

A historical black and white photograph of a city street. On the left, a large, ornate building with many arched windows and a fire escape on its side. A group of people, mostly men in hats and coats, are standing on the sidewalk in front of the building. A sign on the building reads "THE CASTNER-KNOTT D.G. Co. 203-211". In the background, other buildings and a streetcar are visible. The sky is clear.

# TENNESSEE Home Builder

*Official Magazine of the Tennessee Home Builders Association*

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# TENNESSEE HomeBuilder

May/June 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 6,900 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 Home Builder, we announce the HBAT move to the former Thomas & Company building. Photo on the cover hangs in a restaurant in Nashville.*

## Cover Story

### 12 A New Home for the HBAT

Now Located in the Former *Thompson & Company* Building

## Features

### 15 Did You Know?

The NAHB University of Housing

### 16 Spring Legislative Conference

State of Tennessee Proclamation by the Governor

### 18 TECH TALK

2007 Top Ten Technologies

### 21 2007 SUMMER BOARD MEETING

July 15 - 18, 2007

### 22 PRESS RELEASE

Builder's Mutual to Return \$2.8 Million  
Residential Warranty Corp. Affiliates Announce Award Winners

### 24 Retention Madness

2007 Retention Drive Serves as Catalyst

### 26 In Their Own Words

Sen. Jack Johnson, June is National Homeownership Month

### 28 Local Happenings

2007 Upper Cumberland Home & Garden Winners  
Homebuilders Association to Start Construction Program

### 29 Increase Your Bottom Line

HBAT Member Rebate Program

## Departments

### 8 President's Perspective

Parsons Three Laws of Membership

### 10 Executive Officer Outlook

The Basics of Membership—Membership Awareness Month

### 14 Legislative Review

Changes Ahead for the TN Board of Licensing & the  
Home Improvement Commission

### 15 Local Association Presidents

### 30 Info Link—Advertiser's Index & Calendar

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# TENNESSEE HomeBuilder

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# PARSON'S THREE LAWS OF MEMBERSHIP

I wanted to take a moment and introduce you to an expert in associational membership. His name is Isaac, and I believe many of you will recall his scientific studies on motion. Yes, old Isaac Newton was a membership recruitment and retention genius, and I believe he would be on tour as one of our leading experts on the subject today.

Newton's three laws go something like this:

The *first law* says that, if there is no external force, things that are stopped will stay stopped, and things that are moving will keep moving. Often, people say, *Objects at rest tend to stay at rest, and objects in motion tend to stay in motion, unless acted upon by an outside force.*

Now let's take this law and create a workable definition for membership in the Home Builders Association. The first law has everything to do with "LEADERSHIP." Baseball legend, Casey Stengel, use to say, "There are three kinds of people: Those who make things happen, those who watch things happen, and those who ask, What happened?" Leadership is the external force that keeps things moving at both the local and state levels. You must designate a leader that can motivate, plan and achieve. This leader must develop a committee(s) to share in his or her responsibilities to create strategies for positive membership results. I believe we currently have those leaders in place, and now we simply need to get on the field and make the big plays.

Newton's *second law* explains how a force moves an object. The force on an object equals the rate of change of the momentum. This idea deals with mass, acceleration and applied force. Its formula looks like this: " $F = MA$ ." For our study, we will call this Force = Membership Acceleration. Most of you understand that heavier objects require more force than

lighter ones. So how does this apply to our association?

The momentum of the 2006 DirectDrive proved to be the force we needed to accelerate our membership levels throughout Tennessee. We are a "large mass" of individuals, almost 7,000 members strong now, and it takes a great force for everyone to move together as a team. This year, the HBAT is providing a chance for every local association to participate in the 2007 DirectDrive event. I believe it is imperative for every member to get in motion and stay in motion as we approach this membership drive. In correlation with our state event, we will also be participating in the "National Membership Drive." There will be a lot of friendly competition and great rewards from both the state and national levels. Let's all work to accelerate our membership levels! On game day – no one gets to sit on the sidelines.

Newton's *third law* says, *For every action there is an equal and opposite reaction.*

I've always loved to watch the Space Shuttle lift off. It's amazing to watch the force of its powerful rockets push against the earth as they thrust the Shuttle towards the boundaries of our atmosphere – thus an example of Newton's third law. In the context of our association, I want us all to realize that enthusiasm concerning the 2007 membership drive will create the thrust we need to reach our future goals and expectations. We need the power of this thrust to boost our numbers over the 8,000 mark. It is an attainable goal, and with the right attitudes and a little elbow grease, we will be able to accomplish this task. Once the task is complete, your actions and attitudes will create an environment for positive retention with our new members. Getting these members involved, making sure they're connected and educating them on the



*HBAT President David Parsons*

value of their membership will definitely provide loyal, faithful individuals and business partners.

The National Council of Nonprofit Associations gives these ideas for the value of membership:

1. **Save Money.** Benefit from discounts on products and services, such as insurance and office supplies.
2. **Save Time.** Get fast and reliable answers to your management and governance questions.
3. **Raise Money.** Gain knowledge and resources through training in fundraising and marketing, technical assistance, and connections to increase revenue.
4. **Effectively Manage.** Attend trainings and conferences on essential topics such as fundraising, marketing, and governance in order to lead and manage more effectively.

—Cont. on page 14



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# The Basics of Membership

## Membership Awareness Month

**W**hy do individuals join an organization? What value do they see in membership? These are questions that every state and local homebuilders association asks across the nation. The survival and success of every association lies within the areas of recruiting and maintaining a strong membership base. So let's review of few basics about group dynamics.

### *Synergy*

By definition, synergy refers to the phenomenon in which two or more discrete influences or agents acting together create an effect greater than that predicted by knowing only the separate effects of the individual agents. Put simply, it goes back to the old saying that two heads are better than one. The idea of "group synergy" defines the first step in developing an association. Within the ranks of the Home Builders Association, we know that we glean valuable knowledge, experience and talents from the whole of our membership. This is the reason that we all are constantly striving to recruit builders and associates within our industry.

### *Support and the Psychology of Groups*

A Collective Voice - groups tend to have the courage to take on larger challenges than individuals. In addition to its increased ability to meet challenges and perform, the group can provide encouragement and support to its members while working on a big project. This is the nurturing factor of a group support system.

In 1958, William Schutz introduced a theory called Fundamental Interpersonal Relations Orientation. He identified three needs: inclusion, control and affection.

- Inclusion is the need to establish identity with others.

