

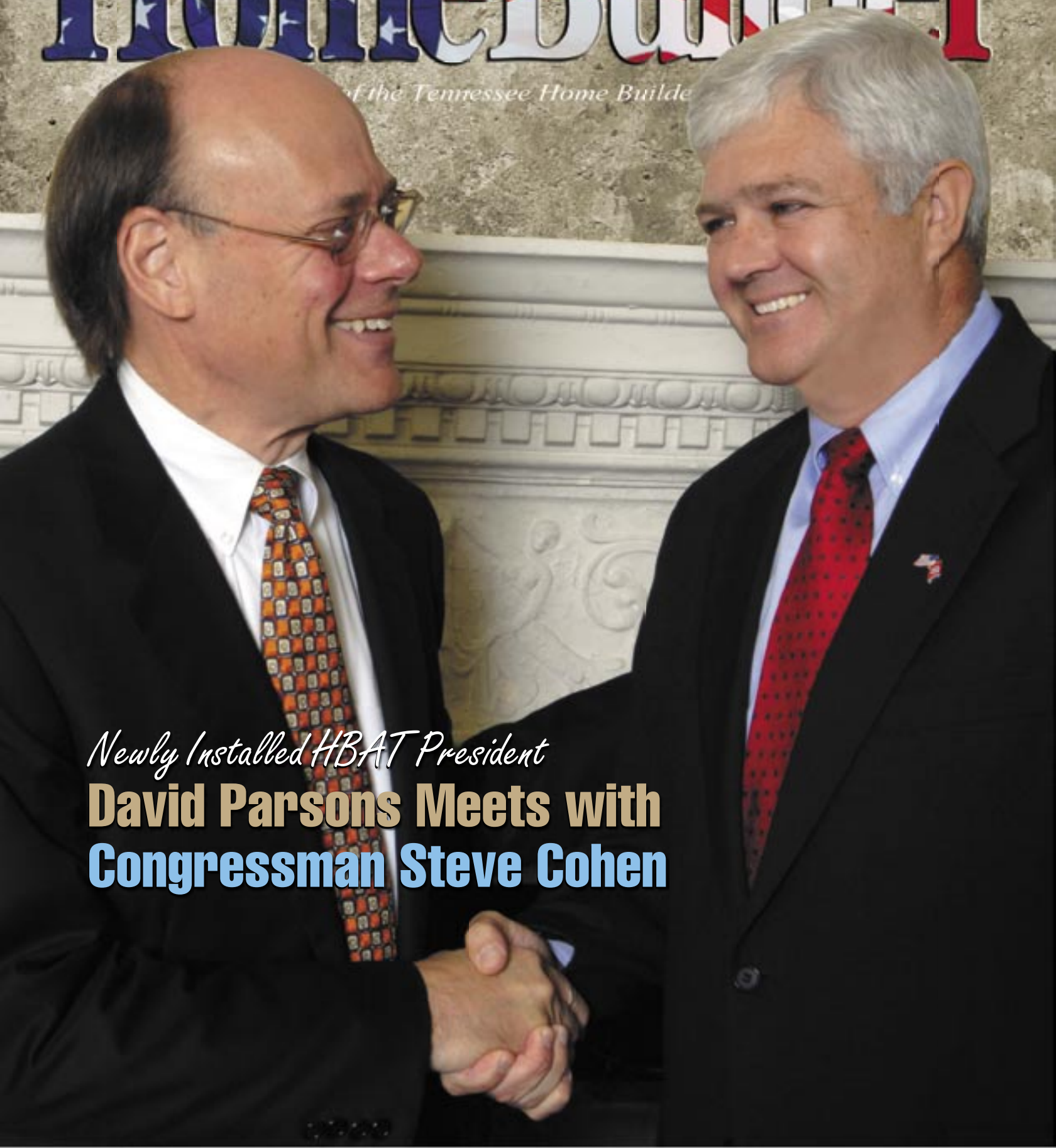
# TENNESSEE HomeBuilder

Jan./Feb. 2007

of the Tennessee Home Builders Association

*Newly Installed HBAT President*

**David Parsons Meets with  
Congressman Steve Cohen**



# Workers' compensation without any headaches – who knew?



## We did.

We're the Home Builders Association of Tennessee Self-Insured Trust (HBATSIT), a unique resource that provides employees with the workers' compensation coverage they need while saving businesses time and money. For 10 years, we've been committed to serving the unique needs of the construction industry. In fact, we insure HBAT members and only HBAT members.

- HBATSIT is the only provider started by home builders, for the building industry.
- Because the trust is also run by builders, we truly understand your business.
- From competitive rates and monthly billing to free safety services and fast claims management, we demonstrate a comprehensive builder-friendly approach.
- Premiums are pooled with other association members to keep costs low.

Even joining the trust is easy. Simply contact any HBAT member insurance agent in your area for an application or fill out and return the form below. A list of local agents is available from your local Home Builders Association. Let HBATSIT show you how easy and headache free workers' compensation insurance can be.

Send to: **Gary Hughes and Associates**  
555 Marriot Drive, Suite 210  
Nashville, Tennessee 37214  
(615) 874-3390 • (615) 874-8784  
[ghughes@ghughesassoc.com](mailto:ghughes@ghughesassoc.com)

☐ Please have a representative contact me.

Name: \_\_\_\_\_

Company: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Phone: \_\_\_\_\_





It's comfortable.

It's efficient.

It's intelligent.

It's electric.

Now what is it?

A new home in the *energy right*® Program is a lot of things. Most of all, it's a great idea. For complete details about the most comfortable, cost-efficient home money can buy, call us about the *energy right* Program. It's the way to go.



[www.energyright.com](http://www.energyright.com)

# ARE YOU *REALLY* COVERED BY GENERAL LIABILITY INSURANCE?

WHEN IT COMES TO GENERAL LIABILITY,  
BUILDERS HAS YOUR BACK

Language is language, but coverage is coverage.

Read the fine print about exclusions to your General Liability policy and you'll see what we mean.

The language is exactly the same, but the exclusions are subject to a variety of interpretations. Talk to your local agent about how Builders interprets them to your benefit—another benefit of doing business with Builders Insurance.



*Building With The Best*

[www.bldrs.com](http://www.bldrs.com)  
(800) 883.9305

Let us show you how Builders has your back when it comes to general liability or workers' compensation insurance. To locate an independent agent near you, contact Builders Insurance Group at 800.883.9305 today.





# TENNESSEE HomeBuilder

January/February 2007



## 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 6,800 member firms as the Voice of the Housing Industry. We advocate housing affordability and availability through:

- Legislation
- Communication
- Education



*In this edition of the Tennessee Homebuilder, Congressman Steve Cohen addresses important issues facing home builders.*

## Cover Story

- 12 **Congressman Steve Cohen**  
Leadership and Public Service

## Features

- 9 **Getting to Know Your New President**  
A Vision of Unity and a Common Goal
- 16 **Did You Know?**  
Keeping Current with the NAHB e-Newsletter and Programs
- 19 **Freshmen Class of Directors**  
The Fundamentals of Service
- 20 **TECH TALK**  
Hot Topics on Hot Water
- 22 **2006 Annual Fall Meeting of the Membership**  
HIPAC Golf Tournament Winners
- 23 **Register Today**  
2007 Spring Legislative Conference, March 4 - 7
- 24 **Tax Time is Coming**  
NAHB Member Resources
- 26 **Local Limelight**  
Green County HBA, "Our Newest Local"
- 28 **Local Happenings**  
HBAUC Holiday Party  
Toys for Tots  
Chili Cook-off

## Departments

- 8 **President's Perspective**
- 10 **Executive Officer Outlook**
- 14 **Legislative Review**
- 15 **Local Association Presidents**
- 30 **Info Link—Advertiser's Index & Calendar**





# Natural Gas.

The Efficient, Versatile  
Energy Choice of Today's  
Home Buyer.

The Valuable, Marketable  
Advantage for Today's  
Home Builder.



**Natural Gas, Naturally Better**

[www.tngas.org](http://www.tngas.org)



Gibson County Utility District



Jackson Energy Authority  
One thing you can count on.

*Brought to you by members of the Tennessee Gas Association. For more information,  
contact your local natural gas distributor.*

## TENNESSEE HomeBuilder

### DIRECTORY

TN HomeBuilder is the official publication for the Home Builders Association of Tennessee.

Annual subscription rate for members of the association is included in the association dues.

