

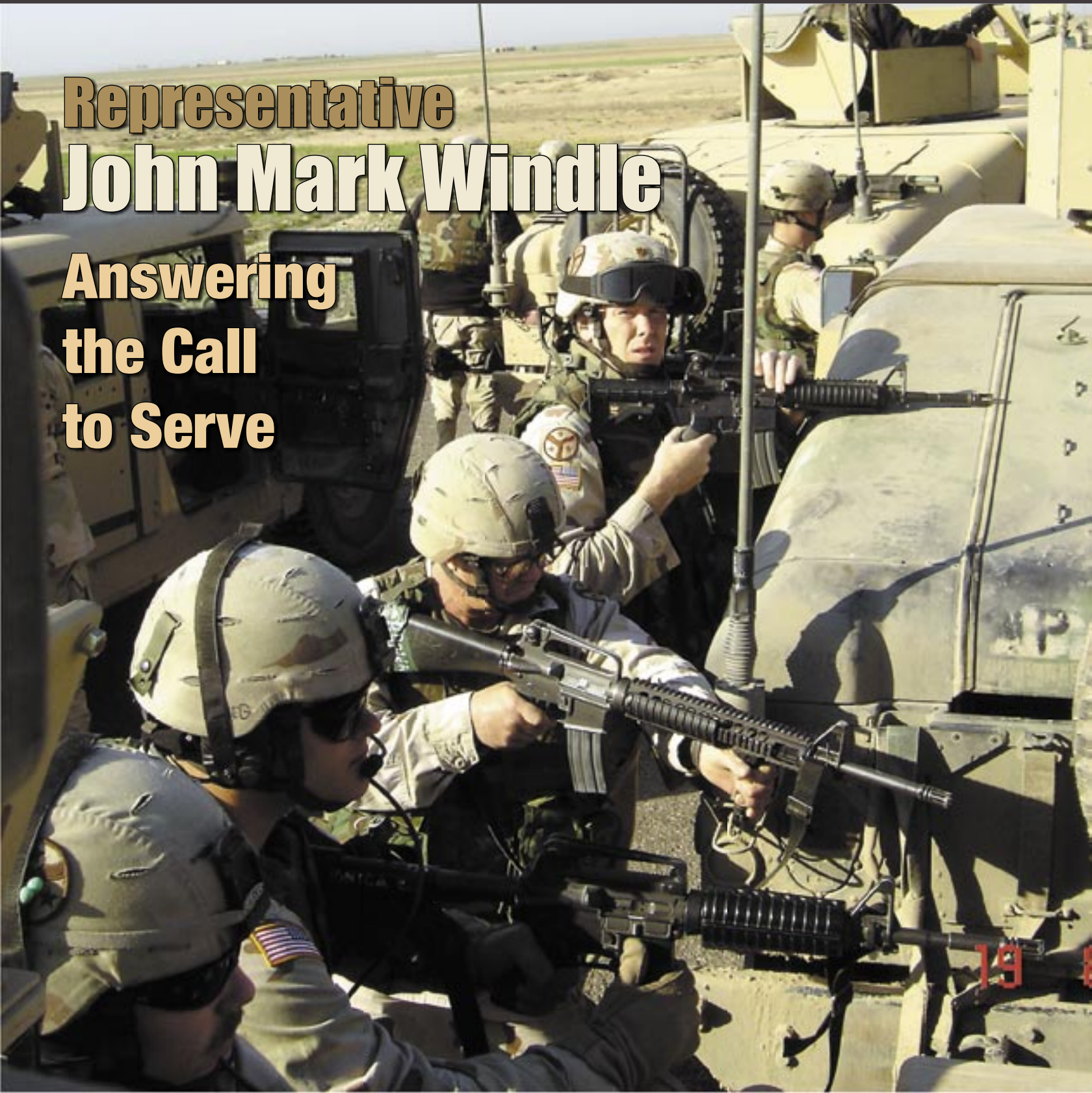
TENNESSEE HomeBuilder

May/June 2006

Official Magazine of the Home Builders Association of Tennessee

**Representative
John Mark Windle**

**Answering
the Call
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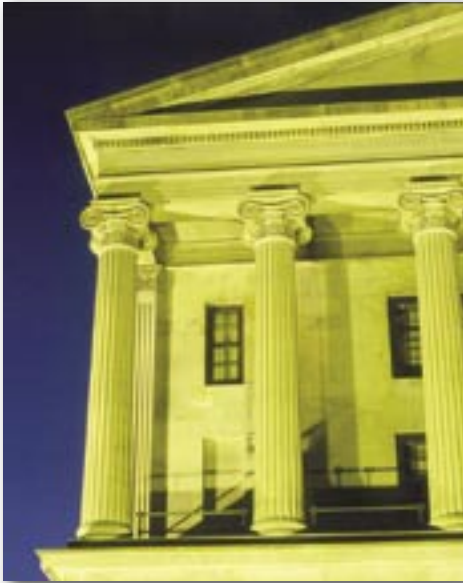
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TENNESSEE HomeBuilder

May/June 2006



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 6,750 member firms as the Voice of the Housing Industry. We advocate housing affordability and availability through:

- Legislation
- Communication
- Education

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Answering the Call to Serve

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PRESIDENT'S PERSPECTIVE

Political Battles and Strategies for Success

A president either is constantly on top of events or, if he hesitates, events will soon be on top of him. I never felt that I could let up for a moment.

—Harry S. Truman

This year's legislative session has been a very diverse and complicated challenge. It has been fun, frustrating and even infuriating at times. All of these emotions are the result of a constantly moving target. Capital hill is like a football game of multiple strategies, different game plans and rotating players. I am constantly reminded that you are never too old to learn, nor can you ever know enough about the political process.

For several years, I have been fortunate to have served on the board of directors for the Home Builders Association of Tennessee. I have always been a willing participant in legislative issues, and I have chaired the governmental affairs committee. I have worked closely with President Morgan and President Carbine on legislative agendas. I have put forth these efforts because I have a deep belief in our mission to protect our industry and keep it healthy.

From my personal experiences, I have developed a much greater appreciation for the jobs of Susan Ritter, Jay West and Frank Harris. These individuals form the front line of defense. They are the sentinels for every legislative invasion and many times the life preservers for our industry in Tennessee.

Thomas Jefferson once said we should have a *"...wise and frugal government, which shall leave men free to regulate their own pursuits of industry and improvement, and shall not take from the mouth of labor and bread it has earned - this is the sum of good government."*

If our association was not involved on the political battlefield, we would have less freedom to regulate and pursue our own interests. It's important to realize that when we do not stand together and get involved, we simply give away our right to pursue what is good for our industry, our state and our nation.