- Control is the need to exercise leadership and prove one's abilities. Groups provide outlets for this need. Some individuals do not want to be a leader. For them, groups provide the necessary control over aspects of their lives.
- Affection is the need to develop relationships with people. Groups are an excellent way to make friends and establish relationships.

### *Applying the Basics*

These foundational ideas can all be important strategies in understanding recruitment and retention within our own association. First, we should all realize that the whole is greater than its parts. Each individual that joins our association brings something new to the table. On every level we must research and define our member's strengths and skills. This gives us the advantage of establishing our strongest abilities and the capacity to identify areas that need development.

Once we have defined these skills, we can determine who will be coaches, cheerleaders, quarterbacks, linebackers, etc. As Shultz points out, many people join the group to prove their abilities and leadership skills, while others simply want to be a support system. Getting those recruits involved and giving them satisfaction as a member is crucial in the retention process. Make sure new members are assimilated into the family. This will lead to the natural process of developing friends and relationships within the organization. A mentoring program for new members is always a great way to create this type of environment.

Finally, remember that members do not buy memberships. They invest in themselves. Stay in touch with members and



*Susan Ritter, HBAT  
Executive Vice President*

create a system of communication that keeps them informed about meetings and special events. It's your job to help them understand the benefits of membership and make that connection. It is also important to set high retention standards and test different strategies to see what is most effective. From a support standpoint, don't miss the many programs provided by the National Association of Home Builders to help grow your membership. Stay in touch with other locals and ask about their successful campaigns and gather wisdom from their experience.

Membership and retention are the most important factors in the survival and success of an association. There must always be a firm dedication and a sense of urgency concerning these issues. A growing, vibrant membership will help us all accomplish our mission to support and maintain a healthy homebuilding industry. Strong Membership Numbers = A Stronger Voice for homebuilders throughout Tennessee!



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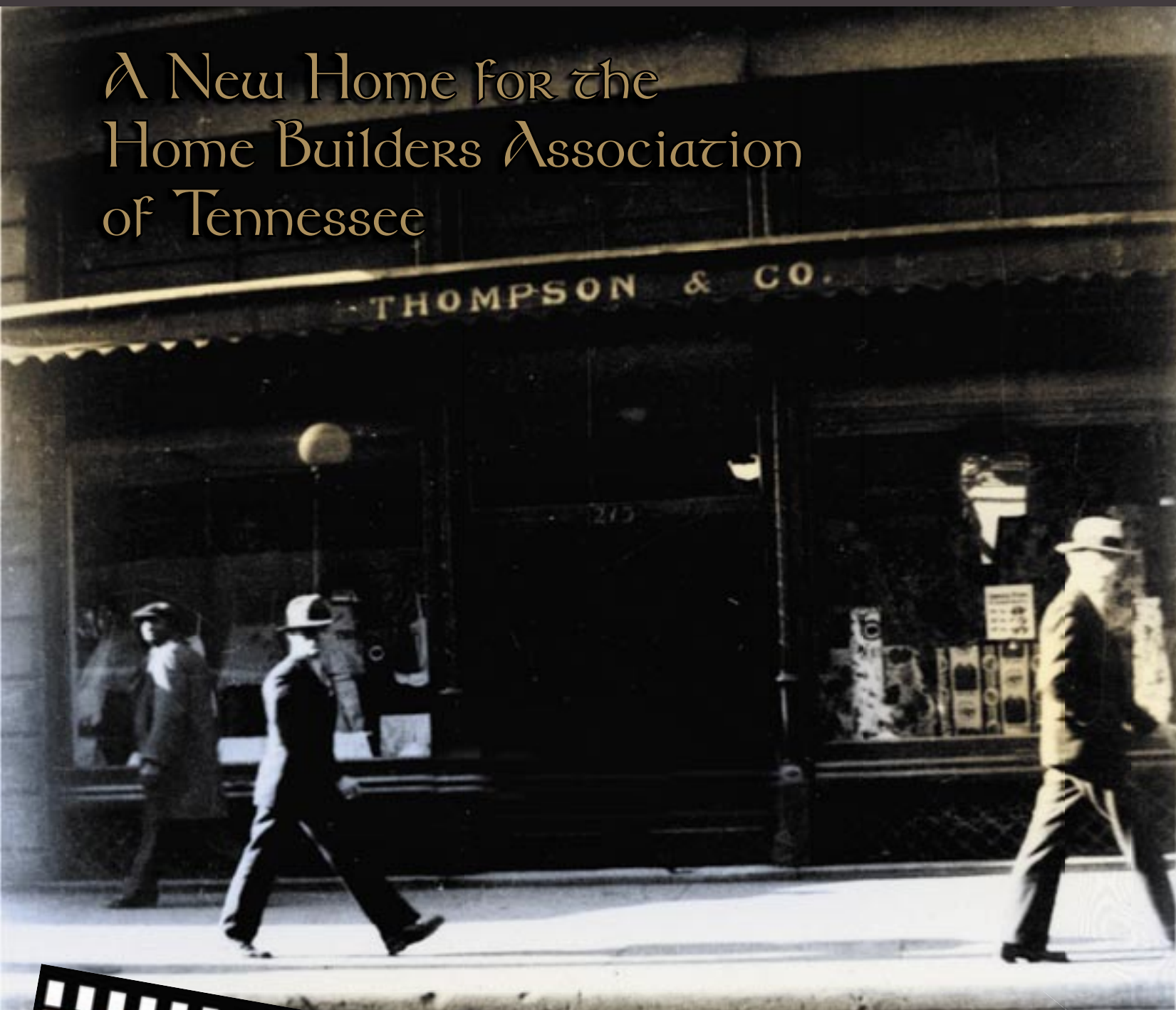
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# A New Home for the Home Builders Association of Tennessee





*"Without continual growth and progress, such words as improvement, achievement, and success have no meaning."*

*—Benjamin Franklin*

#### IMPORTANT EVENTS OF 1960

- Dwight Eisenhower is president of the United States
- A U-2 reconnaissance plane belonging to the US is shot down in the Soviet Union
- John F. Kennedy defeats Vice-President Richard Nixon in the presidential race
- Cassius Clay (Muhammad Ali) wins his first professional fight
- Pittsburgh Pirates win the World Series
- Philadelphia Eagles win the NFL championship
- The Beatles make their debut in Hamburg, Germany
- A small group of builders meet in Nashville to create the Home Builders Association of Tennessee

Since 1960, the HBAT has proudly served as the voice of the Tennessee Home Building Industry. What started as a handful of determined, insightful individuals, who recognized a need for such an association, has grown and developed into a

6,900+ member organization with 18 local associations throughout the state.