#### HBAT

9007 Overlook Blvd., Ste. 202  
Brentwood, TN 37027  
(615) 777-1700 Local  
(888) 550-4228 Toll Free  
(615) 777-1703 Fax  
[www.hbat.org](http://www.hbat.org)

#### POSTMASTER

Send address changes to:

HBAT

9007 Overlook Blvd., Ste. 202  
Nashville, TN 37027

#### PUBLISHER

Woods & Associates

#### EDITOR

Susan Ritter

#### ASSOCIATE EDITOR

Brad Cartner

#### ADVERTISING SALES

Mid-South Advertising  
(931) 379-0814

#### DESIGN DIRECTOR

Donna Heninger

-InDesign

-Photoshop

-Quark Express

#### AD SUBMISSIONS

May be sent to—

[tnbuilder@comcast.net](mailto:tnbuilder@comcast.net) or

#### TN HOME BUILDER

P.O. Box 1916  
Columbia, TN 38402  
[www.tnhomebuilder.com](http://www.tnhomebuilder.com)

TN HomeBuilder is published bi-monthly by Woods & Associates, P.O. Box 1916, Columbia, TN 38402. All rights reserved. All editorial/advertorial submissions are used at the discretion of the publisher and may be edited for purposes of clarity and space. Although all efforts have been made to ensure accuracy of content submitted by advertisers and writers, TN HomeBuilder, its principals and associates are not held liable for errors or omissions. Reproduction in whole or part prohibited without written consent. ©2007 by Woods & Associates.



# EXECUTIVE COMMITTEE <sup>2007</sup>

## SENIOR OFFICERS



### **President**

**David Parsons**  
(Also Nat'l Director)  
901-388-2651  
parsonsd@bellsouth.net



### **Vice President/Treasurer**

**Denzel Carbine**  
(Also Alt. Nat'l Director)  
(Also Budget/Finance Chair)  
615-661-9995  
dcarbine@carbinedevelopment.com



### **Vice President/Secretary**

**Ed Zarb**  
(Also Alt. Nat'l Director)  
865-671-1744  
edzarb@zarbproperties.com



### **Immediate Past President**

**Tim Neal**  
(Also Nominating/Past Presidents)  
865-579-4666  
timneal@icx.net



### **Associate Vice President**

**Kirk Riggins**  
(Also TAC Chairman)  
901-755-5526  
kirk@pcrins.com

## EXECUTIVE COMMITTEE CHAIRS

### **VOTING MEMBERS**

NAHB State Representative  
Charles Morgan  
901-791-0283  
cmorgan@vintagehomesonline.com

Government Affairs  
Doug Collins  
901-751-4301  
doug@dougcollins.com

Membership/Membership Services  
Greg Reynolds  
865-982-7009  
greynolds@tellicohomes.com

Associate National Director  
Larry Bolinger  
865-755-5514  
lbolingerCIS@comcast.net

### **HBAT AREA VICE PRESIDENTS**

**Northeast Region Area V.P.**  
David Stauffer  
423-323-2454  
dhstaufferjr@wmconnect.com

**West Region Area V.P.**  
Kevin Clark  
731-783-1455  
cfhlle@mindspring.com

**Middle Tennessee Area V.P.**  
Davis Lamb  
615-370-3330  
davislamb@netzero.net

**Southeast Region Area V.P.**  
Dennis Epperson  
423-479-9042  
cbepperson@aol.com

### **NON-VOTING MEMBERS**

**NAHB Area 7 Vice President**  
Sonny Richardson  
205-345-2200  
richardsonhomebu@bellsouth.net

**Education/Programs**  
Bruce Hancock  
615-370-8992  
bruce@hancockconst.com

**HIPAC Trustees**  
Keith Grant  
901-683-4422  
kgrant@grantandcompany.com

**Local Leadership**  
TBA

### **Executive Officers**

Karen Blick  
931-503-1194  
info@clarksvillehba.org

### **Past Associate Leadership**

Burl Young  
615-822-2576  
byoung1@sears.com

## COMMITTEE VICE CHAIRS

### **NON EXECUTIVE COMMITTEE**

Executive Officers  
TBA

Government Affairs  
James Carbine  
615-661-9995  
jcarbine@carbinedevelopment.com

Education/Programs  
Charlie Smith  
931-598-0500  
cwsmith@warplink.net

Tennessee Associates Council  
Billy Allred  
931-260-0205  
billy.allred@jameshardie.com

HIPAC Trustees  
TBA

Membership/Membership Services  
Ludy Callaway  
901-766-0974  
ludy.callaway@gmaccm.com

Local Leadership  
TBA



## STAFF

### **Executive Vice President**

Susan Ritter  
sritter@hbat.org

### **Director of Governmental Affairs**

Frank M. Harris  
fmharris@hbat.org

### **Director of Communications**

Brad Cartner  
bcartner@hbat.org

### **Administrative Assistant**

Joy Odjegba  
jodjegba@hbat.org



# Welcome David Parsons

*Newly Elected 2007 HBAT President*

If you are familiar with the Home Builders Association of Tennessee Mission Statement, you will recognize these words...

**"We advocate housing affordability and availability through: Legislation, Communication and Education."**

You are all aware of the extensive legislative program the state association is continually involved with to help promote our industry and to lessen the burden of excess regulation that we must deal with constantly.

Through this publication, and our award winning website, we strive to communicate with our membership to keep you aware of the matters of interest in our ever changing industry.

The third area of our mission statement, which may often be overlooked, relates to providing educational opportunities to our membership that will help make you more successful in your daily business lives and therefore help strengthen our association as a whole.

During the Fall Meeting, your Board of Directors endorsed recommendations made by the Education/Program Committee. Beginning in 2007, we will strengthen

the program offerings by our local and state associations, thereby providing you with the opportunity to get more involved in the professional education resources offered through the NAHB University of Housing Designation Program. These professional designation programs provide a wide range of choices for builder members, remodelers, associate members, property managers and real estate members of your association.

As you will see in information throughout this issue, February 15 through March 15 has been declared as **"NAHB Designation Month."** The leadership of your HBAT encourages each member to get more involved in professional development through these continuing education programs, which help provide you with up-to-date information. I encourage you to speak with members in your local association that have participated in some of these designation programs, and let them tell you about the benefits.

A strong association is made up of strong individuals, and the Designation Program is just one way you can help yourself and your industry become more professional.

**Links to more information:**  
**HBAT Education Calendar**



*HBAT President David Parsons*

<http://www.hbat.org/index2.cfm?linkID=industryNews>

**NAHB Education Courses Nationwide**

[http://www.nahb.org/meeting\\_search.aspx?viewAll=1&sectionID=141&courses=1](http://www.nahb.org/meeting_search.aspx?viewAll=1&sectionID=141&courses=1)

**More information about NAHB Designation Program**

<http://www.nahb.org/search.aspx?txtkeyword=Designation+Programs>

## A Vision of Unity and a Common Goal



*David Allen, 27; Colt, 24 (not pictured); Joshua, 19; Christian, 14; Nathaniel, 8; Caleb, 7; Becky, wife of 22 years.*

*Leadership is not so much about technique and methods as it is about opening the heart. Leadership is about inspiration—of oneself and of others. Great leadership is about human experiences, not processes. Leadership is not a formula or a program, it is a human activity that comes from the heart and considers the hearts of others. It is an attitude, not a routine.*

Lance Secretan, author of "Inspirational Leadership, Destiny, Calling and Cause" (1999, Macmillan Canada)



## Getting to Know Your New President



**E**ach year, the Home Builders Association of Tennessee places the reigns of leadership into the hands of a new president. This process has allowed our Association to benefit from the experience and qualities of outstanding business and community leaders for more than sixty years.

During the November 2006 Fall Board of Directors meeting in Memphis, TN, David Parsons was installed as the HBAT President for 2007. David has set an exemplary standard of leadership and service with the Home Builders Association for many years and will now guide our membership as its top, elected official.

On a personal level, David Parsons has been described a thoughtful man with deep convictions and a guiding Christian faith. He and his wife Becky have been married for twenty-two years, and they have six children.

David has been involved in his local community as a Bartlett Alderman since 2002 and has served on the Shelby County Board of Appeals since 2003. Other positions and honors include: Chairman of Bartlett Board of Zoning Appeals, MAHBA Builder of Year, HBAT Builder of the Year, Four (4) Presidential Awards and MAHBA Spike of the Year. David has completed the Elected Official's Academy, and his favorite past time is fishing on the Little Red River.



*David Parsons and his son Nathaniel*

**We are thrilled to be working with David and wanted to ask him a few questions and allow the membership to get to know him a little better.**

**1 David - you're a family man, an elected official, and you build homes. How do you handle these responsibilities and still find time to serve as the President of the HBAT?**

"Time is our most valuable asset. I believe planning our time wisely and making the right investments of our time is the true challenge of life. It is such a great honor to serve as the HBAT President this year, and I hope to take this time to develop a unified vision of success and progress in 2007."

**2 What are the main priorities in your life, and how do they affect your business practices and leadership skills?**

"The top priorities in my life are Faith, Friends and Family. **Faith** is the governing principle of my life, remembering that "faith without works is dead." **Family** and **friends** are my support system. Abraham Lincoln once said, "The better part of ones life consists of his friendships." I have found that good friendships always multiply joy and divide grief. I have been blessed with many good friends that have given me counsel and support, and I am so thankful for them. My family has always been my inspiration, and my love for them has driven me to succeed. They have been patient, loving and supportive in ways that are beyond my comprehension. I have developed my business and personal leadership skills from these three areas of my life."

