



TENNESSEE HomeBuilder

July/August 2010

Official Magazine of the Home Builders Association of Tennessee

Nashville, Tennessee

FLOODS OF MAY 2010

SEE PAGE 12 FOR DETAILS AND PHOTOS

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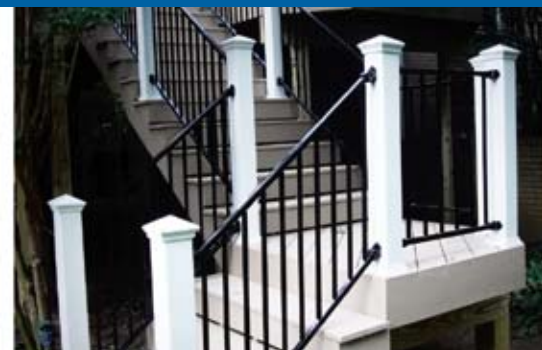
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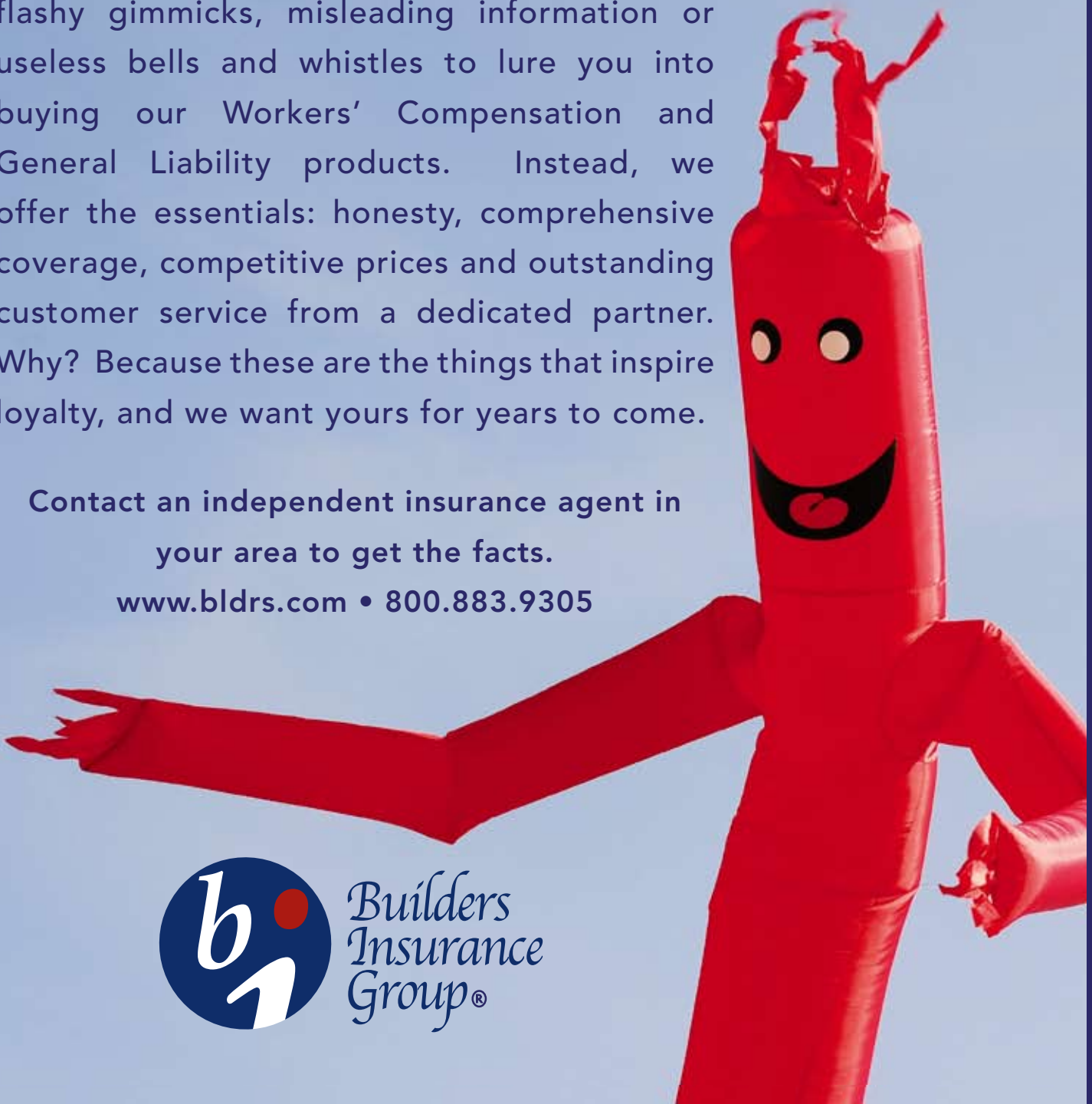
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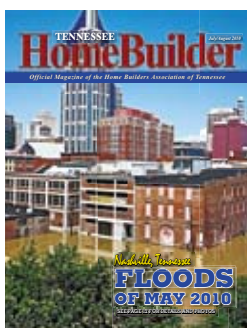
WHO WE ARE