With your support, our legislative efforts will continue to make a difference on Capital Hill! Once we worried about not having a seat at the political table in Nashville. Today it seems that everyone wants to take something off our plate. There is a thought pattern that suggests our industry's success should require us to be taxed and regulated for the greater good of the communities where we place the work of our hands. It's such a backwards thought pattern! The simple fact of the matter is that our success creates prosperity and opportunities in communities by providing homes, jobs and a permanent tax base. Home builders do not create demand, we respond to it! Why does anyone want to penalize our industry for giving these types of blessings back to the economy of Tennessee?

Most of us will move toward our most dominate thoughts. **So let's all stand together and make sure we believe in a strong home building industry for 2006 and beyond.** If we continue to challenge those who would handcuff our industry, we will know that we have given our best efforts for success.

Your Home Builders Association is working hard to make sure your efforts are not penalized by those who legislate from an anti-business agenda. Never forget – it is the strength of our combined efforts that protects the interests of every member in our association. Let's get involved and stay involved! ♦



HBAT President Tim Neal

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EXECUTIVE OFFICER

Outlook

Did You Know June is Home Ownership Month?

Maslow's Theory of Needs suggests that shelter is one of the top priorities for the human race. That's a great need to have for those of us in the home building industry. In the history of home building we have definitely come a long way since our early ancestors. In America, the pioneers were faced with serious problems such as primitive tools, very raw building materials, and of course, the lack of Sears, 84 Lumber and design software. In recognition of Home Ownership Month, we put together a brief history of home building.



The Post and Beam Home was one of the earliest types of pioneer structures. Probably around the mid-sixteen hundreds, old John Pioneer would have created a frame for his house made of post and beams. He would then fill in the frame with wattle and daub, a mixture of branches, mud and clay. The roof of his home would have been thatched. Nails, if there were any, would have been imported from Europe. The timber would have come from virgin forests around his chosen location. Although cutting the timber and squaring it with hand tools was a pretty tough job, John never had to worry much about local regulations, ordinances or building codes. The only real thought he gave to environmental issues was getting out of the environment and into something warm and dry. The local residents were more than likely either Indians or woodland creatures. Both of whom were probably watching John with equal curiosity.

The next type of crude enclosure our pioneer brothers and sisters built were log homes, more commonly known as "log cabins." If you're ever in Norris, Tennessee you can view a fine example of this home at the Museum of Appalachia. Many times entire communities would come together to help families with their building endeavors.

When building a log home, the settlers would start with a foundation made from some type of stones. It was important to get the logs off the ground to protect them from rot and termites. Two hand-hewed logs were used as sills. Then the process continued with hewing more logs, using an auger to drill holes for wooden pegs and finally placing rafters and wooden shingles on the structure. The cabin was then ready for chinking and paneling. Boards were placed as panels on the inside of walls and the outside was chinked with red clay. (Some chinking may have differed depending on the location.)

NOTE: If you happen to have relatives who lived back in the hills, you may have had the pleasure of spending the night in one of these homes. Rain doesn't tend to be much of a problem on a wooden, shingled roof. However, during a snow storm you will wake up with snow on your blanket. The snow doesn't make the shingles swell like rain does.

In Tennessee, we've become rather advanced in our building methods, and yet we still face modern day challenges. Running away from a bear may not be a real concern – but run-off and environmental regulations can still cause a "bear" of a problem. Pioneers were under the suspicion and watchful eye of many tribal counsels – now we have to keep abreast of code requirements and regulations imposed on our communities. Lumber was in great supply for our ancestors – but I bet they would be green with envy if they could see a flatbed of 2x4's, pre-built trusses and sheetrock on the way to a job site.

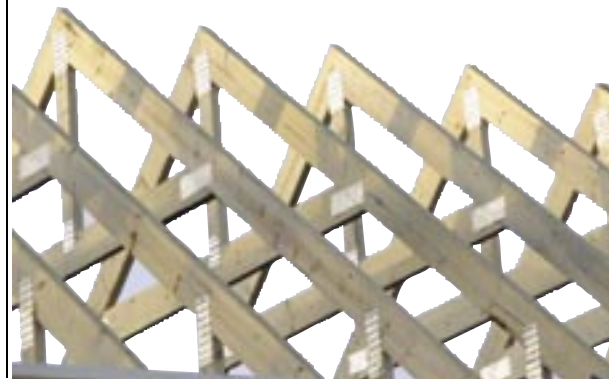
With everything that we now call modern, the home building industry has become a complex assortment of supplies, technol-



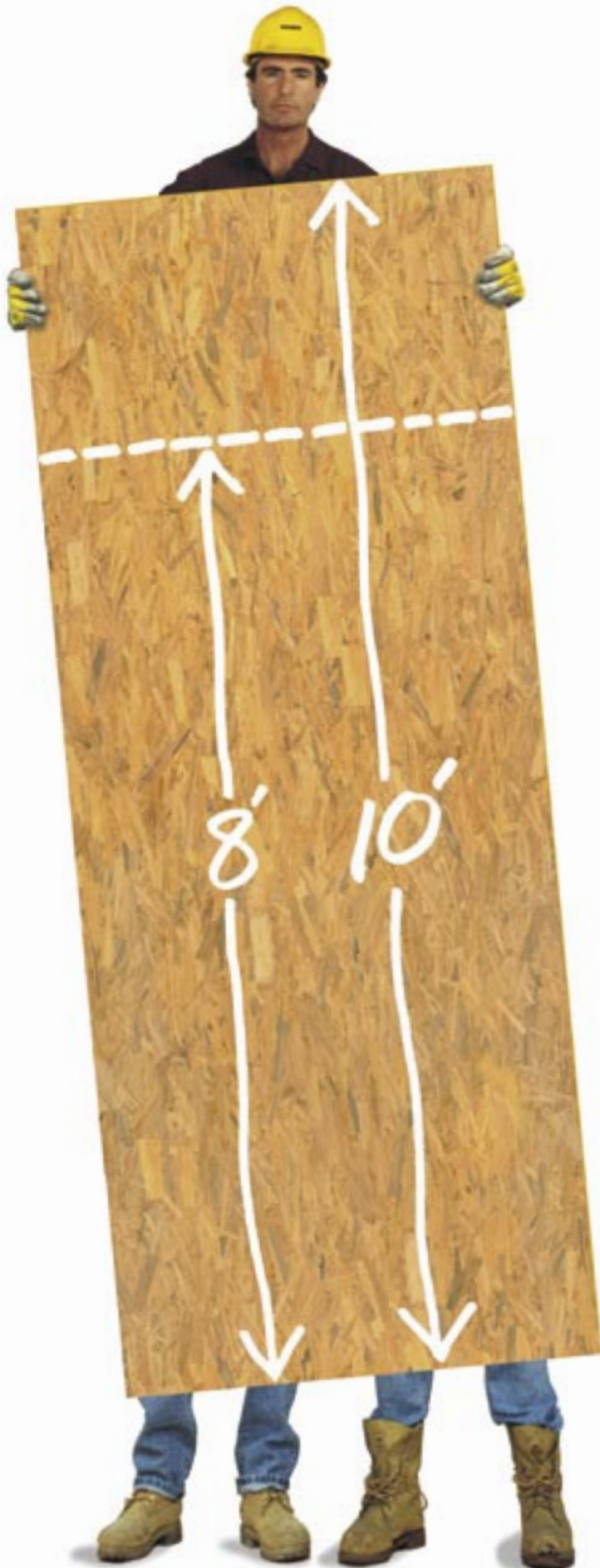
Susan Ritter, HBAT
Executive Vice President

ogy, laws, regulations, cost-effectiveness and careful planning. However, the skills, craftsmanship and the work of your hands, still provide that basic need that we call – HOME. With all the challenges we face, every home builder can take pride in the fact that you create jobs, provide the driving force for a strong economy and establish the foundation for the American Dream!