Throughout our 47 year history, there have been many accomplishments in the areas of legislative and educational achievements, benefit development and membership growth. But today, the HBAT proudly announces a landmark event in the history of our organization. The year 2007 will now stand as a legacy of accomplishment with the opening of our new offices at 213 Fifth Avenue North in Nashville, Tennessee.

The new HBAT offices are located on the second floor of what was once known as the *Thompson & Company* building. The first floor is occupied by the Tennessee Road Builders Association, and our third floor neighbors are the Rocky McElhaney Law Firm, LLC and Griffith & Roberts, PLLC.

Denzel Carbine, Vice-President and Treasurer of the HBAT, pointed out that "...the new offices are going to be an asset that goes far beyond monetary significance. While the Association will undoubtedly realize increased value in the property, due to the explosion of the downtown market in Nashville, the efficiency and professionalism it presents to the people we deal with on a daily basis is priceless!"

Priceless is definitely a proper description of this location, and although it does represent a significant investment by the association, many individuals and companies have donated time, money, products and labor to assist in the completion of our accomplishments. Within the walls of the new facility, you will find a prestigious, beautiful working environment, accented with wooden floors, tiled kitchen area, and trim work reflective of the historic time period of the building.

Clark Tidwell, the previous owner, told us that in the early 1980's "the structure

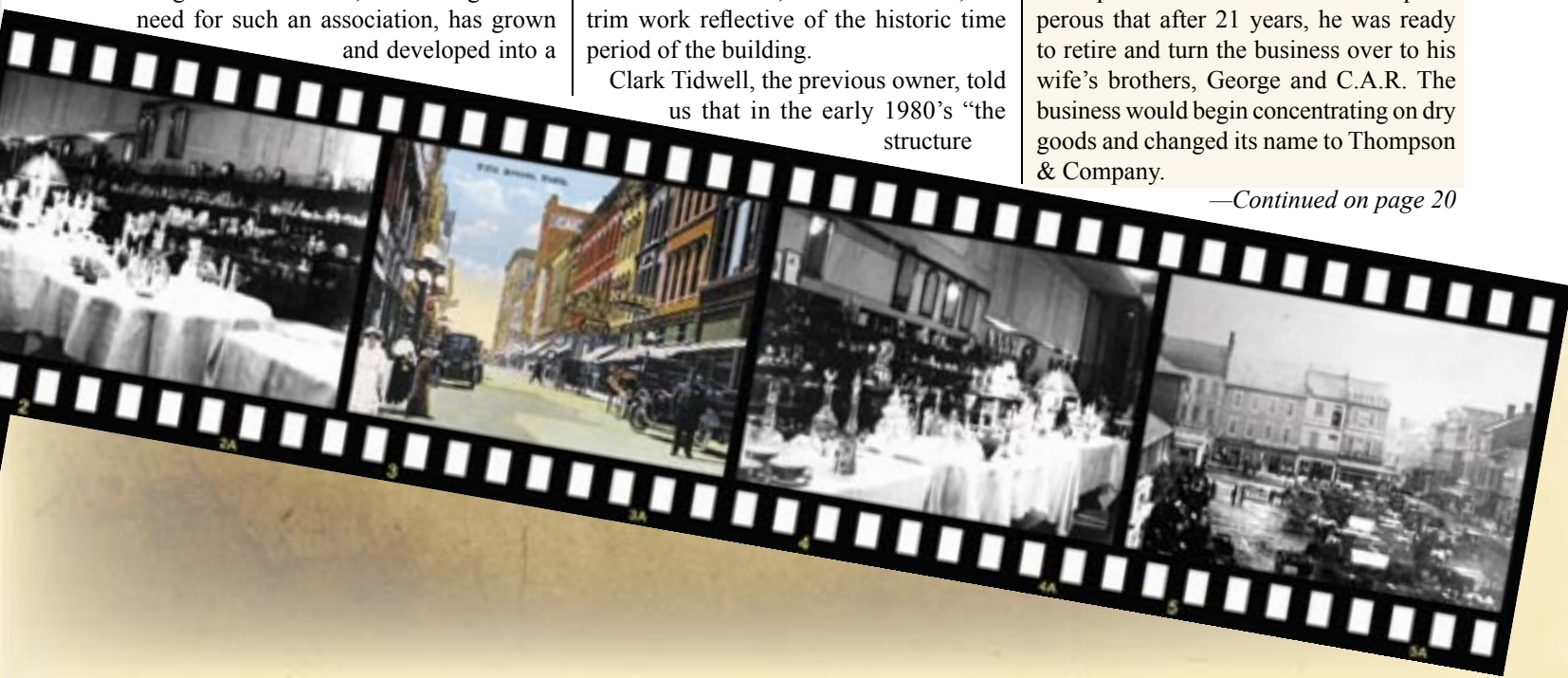
was an absolute mess." Mr. Tidwell, a well known and accomplished attorney in Nashville, took on the great task of restoring the building back to its original state. We owe a debt of gratitude to Clark Tidwell for revealing a very interesting and almost forgotten history. Since so many of our readers understand the historic significance of the downtown area, here's a little history about our new location.

Let's use our imaginations for a moment and go back to a time when transportation consisted of horse or mule drawn carriages and wagons. It was a time when Nashville Tennessee was nothing more than a dusty, pioneer town with a square consisting of buildings predominantly made out of rough cut lumber. If you listen a little closer, you can almost hear the sounds of the riverboats in the distance as they bring in a variety of products and necessities to this tough and independent breed of people. The year is 1824, and Nashville is on the western frontier of a young and growing nation.

The country finds itself in the middle of an election controversy, which included historical figures such as John Quincy Adams and Andrew Jackson. Adams would become president in 1825, but would set the stage leading to Jackson's victory in the Adams-Jackson rematch in 1828.

But far from the notoriety of "Old Hickory" and his grand political battles, we will turn our attention to a gentleman by the name of John M. Hill from Lancaster, Pennsylvania. In 1824, John traveled to Nashville and opened up a wholesale business on the square. He also fell in love and married Miss Phoebe Thompson. Hill's business was so prosperous that after 21 years, he was ready to retire and turn the business over to his wife's brothers, George and C.A.R. The business would begin concentrating on dry goods and changed its name to Thompson & Company.