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 4,000 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, learn more about important builder news, economic trends and legislative issues.

*Cover Photo taken by
HBAT Executive Officer
Susan Ritter*

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TENNESSEE HomeBuilder

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WELCOME

President's Perspective

Phil Chamberlain
HBAT President



What more can I say about our Summer Board of Directors Meeting at the beautiful Hilton Sandestin Beach Golf Resort & Spa. The resort (*not one drop of oil*), the weather, the food, the annual MAHBA Invitational Volleyball Tournament (*just kidding guys*) and most importantly the committee meetings were all spectacular.

During the meetings I had the opportunity to visit with most of our committees to share with them the successes that our association has achieved during the difficult environment our industry has faced during the last year. We also discussed the challenges we have all encountered and how best to move forward through the coming year.

As part of this issue and our next issue in September, I want us to focus on the work of our committees to see the great value that participation by the elected directors from across the state bring to the work of our association. We are blessed with a group of dedicated Chairs, Vice-Chairs and members who are willing to share their expertise and experience to lead the different areas and responsibilities assigned to them by our Board. In this issue we will be looking at the work of the:

- Government Affairs Committee
- Education/Program Committee
- Membership/Membership Services Committee
- **HIPAC** Trustees


GET INVOLVED

I would encourage those of you that have not been deeply active in the HBAT to become involved in one of the designated committees because this is where the work of your association gets done. Committees meet during the three established Board of Directors Meetings each year and your participation can lead to future leadership opportunities if you desire. We have a great association with dedicated leadership that serve on the local, state and national levels and we need to continue to develop that leadership through participation of our directors in our committees.

Finally, let me say **THANK YOU** to all of our sponsors who participated with their “birthday” presents in our registration area with tabletop displays and for those in particular who were event sponsors for this year. As we say so often, we could not make our association work and in particular our meetings without the continuing and gracious support of all of our sponsors.

Finally, I hope you will enjoy the pictures on pages 22–23 of many of the activities that were captured at our Summer meeting and we invite you to join us next year! ❖





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SPEAK, OURS
WOULD SAY A
PENNY SAVED
IS A PENNY
EARNED.**

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2010 ACTION PLAN

We're Halfway There

Executive Officer Outlook

Susan Ritter
HBAT Executive
Vice President



We are a little more than half way through the year, and I thought it would be a good time to stop for a minute and see where we are compared to our goals for the year.

As you know, at the President's Planning meeting last fall, every committee Chair worked to help establish an overall Tennessee Action Plan to keep the HBA of Tennessee moving forward in these challenging times. At the Fall Board Meeting the Action Plan was embraced by every committee and approved by the full board. We hit the ground running in January.

So where are we? Starting with **Membership/Membership Services**, we now have roundtable membership discussions at every meeting, a membership YouTube video was created and placed on our website, and a state-wide health

insurance program was introduced. We have a few items to go, but we are very much on track. But the biggest news is the May membership drive where 340 new members were recruited during the drive. Congratulations to all!!!

In the **Education** area, we are working on an internet education program for lead based paint removal certification, we have listed all of the trainers in close proximity to Tennessee in the magazine, and we are working on having a "Train the Trainer" program at one of our Tennessee Board Meetings.