Information Sources for article: "The History Channel – Frontier Homes" and "An Overview of Log Cabin Design" by Cody Weeden.



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With the greatest sense of gratitude and appreciation, your HomeBuilder Magazine conducted the following interview with John Mark Windle:

Q: Your fellow Tennesseans are very proud of your service to your country. Can you give us a brief insight into your military career and your experience in Iraq?

A: I've been in the military twelve years now. I did my basic at Ft. Lee, Virginia, and I'm now a Major. I've had a lot of great adventures in the United States military, and I have to say I really enjoyed my experience in Iraq. Iraq has a much more diverse culture than I had expected. It has a very old history compared to our own, and I actually got to live in Nineveh. Bible scholars will recognize the significance of Nineveh and the story of Jonah.

The Home Builders out there might find

it interesting that I never saw a stick built house the entire time I was in Iraq. Most of what you see, if not all of the homes, are poured concrete. In the cities you can tell there is a middle class. But when you get outside the cities, it looks like the old movies portraying Bethlehem during the time of Christ.

My experience in Iraq was never boring. One of the things I have to say is that I really enjoyed getting to serve with individuals from different parts of the country. We had a great time, and I got to see the best in people. Our young American soldiers are absolutely fearless. You get into a lot of perilous situations in that environment, and I never saw one of those young soldiers flinch. Everyone can be proud of our brave men in women in the armed forces.

Q: What is the biggest challenge you face as a Tennessee House Representative?

A: Well, let me begin by saying the reason I got into politics is my love of people. In the early 90's, I had concerns about the inequities of money spent on students in different areas of our state. There was a big difference in the spending in rural and urban areas. I decided I wanted to get involved and be a public servant.

The biggest challenge I face is trying to respond to my constituents on an individual basis. Beyond being a Legislator and keeping up with the bills and all the government issues, I believe my first priority is to respond to the people I serve. I am constantly getting calls from citizens in the Upper Cumberland concerning everything from safety issues to TennCare. That's why they elected me to this office; and although it is a challenge, I'm glad they choose to call me. Once again, it's my love of helping people that brought me here.

Q: What role do you think the state should play in the Tennessee housing industry?

A: I think the State Government should stay out of the way. I realize there are times when the government has to step in and correct problems. But as a general rule, I prefer less government and support for the free market.

For home buyers, I think the state and local governments have to be very careful with impact fees and other taxes. I believe one of the main goals most people have is to own a home. There is a very fine line where added costs can actually price individuals out of the market. I realize communities need new schools, fire departments and other public services. But when you take that home buyer out of the picture, it's much more detrimental to a community when it comes to the long term economic impact. In my opinion, it is

better to have that permanent tax base that can really increase the opportunities for a community, rather than a fee in the beginning that creates a problem for potential home buyers.

Q: What are your thoughts on the current immigration issue?

A: It's a national problem, and I haven't seen a comprehensive plan to deal with it. I realize a lot of industries have diverse labor needs. But the solution is going to have to come from the national level. Congress is going to have to come up with a solution. I just don't know the answer.



Rep. Windle visits with Frank Harris, HBAT Director of Governmental Affairs

Q: Do you have any final comments to the members of the Home Builders Association?

A: Yes. Our state has been blessed with a lot of great home builders. In the Upper Cumberland, I can see the incredible economic impact. We have people moving in from all over the country. There are lots of houses being built, and I think it's great. As a representative, I have to say that I rarely hear of a problem. I believe this speaks to the fact that home builders are turning out a great product at a fair price. I know the men and women who build homes in Tennessee take a lot of pride in what they do. We appreciate their efforts, and I hope we continue to have a strong economy and a highly supportive legislative environment.

—Cont. on page 29



JOHN MARK WINDLE

Let every nation know, whether it wishes us well or ill, that we shall pay any price, bear any burden, meet any hardship, support any friend, oppose any foe to assure the survival and the success of liberty. —John F. Kennedy

From the Tennessee State Legislature to the sandy battlefields of Iraq, Representative John Mark Windle has proven his commitment to serve both his state and his country with honor.

Representative Windle began life in Cookeville, located in the Upper Cumberland region of Middle Tennessee. Cookeville is the county seat of Putnam County—named for Israel Putnam, French and Indian War soldier and commander at the Revolutionary War battles of Bunker Hill and Long Island. Since J.M. Windle represents District 41 - including Fentress, Morgan and Overton counties, it is noteworthy to recognize this district as the home of Alvin York. York was the celebrated WWI hero in the battle of Argonne.



Israel Putnam



Alvin York

Windle has a B.S. in Finance from the University of Tennessee and a Juris Doctorate from the University of Tennessee College of Law. He is a former Assistant District Attorney General and has an impressive list of Public Offices:

- House member of the 97th through 104th General Assemblies
- Majority floor leader, 100th and 101st General Assemblies

- Member, House Agriculture Committee
- Member, House Education Committee
- Member, House Education Subcommittee

A member of the 278th Armored Cavalry Regiment of the Tennessee Army National Guard, Windle has risen to the rank of Major. (For those without military experience, that's a rank above Captain and one step away from being a Lieutenant Colonel.) Major Windle was wounded while serving in Iraq and returned home in November of 2005.

Representative Windle has been described as "...one of the few legislators who still embodies the citizen-statesman envisioned by the Tennessee founders—modest, rural, good natured, accessible." (William Dean Hinton - Nashville Scene)



LEGISLATIVE REVIEW

Board for Licensing Contractors & Home Improvement Commission to be Studied by General Assembly

The Board for Licensing Contractors and the Home Improvement Commission, within the Tennessee Department of Commerce and Insurance, may not look the same after the General Assembly conducts a study of their structure, functions and budgets. There is concern in the General Assembly that these boards may not be acting as efficiently as they could be. Some Legislators feel it is time to revisit the structure of these boards to determine if they are best serving both the licensees and the public.

Established in 1931, the Board for Licensing Contractors currently has nine members. Three of those are required by statute to be home builders representing each of the three grand divisions of the state. Additionally, the statute requires that

two of the remaining six members must be commercial contractors, and the remaining three must be mechanical, electrical and highway contractors. One member must come from the public at large.