**3 What driving force in your life made you consider the homebuilding industry?**

"As a young man, I worked as a superintendent for a commercial masonry contractor. This lasting sense of accomplishment fueled my passion to build. It was this experience that drove me to build my first home. Building came naturally for me, because I've always enjoyed the environment that building a home provides – the sounds, the smell of fresh cut lumber and freshly moved dirt, and the feeling that you're providing something that counts. Homebuilding is in my heart, and as my

mother once said, "Keep your head and heart going in the right direction, and you won't have to worry about your feet."

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

"First, I would like to say that the HBAT has a history of outstanding leadership, and we have all drank from wells that we did not dig. This year, as we complete the renovations of our new State office, I am excited about the opportunities provided by having a location only steps away from the Legislative Plaza. I see a vibrant Association, whose passion is to be the principle voice and resource for Tennessee's home building industry. My goal is to inspire every member to come together as one voice, sharing in the joy of our unique strengths, abilities and gifts. If we understand that the whole is greater than its parts, I believe this unified voice can become a driving force, fighting for housing affordability and availability in every Tennessee community. This Association is a significant and important part of the Tennessee economy, raising leaders in each community and serving to promote excellence within our trade. I want to accomplish a sense of unity and common goals throughout the entire Association."

**5 You have had many years of experience with the HBAT, how have your experiences prepared you for this leadership position?**

"I've been involved with the leadership of this Association for thirteen years, serving on many State and Local committees. I served as President of the Memphis Area Home Builders Association in 2001, and believe the knowledge and experience that I gained will assist me and guide me in my current position as State President. I understand the great responsibility placed on my shoulders, and I know that accepting such a position requires a great effort of time and energy. I will do my best to carry out

*—Continued on page 16*



# NATIONAL DESIGNATION MONTH

## Determination, Dedication, Distinction

**DEFINITION:** *Continuing Education—Courses that education professionals with the aim to keep them current in their chosen profession.*

You, as a member of the Home Builders Association of Tennessee, have access to one of the premier, professional continuing education programs in the country.



The National Association of Home Builders and the University of Housing will be holding its 5<sup>th</sup> annual **National Designation Month**, February 15<sup>th</sup> through March 15<sup>th</sup>. National Designation Month celebrates achievements, rewards accomplishments, emphasizes public awareness and encourages education participants to complete requirements in NAHB's designation programs.

Last year, nearly 2,400 members of NAHB completed their professional designation course work during NAHB's National Designation Month. These courses enabled them to stay well ahead of the curve and gave them an edge over their competition.

National Designation Month will kick-off with nearly 30 courses being offered during the International Builders Show in Orlando, FL. This is an ideal time to jump-start or complete a designation. For a complete list of courses being offered during the show, visit [www.buildersshow.com](http://www.buildersshow.com). In addition, local associations around the country are also planning courses, events and guidance to help members obtain their designations and advance their professionalism and business knowledge. For a list of courses, visit [www.nahb.org](http://www.nahb.org) often.

NAHB offers a variety of different professional designations for all areas of the homebuilding industry that allows members to increase their knowledge of the ever-changing environment in which they work. Below are just a few of the

professional designations offered by the National Association of Home Builders University of Housing.

- **Certified Graduate Builder (CGB)**

An overview of key areas in today's home building industry, the CGB curriculum covers business management, financial strategies, marketing techniques, construction technologies and more.

- **Certified Graduate Associate (CGA)**

Developed specifically for NAHB associate members (including suppliers and financial services providers), the CGA program offers participants an opportunity to enhance their knowledge of the fundamentals of the home building industry.

- **Certified Aging-in-Place Specialist (CAPS)**

Developed by the NAHB Remodelers<sup>TM</sup> Council in collaboration with the AARP, NAHB Research Center and NAHB's Seniors Housing Council, the CAPS program provides comprehensive, practical, market-specific information about working with older and maturing adults to remodel their homes for aging-in-place.

- **Certified Graduate Remodeler (CGR)**

An exclusive professional designation that emphasizes business management skills as the key to a professional remodeling operation, the CGR designation trains remodelers in project management, design estimating and job costing along with other core skills relevant to the remodeling industry.

- **Member, Institute of Residential Marketing (MIRM)**

The most prestigious designation from the Institute of Residential Marketing, the MIRM represents the highest level of achievement for professionals in new home marketing. MIRM graduates are required to complete all mandated coursework and submit a case study for approval before graduating from the program.

Earning a professional designation from NAHB is a challenging and vigorous pro-



Susan Ritter, HBAT  
Executive Vice President

cess. You can be assured that professionals with these designations are committed to reaching their full potential and have dedicated extensive time and resources to doing so. Even with such a demanding curriculum, builders and remodelers are eager to enroll in designation programs. Hundreds of professionals have completed advanced courses within the past year alone. In many of those programs, twice as many people are in the process of earning their designations as those who currently hold them.

When industry professionals earn designations, both the designee and the consumer win, and the benefits for both parties are numerous. With NAHB's targeted curriculum and accomplished teachers, builders and remodelers learn the latest technology, building methods and business practices, while conveying their professional know-how and industry dedication to clients. For customers, designations provide a guide to selecting professionals who have specialized in their areas of interest, whether it be aging-in-place or marketing. Designations offer customers a sense of security, knowing that a University of Housing graduate has superior training, practical experience and in-depth knowledge.

—Continued on top of page 11



# Home Builders Association of Tennessee

**hbat.org**  
website



Local associations throughout Tennessee are looking at opportunities to provide these types of educational programs for our members. Through the direction of the HBAT Education / Program Committee, we will be looking to offer designation courses during 2007 in cooperation with the local associations. The schedule for these courses, along with other non-designation courses, is available on the HBAT website at [www.hbat.org](http://www.hbat.org) under **education** on the menu and in the *Tennessee HomeBuilder* magazine.

For more information, please contact the Professional Designation Help Line at 800-368-5242 x8154.

*"I feel that I have learned something in every class that made my time and financial commitment worthwhile. Ultimately, the networking has been the biggest benefit. I have met several people I can now call on for advice. Our company can also attribute several projects we have done directly to contacts made in the educational sessions."*

—Mike Dillon CGR, CGB, CAPS  
Mcwhirter - Dillon, LLC

## Let Countrywide show you the way home.

At Countrywide, the entire loan process is handled locally, so there's less hassle, less waiting.

Countrywide also offers:

- Fast up-front approval, so you'll know how much home you can afford.
- Zero down and reduced document loan programs, for fast and easy qualifying.
- Construction to Permanent financing: all in one loan, with one low rate.\*

Call us today. With Countrywide you'll be home before you know it.

**Donna Rumpler**  
**National Builder**  
**Division**  
**(800) 479-4256**



Equal Housing Lender ©2007 Countrywide Home Loans, Inc. Broker/Service marks are the property of Countrywide Credit Industries, Inc. and/or its subsidiaries. Up-front approval subject to satisfactory property review and no change in financial condition. \*Single rate option is locked for the life of the loan for both construction to permanent (three) except for some area products. Offer good only at retail branches and not for mortgage broker, correspondent or other third party loans. Program terms subject to change. Some products are not available in all states. Restrictions apply. Call for details. 0206180


**THE WIDEST  
SELECTION OF  
ANTIQUE  
PRODUCTS**

**THE LARGEST  
CHOICE OF  
ANTIQUE  
COLORS**

**BELGARD'S ANTIQUE PRODUCTS—a contemporary reference**

[WWW.BELGARD.BIZ](http://WWW.BELGARD.BIZ)

**1-877-BELGARD • 1-877-235-4273**

 **BELGARD®**  
Walls & Floors for Your Outdoors™







# Congressman Steve Cohen

Steve Cohen was born in Memphis on May 24, 1949. As a child stricken with polio, Steve's dreams of playing sports yielded to the other passion in his young world, politics.

Cohen graduated from Vanderbilt University in 1971 with a Bachelor of Arts degree. In 1973, he graduated from the Cecil C. Humphreys School of Law of Memphis State University (now the University of Memphis) with a Juris Doctor.

After practicing law for three years as Legal Advisor for the Memphis Police Department, Cohen rose to political prominence at the age of 27 when he was elected to the Tennessee Constitutional Convention of 1977, which elected him its vice president. Cohen was then elected to serve as a commissioner on the Shelby County Commission, an office he held from 1978 to 1980. During his time at the Commission, Cohen was instrumental in the creation of The Med, a community-funded regional hospital. In 1980, Cohen served as an interim Shelby County General Sessions Court judge. He has also served as a delegate to the 1980, 1992 and 2004 Democratic National Conventions.

Cohen was elected to the Tennessee General Assembly in 1982 as a Senator representing District 30, which includes most of downtown Memphis. He held that position for 24 years. While serving the citizens of Memphis as a Senator, Steve provided a record of vigorous, passionate, honest and unselfish service that is unparalleled. Steve has a well-deserved reputation for standing up and speaking out on important issues and has been called the father of the Tennessee Lottery, which has produced over a half-billion dollars for education in just over two years.