The **Local Leadership** committee is working to get as many local association Presidents, Vice Presidents and Executive Officers to the State Board Meetings as possible. We are implementing a number of strategies to help make that happen. The information and networking opportunities that these meetings provide is invaluable to the health and strength of our associations.

The **Tennessee Associates Council** has completed just about all of their goals. They have created a job description for all Associate leadership, the leadership makes calls to associates to remind them of upcoming meetings, an associate is formally recognized at every meeting, and the HBAT President gives a president's report to the Associates Council at every meeting.

Our **Housing Industry PAC** trustees are busy fundraising, after approving a number of candidate contributions during

the Summer Meeting. This is an election year and every single dollar raised goes to support those candidates that share the same agenda as do we in the homebuilding industry.

We had probably the most successful legislative session in our history, thanks to the vision of the Executive Committee last year, and the commitment of the **Government Affairs Committee**. Chairman Keith Grant led us to victory in a number of areas. First, the deficiency legislation that created a fair market value requirement during a judgment proceeding passed overwhelmingly. Where Tennessee did not have any statutory law governing the method for determining the value of foreclosed property in a deficiency judgment proceeding, the law now allows consumers to show evidence as to the Fair Market Value of property sold at foreclosure. The courts can use this evidence in determining the amount of the deficiency.



Senator Bill Ketron introduces Workers' Compensation Legislation for passage.



State Representative Charles Curtis and co-sponsors discuss Workers' Compensation Legislation on the Tennessee House Floor before the vote.

We were also successful in assisting to rewrite the 2008 workers' compensation law that required ALL sole proprietors, partners and LLC members to carry workers' compensation insurance on themselves. Under the new legislation, all persons wishing to obtain an exemption from workers' compensation insurance coverage can do so, after completing a registration and documentation process.

However, we were not as successful in two areas. One, we were unable to legislate potential property tax exemptions due to constitutionality issues. Second, we were unable to create a \$6,000 new home grant program, in an attempt to make use of some of the dollars awarded to Tennessee in the American Recovery and Reinvestment Act (stimulus), as every single dollar was already allocated. However, we have not given up and will revisit this goal in 2011.

Finally, the unsung heroes of every local association, the **Executive Officers**. The Executive Officers Council (EOC) has also completed a number of their goals. At every meeting, the products and services available to them from the HBAT are reviewed, an Executive Officer is highlighted at every State Meeting, and every local had the opportunity to work with the Oliver Group on the Membership Drive in May.

We are also working on a sponsorship

to support a scholarship that will enable every EO to attend the State Board Meetings, beginning with the 2011 Fall Board Meeting. As a matter of fact, the HBAT scholarship, in conjunction with the scholarship that the National Association of Home Builders provides for attendance at the national EOC annual seminar, provided for nine Executive officers to attend this year's seminar in Santa Fe, New Mexico. This year's seminar provided over 40 comprehensive events, seminars and programs during a four day period, not to mention valuable networking opportunities.



Several Tennessee EOs at EOC Seminar in Santa Fe

It has been a great year so far and we are well on our way to completing the 2010 Action Plan. Great job everyone!

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As Flood Waters Rise, **TENNESSEE** **TAKES ACTION**



*HBAT Vice President/Secretary
Mike Stevens*

Association, we have got to do SOMETHING,” he mused. And pretty soon, the something became a reality.

The National Association of Home Builders provided assistance to several local associations when it came to responding to the massive floods. The Home Builders Association of Middle Tennessee, the Clarksville/Montgomery County Home Builders Association, the Rutherford County Home Builders Association and the Memphis Area Home Builders Association all leapt into action and began providing resources, contact information,

It did not take long after the storms of May 1st and 2nd flooded parts if not all of 45 Tennessee counties (ultimately declared federal disaster areas) before HBAT Vice President/Secretary Mike Stevens got to thinking. “As a state Home Builders



*Channel 5 news covers the HBA of Middle
Tennessee Flood Recovery Forum*



*HBAMT
Member
Ed Hantel
advises a
FEMA Rep-
resentative
at the Flood
Recovery
Forum*

media materials, informational seminars, and much much more to affected citizens and businesses in those counties.