The Home Improvement Commission consists of five members. Three members must be home improvement contractors, and the remaining two represent the public at large. There are approximately 14,000 residential and commercial contractor's licenses. In addition to those, there are 2,500 electrical contractor's licenses, 724 mechanical contractor's licenses and 549 plumbing contractor's licenses. The Home Improvement Commission has issued approximately 1,200 licenses since its founding in 1988.

When this issue was addressed by the



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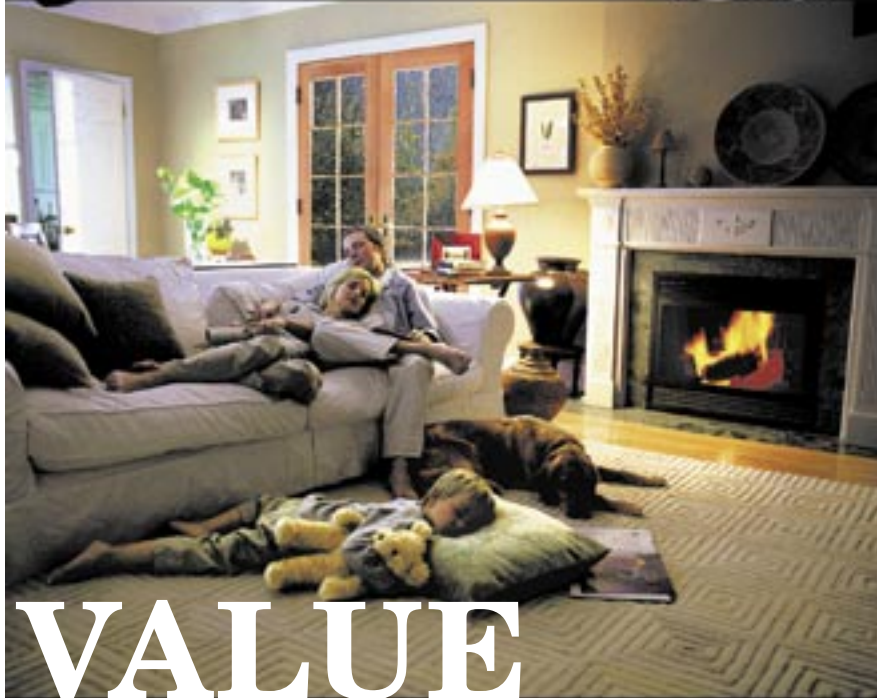
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Senate Commerce Committee, Senator Kathryn Bowers (D-Memphis) suggested combining both the Home Improvement Commission and the homebuilding aspect of the Board for Licensing Contractors. Bowers, a former inspector for the licensing board, indicated this may be the right direction due to the fact the Home Improvement Commission is currently operating at a \$600,000 deficit, while the Board for Licensing Contractors has a \$4 million surplus.

The study will be finished before the General Assembly reconvenes in January of 2007. Any changes in the structure of either board will have to be done through a legislative change in the statutes creating both boards. Both the Board for Licensing Contractors and the Home Improvement Commission information can be found on the web at www.state.tn.us/commerce/boards/contractors/index.html.

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Record Number *of* Builders Carry Concerns *to* Capitol Hill



More than 1,350 builders from across the country arrived in the nation's capital on May 10 to participate in NAHB's annual Legislative Conference and to urge their members of Congress to maintain a national priority for housing and to increase housing opportunities for all Americans.

"A record number of builders trekked to Washington to call on their Capitol Hill lawmakers to enact policies that meet our nation's ongoing housing needs," said NAHB President David Pressly. "Be it tax policy, excessive regulations that harm housing affordability, property rights or other important issues that affect a builder's business, the meetings provided a special opportunity for industry professionals to speak directly to their federal representatives and communicate the challenges that their businesses face every day."

In more than 300 individual meetings with their representatives and senators, builders called for action on the following NAHB legislative priorities:

- **TAX SIMPLIFICATION.** Builders called on their lawmakers to support and protect the mortgage interest deduction and all other housing tax incentives in the current tax code. Members of Congress were told that a proposal by the **President's Advisory Panel on Federal Tax Reform** that is currently being studied by the Treasury Department represents a radical departure from America's decades-long commitment to support federal tax policies that promote homeownership and the production of affordable rental housing.
- **RECOGNIZE HOUSING'S CRITICAL CONTRIBUTION TO THE ECONOMY.** The nation's home builders emphasized the important role that housing plays in maintaining a healthy economy, creating jobs for workers in their local communities and accumulating household wealth. At present, housing accounts for more than 16% of Gross Domestic Product, with the industry creating 6 million jobs in 2005. Housing also plays a leading role in the way most Americans save and accumulate wealth. Today, American home owners have more than \$11 trillion in housing equity. Furthermore, housing pays for itself, with each new single-family home generating an average of \$27,500 in new taxes compared to a cost to the government of \$24,840.

Apartments bring in \$27,845 in new taxes at a cost of \$23,270. Housing's share of state economic activity ranges from just under 10% to as much as 27% of Gross State Product. Lawmakers were asked to support efforts to keep housing on track as the nation's most important economic engine and wealth builder.

- **FEDERAL STORM WATER PERMIT PROGRAM.** House members were urged to support legislation that will be introduced in the near future by **Water Resources and Environment Subcommittee** Chairman John Duncan (R-Tenn.) that would resolve the difficulties with the **Environmental Protection Agency's** storm water enforcement policies. Complying with storm water requirements adds approximately \$1,400 to \$4,500 to the cost of every lot. This bipartisan legislative solution seeks to reform the regulatory process without harming the environment by allowing builders to correct permit violations that don't cause environmental harm; waiving the need for a federally-based permit if storm water runs into municipal storm sewers; providing that federal enforcement of state-issued storm water permits is the exception, and not the rule; and eliminating the need for federally-based permits if a site is deemed to have a low risk of soil erosion.
- **IMMIGRATION REFORM.** It is estimated that more than 20% of the building industry's entire workforce is foreign-born, making the immigrant population essential to meeting housing demand and sustaining economic growth in this country. Builders called on their senators to support comprehensive immigration reform that would secure and protect the nation's borders and also create guest worker programs that would provide a more efficient system for dealing with those who would like to come to the U.S. and work. Builders asked lawmakers to support a plan that would provide illegal immigrants with an opportunity to pay restitution and become legal U.S. residents. While business has a role in enforcing immigration policies, builders called on their senators to ensure that general contractors are not held accountable for the hiring decisions of subcontractors who work on their job sites.

—Cont. on page 22

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HBA OF SOUTHERN TENNESSEE

LOCAL LIMELIGHT

The Home Builders Association of Southern Tennessee, ("HBAST"), is an 800 plus local association representing six counties: Hamilton, Bledsoe, Marion, Meigs, Rhea and Sequatchie. Started in 1945 as the Home Builders Association of Chattanooga by a handful of faithful and future-minded builders, the HBAST has grown into one of the most well-known and respected trade associations in Southern Tennessee.