In November of 2006, Steve Cohen was elected to the 9<sup>th</sup> District Congressional seat, formerly held by Harold Ford, Jr. Cohen won the election by a decisive margin, gaining sixty percent of the vote.

Congressman Steve Cohen took a few

moments out of his busy schedule to chat with us about pressing Home Builder issues:



## 1 What issues do you consider to be crucial to continued economic growth in Tennessee?

There are so many factors in the realm of a positive, economic environment. However, I feel that there are two principals that are vital to Tennessee's continued economic growth. They are relatively simple, low interest rates and available credit. These two factors serve as the driving force behind business related enthusiasm and consumer confidence.

## 2 What role do you see the Home Building Industry playing in the continuing economic growth of Tennessee?

Homeownership will always be at the pinnacle of the American dream. Residential construction impacts Tennessee's economy both by providing jobs and housing for our citizens. Even with a less than favorable housing forecast throughout our Nation, the homebuilding industry in Tennessee remains strong. Every economic indicator



# The U.S. Congress – A Short History

**T**he Congress of the United States has its roots from the First Continental Congress, a meeting of representatives of twelve of Great Britain's eighteen North American colonies, in the autumn of 1774. On July 4, 1776, the Second Continental Congress declared thirteen former colonies independent states, referring to them as the "United States of America." Under the Articles of Confederation, Congress was a unicameral body in which each state was equally represented, and in which each state had a veto over most actions. The ineffectiveness of the federal government under the Articles led Congress to summon the Convention of 1787. Originally intended to revise the Articles of Confederation, it ended up writing a completely new constitution.



James Madison called for a bicameral Congress: the lower house elected directly by the people, and the upper house elected by the lower house. The smaller states, however, favored a unicameral Congress with equal

representation for the states. Eventually, a compromise was reached; the House of Representatives to provide representation proportional by population, whereas the Senate would provide equal representation by states. In order to preserve further the authority of the states, it was provided that state legislatures, rather than the people, would elect senators.

## What is bicameralism?

In government, bicameralism is the practice of having two legislative or parliamentary chambers. Thus, a bicameral parliament or bicameral legislature is a legislature which consists of two chambers or houses. Bicameralism is an essential and defining feature of the classical notion of mixed government. Bicameral legislatures tend to require a concurrent majority to pass legislation.

Source: [www.Wikipedia.org](http://www.Wikipedia.org)



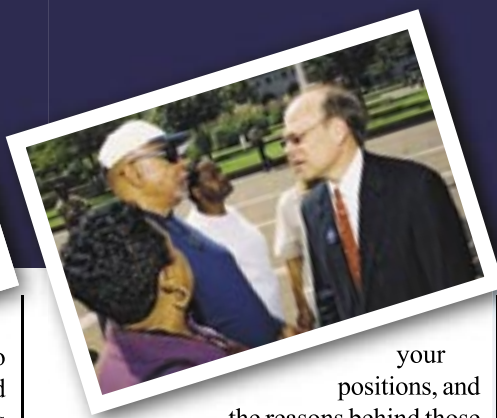
points to a continued population expansion as we gain more and more industry. When companies and individuals look at an area for expansion and opportunities, housing choices and availability are always important factors in their decision making process.

## 3 After 24 years of service in the Tennessee General Assembly, what do you consider to be the biggest challenges you will face as a new Congressman?

While foreign affairs will be a different challenge from those I faced at the state level, I think the challenges on the domestic front will be considerable. We need to look no further than the post-Katrina hurdles that must still be crossed to understand that domestic issues are paramount. Issues such as illegal immigration, which affect many businesses—including construction, must be addressed in a manner that makes good fiscal sense at both individual and business levels.

## 4 What impact do Associations such as the Home Builders Association of Tennessee have on our elected officials? How would you suggest our members get involved?

There's no such thing as having too much information when it comes to making decisions in the world of politics. Informed and educated representatives make better decisions for the communities they represent. Industry organizations can provide elected officials with vital information about their needs and their positions on specific issues and legislation. All successful ventures begin with effective communication; and keeping your elected officials apprised of



your positions, and the reasons behind those positions, are so important in ensuring that your message is understood.

## 5 Are there any comments you would like to leave with our membership?

I appreciate the support of the Home Builders Association and individual members in my bid to represent the citizens of Tennessee's 9<sup>th</sup> Congressional District. Home Builders are vital to our nation's economic success, and I look forward to working with you for the benefit of all Tennesseans.

The Home Builders Association of Tennessee would like to sincerely thank Congressman Steve Cohen for taking a few moments out of his hectic schedule to enlighten our membership and give them an opportunity to get to know him better. ♦

*Above left: Cong. Cohen with Memphis City Mayor Willie Henrenton and Shelby Co. Mayor A.C. Wharton, Jr.*

*Above right: Cong. Cohen talking to voters*



*Coach John Calipari (Memphis Tigers Head Basketball Coach) and Steve Cohen*



*Below: Cybil Shepard and Steve Cohen*



# NEW FACES IN THE STATE LEGISLATURE

*Legislative Review*  
by HBAT lobbyists, Jay West  
and Hope Jackson

**W**hen the Tennessee General Assembly reconvenes on January 9, 2007, there will be many new faces in the halls of the Legislative Plaza. In the Senate, there will be seven new state senators. The House will have seventeen new members.

Dewayne Bunch, a Republican from Cleveland, TN; Paul Stanley, a Republican from Germantown, TN; and Bo Watson, a Republican from Hixson, TN, all successfully moved from the House seats they had held to the Senate. Bunch, an attorney and educator, previously served four terms as the state representative for the 24<sup>th</sup> district in Bradley County. Stanley, a financial advisor, served three terms in the House representing the 96<sup>th</sup> district located in Shelby County. Watson, a physical therapist, served one term representing House district 31, covering Hamilton and Rhea counties.

The other four new members of the Senate are Ophelia Ford, a Democrat from Memphis; Lowe Finney, a Democrat from Jackson; Reginald Tate, a Democrat from Memphis; and Jack Johnson, a Republican from Brentwood.

Ford served briefly in the senate last year after winning the seat in a special election after her brother John resigned from the seat. The Senate then voted to void Ophelia Ford's election due to voting irregularities by poll workers. However, Ford regained her seat in the Senate after defeating her opponent in the regular general election. She will represent the 29<sup>th</sup> Senate district in Shelby County.

Finney, an attorney and relative of Former Gov. Ned McWherter, defeated Don McLeary, who had held the seat. McLeary was originally elected as a Democrat but

switched parties to become a Republican in the spring of this year. Finney's victory may allow the Democrats to keep the Republican majority from gaining control of the speaker's seat that Lt. Gov. John Wilder has held since 1971.

Reginald Tate, an architect from Memphis, will represent the 33<sup>rd</sup> senate district in Shelby County. Tate replaces Kathryn Bowers, who briefly held the seat after Roscoe Dixon resigned in January of 2006. Jack Johnson, a financial advisor from Brentwood, will serve as state senator in the 23<sup>rd</sup> senate district, the seat formerly held by Jim Bryson. Bryson gave up the seat to run for Governor. Finally, there will be a new senator from the 30<sup>th</sup> senate district in Shelby County. The seat was vacated by Steve Cohen, who resigned after being elected to Congress. Cohen will fill the U.S. House seat Harold Ford, Jr. gave up to run for the U.S. Senate. Shelby County will hold a special election to fill the seat. The election for his seat will be on the same date as another vacated Memphis seat in the Legislature that had been held by Rep. Henri Brooks. Brooks resigned to join the Shelby County Commission in August. The primary for the special election is scheduled for January 25th and the general election for March 13.

In the House, there will be seventeen new faces—eleven Republicans and six Democrats. The overall make-up of the House will remain the same. Eddie Bass, a Democrat from Prospect, will represent the 65<sup>th</sup> House district covering Giles and Marshall counties. He is also the Sheriff for Giles County. Mike Bell, a Republican from Riceville, will represent the 23<sup>rd</sup> House district (McMinn and Monroe counties). Bell is a beef cattle farmer and small



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

business owner. In the 66<sup>th</sup> House district, Robert Bibb, a Democrat from Springfield, will represent Robertson County. Bibb is an economic development officer for the Middle Tennessee Industrial Development Association. Kevin Brooks, a Republican from Cleveland, will be the state representative for the 24<sup>th</sup> District (Bradley County). Brooks works in public relations and conference management. In the 31<sup>st</sup> House district, composed of Hamilton and Rhea counties, Jim Cobb, a Republican from Spring City, will be the new representative. Cobb is a retired TVA manager.