*—Continued on page 20*





# Changes Ahead for the Tennessee Board for Licensing Contractors

## *and the Home Improvement Commission*

*Legislative Review*

by HBAT lobbyist, Jay West

The Tennessee General Assembly is currently considering Senate bill 1728/House bill 1006. Upon passage, the Tennessee Home Improvement Commission will be merged with the Tennessee Board for Licensing Contractors. Under the present law, home improvement contractors are licensed and regulated by the Home Improvement Commission. The commission is comprised of five gubernatorial appointees. The bill provides that the commission will sunset, or cease to exist as of June 30, 2007, with the Board for Licensing Contractors absorbing the membership and staff of the commission and taking responsibility for the regulation and licensure of home improvement contractors.

The bill transfers the staff of the Tennessee Home Improvement Commission to the

State Board for Licensing Contractors and reassigns the current members of the Tennessee Home Improvement Commission to a new subcommittee focusing on home improvement contractors.

Under present law, the Board for Licensing Contractors consists of nine members appointed by the governor. Upon merger with the Home Improvement Commission, the board's membership will swell to thirteen (as one of the five positions on the commission is currently vacant and will remain so). The four current members of the commission will make up a newly created subcommittee of the board, which will focus on issues concerning home improvement contractors. Once the terms of the gubernatorial appointees to the Tennessee Home Improvement Commission expire, the membership of the Board for Licensing



*Legislative Report by Jay West  
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Contractors will be reduced back to nine, and the board will then appoint some of its members to the home improvement subcommittee.

The bill also requires the state Board for Licensing Contractors to appoint two additional subcommittees to focus on home builders (residential construction) and commercial construction respectively. The three subcommittees of the board will focus on their specific areas and then report their findings and recommendations for final action by the full board.

Present law authorizes any county, by a two-thirds majority vote of its legislative body, to elect to make the provisions of the Home Improvement Licensing Act applicable in such county. This bill removes the opt-in authorization, thereby applying the home improvement licensing requirements to all counties.

The legislation was brought by the Department of Commerce and Insurance and is aimed at streamlining the regulation of the construction industry in Tennessee and curbing the budgetary deficit of the commission.



# DID YOU KNOW?



## The NAHB University of Housing

Education is at the very core of the National Association of Home Builders' mission. Building industry professionals recognize NAHB as a premier repository of housing knowledge and regularly turn to the association for their continuing education needs. Through NAHB and its state and local affiliates, members and non-members receive the information and preparation that allow them to gain the competitive edge needed in our thriving industry.

In order to provide easier access, more efficient management, enhanced program quality, and comprehensive information about educational opportunities, **The NAHB University of Housing** was formed to consolidate educational offerings into one location. We invite you to invest in your professional growth and the success of your business by earning a designation, attending an event or simply taking a course or two.

### Support for Education

Whether you are new to the industry or a veteran ready to advance your career to the next level, the NAHB University of Housing can assist you with your educational pursuits. Serving as the facilitator of all NAHB education products, including 15 national conferences and tours, The NAHB University of Housing and our sponsor, Countrywide Home Loans, National Builder Division, are committed to helping our members and the building industry "Reach Higher and Work Smarter."

For more information go to [www.nahb.org](http://www.nahb.org), or contact the Office of the Registrar at 800-368-5242 x8338 or via e-mail at [registrar@nahb.com](mailto:registrar@nahb.com).



### HBAT PRESIDENT PARSONS

—Cont. from page 9

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9. **Strive for Excellence.** Honor standards of practice and accountability that advance the sector.
10. **Make an Impact.** Achieve your mission in your community.

May is NAHB membership month. Let's all get our membership endeavors in motion and keep them moving forward!

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

### Jackson Area HBA

Mike Freeman ..... (731) 423-6226  
madison@jaxnet.net

### Johnson City Area HBA

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

### Maryville/Alcoa HBA

Barbara McLean..... (865) 984-1247  
buywithc21@aol.com

### Memphis Area HBA

Keith Grant..... (901) 756-4500  
kgrant@grantnewhomes.com

### Ocoee Region HBA

Paul E. Rice, Jr. .... (423) 479-3435  
trice@bradleyco.net

### Rutherford Co HBA

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brian@signaturehome.net

### Sevier Co HBA

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### South Central HBA

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### Warren Co HBA

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binc@blomand.net

### Upper Cumberland HBA

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



# Spring Legislative Conference

## March 4 - 7, 2007

**T**he Home Builders Association of Tennessee held its annual Spring Legislative Conference in March, and we are proud to announce that we had a record breaking attendance. More than 200 individuals participated in the conference.

Governor Phil Bredesen gave the keynote address and stressed the economic significance of the homebuilding industry throughout our State. He shared his thoughts on the importance of preparing our youth for the future success of Tennessee, and then honored our association by declaring March 6, 2007 as Home Builders Day. The proclamation read as follows:

### STATE OF TENNESSEE PROCLAMATION BY THE GOVERNOR

**WHEREAS** Tennessee's Home Builders play an important role in our society and our economy, helping consumers in the Volunteer State realize the dream of home ownership, and

**WHEREAS** home ownership is at an all time record high in the State of Tennessee, largely due to the contributions of the Home Building Industry, and

**WHEREAS** the Home Building Industry employees thousands of Tennesseans that are dedicated to providing new homes for all Tennesseans, and

**WHEREAS** the Home Builders Association of Tennessee is the only statewide industry-supported Home Builders Association, is an affiliate of the National Association of Home Builders, and is dedicated to advancing the knowledge and understanding of the Home Building industry, and

**WHEREAS** the Home Builders Association of Tennessee is dedicated to advocating housing affordability and availability through legislation, communication and education, and

**NOW, THEREFORE**, I, Phil Bredesen, Governor of the State of Tennessee, do hereby declare March 6, 2007 as Home Builders Day.



**Lt. Governor & Speaker of the Senate, Ron Ramsey**, also spoke to the group and had an informational and entertaining discussion about his history with the homebuilding industry and the auctioneering profession. Everyone enjoyed both our distinguished guests from Capitol Hill.

*There were many educational and informational opportunities during the conference, including discussions on:*



**"Proposed 2007 Lien Law Legislation"** by Attorney Todd Panther



Advice on **"Framing Your Message for Your Legislator"** from professional speaker Deb Sofield



**"Conflict Avoidance"** and **"Diffusing an Escalating Situation"** by guest speaker Charlie Wharton from North Dakota.

Homebuilders made their annual visit to their local legislators to share their support and concerns over legislation pending in this year's session.