But Mike Stevens had a bigger vision. Why not create a disaster response program that could respond to any disaster, now and in the future, should the unthinkable happen? And the response should not necessarily be limited to massive numbers of homeowners. Wouldn't you consider it a disaster if your pipes burst in the



middle of January while you were away and you came home to a water soaked home? Who do homeowners call? Where can they go to get good, reliable information about qualified contractors? The Homebuilders Association, of course!

So Mike and the HBAT staff began working on an online disaster response package that, in the event of a major, minor or even individual disaster, consumers would know who to call first.

This online program will include, but will not be limited to (we plan for this to be a growing endeavor):

- List of members that desire to be on the website after meeting certain criteria
- Link to the local association's web site
- PR campaign that will drive homeowners and business owners that suffer damage to the HBAT website including editorials, ad slicks, radio spots, interview scripts, etc.
- Promotional materials in support of doing business with a member of the HBA emphasizing the importance of hiring a licensed, insured, and reputable contractor



- Comprehensive list of insurance companies/adjustors that we can provide our website information to for use when working with homeowners

We envision offering a consistent format (the HBAT website and/or Local's website) that guarantees the list of members are in good standing, are licensed, carry the necessary/required insurance(s), can provide references, and any additional certifications the member has earned.

States Mike, "This disaster response package is still under development and we hope to provide you with more information in the very near future. But if you have any additional ideas or questions, please do not hesitate to give Susan Ritter, HBAT Executive Officer a call at 615-777-1700."

Photos: Top (L-R) Flooded streets of downtown Nashville; Second Avenue toward the Pedestrian Bridge; First Avenue as the water completely overflows the banks of the Cumberland River; Bottom, Clarksville



"ALL POLITICS IS LOCAL"

—Thomas P. (Tip) O'Neill, Jr.,
former Speaker of the U.S. House of Representatives

Legislative Review

Keith Grant
Chair, Government
Affairs Committee



Congressman Phil Roe meeting with JCAHBA's Bob Garrett



JCAHBA members meeting with State Representative Dale Ford



State Senator Rusty Crowe with JCAHBA's Bob Garrett and Joe Grandy

While so often we may get consumed with the importance of what we try to get done legislatively in Nashville or Washington on behalf of the HBAT, we should never lose sight of the importance of the work that is done locally by our local associations.

This effort is manifest in two ways. First, the HBAT often calls upon our membership to make contact with state or federal legislators to help educate them on the importance of specific issue that are before the Senate or House. You are the ones who have the personal relationships with these individuals. You may share membership in a civic club, be fellow church members, have friendships that date back to school, or personally do business with them. More often than not these legislators are truly interested and concerned with your opinions on the issues that affect our industry. You may be a friend, a relative or a casual acquaintance but more importantly you are a constituent and they value your input.

Secondly and possibly more important when it comes to politics, you and your local associations deal constantly with issues on the local level. Normally, these may involve zoning issues, taxes, codes considerations and other matters that may come up before your county commissions, city councils, and the multitude of boards and commissions in your area. The key factor for you to remember is to be involved. Many of you are already taking an active part in your communities by serving on any number of boards and commissions that have a direct impact on our industry. It may be the local Planning Commission, Zoning Appeals Board, Development & Housing Agency, Board of Equalization, Vegetation Control Board or any number of organizations that may be of interest to you.

While your HBAT works tirelessly to represent you on the state and national level, you are the ones who know the local issues and concerns that you face on a daily basis and you are the ones that make the difference when it comes to representing your industry and yourselves.

Your Government Affairs Committee works tirelessly to understand the issues that face you as a small business person in our industry and how the efforts of our association can be focused to achieve legislative results that will benefit the whole of our industry. Your continuing input is solicited and needed to make sure we represent the wishes of our membership in one of the most important sector of our state's economy.