Jim Coley, a Republican from Shelby County, will represent the 97<sup>th</sup> House District. Coley is a civics teacher at Bolton High School. In the 42<sup>nd</sup> House District, representing Putnam County, Henry Fincher, a Democrat, from Cookeville will



be the new representative. Fincher is an attorney. Richard Floyd, a Republican from Chattanooga, will represent the 27<sup>th</sup> House District (Hamilton County). Floyd was a top executive with the local Coca-Cola Bottling Company prior to his retirement. Dale Ford, a Republican from Jonesborough, will serve as the representative for the 6<sup>th</sup> House district (Hawkins and Washington counties). He is a retired Major League Baseball umpire. Brenda Gilmore, a Democrat from Nashville, will represent the 54<sup>th</sup> House district. Gilmore also serves on the Metro Council. She is the Director of University Mail Services for Vanderbilt. Ron Lollar, a Republican from Shelby County, will represent the 99<sup>th</sup> House district. Lollar is a county employee and a member of the Shelby County School Board. Jon Lundberg, a Republican from Bristol will represent the 1<sup>st</sup> House District covering Sullivan County. Lundberg, a former news broadcaster, is the founder and president of a media relations firm. In the 21<sup>st</sup> House District, covering Loudon and Monroe counties, Jimmy Matlock will serve as state representative. Matlock, a Republican from Lenoir City, owns a tire service company. Steve McManus, a Republican from Cordova, will represent the 96<sup>th</sup> House District (Shelby County). McManus is an investment advisor. Joe Pitts, a Democrat from Clarksville, will represent the 67<sup>th</sup> House District (Montgomery). Pitts is a Vice President at Planters Bank. Kent Williams, a Republican from Elizabethton, will represent the 4<sup>th</sup> House District (Carter County). Williams is a restaurant owner and former TDOT employee. We have many new faces in the world of Tennessee politics, and we wish them all well in their new responsibilities. The HBA will work with these representatives to serve the best interest of the homebuilding industry. ♦

## Don't Miss the 2007 Spring Legislative Conference!

It's time to make our presence known on Capitol Hill in Nashville. This year's Legislative Conference will be held at the downtown Nashville Hilton, and home builders will make their annual visit to their local legislators to share their support and concerns.

Please register\* and fax your information to the State Association by February 9<sup>th</sup>, 2007.

\*Form located on page 23.

### Clarksville/Montgomery Co HBA

Jimmy Miller.....(931) 326-5003  
jimmymiller@bellsouth.net

### Greene County HBA

Ralph Dingus .....(423) 639-5429  
rdingus@idellconstruction.com

### HBA of Dyer County

Kirby Ogden.....(615) 645-5335  
flannon@ecsc.net

### HBA of Greater Kingsport

Sam Kassem.....(423) 915-4645  
samiam737@aol.com

### HBA of Greater Knoxville

Tom Mason .....(865) 670-8715  
tom@tmchomes.net

### HBA of Middle TN

Mitzi Spann  
spannbldr@aol.com

### HBA of Southern TN

Tom Charmichael.....(423) 394-31661  
volkswn64@aol.com

### Jackson Area HBA

Mike Freeman  
madison@jaxnet.net

### Johnson City Area HBA

John Perkins .....(423) 926-8927

### Maryville/Alcoa HBA

Barbara McLean  
buywithc21@aol.com

### Memphis Area HBA

Keith Grant  
kgrant@grannewhomes.com

### Ocoee Region HBA

Paul E. Rice, Jr. .... trice@bradleyco.net

### Rutherford Co HBA

Brian Burns .....(615) 867-4271  
brian@signaturehome.net

### Sevier Co HBA

Tim Milks.....(423) 453-6624  
timmilks@bellsouth.net

### South Central HBA

Charlie Smith .....(931) 598-0500  
charlie@cwsmithconstruction.com

### Warren Co HBA

Keith Bouldin.....(931) 473-8718  
binc@blomand.net

### Upper Cumberland HBA

Steve Black .....(931) 520-7053  
sandb@frontiernet.net



# DID YOU KNOW?

NAHB BUILDING  
BUSINESS BRIEFS



**NAHB HouseKeys** is a new, quarterly e-newsletter—designed exclusively for consumers. Subscribers can anticipate getting “consumer news from America’s home builders.”

E-newsletter content will include helpful household hints and tips from builders, remodelers and product manufacturers from across the country, as well as the latest in home building techniques, design concepts, and new ideas for your home, apartment, townhouse or condo. What’s more, you’ll get industry news and trends from nationally syndicated columnists and noted authors.

To subscribe, go to [www.NAHB.com](http://www.NAHB.com) and search with the key word: HouseKeys.

## NAHB’s “It’s A Great Time To Buy” Program



After years of boom conditions in the U.S. housing market, the market is now experiencing a cooling period as

prices and production begin to stabilize. This downswing has characteristics that are unique from past housing slowdowns, raising concerns about its depth, duration and overall impact on the economy.

As the media debates, consumer confidence is wavering on whether buying a home is a good investment in today’s economic environment. Despite the hous-

ing downturn, and indeed in large part because of it, it’s a great time to buy a new or existing home today, and it is critical for the housing industry to deliver that message to shoppers who may be hesitant to pull the trigger. NAHB Public Affairs has put together *It’s a Great Time to Buy*, a package of resources and communications for HBAs and members to reinforce the buyer’s market idea in your own campaigns and help consumers reassure their purchasing confidence.

The resources in *It’s a Great Time to Buy* are designed for direct release from your HBA to local news media. These include press releases, articles, op-eds, advertisements and case studies. To appeal to your local audience, you may want to customize the articles to add data and other information particular to your association, community and economic situation.

For more information on this program, go to [www.NAHB.com](http://www.NAHB.com) and search with the key words: Time To Buy

## MEMBERSHIP SAVINGS Save Up to 30% on UPS Shipping

With UPS and your membership in the National Association of Home Builders, you can take advantage of exclusive discounts on shipping. Whether it’s overnight letters across the country or international shipping around the world, you’ll start saving with the first package you send. After that, the more you ship, the more you save.

You’ll still enjoy the reliability and peace of mind that comes with the company that delivers more packages on time than anyone. There’s no catch, no minimums, and sign-up only takes about two minutes.

Shipping discounts are not available at The UPS Store.



## HBAT PRESIDENT PARSONS

—Cont. from page 9



the requirements of this office with the wisdom of my past experiences.

I would also personally encourage other members to consider the experience of

becoming a leader in this organization. I have found that in the role of serving, I’ve always received more than I’ve contributed. We have many programs that prepare individuals for leadership roles; and I’ve found that it’s not about the destination, but the experience of the journey that develops your leadership abilities. My journey to the office of President has been an exciting one, and my experiences have prepared me for this leadership role.”

## 6 Are there any other comments you would like to express to the membership?

“In closing, I would like to say that our Association created historical increases during the Membership Drive of 2006, and I want to continue this trend in 2007. I challenge each Local Association to get these new members involved, and find ways to use their talents and experience to benefit and grow this Association. Let’s all remember that retention begins as soon as someone becomes a member.

Once again, I believe our strength lies within the idea of unity and a common goal. We will move forward and accomplish great things in 2007 and leave a heritage of accomplishment that will promote and inspire future generations of Tennessee homebuilders.”



# Like water off **STABLEDGE'S** back



Wasted enough time sanding swollen sub-flooring edges after it rains? Got better things to do than trying to fit panels together?

You're ready for Stabledge. It never swells in the rain, and its tongue & groove edges fit together without a fight. Sheets always lay flat, without buckling or warping. For the best value in premium sub-flooring on the market, get Stabledge. You may even learn to love rain.

TO LEARN MORE, VISIT [WWW.STABLEDGEOSB.COM](http://WWW.STABLEDGEOSB.COM)  
OR CALL 416-365-0705 ext 261

**STABLEDGE**   
The premium edge in sub-flooring.



Stabledge 50 Year  
Limited Warranty





**We're building your business' biggest advantage.**

# **THE 2007 INTERNATIONAL BUILDERS' SHOW®**

**63<sup>rd</sup> Annual Convention & Exposition  
February 7-10, 2007 • Orlando, Florida**



This is huge. In 2007, the largest annual light construction show in the world will be even bigger and better. The most new products, trends and classes, all in one place to give you the biggest opportunity for building your business.

**Learn more and register now at [BuildersShow.com](http://BuildersShow.com)**

Your source code: MB107



# THE FRESHMEN CLASS OF DIRECTORS

**W**elcome to the board! While you may feel like the new guy on the block, nearly every board has a class of “freshmen directors.”

Most organizations stagger board terms for consistency, transition of projects and essential knowledge transfer.

Here are some fundamentals of board service worth knowing at the start:



**Attendance** – Whether or not you attend the meetings, the decisions of the board belong to the entire board. Thus, not attending would not excuse you from

actions of the board that were taken when you missed a meeting. [No fair saying, “I wasn’t at the meeting when they decided that.”] Plan to attend every official meeting in accordance with the bylaws and your commitment to serve.



**Be Present** – To participate you have to be actively engaged. Don’t treat board meetings as a place to

sit and learn or to return messages on a Blackberry. *Prepare* for meetings by reading materials in advance, making calls to committees and staff with your questions, and by being ready for knowledge-based, meaningful discussions. Don’t be the board member who opens his or her information packet as the meeting is called to order.



**Conflicts of Interest** – Avoid conflicts by speaking up if you believe you may have a

conflict of interest regarding an agenda item. For example, if the organization is recommending a product, and you happen to have a stake in that product, then advise the board and offer to excuse yourself from the discussion and the vote.