The HBAST philosophy is to concentrate on improving the businesses of its members. This is accomplished through a constant emphasis on keeping the local building economy strong, allowing HBAST members numerous opportunities to network with one another, providing educational opportunities for all members to learn more about running their businesses and building better homes. We also make sure we do everything possible to keep governmental interference on the home building business to a minimum.

OUR MEMBERSHIP

The HBAST is fortunate to have an overwhelming number of active members. Its monthly General Membership Meetings consistently draw over 140 members, packing its banquet room and serving as a charged atmosphere for networking, socializing and fellowship. A recent membership meeting was held at the University of Tennessee at Chattanooga and drew over 275 people, a record for the HBAST. With such an active and vibrant group of dedicated volunteers, the HBAST has many councils and committees that work hard throughout the year.

OUR COUNCILS AND COMMITTEES

The HBAST works through its councils and committees. It has nine of them: Associates Council, Women's Council, Developer's Council, Remodeler's Council, Membership Committee, Home Show Committee, Fall and Spring Golf Committees, and the Education Committee.



Spring Golf 2006: Harold Payne, George Wright and Bradford Banta at the HBAST Spring Golf Tournament

The Associates Council raises money during the year for its charitable efforts in the Chattanooga and Hamilton County area. Its largest fundraiser is the Spring Golf Tournament, typically held in May of each year. This year's tournament was held on May 16th at the Lookout Mountain Golf Club and featured a silent and live auction. Every HBAST golf tournament for the past 10 years has been a complete sellout with every team slot taken.

With the money raised, the Associates Council funds the HBAST partnerships with local public schools, including our partnerships with East Lake Elementary, Hillcrest Elementary, Howard Academy and Sequoyah High School. One of the highlights of the HBAST year is the an-

nual Hillcrest Elementary School Christmas Party put on by the Associates Council. The Council provides a party on the last day of school before Christmas for over 40 needy children and their families. In addition, members shop with the parents for Christmas presents for each child, and provide food for the holidays.



Home Show 2006 at the Chattanooga Convention Center

Our Home Show Committee oversees the annual Tri-State Home Show each year. From its humble beginnings in a local mall, the Home Show has grown into a true regional event. It now covers over 100,000 square feet at the Chattanooga Convention Center and consistently has over 450 booths and over 300 vendors. This year, over 15,000 people attended the Show. The show is an opportunity for the HBAST to show off its members' products and services to the public.

The Education Committee is in charge of producing the HBAST monthly education meetings. The HBAST has a committed base of members that are keenly aware of the importance of continuing education. Each month, the Education Program grows stronger. In the past year, the HBAST has produced programs on the following topics: Contract and Lien Law Issues, Protection from Worker's Compensation Claims, Proper Attic and Crawlspace Ventilation, How to Use nahb.org to its Full Potential, Legal and



Left: February General Membership Meeting at UTC



Right: Hillcrest Christmas Party 2006: HBAST members give a Christmas Party for students at Hillcrest Elementary School.



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TURNING UP THE HEAT ON SAFETY

Picture this situation for a moment. You're cruising down the road, feeling the warmth of the sunshine, and it causes you to reminisce back to those good old high school and college days. So you reach into your traveling music library and pull out the greatest hits of the 70's and 80's. You've recently rediscovered your old Spuds McKenzie ball cap, and you slip it on to cover up your receding hair line. Life is good, and you feel like you're on top of the world. But wait!!! Somewhere between "My Sherona" and "Smoke On The Water," you realize steam is beginning to roll out from under your hood. Jumpin' Jehosaphat and General Jackson!!! Your car is overheating!

It seems that many of us never really think about our automobile's cooling system until we see that little red light come on. It's a simple problem to diagnose. When there's not enough water going through your cooling system, your engine overheats. Not only can this damage your engine, it can lead to a condition called "hoofing it." It's never a smart move to overheat your automobile – but it's an even worse problem when you overheat your body.

Deborah L. Mullen, a strength and conditioning specialist from California, makes the following comparison:

"Now picture your body as the car-- your muscles are the engine, your skin is the radiator and your blood vessels are the water tubes that connect the engine with the radiator. When your cooling system is running smoothly, excess heat from your muscles is drawn into your blood vessels where it circulates to your skin. Evaporating sweat draws heat away from the blood vessels. The cooler blood then recirculates throughout the body, lowering body temperature.

When too much water is lost through sweating, your blood volume decreases. This decreases blood pressure which, in turn, reduces blood flow between the muscles and skin. To overcome this, your heart rate increases. Because less blood

reaches the skin, heat loss is reduced and the body overheats. Just like your car, your body can quit running."

Summer months are great times to work and play. But most of us really never pay attention to the dangers of overheating. Dehydration can have serious consequences such as heart and kidney problems. In the world of home building, many individuals are pushed to take advantage of those bright, sunny days! But let's remember that an ounce of prevention is still worth a pound of cure. Here are some really great summer tips from OSHA:

OSHA's Advice about Protecting Workers from Heat

- Encourage workers to drink plenty of water – about 1 cup of cool water every 15 to 20 minutes, even if they are not thirsty – and to avoid alcohol, coffee, tea and caffeinated soft drinks that dehydrate the body.
- Help workers adjust to the heat by assigning a lighter workload and longer rest periods for the first 5 to 7 days of intense heat. This process needs to start all over again when a worker returns from vacation or absence from the job.
- Encourage workers to wear lightweight, light-colored, loose-fitting clothing. Workers should change their clothes if they get completely saturated.
- Use general ventilation and spot cooling at points of high heat production. Good airflow increases evaporation and cooling of the skin.
- Train first-aid workers to recognize and treat the signs of heat stress and be sure all workers know who has been trained to provide aid. Also train supervisors to detect early signs of heat-related illness and permit workers to interrupt their work if they become extremely uncomfortable.
- Consider a worker's physical condition when determining fitness to work in hot environments. Obesity, lack of con-

ditioning, pregnancy and inadequate rest can increase susceptibility to heat stress.

- Alternate work and rest periods, with rest periods in a cooler area. Shorter, more frequent work-rest cycles are best. Schedule heavy work for cooler times of the day and use appropriate protective clothing.
- Monitor temperatures, humidity and workers' responses to heat at least hourly.

The above referenced information is available on OSHA's Heat Stress Card

Protect Yourself

Heat Stress

When the body is unable to cool itself by sweating, several heat-induced illnesses such as heat stress or heat exhaustion and the more severe heat stroke can occur, and can result in death.

Factors Leading to Heat Stress

High temperature and humidity; direct sun or heat; limited air movement; physical exertion; poor physical condition; some medicines; and inadequate tolerance for hot workplaces.

Systems of Heat Exhaustion

- Headaches, dizziness, lightheadedness or fainting.
- Weakness and moist skin.
- Mood changes such as irritability or confusion
- Upset stomach or vomiting.