Home Builder's Association of Tennessee

PAST PRESIDENTS

1960	Carl Grant	Memphis
1961	Albert Morris (Deceased)	Nashville
1962	Bill Close (Deceased)	Chattanooga
1963	Jack Renshaw (Deceased)	Memphis
1964	Howard Cockrum (Deceased)	Knoxville
1965	A.H. Johnson, Sr. (Deceased)	Nashville
1966	Morris Mills	Memphis
1967	Jerry Wood (Deceased)	Knoxville
1968	Louis Close	Chattanooga
1969	Frank Stratton	Nashville
1970	Snowden Boyle, Jr.	Memphis
1971	Rufus Smith, Jr. (Deceased)	Knoxville
1972	Calvin Payne (Deceased)	Chattanooga
1973	A.B. Ivey	Nashville
1974	Richard Bauman	Memphis
1975	J.R. Keys (Deceased)	Knoxville
1976	Coolidge Johnson	Johnson City
1977	Jack Ralston	Chattanooga
1978	Jim Fischer	Nashville
1979	H.B. McAdams (Deceased)	Memphis
1980	Fred Osborne (Deceased)	Chattanooga
1981	David Burleson	Knoxville
1982	Auston Stevison	Cleveland
1983	Gary Skidmore	Johnson City
1984	Jim Ford	Nashville
1985	Curtis Pinegar	Chattanooga
1986	Earl Sharp	Knoxville
1987	Jim Eldredge	Cleveland
1988	McNeill Ayres (Deceased)	Memphis
1989	Jackson Downey	Nashville
1990	Bobby Hicks (Deceased)	Johnson City
1991	Gary Cobble	Knoxville
1992	Gary Taylor	Jackson
1993	Freddie Snell	Murfreesboro
1994	Richard Graf	Knoxville
1995	Brad Rainey	Memphis
1996	Jim Fischer	Nashville
1997	Bill Monaghan	Cleveland
1998	Ricky Williams	Humboldt
1999	Michael Apple	Nashville
2000	Mike Carlton	Knoxville
2001	Ronnie Tickle	Memphis
2002	Dino Roberts	Nashville
2003	Keith Whittington	Johnson City
2004	Charles Morgan	Memphis
2005	James Carbine	Nashville
2006	Tim Neal	Knoxville
2007	David Parsons	Memphis
2008	Denzel Carbine (Deceased)	Nashville
2009	Edward Zarb	Knoxville

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HBA of Greater Kingsport

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PROVIDING OPPORTUNITY

Committee Mission: Plans, develops and facilitates any educational needs of the association, including potential speaking opportunities and/or requirements the association may have.

Education/ Programs Review

Doyle Webb
Chair, Education/
Programs Committee



JCAHBA Green Building Training with Tom Mozen and Peter Bush



JCAHBA - Paul Walton, CAPS, CGP conducts CAPS I & II training at JCAHBA including sensitivity exercises. Debra Reeves, Modern Supply, finds out how it feels to have little use of her hands.



JCAHBA – Lead Based Paint Training

The last few years have been extremely active for your Education/Programs Committee of HBAT. We are all aware that as the complexities of our industry have shown themselves, we must continue to enhance our knowledge in so many different areas. Many of us realize that prosperity can cover up many of our shortcomings but difficult times cause us to refine and improve our abilities to deal successfully in our businesses.

Our local, state and national associations have been extremely active in providing opportunities for our membership to improve the skills needed to be successful in these times.

Nationally, NAHB has developed one of the nation's premier designation and certification program through the University of Housing. These programs cover a wide range of offering from the Certified Graduate Builder (CGB), Certified Green Professional (CGP), Certified New Home Sales Professional (CSP), Certified Graduate Associate (CGA), Residential Construction Superintendent (RCS), Certified Aging-in Place Specialist (CAPS) and many many more. There is something for anyone who is a member of our association.

From a state perspective, we continue to work on a voluntary continuing education program that will certify those members who complete the requirements of the program. Additionally we work to provide important educational programs as part of our Spring, Summer and Fall Board of Directors Meeting.

On the local front, some of our local associations have developed certification programs that designate those individual members who have put forth the effort to enhance their skills and dedication to their craft and in doing so have provided a marketing opportunity for themselves. With the number of major issues facing our industry, this year has been a prime example of local associations working to answer the needs of the membership by providing a number of wide-ranging programs. From Green Building to federal Lead Based Paint (RRP) mandates, our local associations have provided a multitude of offerings for the membership to gain specific knowledge and certification in these key areas.