**Documentation** – You’ll receive a lot of documents during your tenure. Remember that the purpose of information is to help you govern, and should remain *confidential* in most cases.

The paper trail is also a way for you to build the file you need to effectively make decisions, study issues, etc. At the start of your term, consider how you will retain and use the information. Discuss with staff what documents you want to receive and in what format (digital, mail, fax, etc.)



**Effective Leadership** – Commit to being an effective leader at the onset. Envision outcomes that will have lasting favorable impact while you’re in a leadership position.

Be accountable for the commitments you make.

**Finances** – Nonprofits find themselves in the news because the board did not oversee the finances.



The members expect you to protect the organization’s resources. When it comes to finances, ask pertinent questions. If you don’t understand a report, ask to speak with the treasurer or staff before or after meetings.



**Govern** – There is a difference between your role of governance, and the staff’s role of management. Some directors inappropriately slip

into a management role. Governance has its roots from the word, “steering.” Your role is to set the destination and direction; let the staff use their administrative skills to decide how to best reach the destinations.

Bob Harris, CAE, offers board training and strategic planning sessions. His website is [www.nonprofitcenter.com](http://www.nonprofitcenter.com).







# TECH TALK

## New Building Products & Technologies

*For further information on the products in this article, simply go to [www.toolbase.org](http://www.toolbase.org).*

### GEOTHERMAL HEAT PUMPS



Geothermal heat pumps offer high efficiency and low operating cost. According to the EPA, GHPs can save homeowners 30 to 70 percent on heating and 20 to 50 percent on cooling costs over conventional systems. GHPs provide a high level of occupant comfort. There is a potential for utility bill savings, and many local utility companies provide incentives for investing in GHPs.

The initial cost of a geothermal heat pump system varies greatly according to local labor rates, geological profile, type of system installed and equipment selected. The initial cost of GHP systems does come at a premium when compared to air source heat pump systems. For either system, the cost of installed ducts should be identical. Equipment costs can be 50-100 percent more expensive for a GHP system when the circulating pump, indoor tubing, and water source heat pump are considered. This 50-100 percent premium translates to \$1,000 - \$2,000 for a 3-ton system.

The ground loop is generally the most expensive component of a geothermal heat pump system and is highly dependent on local labor rates and drilling conditions. An installed ground loop stubbed out in a home can run between \$1,000 and \$3,000 per installed ton. Overall, one could expect to pay between \$4,000 and \$11,000 more for a turnkey, 3-ton GHP system than for an air source heat pump system. Consumers justify this initial investment with the savings they expect to realize on their heating and cooling bills over time.

### TANKLESS WATER HEATERS



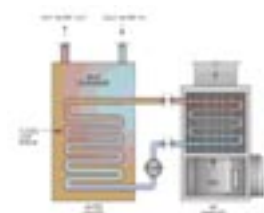
Tankless water heaters are compact in size and virtually eliminate standby losses. They can provide warm water at remote points of use, and less water is wasted while waiting for warm water to reach a remote faucet. A tankless water heater can provide unlimited hot water as long as it is operating within its capacity.

Equipment life may be longer than tank-type heaters because they are less subject to corrosion. Expected life of tankless water heaters is 20 years, compared with between 10 and 15 years for tank-type water heaters.

Tankless water heaters range in price from \$200 for a small under-sink unit up to \$1,200 for a gas-fired unit that delivers 5 gallons per minute. Typically, the more hot water the unit produces, the higher it will cost.

In most cases, electric tankless water heaters will cost more to operate than gas tankless water heaters.

### WATER HEATERS WITH SPACE HEATING CAPABILITY



These units can heat water for domestic washing and provide a source for the home's conditioned air heating. There are many types of commercially available systems that combine water and space heating functions. These systems use one primary heat source shared between conventional pieces

of equipment, such as, an air handler and a tank water heater, to serve dual heating purposes within the home.

The combination unit costs more than a typical system with separate water heater and furnace, but installation costs are reduced due to the elimination of the furnace. Some state and local jurisdictions offer rebates and tax credit programs that could help offset these higher costs. Also, fewer moving parts allow easier maintenance and less service. Since only one source of heat is required, multiple utility hook-ups are not required. If the tankless water heater is used, only a small space near the sink is required, thus eliminating an entire area dedicated as a utility room. Some systems can be more efficient than the traditional methods, thus resulting in lower utility costs. Some super efficient water heaters can produce 125 gallons of hot water per hour.

### HOT TOPICS ON HOT WATER

Most commonly, human-induced heating processes, such as combustion or electric-resistance, are relied upon to heat the water, but solar energy, or where possible, geothermal power may be used instead. Heat pumps and heat recovery may be used as well. Sometimes a combination is used, such as solar preheating, and then conventional combustion or electric heating.

In English-speaking countries, except in North America, water heaters are usually known as boilers, or "geysers" (though the latter term originally applied to a brand of tankless heaters). In cold climates, the water heating and hydronic space heating are commonly combined in one boiler; in much of North America, the water- and space-heating functions are through separate pieces of equipment.





# SMART BUILDERS CHOOSE GEOTHERMAL

In today's economic climate, the choice of heating & cooling systems you make are more important than ever. **And with skyrocketing prices of natural gas, propane and fuel oil,** many builders have found that a WaterFurnace geothermal comfort system is a smart choice. Geothermal heating and cooling systems operate at a fraction of the cost of ordinary systems, saving your client money every month. In fact, **many homeowners save as much as 60% in energy costs.** That's because geothermal systems tap into the **free, renewable energy found in their own backyard.** For product information, builder incentive programs, area dealers or dealer opportunities contact us at [waterfurnace.com](http://waterfurnace.com) or (800) GEO-SAVE. **It's money in the bank.**



[waterfurnace.com](http://waterfurnace.com) | (800) GEO-SAVE

WaterFurnace is a registered trademark of WaterFurnace International, Inc.





# 2006 ANNUAL FALL MEETING OF THE MEMBERSHIP



Passing of the Gavel to  
2007 HBAT President, David Parsons



David Parsons installed as 2007  
HBAT President by Bernie Markstein



Senior Officers installed: Tim Neal  
Denzel Carbine, Kirk Riggins & Ed Zarb



Reese Smith, III inducted  
into Builders Hall of Fame



Harold Ford, Jr. speaks  
to our membership



Ludy Callaway  
Associate of the Year



Tim Neal  
2006 HBAT President

## HIPAC GOLF TOURNAMENT WINNERS



### 1ST PLACE

Wesley Taylor, Vince Alfonso,  
Barry Sowell, John Deatherage



### 2ND PLACE

Al Bintz, Ed Zarb  
Greg Reynolds, Abe Draper



### 3RD PLACE

Tim Neal, Denzel Carbine,  
James Carbine, Burl Young

*Thanks to all the members and associates who made the 2006 Fall Meeting a success!*



# REGISTRATION FORM

## 2007 SPRING LEGISLATIVE CONFERENCE & BOARD OF DIRECTORS MEETING

HILTON SUITES - DOWNTOWN NASHVILLE, TENNESSEE

### MARCH 4 - 7, 2007

Name (To appear on name badge.) PLEASE PRINT

Guests (To appear on name badge. Please list all guests' full names.)

Address

City/State Zip

Phone Fax

Local Association

#### RESERVATIONS:

**Room Rate: \$155 per night**

King (2) Double Smoking Non-Smoking

Arriving Departing

**Please charge all payments to my:**

Credit Card:\*\*



Card Number Expiration Date

Name on Card

1. HBAT will reimburse up to \$325 in documented expenses.
2. Attendees must make all reservations through HBAT.

**\*Your registration is required, whether or not you require housing!**

#### Please Check your HBAT Designation:

- ☐ Senior Officer
- ☐ Committee Chair
- ☐ Committee Vice-Chair
- ☐ Director
- ☐ Alternate Director
- ☐ Past HBAT President
- ☐ NAHB State Representative
- ☐ Assoc. Nat'l Director
- ☐ Area VII Vice President
- ☐ Local President
- ☐ Local Vice President
- ☐ Executive Officer
- ☐ HBA Staff
- ☐ Member
- ☐ Sponsor
- ☐ Other

**Registration  
Deadline:  
February 9, 2007**







# TAX TIME IS COMING

NAHB BUILDING  
BUSINESS BRIEFS

Keep Up with [www.nahb.org/taxes](http://www.nahb.org/taxes)

**LOG IN AND EXPLORE**  
**WWW.NAHB.ORG**

With [www.nahb.org](http://www.nahb.org) it's easy to get online, get what you need, and get back to business fast!

Logging in is easy: just go to [www.nahb.org/registration](http://www.nahb.org/registration) and follow the simple steps to create a username and password. After you log in, you get immediate access to valuable information on tax resources. The ability to personalize the site for your interests and activities is a member-only resource!

Your access includes:

- 1. Register for educational courses and networking events
- 2. Download accounts of interesting sites
- 3. Learn how to improve your business
- 4. Sign up for NAHB's online newsletters, and a calendar
- 5. Access national award and certification information
- 6. Share online, look up staff contacts, and more

Log in now and discover what [www.nahb.org](http://www.nahb.org) has for you!

