall of Fame Award**. This award was presented to Karen in appreciation for her many acts of dedication and exceptional contributions to the local building industry. Karen has been the Executive Officer of the local association for the past 4 years



Above: **Clarksville Montgomery County HBA** honors **Jim Amos Jr.** as the **2005 Associate of the Year**. This award was presented to Amos in appreciation for his support of the local building industry. Amos has been a devoted member for the past 20 years and is the owner of Clarksville Lighting & Appliance. Award presented by Jim Maynard, Clarksville / Montgomery County HBA President. L-R Jim Amos, Jr. – Jim Maynard.

Below: **Clay Powers Builder of the Year**. **Clarksville Montgomery County HBA** honors Clay Powers, Clay Powers Construction, as the 2005 Builder of the Year. This award was presented to Powers for exceptional home building standards and contributions. Powers has been a builder and developer in Montgomery County for the past 11 years. Jerry Drum on right making presentation.

Recently **HBA of the Upper Cumberland** became adopters of the three Putnam County High Schools Building Trades Classes. A special program was hosted by the local Chamber of Commerce with more than 200 in attendance. HBAUC has been a long time financial supporter of the building trades classes, but now they have made a commitment to these programs and their success.

# LOCAL HAPPENINGS

## Colin Powell, Soldier and Statesman

Continued from page 13—



of State Distinguished Service Medal, and the Secretary of Energy Distinguished Service Medal. Several schools and other institutions have been named in his honor and he holds honorary degrees from universities and colleges across the country.

Secretary Powell is married to the former Alma Vivian Johnson of Birmingham, Alabama. The Powell family includes son Michael; daughters Linda and Anne; daughter-in-law Jane; and grandsons Jeffrey and Bryan. ♦

## In Their Own Words

Continued from page 22—

private acts. It has been suggested that some trigger(s) first be met before these new revenue measures could be implemented. You will find that Rutherford County has maxed out on almost any criterion you might suggest. Another proposal would require approval by local referendum. If there needs to be prerequisites to imposing these taxes or fees, then we should develop them. Development taxes and impact fees provide a more efficient and equitable way to finance growth related needs and ensure benefits to those who pay them. ♦

## JCAHBA Check Presentation

JCAHBA held a fundraiser and all proceeds were contributed to Safe Passage. Shown here are Johnson City Area HBA president Dan Rutledge and member, Stan Evans presented a check in the amount of \$27,000 to Safe Passage, a shelter for men, women and children who are victims of abuse. The funds will be used for needed improvements to the shelter.

*L-R: Dan Rutledge, President JCAHBA; Stan Evans, Stonegate Construction; Builder/Member Ken Blevins, President Safe Passage, Inc., Domestic Violence Shelter*



**Johnson City Area HBA 2006 Officer Installation**  
L-R: Associate VP Terry West; Secretary/Treasurer John Perkins; Vice President Bob Everhart; President Dan Rutledge; Immediate Past President Danny Dyer and HBAAT President Tim Neal.



**JCAHBA 2006 Board of Directors**  
L-R: Terry West, Kent Roller, Wayne Lewis, Joe Grandy, Jim Milhorn, Susan Grindstaff, John Perkins, Bob Everhart, Danny Dyer, Dan Rutledge and Kelly Wolfe.





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## 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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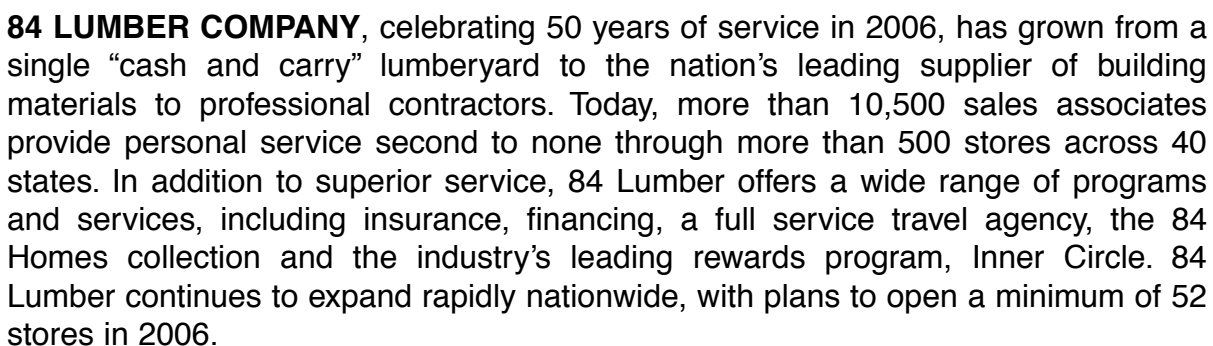


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