The Education/Program Committee continues to work to provide the resources necessary to the local association to enhance the professional programs offered to our members across the state.

UNLIMITED TIME OFFER:



Norbord recently asked the NAHB Research Center to compare the air leakage between horizontally installed panels and vertically installed TallWall. With up to a 60% reduction in air infiltration, there was no comparison – TallWall won hands down. TallWall stretches from floor framing to top plate, making mid-wall horizontal joints a thing of the past. Plug the holes in your building strategy. Build vertically, with TallWall.

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VALUE IN INVESTMENT

Committee Mission: Facilitates the identification and recruitment of new members of the association and promotes involvement in all association programs and activities. This committee also identifies, plans, develops and monitors association sponsored services and benefits to facilitate membership growth, membership worth and if possible, non-dues income.

For those of you that are in any way familiar with the workings of the Membership/Membership Services Committee you know that over the past few years the committee has been extremely diligent in carrying out its' assigned mission.

We are all aware that with the difficulties that our industry has faced over the last few years the efforts of our committee to help local associations recruit and renew our membership has been a constant challenge. The committee members have worked diligently to help our locals develop programs to encourage recruitment of new members and to show current members the value of belonging to the one organization that represents the industry in which they work. After the membership drive of this spring we are beginning to see positive signs of the efforts we have all put forth.

With one of the primary focus of our committee being to help provide value added services to new and existing members of our association, we have been successful. As we know, getting value for your investment is even more important in the tough times the homebuilding

industry has faced. Your Membership / Membership Services Committee has worked with the HBAT staff to seek out opportunities to bring increased value to your membership. All of these programs are available to you on the HBAT website at www.hbat.org. Many builders have found that the savings realized by these programs at a minimum will pay for their association dues in addition to added revenue.

Here are but a few examples of programs that we have encouraged our membership's participation:

- **The HBAT Member Rebate Program** - Designed to provide cash rebates with one easy to use form on many of the goods and services that are used by builders. The yearly average rebate for participating members has been \$1,044.00.
- **HBAT Member Health Insurance Program** – Started earlier this year, this program is geared for the small employers in need of quality healthcare options for them and their employees.

Membership Review

David Clark
Chair, Membership/
Membership Services
Committee



- **NAHB Membership Advantage discounts** – Discounts on a full range of products and services for those in the building industry.
- **Discounts on telecommunication services** – Significant discounts on a variety of telephone and cell phone services.

We continue to seek opportunities to provide goods and services to our members across the state and encourage your comments and suggestions regarding any new programs that you believe would be beneficial.

Pocket your SAVINGS

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OPPORTUNITY TO— Express Your Opinion

HIPAC Trustees Review

John Floyd
Chair, HIPAC
Trustees



Having just concluded the 106th General Assembly there is a busy summer and fall ahead with the Governor's office, half of the State Senate and all of the State House up for election. In addition all of our U.S. House seats are up for election this year and there are a number of very intense races for the first time in a number of years. The reasons I bring this to your attention are two-fold:

- I would hope that you are seeking out those that are running for these important offices to determine their position on many of the issues that effect small business and in particular the home building industry.
- Secondly, I solicit your support of HIPAC, the HBA Housing Industry

Political Action Committee, which is the entity we use to support those candidates that we believe understand the issues and support our members.

We are all aware of the difficulties our industry has faced over the last few years and understand this has affected your ability to support HIPAC. Even during these difficult times, through the efforts of our association staff and the many members who have made calls and personal visits to their legislators seeking support for our interest, we have been successful in presenting our ideas and gaining support for legislation affecting our industry.

With this in mind I would encourage each and everyone of you to support HIPAC by making a minimum contribution of \$25 to support those who support

your industry. Do not expect others to support your interest if you're not willing to support it yourself.

Remember, "If you're not seated at the table, you're probably on the menu."

Finally and maybe most importantly, exercise your right to vote. This is the only real opportunity for you to express your opinion about who you want running **your** government.