Systems of Heat Exhaustion

- Dry, hot skin with no sweating.
- Mental confusion or losing consciousness.
- Seizures or fits.

Preventing Heat Stress

- Know signs/symptoms of heat-related illnesses; monitor yourself and coworkers.
- Block out direct sun or other heat sources.
- Use cooling fans/air-conditioning; rest regularly.
- Drink lots of water; about 1 cup every 15 minutes.
- Wear lightweight, light colored, loose-fitting clothes.
- Avoid alcohol, caffeinated drinks, or heavy meals.

What to Do for Heat-Related Illness

- Call 911 (or local emergency number) at once.

While waiting for help to arrive:

- Move the worker to a cool, shaded area.
- Loosen or remove heavy clothing.
- Provide cool drinking water.
- Fan and mist the person with water.

For more complete information:

Occupational Safety and Health Administration
U.S. Department of Labor
www.osha.gov (800) 321-OSHA

OSHA 3054-0705

OSHA's Heat Stress Card is available in both English and Spanish (OSHA 3154 and 3155, respectively). These laminated, fold-up cards, available free to employers to distribute to their workers, provide a quick reference about heat-related injuries, including warning signs and prevention tips. Employers can order the cards through the OSHA web site at www.osha.gov, which also provides additional information about heat-related injuries.

Warning Signs:

The early symptoms of heat stroke include a high body temperature (103 degrees F); a distinct absence of sweating (usually); hot red or flushed dry skin; rapid pulse; difficulty breathing; constricted pupils; any/all the signs or symptoms of heat exhaustion such as dizziness, headache, nausea, vomiting, or confusion, but more severe; bizarre behavior; and high blood pressure. Advance symptoms may be seizure or convulsions, collapse, loss of consciousness and a body temperature of over 108° F.

It is vital to lower a heat stroke victim's body temperature. Seconds count. Pour water on them, fan them or apply cold packs. Call 911 and get an ambulance on the way as soon as possible. ♦

LOCAL LIMELIGHT

—Cont. from page 18



Education Seminar 08-05: Attorney John Anderson Presenting a Contract Seminar for HBAST Members

Practical Aspects of Builder Warranties and much, much more. There are two education seminars per month, one concentrating on better building techniques and the other concentrating on better business practices.

The HBAST Women's Council, like the Associates Council, is active in giving to local charitable concerns. In addition, the Women's Council funds scholarships for college students engaging in construction related study. The Women's Council has an annual fashion show and cooks spaghetti for the HBAST members at two General Membership Meetings each year.

Finally, the HBAST Remodelor's Council, with over 80 members, works on community outreach projects (trimming Habitat for Humanity homes) and public relations for its membership. It actively participates in the annual home show, with its members consistently taking over 80 booths each year.

THE HBAST TRADITION

The Home Builders Association of Southern Tennessee is proud to be a part of the National Association of Home Builders and the Home Builders Association of Tennessee. It plans to keep up its emphasis on networking, education, contact with local government officials and regulators and charitable works in the community. Through its various projects, the HBAST can give value to its members through helping their businesses grow, and at the same time give back to the community that has given so much to its members. ♦



of Southern Tennessee



NBIS Acquires Special Risk Services, LLC, a Chicago based MGU

Monday April 3, 9:03 am ET

ATLANTA -(BUSINESS WIRE)- April 3, 2006, - NBIS announced today its acquisition of Special Risk Services Group, LLC. (SRS), a Chicago based Specialty Program Underwriter. SRS is considered the largest and most experienced insurance service provider in the crane - rigging and heavy haul transportation industry. "SRS is the best in the business," says Peter H. Foley, NBIS President and CEO.

Kevin Cunningham continues as President and Chief Executive Officer of SRS, while assuming the additional title of Senior Vice President of NBIS. "Aligning with NBIS gives SRS the ability to deliver a broader array of services to our clients, to meet their ever-changing insurance and risk mitigation needs," Cunningham said. "Our goals are to strengthen our leadership position in the crane/rigging and specialized transport insurance marketplace, and to

assist NBIS in the continued achievement of its dynamic growth objectives."

SRS is a Specialty Program Underwriter dedicated to the administration of risk management-based Construction Trade Group programs. With a network of over 200 agents and brokers nationwide, SRS provides broad industry-specific coverages through a group of association divisions. According to Foley, "The SRS team understands the individual needs of each contractor and not only provides customized insurance protection, but provides hands on assistance in risk mitigation." Further information can be found at www.specialriskservices.com.

NBIS, the exclusive underwriting manager for ProBuilders Specialty Insurance Company, RRG, continues to build a solid reputation by providing products and services specifically tailored to the contracting sector. NBIS cre-

ates insurance programs specifically formulated for the individual needs of its clients, and maintains control of its business through in-house claims and underwriting. A successful alliance between NBIS and ProBuilders has earned the endorsement of nine state Home Builders Associations and an "A" (Exceptional) rating from Demotech, www.demotech.com.

Headquartered in Atlanta, Georgia with offices in Palm Desert, CA and Middletown, NJ, NBIS dedicates itself to being the "Solution Provider" for the construction industry, and will continue to generate creative solutions to the risk management needs of its growing clientele. Additional information about NBIS can be found at www.nbis.com.

Contact: Ja Neen Quinal, NBIS Corporate Communications, 770-257-1788, www.nbis.com.

• **PROPERTY RIGHTS, ACCESS TO FEDERAL COURTS.** Builders urged their House members to cosponsor H.R. 4772, the "Private Property Rights Implementation Act." Introduced by Reps. Steve Chabot (R-Ohio) and Bart Gordon (D-Tenn.), the measure would allow property owners who are raising a federal constitutional claim under the Fifth Amendment to have a federal court decide the merits of their case. Currently, all other civil rights cases can be brought directly to federal court. H.R. 4772 does not provide special rights for Fifth Amendment claims, it merely puts Fifth Amendment takings claims on par with the rest of the Bill of Rights. Under this measure, the federal courts would not be deciding local issues, only constitutional questions. The measure does not require Fifth Amendment cases to be filed in federal court. It simply grants the property owner the option of going to federal court.

• **GOVERNMENT SPONSORED ENTERPRISES REGULATORY REFORM.** Continued federal government support of America's housing finance system through the housing government-sponsored enterprises (GSEs) — Fannie Mae, Freddie Mac and the Federal Home Loan Banks — is vital to our nation's housing policy and must be maintained. Over the next decade, America's families will likely need 125 million mortgage loans to purchase or refinance a home, totaling \$27 trillion in mortgage originations. Fannie Mae and Freddie Mac play a leading role in providing the funds to support mortgage originations, which primarily come from the sale and securitization of loans in the secondary market. NAHB believes that any legislation to revamp the regulatory structure of the GSEs must strengthen and safeguard their financial health while also preserving their vital housing mission. The House-passed GSE bill H.R. 1461 would achieve these important aims.