**R.E.A.D NATION'S BUILDING NEWS**

The **FREE** Online Newspaper of NAHB

**SHARE IT WITH YOUR STAFF.**  
(But Not Your Competitors!)

TO SUBSCRIBE GO TO:  
**[www.nahb.org/nbn](http://www.nahb.org/nbn)**

Subscribe Your Employees Too!

Make **YOUR BUSINESS** Click

**T**ax season is just around the corner. So maybe it's time to brush up your small business/construction business tax knowledge. NAHB's Business Management Resource Web site has made it easier for you to do that with a new page, [www.nahb.org/taxes](http://www.nahb.org/taxes), with key information about deductions and credits that may apply to you, as well as other tax resources and links.

Deductions for the construction industry as domestic manufacturers and credits for energy efficient cars and homes are a few recent additions to the tax code. Builders and remodelers can read about these and tax-related issues such as records retention, estate planning, capital gains, and more by going online to [www.nahb.org/taxes](http://www.nahb.org/taxes).

**Change Your Ways with Trade Contractors: Go to [www.nahb.org/trades](http://www.nahb.org/trades).**

Whether your skilled labor market is still tight, or less-than-brisk sales has a stream of contractors knocking at the door of your building business, now is always a good time to improve your trade contractor processes and practices.

You can also utilize this web page to better manage your subcontracting, with information on improving scheduling, shortening cycle time, eliminating punch lists — in general, ensuring you get the best quality for your money.

For all of your building business management needs, including resources on financial and construction management,

strategic planning, information technology, and more, go online to [www.nahb.org/biztools](http://www.nahb.org/biztools).

**biztools**


NAHB's Biztools ([www.nahb.org/biztools](http://www.nahb.org/biztools)) has more than 300 business management resources, organized in a user-friendly way, to help builders improve their efficiency and profitability.

**NATION'S BUILDING NEWS AD AND BANNER SHARE NATION'S BUILDING NEWS WITH YOUR MEMBERS SO THEY CAN SHARE IT WITH THEIR STAFFS!**

Join *Nation's Building News* in saying to each of your members: "make your business click."

It's easy for members to subscribe themselves and their employees and trade partners to *Nation's Building News*—the free, online e-newspaper of NAHB.

Each issue is filled with valuable news and information on every aspect of the home building industry—business and builders tips; the latest materials prices and mortgage interest rates; new technologies; cutting-edge design; state and federal regulations and how they affect the industry; and more. Here's the information each member's entire company needs to stay ahead of their competitors.



## LP SmartSide Siding: Strong enough to outperform fiber cement. Strong enough for BlueLinx.



**LP SmartSide**

LP SmartSide engineered wood siding is used to passing tests:

It tested to be up to twice as strong, lighter and better at resisting moisture than fiber cement. And now, it's made the grade with BlueLinx, which means increased availability. LP SmartSide siding. It's for anyone who wants their work to earn high marks.

For more information call 1.800.839.2588.

Distributed by

**BlueLinx**

LP and SmartSide are registered trademarks of Louisiana Pacific Corporation. BLUELINX and the BLUELINX design are trademarks and registered servicemarks of BlueLinx Corporation. ©2006 BlueLinx Corporation. All rights reserved.



# GREENE COUNTY HBA

## Our Newest "Local" - Inspiration through History & Commitment

### Greene County ..... Native

#### David Crockett



*David Crockett*  
(August 17, 1786 - March 6, 1836)

Davy Crockett (originally *David De Crocketagne*) was born near the Nolichucky River in Greene County, Tennessee and descended mostly from French Huguenots who settled in Cork, Ireland before moving to Donegal, Ireland. His grandparents had immigrated to America and tradition says that his father was born at sea during the passage. David was the fifth of nine children of John and Rebecca Hawkins Crockett. He was named after his paternal grandfather, who was killed at his home in present-day Rogersville, Tennessee by Indians.

Earning a reputation as a 19th-century American folk hero, he represented Tennessee in the U.S. Congress, served in the Texas Revolution, and died at the age of 49 at the Battle of the Alamo.

On his tombstone, it says: "Davy Crockett, Pioneer, Patriot, Soldier, Trapper, Explorer, State Legislator, Congressman, Martyred at The Alamo. 1786 - 1836".

#### Greene County HBA Leadership:

President: Ralph Dingus  
Vice-President: Ted Hensley  
Secretary: Debbie Shelton  
Treasurer: Renee Dunbar

Greene County is located in East Tennessee, one of the state's three "Grand Divisions" and is named for Major General Nathanael Greene, patriot of the American Revolution. The County was once part of the Washington District of North Carolina.



Greene County was also once part of the State of Franklin, an autonomous, secessionist territory of the United States created, not long after the end of the American Revolution, out of territory that had been ceded by North Carolina to the United States central government. The territory comprising Franklin later became part of the state of Tennessee. Franklin was never officially admitted into the Union of the United States and lasted only four years. Franklin's Governor, John Sevier (also known as "Nolichucky Jack") served four years (1785-1789) as the only governor of the State of Franklin and twelve years (1796-1801 and 1803-1809) as governor of Tennessee, and as a U.S. Representative from Tennessee from 1811 until his death.

Greene County can boast of famous Americans such as **Andrew Johnson** (December 29, 1808 - July 31, 1875) the seventeenth President of the United States, and **Davie Crockett**, noted "King of the Wild Frontier."

Greeneville, the county seat, is one of four Tennessee towns listed in the newly published fifth edition of "America's Most Charming Towns & Villages."

The newly established Greene County Home Builders Association got its start in 2005. Ted Hensley, currently the Vice-President, could very well be called the catalyst for the Association. He is a man on a mission to promote a higher standard for all homebuilders and a philosophy of excellence.

Here's what Ted had to say about the Greene County HBA:



"I was a Contractor in my previous life, and in June of 1999 I backed into the Real Estate business. I enjoy every aspect of the home-building industry, and I really believe

we have a duty to better our communities, protect our environment and do our best to provide the highest quality products for the lifetime investments of our clients. I think both building homes and selling homes is an awesome responsibility.

I began working with the Johnson City Home Builders Association, but wanted to have something in our area that was closer and more accessible to our builders and associates. We went through all the state, local and national requirements and got our fledgling HBA off the ground.

My goal is to elevate homebuilders to a higher standard and give them opportunities for educational programs and networking. I don't want builders to lose track of the vision that people are basically handing you their lives when they trust you to build their home. I want every community in Tennessee to recognize members of the Home Builders Association as true professionals who will do the job right. We have to set the bar for professionalism.

The Greene County HBA is a new Association, and we've had our share of growing pains. But we currently have around 30 members, and we've been able work on issues such as getting the county to enforce building codes. Right now our mission is to get our members involved and keep them involved. It's so important to attend meetings and truly build a base of dedicated professionals who work as a team. I'm a real positive guy, and I know we're on the right track here in Greene County"

**Doug Dojan**

Residential Construction Services - Charleston, SC



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

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.

After working with his Builders Mutual risk management representative, Doug realized Builders Mutual's focus went beyond the bottom line. "He was genuinely concerned for my workers' safety," Doug said. "Proactive and caring—those are the words I would use to describe Builders Mutual."

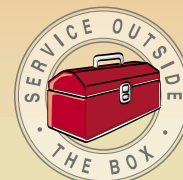
"We've never had a fall," Doug says, "but before, we were just lucky. Now, thanks to Builders Mutual, we're doing it right."



800.809.4859 | [www.buildersmutual.com](http://www.buildersmutual.com)

**Builders Mutual**<sup>®</sup>  
INSURANCE COMPANY

Where Builders Come First<sup>®</sup>







# LOCAL HAPPENINGS

## HBAUC Holiday Party



Several rounds of “Deal or No Deal” were played at the recent HBA of the Upper Cumberland Christmas Party. They did not give away a cool million, but several members did walk away with extra cash in their pockets. Pictured to the right is incoming Associate VP Roger Randolph. Next to him is Roger Ealey (local sports radio personality and husband of HBAUC EO Pam Ealey and a stand-in for Howie Mandell). Randolph walked away with \$300 cash. The annual Christmas Event also includes the installation of the new officers.



Shown recognizing outgoing President Andy Hammock (Andy Hammock Construction) is L to R – Roger Randolph VP Associates (Rogers Group), Andy, V-P Builders - Mark Smith (Smith Construction) and Steve Black, incoming President (Timberline Builders)

## Campaign Launched with Builder Donations



MURFREESBORO, TN. The local “Toys for Tots” annual campaign kicked off with hefty donations from area builders and challenges to the community to help provide toys to more than 3,000 of Rutherford County’s less fortunate children.