We urge our members to continue to stay in touch with their local legislators to let them know how important issues affect their businesses. Our industry is one of the strongest segments of our State's economy, and we must remain knowledgeable and vigilant of economic and legislative factors that have favorable or adverse effects on the far reaching contributions of our industry.







# TECH TALK

## 2007 Top Ten Technologies



### PATH

The **Partnership for Advancing Housing Technologies**, has chosen the technologies with the most promise for our homes as we seek greater durability and strength, while making better use of our resources.

The **Top 10 Technologies** are selected by PATH due to their strengths in one or more of the following areas: *quality and durability; energy efficiency; environmental performance; safety and disaster mitigation; and affordability.*

#### 1. Mold Resistant Gypsum

Imagine walls that can survive a flood. Treated gypsum wall-board products resist mold because they won't absorb moisture as easily as typical gypsum board. The paperless surface does not support mold growth.



#### 2. Solar Water Heating

Harnessing energy from the sun to heat water is not new. Solar water heaters have been commercially available since the 1800s. But now more than ever, they're an environmentally sound way to reduce energy bills.



#### 3. Recycled Concrete Substitutes and Aggregates

Byproducts of the industrialized world have found a better final resting place in alternative concrete aggregate. Recycled materials such as granulated coal ash, blast furnace slag and various solid wastes like fiberglass and granulated plastics can substitute for sand, gravel and stones. (Look, Mom! No mining!)



#### 4. Combined Heat and Power (CHP)

Whether you want to be entirely "off the grid" or just supplement your utility power, CHP systems can supply electricity much more efficiently than power plants. Using fuel such as natural gas to produce heat and electricity simultaneously, a CHP system can act as a built-in emergency generator when the grid goes down. The electricity can power any household device such as lights and appliances, and the heat produced can provide water heating and/or space heating. Home-sized units range in capacity from about 1 kW to 6 kW and are about the size of a major appliance.



#### 5. Horizontal Axis Washer/Dryer

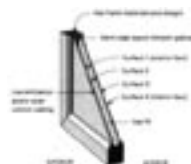
The two-in-one washer/dryer runs automatically from wash to dry: no more throwing clothes from one machine to the other. The compact size makes it perfect for apartments and condominiums, and it costs less than two separate units. It runs



quietly and requires no venting, so it can be installed almost anywhere. The high efficiency horizontal-axis washer reduces water and energy consumption, and the high RPM spin cycle means the dryer uses less energy to dry the clothes.

#### 6. Hydrophilic, Impact-Resistant Windows

Now you can get self-cleaning and glare-reducing windows that also reduce the risk of window failure during tornadoes and hurricanes. A window coating causes water to run off the glass surfaces like quicksilver, preventing permanent water spots and making the glazing easier to clean. And glass laminated with composites provides enough strength to allow windows to withstand high winds, projectiles, or even bullets.



#### 7. Super-Sized (Vertical) ICFs

Vertical ICFs (Insulating Concrete Forms) have all the energy efficiency, strength and building speed benefits of conventional ICF walls, plus a bonus: they go up faster and easier because fewer pieces are assembled on site. The wall sections are sturdier than conventional ICF walls and require less bracing. Composed of two polystyrene panels held together by plastic or steel I-beams and filled with concrete, vertical ICF panels form straight, energy-efficient walls.



#### 8. Induction Cooktops

Induction offers flex-





ible, safe and energy-efficient cooking. Go from extremely low to extremely high settings and back again nearly instantly. The stovetop doesn't actually heat up or radiate heat from its surface because the heating elements under the ceramic-glass surface use electricity to produce a magnetic field that heats only the cooking container. Food heats much faster, which saves energy while pleasing hungry mobs. Induction cooking is about 90 percent energy efficient, while gas and electric are about 50 and 60 percent efficient, respectively.

## 9. GPS for Land Development

This satellite-controlled software simplifies site grading, therefore dramatically reducing labor and material costs. The software assists excavation machines to more efficiently and accurately cut and fill grade while also reducing the potential for soil erosion.



It eliminates the need for grade stakes, while letting the operator know exactly where the machine is, and its relation to the final grade.

## 10. Permeable Pavers & Pavement

Look closely for the environmental halo: rainwater seeps through these pavement systems and filters naturally through soil on its way to groundwater aquifers and surface waters. That means less unfiltered, nitrate-laden stormwater running off paved surfaces into drainage gutters. And since engineered curb and gutter storm drainage systems are costly to design and build, permeable pavement systems can mean lower construction costs for developers or municipalities.



Information gathered from NAHB website: [www.toolbase.org](http://www.toolbase.org). ♦

**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.
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**Donna Rumpier**  
National Builder Division  
(800) 479-4256

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

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Belgard pavers and walls combine rich, earth-tone colors with textured surfaces to impart an authentic old-world ambience. Picture the grace of aged stone, the subtlety of curves, the highlighting of green spaces. All perfectly complement a home which was designed to blend naturally into its surroundings.

Knowing how to identify the most subtle nuances is a fine art in itself.

*The widest selection of antique products.  
The largest choice of antique colors.*

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Big Rock Building Products/Oldcastle Company  
**888-624-3088**

or

Your Middle Tennessee Belgard Representative:  
Darryl Sapp  
**865-388-8707**



## HBAT NEW HOME

—Cont. from page 13

By 1857, Thompson & Company had moved to College Street – now Third Avenue. The company flourished there until 1861, when an unfortunate turn of events caused our nation to be divided into two separate countries. Thompson & Company would survive the War Between the States by the brave efforts of Mrs. George Thompson, who was entrusted with the \$10,000 in gold used to restart the business after hostilities had ceased and the country was reunited.

By the end of 1868, the Thompson's had completed their own building, located on Summer Street. This is the narrow building that today is known as 213 Fifth Avenue North. For a short time, the company became Thompson and Kelley. Kelley was a partner in the business and an expert linen man. Eventually, Ed Thompson (son of C.A.R. Thompson) would take over the business and change the name back to Thompson & Company. Affectionately known to everyone as "Mr. Ed," he would run the business until his declining health caused him to close it in 1932.

In 1948, well known columnist Louise Davis wrote an article on the "Memories of Thompson's store" in the Nashville Tennessean Magazine. She pointed out that "Thompson's was the center of good living for almost a century. Ed Thompson, bachelor-proprietor, who presided at the front door through the last half-century was described as kindly and dignified. The store was a meeting place for everybody, and Mr. Ed knew each of his customers by name."