However, builders urged their senators to oppose S. 190, a GSE bill that was approved by the Senate Banking Committee on a party line vote last July. NAHB believes this measure would harm the GSEs and jeopardize the nation's housing finance system by imposing aggressive minimum capital requirements, portfolio limits and program approval language.

And unlike H.R. 1461, Senate bill S. 190 lacks an affordable housing fund. Senators were urged to address NAHB policy concerns before the full Senate considers the bill.

Builders attending the Legislative Conference said they made a real difference in advancing NAHB's housing goals by meeting with their lawmakers and legislative staffs.

Sen. Max Baucus (D-Mont.), who addressed the NAHB Executive Committee the day before the Legislative Conference, told builders that the best way to advance their cause was to follow up their scheduled Hill visits with a phone call or letter or by seeking an appointment with their federal representative in their home district.

"Our members who walked the halls of Congress on May 10 sent an important message to their federal lawmakers — namely, to support policies that will increase the supply of affordable housing and expand homeownership and rental housing opportunities for America's working families," said Pressly.

The Tennessee Home Builder Association members were able to visit with the majority of the Tennessee delegation, such as Senator Lamar Alexander, to express their position on these important issues. ♦

Home Builders
Association of TN
"Day on the Hill"



NAHB

Spring
Legislative
Conference

May 10, 2006



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MEMBERSHIP PAYS

DAVID & PAULA STAUFFER HBA of Greater Kingsport

We appreciate the opportunity to share our involvement with the Home Building Industry and express our views on “*why membership pays.*”

First, let us tell you a little about our family. Paula and I have two daughters, both graduates of the University of Tennessee. Michelle and her husband Thomas live in South Carolina. They have two daughters and a son. Deborah and her husband Bill live in Kingsport, Tennessee. They have a daughter and a son.

Our journey to become Home Builders began in 1969, two years after David

Association. David was elected President of the HBA of Greater Kingsport in 1979. At that time, he was employed in a local Defense Plant, and Paula was on the job sites during the day. David would help after hours. It's been a lot of years and hard work – but we're still building and enjoying what we do.

The advantages of membership are probably the hardest thing we have tried to verbalize. The HBA is like other trade organizations. You really get back more than you put into it. HBA membership has really been helpful and beneficial over the years. The networking, educational opportunities and the friendships we've developed

are so important to us.

We're also proud of the fact that several of the members we personally recruited have went on to be President of our local

“If you see a turtle sitting on a fence post, he didn't get there by himself.”



graduated from the University of Tennessee. An unexpected storm destroyed our mobile home, so we were forced to build or buy. Necessity really is the mother of all invention. So with the help of the late Clifford Ball, and a lot of sweat equity, we constructed our first home. We actually did most of the labor ourselves. We found out building homes was a lot of fun, so we just kept on building. Our first homes were entry-level spec's (1,200 SF). However, we discovered there was a demand for custom homes with 3000+ square feet. We look back now and laughingly say our beginning was like the blind leading the blind.

We were licensed in the mid 70's as a partnership for residential, commercial and industrial building. This is when we joined the HBA of Greater Kingsport and began our involvement with the Home builders

association. Even our daughter Deborah, a CVS Pharmacist, joined the HBA during the recent membership drive. Deborah already has several HBA members as clients and says - “Why not get the rest?” Deborah knows HBA members support each other, and that's the way it should be.

The late Darryl Rice, a great supporter of the HBA of Kingsport, had a philosophy that went something like this: “If you see a turtle sitting on a fence post, he didn't get there by himself.” The Home Builders Association is a great place to assist and learn from each other. We all have different talents, skills and life experiences to share. The philosophy of helping each other, and especially the new members, should be something we all strive for. There are so many benefits of belonging to this organization. Getting involved and



Homes built by David & Paula Stauffer

attending meetings are the best ways to learn about these benefits.

Lastly, only by joining your local, state and national associations can you begin to realize how much effort goes into helping our industry. It's the efforts behind the scenes; the work and influence that most of us never see that truly benefits the home building industry and each and every member of the Home Builders Association.

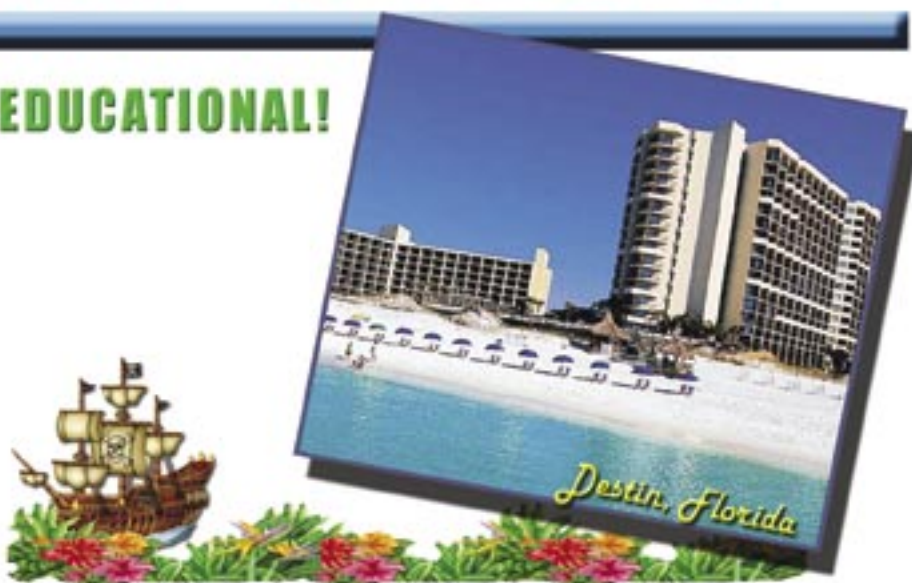
We have been involved with the HBA for more than 25 years, and we know **MEMBERSHIP PAYS!**



DON'T MISS THE FUN!

JULY 16 - 19, 2006

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Don't forget to make your plans for the HBA's 2006 Summer Board of Directors Meeting. The dates this year are from Sunday, July 16th until Wednesday, July 19th. It's a time to get together, talk about the issues that affect our industry, plan for the future and have fun!!!

The theme for this year will be a "Key West Style" celebration. We'll have a Pool Party, Volleyball, a Beach Blast, Karaoke and of course - the Tennessee "Idle" Talent Show.

We'll be staying at the luxurious Hilton Sandestin Beach, Golf Resort and Spa. If you have further questions, please call (615) 777-1700. You can also get further information by logging onto our website: www.hbat.org.

See you at the beach!!!



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LOCAL HAPPENINGS

—Cont. on page 28

HBA of the Upper Cumberland Teams Up with Make-A-Wish Foundation®



EMILY'S PLAYHOUSE WISH COMES TRUE

Cookeville, TN- April 5, 2006 – 7-year-old Emily Henry of Cookeville, Tennessee was diagnosed with Acute Lymphocytic Leukemia (ALL) in June, 2003. A few months later, Emily learned she was eligible to receive a wish from the Make-A-Wish Foundation® of Middle Tennessee. Emily concluded treatments in October, 2005 and began to contemplate her wish. She decided she wanted her very own playhouse and wrote a letter to the Make-A-Wish Foundation®.