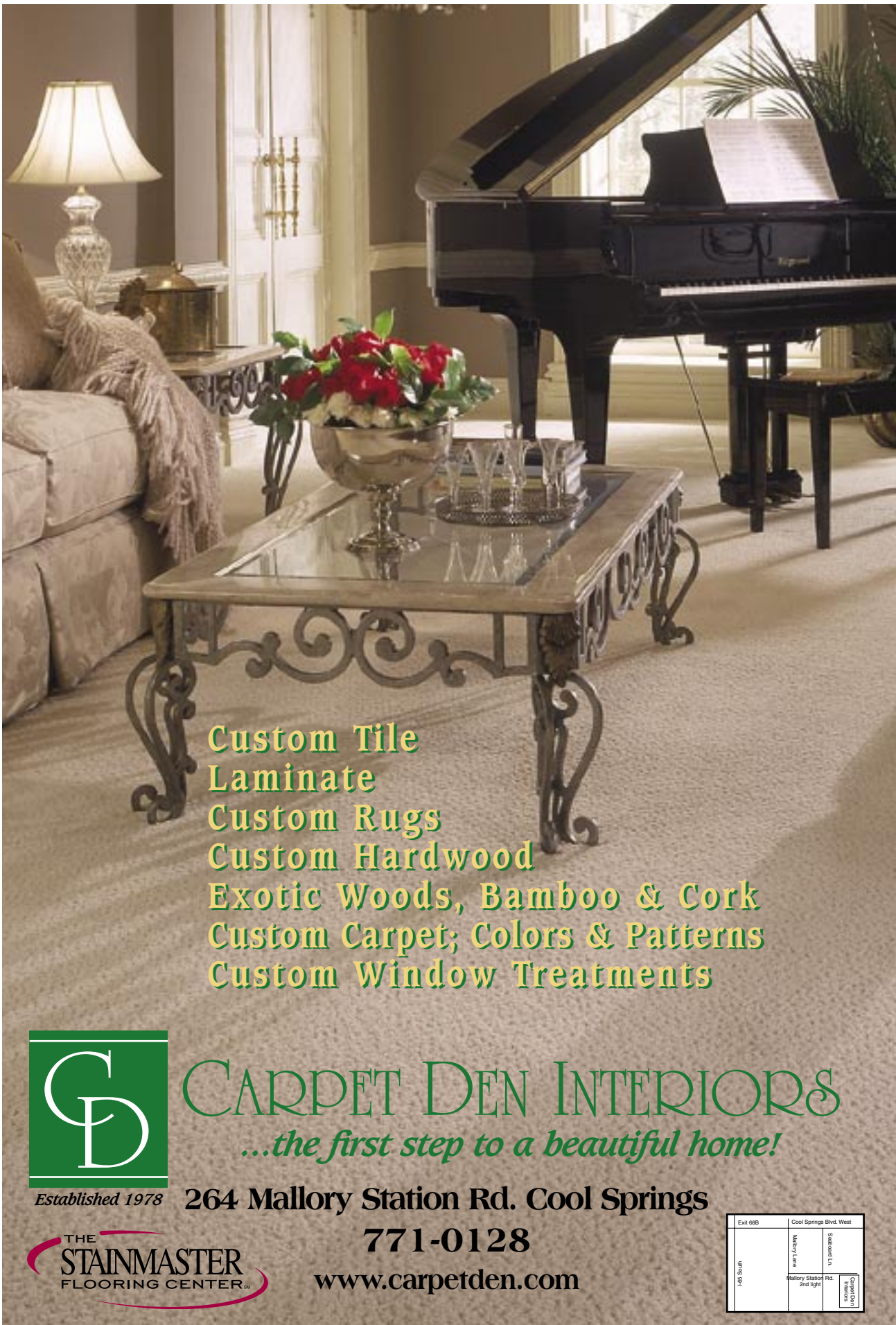
*John Floyd of Ole South Home Builders and Mark Thomason of Greenvale Homes, (Rutherford County Home Builders Association) recently donated \$5,000 each to kick-off this year’s “Toys for Tots” drive. Pictured at their recent check presentation are (from left) Jim Evans, RCHBA member with Rutherford Bank & Trust; John Floyd; Karyn Beaty, RCHBA Executive Director; and Mark Thomason*



## Chili Cook-off



Contestants in the Home Builders Association of Middle Tennessee’s Annual Chili Cook-off took a moment to pose for a quick photo with their winners’ trophies. From left to right: Frank Harris and Susan Ritter, representing the Home Builders Association of Tennessee (2nd place); Gail Howie with SilverPointe Properties (3rd place and Member’s Choice Award); and Annie Gibbs with First Impressions (1st place).



Custom Tile  
Laminate  
Custom Rugs  
Custom Hardwood  
Exotic Woods, Bamboo & Cork  
Custom Carpet; Colors & Patterns  
Custom Window Treatments



Established 1978

CARPET DEN INTERIORS  
*...the first step to a beautiful home!*

264 Mallory Station Rd. Cool Springs

771-0128

[www.carpetden.com](http://www.carpetden.com)



Exit 68B	Cool Springs Blvd. West
1st St.	Mallory Lane
2nd St.	Mallory Station Rd.
3rd St.	2nd light
4th St.	Carpet Den Interiors





# INFO LINK

## Index of Advertisers

Belgard .....	11
Blue Linx .....	25
Builders Insurance Group .....	4
Builders Mutual .....	27
Carpet Den .....	11
Countrywide Mortgage .....	25
Gary Hughes & Associates .....	2
HH Gregg .....	31
International Builders Show 2007 .....	18
James Hardy Building Products .....	32
Norandex Reynolds .....	30
Norbord .....	17
Tennessee Gas Association .....	6
TVA .....	3
Waterfurnace .....	21

## Future HBAT Meetings

### 2007—

#### Spring Meeting

March 4 – 7, 2007

Hilton Suites Downtown

Nashville, TN

#### Summer Meeting

July 15 – 18, 2007

Hilton Sandestin Beach Golf Resort & Spa

Destin, FL

www.norandexreynolds.com



VISIT ONE OF THESE LOCATIONS:

## ILLEGAL PROCEDURE!

Don't penalize your business by installing inferior building products. Make the right play and choose your siding, windows and accessories from Norandex/Reynolds.

A company with a reputation of engineering the highest quality and most dependable building products.

### NORANDEX INC.

Nashville, TN 37210

(615)248-3198

(800)237-3446

Fax(615)248-0917

### NORANDEX/REYNOLDS

Jackson, TN 38301

(731)664-1449

(866)566-5625

Fax(731)664-1453

Knoxville, TN 37921

(865)524-8631

(800)841-4850

Fax(865)637-8446

Memphis, TN 38118

(901)366-6622

(800)654-8986

Fax(901)794-3401

Piney Flats, TN 37686

(423)538-0766

(800)548-7672

Fax(423)538-3485



NORANDEX/REYNOLDS

An Owens Corning Business

www.norandexreynolds.com

Complement your design  
and construction with  
customized appliances  
and home electronics.



Let the professionals at hhgregg put the finishing touch on your custom homes. We have the widest selection of name brand appliances and electronics to customize to your clients' taste, style, needs and budget.

And at hhgregg you'll find a terrific selection of the very latest in technology and design, unparalleled delivery and installation, product warranties and product service.

We've worked with thousands of Builder Association members in Indiana, Kentucky, Ohio, Tennessee and Georgia.

- Built-in appliances
- Coin-operated laundry
- Energy Star® appliances
- Multi-family appliances
- Home theatre
- Digital satellite systems
- Distributed audio
- High-definition flat-screen and plasma TVs

Visit our web site at [hhgregg.com](http://hhgregg.com) for all store locations.

Call us today at

**1-800-264-8644**



**RCA SCENIUM**



**Bowling Green**  
(502) 782-8484  
1785 Campbell Lane

**Clarksville**  
(931) 503-2603  
1050 E. Highway 131

**Cool Springs**  
(615) 771-5101  
1735 Galleria Dr.

**Hickory Hollow**  
(615) 731-0260  
5214 Hickory Hollow Pkwy.

**Rivergate**  
(615) 868-4285  
1515 Gallatin Pike

**Thompson Lane**  
(615) 259-3344  
523 Thompson Lane

**Murfreesboro**  
(615) 995-7141  
468 N. Thompson Lane



**APPLIANCES & ELECTRONICS**  
**hhgregg**  
COMMERCIAL DIVISION

[hhgregg.com](http://hhgregg.com)

Family owned since 1955

BUILDERS | REMODELERS | MULTI-FAMILY





**BEFORE THE CABINETS, BEFORE THE FIXTURES,  
BEFORE THE TILE, THEY SEE THE SIDING.**

When you use James Hardie® siding, trim, soffit and fascia, you're delivering what homeowners want – a low maintenance home without sacrificing beauty, charm or character. Our siding with ColorPlus® technology also delivers these impressive benefits:

- Charm and character of wood
- Lengthened building season
  - No waiting for the right weather conditions to paint
- Factory application
  - Consistent color and superior quality
- Scratch resistant
  - Removable protective laminate and mar resistant coating
- Create better value for customers
  - 15-year finish warranty



**James Hardie®  
Siding Products**

1-866-4-HARDIE.  
[www.jameshardie.com](http://www.jameshardie.com)