Davis' description of the store takes us back to time when Nashville still had a small-town environment. She continued with a description of the interior: "Two

huge stoves, one near the front and one toward the rear, drew crowds in the winter, and in summer Thompson's thick walls and high ceilings cooled any breeze through its 175 foot length. There were solid walnut counters and a solid mahogany door. Linens, china and silk adorned the display window and shelves. Generations of brides selected their satin and linen for trousseaus at Thompson's, and they had the bolts sent to the second floor where a staff of 20 to 25 seamstresses sewed up the material." One must wonder, if during the day, you can stand quietly on the second floor of this historic site, and hear the echoes of foot-operated sewing machines and the memories of a Nashville from long ago.

Today, the old Thompson's Store stands as a monument to the ideas of dedication and service to others. It is a similar heritage adopted by our own associational family. One member of this family who has volunteered many hours toward the completion of our new office is Tim Neal, Immediate Past President. When asked his opinion of the new location, Tim responded, "Professionals in the Real Estate business say that location is everything. As Past President, I understand the importance of having a location where legislative efforts must be timely and effective. We could not have chosen a better location. The offices truly have an atmosphere of professionalism, and I am very proud to be a part of this important accomplishment."

David Parsons, the current President of the HBAT continues...

"Today, our new offices will stand as a monument to a unified effort of teamwork. This accomplishment is a result of the generosity and sweat equity of so many of our dedicated members and associates. This generosity reached far beyond our greatest expectations. Our office is strategically located for quick responses to

legislative issues affecting homebuilders. Our influence and the ability to cultivate positive relationships with our legislators play a very important role in the health and welfare of the entire Tennessee building industry. The history of this location speaks to a time when individuals pioneered business ventures in early Tennessee history, overcame adversities and built upon their successes from generation to generation. We are building on the efforts of those who have gone before us, and will leave a legacy for those who will inherit this association in the future. I am honored to serve as your President during this historic moment for the Home Builders Association of Tennessee."

Embarking on a renovation project, in a building of this age, presents many challenges. Our general contractor, Tonya Jones of Mark IV Construction, has responded with patience, innovation and creativity. Tonya has been instrumental in directing and implementing our ideas, ultimately providing an exceptional home for our association.

With the opening of the new HBAT offices, we renew our goal to continue our efforts of "advocating housing affordability and availability through: Legislation, Communication and Education." These are the guiding and established principles that we continue to carry as our heritage.

We sincerely extend our thanks to everyone who made this important accomplishment possible.

In the next issue of the Tennessee HomeBuilder, we will recognize the companies and individuals who have so generously donated time, energy, products and financial contributions to this historical endeavor. ♦

*Older photos from this article provided by the Tennessee State Archives. All rights reserved.*



# 2007 Summer Board Meeting

July 15-18, 2007

Hilton Sandestin Beach, Golf Resort & Spa

Register online by  
June 15, 2007



See You In Destin, Florida  
Home Builders Association of Tennessee

## Fun! Informational! Educational! Sun, Sand & Fun!



Don't forget to make your plans for the HBAT's 2007 Summer Board of Directors Meeting. The dates this year are from **Sunday, July 15th until Wednesday, July 18th**. 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 **"Sun, Sand and Fun."** We'll have a Pool Party, Volleyball, and a Beach Blast.

We'll be staying at the luxurious Hilton Sandestin Beach, Golf Resort and Spa. You can register and get more information from our website at [www.hbat.org](http://www.hbat.org). If you do not have internet access or have further questions, please call (615) 777-1700.

## See you at the beach!!!

Register Online by June 15 at [www.hbat.org](http://www.hbat.org)  
— and —

Contact the Hilton for Room Reservations  
1-800-367-1271 (Reference Code THO)  
[www.sandestinbeachhilton.com](http://www.sandestinbeachhilton.com)



# PRESS RELEASE

## **BUILDERS MUTUAL TO RETURN \$2.8 MILLION TO POLICYHOLDERS**

### **WorkSafe program helps reduce home builder's injury cost**



Builders Mutual Insurance Company, a leading regional insurance provider to the home building industry, announced that the company

will distribute \$2.8 million in dividends back to eligible worker's compensation policyholders in late spring as a result of lower than expected worker's compensation claims.

Since Builders Mutual was first founded in 1984, the company has returned a dividend to policyholders in 18 out of 22 years. To be eligible for a return, workers' compensation policyholders must have a favorable loss experience.

Through its WorkSafe program, Builders Mutual works side by side with builders and their staff to help them manage safety more effectively, with the goal of reducing the number of workers' compensation claims and decreasing company costs. WorkSafe provides builders with the opportunity to participate in OSHA-approved courses, specialized fall protection courses along with a certification program, risk management training, and a detailed documentation program that focuses on prevention management. Builders Mutual also offers classes for policyholders, agents and employees through its popular Builders University program.

"The cost of workplace injuries can be staggering, especially those involving medical and compensation payments, employee turnover and decreased productivity," said John Q. Beard, president and chief executive officer at Builders Mutual. "Anytime we can provide a return on investment to our policyholders indicates that our efforts have been effective at

helping prevent workplace accidents and injuries."

Builders Mutual is rated A ("Excellent") by A.M. Best Company and is one of the largest writers of worker's compensation insurance in North Carolina. The company has close to 13,000 policyholders in North Carolina, South Carolina, Tennessee, and Virginia, and it employs nearly 150 out of its Raleigh headquarters. Builders Mutual is endorsed by the North Carolina Home Builders Association (NCHBA) and the Home Builders Association of Tennessee (HBAT).

## **RWC & AFFILIATES ANNOUNCE AWARD WINNERS!**



*Linda Hepler  
(HOME)  
Outstanding  
Account Executive  
of the Year 2006*

for 2006. The following individuals exceeded expectations and were recognized for their achievements at the companies' sales meeting.

The companies recognized Linda Hepler (HOME) as its Outstanding Account Executive of the Year. Hepler has excelled in such areas as HBA involvement, sales calls, public relations, projected homes and total applications received. Since 1991, Hepler has been the Account Executive for HOME in Northern, Western and North Central Texas. HOME commended Hepler for her reliability, professionalism, knowledge and integrity. Linda has placed in the top 3 finishes for this award several times in the past but this is the first time she

has achieved the pinnacle status.

The awards for the Most Projected Homes and Most Applications Received went to Jana Watts (RWC). Watts is the company's Senior Account Executive in New Jersey and Eastern New York and has been with RWC since 1987.