Emily Henry of Cookeville Receives Playhouse Wish Granted by Make-A-Wish Foundation® and Numerous Volunteers

In February, Earl Swensson Associates sponsored a wish child's story in the Make-A-Wish *Stories of Light*® campaign and subsequently identified Emily's playhouse as a wish they wanted to help make possible. Intern architect Christian Noble volunteered to design Emily's playhouse using Emily's letter and some helpful hints from Emily's mother, Jennifer. Still, the Make-A-Wish Foundation® realized that building a playhouse that met Emily's wishes would be a real challenge.

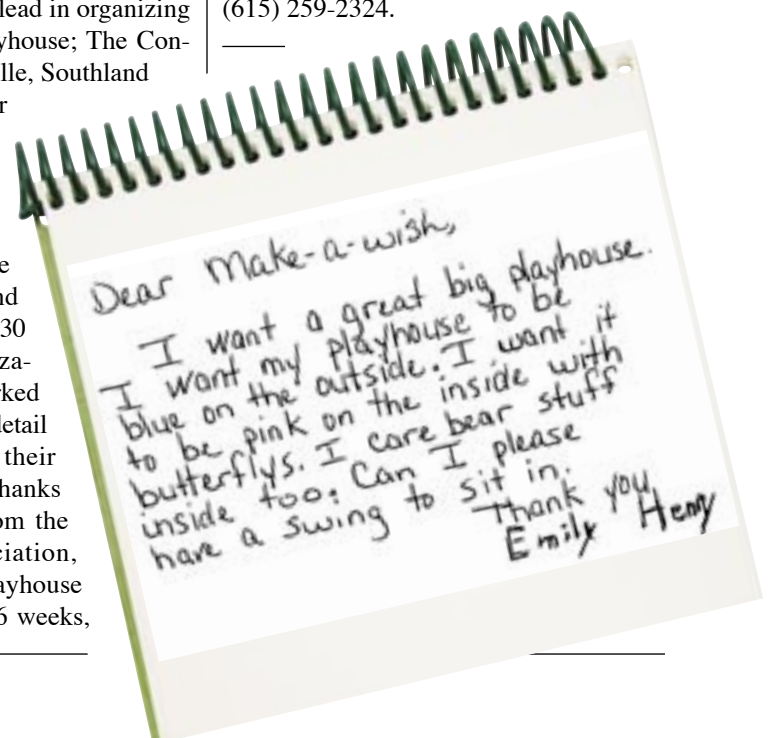
On March 7, at the invitation of Andy Hammock, President of the Home Builders Association of the Upper Cumberland, Make-A-Wish representative Pat Ledford spoke to the Association members and asked for volunteers to help make Emily's playhouse a reality. "I felt like I was in a room full of angels," Ledford said. "Doug Sargent of Design Homes and Land Development of Tennessee immediately volunteered to take the lead in organizing construction of the playhouse; The Contractor Yard of Cookeville, Southland Distributors and other contractors offered to donate building materials. Robin Lee of A&C Propane immediately began planning for the playhouse's interior and furnishings." More than 30 individuals and organizations in Cookeville worked together to make every detail of Emily's playhouse their special project. And, thanks to a large donation from the Home Builders Association, every aspect of the playhouse came together. In just 6 weeks,

the playhouse was constructed at Putnam County's Habitat for Humanity facilities. The playhouse was completed on Thursday, April 27 – just in time for Emily's special surprise on Friday.

"Emily's wish was made possible by the extraordinary efforts and talents of intern architect Christian Noble, along with an exceptional team volunteers, contractors and suppliers in Cookeville. It's the generosity and kindness of individuals and organizations like these that help make wishes like Emily's come true," said Michelle Rosen, Executive Director of the Make-A-Wish Foundation® of Middle Tennessee. "The volunteers in Cookeville have made an extraordinary difference in Emily's life and an unforgettable contribution to Make-A-Wish Foundation® of Middle Tennessee."

Individuals interested in helping to make wishes like Emily's come true can send donations to The Make-A-Wish Foundation of Middle Tennessee, 209 10th Avenue South, Suite 527, Nashville, Tennessee 37203 or donate online at www.wish.org.

More information about The Make-A-Wish Foundation® of Middle Tennessee is available on its website: www.midtnwishes.org or by calling (615) 259-2324.





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LOCAL HAPPENINGS

—Cont. from page 26

2006 Scholarship Recipients



LEA ARENSBAK

Tim Neal, President, Home Builders Association of TN, Lea Arensbak, winner Carl Ownby Scholarship, Wayne Blazer, President, Sevier County HBA. Lea is a graduate of Gatlinburg Pittman High School and plans to attend UT in the fall to study Interior Design.

The \$1,500 scholarships are combined: Sevier County HBA contributes \$1,000 and Home Builders Association of TN \$500.

EDWARD RIVERA

Tim Neal, President, Home Builders Association of TN, Edward Rivera, winner Blanche and Charlie Blalock Scholarship, Wayne Blazer, President, Sevier County HBA. Edward is a graduate of Pigeon Forge High School and plans to attend Maryville College in the fall to study engineering.

RC & Moon Pie Festival, Bell Buckle, TN, June 17



Don't miss the 10th Annual festival in celebration of one of the South's finest traditions – an RC Cola & Moon Pie – live entertainment, crafts, 10K run, food and the cutting of the world's largest MoonPie. Celebrate with us as we celebrate the South's finest tradition a MoonPie and a RC Cola. For more information call (931) 389-2355. Bell Buckle, TN is located in Bedford County which is part of the South Central HBA.

EXTRA, EXTRA
Read All About It –

The Commerce Department has reported that sales of new, single-family homes increased by 4.9 percent in April 2006, the highest rate since last December."

Answering the Call to Serve, John Mark Windle

—Cont. from page 13



The Tennessee Home Builder magazine would like to express our sincere appreciation to Representative John Mark Windle for his dedication in serving Tennessee as a State Representative and for serving his country with bravery and honor in the Armed Services. We are sure that we echo the thoughts and feelings of every person reading this article when we say, thank you for a job well done and welcome home. ♦

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Future HBAT Meetings

2006—

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

2007—

Spring Meeting

March 4 – 7, 2007

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After


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BEATING THE ODDS BY PLAYING IT SAFE: THAT'S SERVICE OUTSIDE THE BOX.

Doug Dojan

Residential Construction Services - Charleston, SC



Playing it safe hadn't been at the top of Doug Dojan's list until recently. "Old habits die hard," he says of his workers' reluctance to adopt many standard safety measures. Builders Mutual convinced him otherwise.

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"We've never had a fall," Doug says, "but before, we were just lucky. Now, thanks to Builders Mutual, we're doing it right."




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