The Largest Average Size Builders award was presented to Carol Stevens (PBW). Stevens. Since 2004, Stevens has been the Account Executive for PBW in Eastern Florida. Her average size builder enrolls approximately 66 homes per year.

The companies began offering General Liability Insurance through **The RWC Insurance Advantage\*** in 1998. Since that time, this program has been growing by leaps and bounds. John Felbaum (RWC), Account Executive for Arizona, California, Nevada, New Mexico, and Utah since 2000, has been credited with bringing in the top two Largest Single Insurance Premiums for 2006. *\*The RWC Insurance Advantage is insured by carriers rated "Excellent" or higher by A.M. Best.*

Sandy McDade (RWC) was honored as the Rookie of the Year. McDade is the Builder Account Representative for Arkansas, Colorado, Idaho (builders constructing fewer than 10 homes annually), Louisiana, Maine, Montana, New Hampshire, Vermont, and Wyoming. As Rookie of the Year, McDade was recognized for her early efforts in the same categories as the Outstanding Account Executive award.

RWC, HOME, PBW and MHWC are proud to distinguish exemplary performance among its team of account executives. All of the company's representatives were commended for their professionalism, integrity and customer satisfaction.

### **For Additional Information Contact:**

Suzanne Palkovic  
Vice President of Marketing  
Residential Warranty Company, LLC  
5300 Derry Street  
Harrisburg, PA 17111  
800-247-1812



# Home Builders Association of Tennessee Endorses **FLEXMED**



## Limited Benefit Health Insurance Plan



If you're looking for an affordable health insurance program, the HBAT has recently endorsed a provider that lets you adapt your benefits to fit your individual needs. You can get more information about FlexMed by going online to [www.hbat.org](http://www.hbat.org). There you will find contact and registration information about FlexMed. **MEMBERSHIP PAYS!**

### **BENEFITS OF THE FLEXMED PROGRAM**

- Benefits of the FlexMed Program
- You Control the Cost...Choose only the benefits you need
- No medical questions or physical examinations
- Guaranteed Issue for all eligible employees
- Pre-existing conditions are covered
- Available to all employers with 2 or more enrollees
- Available to full-time, part-time, seasonal or temporary employees
- No employer contribution requirements
- Freedom to use any licensed doctor or hospital, or use the PPO network
- First Dollar Coverage...Pays In Addition to other private insurance
- No deductibles, no coinsurance, no copays for medical benefits
- Benefits may be assigned or paid directly to the employee
- 12-Month Rate Guarantee
- No claim forms needed, if network is used



If you don't have internet access and need more information, please call

**(615) 777-1700**





# RETENTION MADNESS

## *2007 Retention Drive Serves as Catalyst*

The 2006 Membership Drive produced more than 1,400 members! The goal of the 2007 Retention Drive was to serve as a catalyst for maintaining these membership numbers and the strength of our organization.

Retention Madness 2007 was held on March 21-27, 2007. Ten local associations participated:

Clarksville/Montgomery HBA  
Jackson Area HBA  
HBA of Greater Kingsport  
HBA of Greater Knoxville  
Memphis Area HBA  
HBA of Middle Tennessee  
Ocoee Region BA  
Rutherford County HBA  
South Central HBA  
HBA of Southern Tennessee

**Thanks to everyone involved in the 2007 Retention Drive. Many locals pointed out that retention numbers were still coming in long after the drive was complete.**



### **Here are the winners of the competition:**

#### Highest Number Awards

Memphis Area HBA – 235 - \$5,000  
HBA of Greater Knoxville – 76 - \$2,500  
Rutherford County HBA – 69 - \$1,000

#### Highest Percentage Awards

Jackson Area HBA – 94% - \$5,000  
South Central HBA – 62% - \$2,500  
HBA of Southern Tennessee – 55% - \$1,000

**Congratulations to all our winners!!!**

# Slam Dunk.

Your 3-in-1 builder association membership (local, state, national) includes special offers from top companies, negotiated by the National Association of Home Builders.

Go online now. You'll discover values that you can put to work for your business all year.

For details on all the money-saving offers, visit

**www.nahb.org/MA**



building  
**HOMES**  
of our  
**OWN**



### **FREE CD-ROM GAME!**

An engaging, reality-based program for young teens.



A new way to teach math, science, social studies and English in middle school.

As players work with a budget and a deadline to build a home and find a buyer, they solve real-life problems, make decisions and reinforce time and money management skills — all in a fun game environment.

And each phase of the game is aligned with national content standards.

**Quantities will be limited. Find out more about the program and reserve your free copy today. Go to [www.HomesOfOurOwn.org](http://www.HomesOfOurOwn.org)**







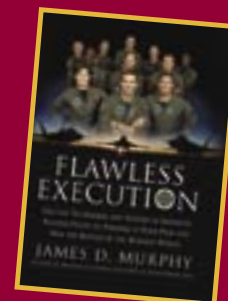
# IT'S TIME TO GET INTO FIGHTING SHAPE

**You're fighting for market share. You need a team that knows not only how to plan a mission, but how to EXECUTE THAT MISSION FLAWLESSLY FROM START TO FINISH.**

## THE AFTERBURNERS KEYNOTE WILL GET YOU IN FIGHTING SHAPE!



**BUSINESS IS COMBAT**, and fighter Pilots know how to get the job done. We've invited the top guns of AFTERBURNERS to help us out. These combat-proven pilots will share their **Flawless Execution Model**...a continuous team building and performance improvement process designed to help military aviators win in combat. Today, companies in all industries are using this to dramatically improve the way their teams perform.



## THE TOP INDUSTRY TRAINERS FROM AROUND THE COUNTRY WILL GET YOU INTO FIGHTING SHAPE.

The nation's top industry experts will also be in Atlanta to help you sharpen every area of your operation, and every member of your team.

## PUT THE LATEST PRODUCTS AND SUPPLIERS IN YOUR CORNER

Visit over 250 manufacturers and suppliers in the exhibit hall. This is a great place to find some new products and new product sources.



**Make plans to bring your team and get your company in the kind of shape to go the distance in any market.**

For more information please visit [www.southernbuildingshow.com](http://www.southernbuildingshow.com)  
**To Exhibit Or Attend Please Call Us at 800-854-7736.**



# “IN THEIR OWN WORDS”

## June is National Homeownership Month

*June is National Homeownership Month. With this in mind, we asked Senator Jack Johnson what role he thought the Tennessee home building industry played in the success of our state's economy?*



**Here's what he had to say:**

**Sen. Jack Johnson**

*R - Brentwood*

District 23 - Williamson, and part of Davidson Counties

As I campaigned throughout the 23<sup>rd</sup> Senate district last year, one thing was perfectly clear. Williamson and southern Davidson counties are experiencing tremendous population growth. It seems that everywhere you turn a new commercial or residential development is under construction. Other parts of middle Tennessee, and the state as a whole, are seeing similar population and economic growth. With that growth, comes a greater economic dependence on home builders and their affiliated industries.

Tennessee offers an incredible quality of life. We are a low tax, business friendly state with amazing natural resources. It is not unreasonable to think that we will continue to see people choosing to make Tennessee their home at a very high rate for many years to come. If current growth trends maintain their trajectory, we will see more and more demand for new home construction. Home builders in Tennessee will continue to play an extremely important role in our state's economy.

As legislators, we must be sure to do our part in providing the necessary infrastructure to meet the needs of our growing population. The urban areas of Tennessee are already at near crisis levels with regards to traffic flow. We are several years behind schedule with some badly needed road improvement projects, and we face significant reductions in federal funds appropriated for that purpose. If we are to continue to enjoy sustained economic growth, we must be able to accommodate the parts of our state that are experiencing double digit population growth. Paying for this demand will present serious challenges in the years ahead. While the home building industry is thriving in Tennessee, government is falling behind in its responsibility to provide adequate roads.

Teamwork is the key to future success. Home builders, developers and government at the state and local level will have to work together and keep open lines of communication so that we meet the ever changing needs of our customers and constituents.



## WHAT IS NAHB HOMEOWNERSHIP MONTH?

Homeownership has long been the cornerstone of the American Dream. It provides more than shelter for your family and a home for your most valued treasures. Homeownership is a symbol of prosperity that is achieved by more Americans each year with the help of innovative builders, improvements in the access to capital and the myriad government and industry programs developed to make homeownership a reality. Last year, homeownership in the U.S. reached a near record high of 68.9 percent. This figure distinguishes our nation as one of the best-housed countries in the world and further solidifies the home building industry as a key to economic growth in our nation.

Each June during National Homeownership Month, we have the opportunity to reflect on how homeownership has enhanced our lives and contributed to the thriving communities we call home. Home builders continue to work with housing finance innovators, consumer education organizations and government officials to advance affordable homeownership in our country. Join the National Association of Home Builders and home builders nationwide in recognizing this vital industry during June and celebrate with us this year as we recognize the strength and innovation of home building.

*For more information about this item, please contact Niki Clark at 800-368-5242 x8061 or via e-mail at [nclark@nahb.com](mailto:nclark@nahb.com).*



**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

## 2007 Upper Cumberland Home & Garden Show Winners

Pam Ealey, Executive Officer of the HBA of the Upper Cumberland, recently announced the winners of the Upper Cumberland Home and Garden Show.

### ❖ Best of Show

*Custom Fireplaces & More*

Bob & Fran Marengo with HBAUC Pres. Steve Black

### ❖ Big Exhibitor

*Airflow Heating & Cooling*

### ❖ Small Exhibitor

*Winell Lee Specialty Hardwoods & Mouldings*

Howard Harris, Jeannie Lee & HBAUC Pres. Steve Black

### ❖ Rookie of the Year

*Pool and Spa Depot*

*Congratulations, and a special thanks to everyone who participated!*

## Homebuilder's Association to Start Construction Program at Oakland High School

The **Rutherford County Homebuilder's Association** and its part-



ners have entered into a contract with Oakland High School to construct a building for a vocational construction program.

In partnership with John Floyd Foundation and the Masonry Institute of Tennessee, the Homebuilder's Association plans to construct a 3,600-square-foot building for masonry classes at the high school, said Karyn Beaty, executive officer of the association. The building will be constructed at no cost to taxpayers.

## BEST OF SHOW *Custom Fireplaces*



## BIG EXHIBITOR *Airflow Heating & Cooling*



## ROOKIE OF THE YEAR *Pool & Spa Depot*



## SMALL EXHIBITOR *Winell Lee Specialty Hardwoods*







# INCREASE YOUR BOTTOM LINE

*with the HBAT Member Rebate Program!*



**A**ttention Builders and Remodelers! You don't

have to be a big company or change the way you do business to participate in the HBAT's Member Rebate Program. Just use at least two of the participating manufacturers listed below, and start getting money in the mail every quarter.

You can now register for the program online at [www.hbat.org](http://www.hbat.org). After providing basic contact information, you will be asked a few questions about the way you do business. Then you'll select the names

of each company you currently use, or that you might use in the future. There's even an area to make suggestions for other manufacturers.

After filling out the registration form, members will receive more details about the program by mail.

If you do not have internet access, please call Brad Cartner – Director of Communications for the HBAT at (615) 777-1700.

*Note: Participating manufacturers current as of May 2007. Check the HBAT website for an updated manufacturers list.*

## Participating Manufacturers



## Appliances • Electronics • Home Theater



### Builders & Remodelers contact:

Nashville, TN & Bowling Green, KY  
Regional Commercial Manager

### Fred York

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# INFO LINK

## Index of Advertisers

Belgard.....	19
Builders Insurance Group .....	4
Builders Mutual .....	27
Carpet Den .....	32
Countrywide Mortgage .....	19
FlexMed .....	23
Gary Hughes & Associates .....	2
HH Gregg.....	29
Imperial Mailbox Systems .....	26
Louisiana Pacific.....	9, 11
NAHB .....	24
Norandex Reynolds .....	30
Residential Warranty Corp.....	14
Southern Building Show .....	25
Summer Board Meeting.....	21
Tennessee Gas Association .....	6
TVA.....	3

## Future HBAT Meetings

### 2007—

#### Summer Meeting

July 15 – 18, 2007

Hilton Sandestin Beach Golf Resort & Spa  
Destin, FL

#### Fall Meeting

October 24 – 27, 2007

Hilton Suites Downtown  
Nashville, TN

### 2008—

#### Spring Meeting

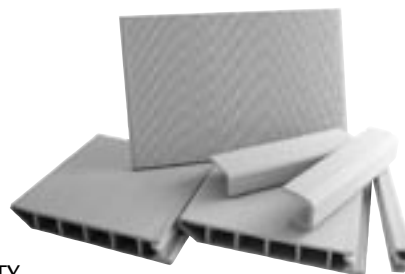
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