Send your Contribution to:

HIPAC

213 Fifth Avenue North, Suite 200
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- Access council & committee information
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We want to express a Special Word of Thanks to Carl Sohns with Professional Warranty Service Corporation who served as our "Unofficial"/"Official" photographer for our Summer Board of Directors Meeting.





TEST YOUR MIND: WITH PHOTO FIND



Photos courtesy of Al Sartain, Senior Risk Management Consultant, Builders Mutual Insurance Company

What do you see when you look at these two snapshots of the same jobsite? A typical day at work? Opportunity to make a customer happy and turn a profit? True, but try looking at them with a risk management eye. Challenge yourself to spot the hazards this contractor has abated using sound risk management techniques. Do any risks still exist? Find at least four of each, and earn yourself the title of genuine jobsite safety junkie.

Tried and True Techniques

1. Wearing hard hats to prevent head injuries from falling objects
2. Properly sloping the trench walls to reduce the possibility of cave-ins
3. Using yellow caution tape to alert workers and jobsite visitors of the fall hazard (orange construction fencing functions even better, because it can hold more if someone accidentally puts weight on it)
4. Erecting a sturdy, steady, protected walkway for access into the construction site over the trench

Safety Strategies for the Remaining Risks

1. Avoiding any work from the top three rungs of extension ladders (or top two for A-frames); also, be mindful of the ladder's angle



2. Keeping spoil piles or other construction materials a minimum of 2' away from the top of the trench wall to reduce the stress on the soil and possibility of collapse
3. Correctly assembling scaffolding – note the missing base plates which ensure proper weight displacement (cinder blocks won't suffice) and the missing top plank, which may cause the remaining two planks to shift under the weight of a worker from not being braced by a complete set

Constructing engineered bracing instead of homemade bracing for bearing the load of the concrete, taping off the area so people walk around it instead of underneath it, and moving the debris when the workers finish for the day ❖

Look for "Knowledge Builder," compliments of Builders Mutual Insurance Company, in each issue of Tennessee HomeBuilder. Get access to even more free risk management resources at www.buildersmutual.com/RM.

Builders Mutual Insurance Company
Raleigh, NC 27624-0005

June 11, 2010

Builders Mutual Names Lisa Hoke Assistant Vice President/Controller

Raleigh, N.C. — Builders Mutual Insurance Company is pleased to announce that Lisa Hoke, CPA, FLMI has been named Assistant Vice President/Controller. In this capacity, Hoke will be responsible for financial reporting, general accounting, investments, reinsurance, cash management, and statistical reporting.

"Lisa brings both new energy and new ideas to our accounting department. She has 22 years of public and private accounting experience displaying strong leadership skills, strong work ethic and a commitment to company success," states Tom Lockard, VP/CFO. "Her diversified accounting background will complement the Accounting department and Builders Mutual for many years to come."

For the last six years, Hoke served as the Director of Financial Reporting for Investors Title Insurance Company. She was responsible for the review and filing of all statutory, GAAP and SEC financial statements, including all 10-K, 10-Q and MD&A preparation and review. Prior to her position at Investors Title Insurance Company, Hoke served as Lead Business Financial Analyst at Progress Energy, Manager of Financial Accounting and Reporting at Met Life Insurance, Manager of Investment Accounting, Planning and Analysis at AEGON USA Insurance Group and she held multiple positions at Coopers Lybrand which is now Price Waterhouse Coopers.

Headquartered in Raleigh, Builders Mutual is one of the Southeast's leading writers of commercial insurance for the residential and commercial construction industries and is rated A ("Excellent") by A.M. Best Company. Since its inception, Builders Mutual has broadened its territory beyond North Carolina to include the District of Columbia, Georgia, Maryland, Mississippi, South Carolina, Tennessee and Virginia. The company provides coverage to more than 14,000 policyholders through more than 3,000 sales agents and employs more than 160 staff at its Raleigh headquarters.

Contact

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919-227-0295
jvedelli@bmico.com

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Complete and fax this form to (615) 777-1703 before September 23.

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- Your registration is required, even if you do not require housing.

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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 _____

**Number Attend-
ing Hall of Fame
Installation &
Awards Banquet
on Saturday**

*Guest and members will be charged a fee of \$50/person for the Hall of Fame/Awards Banquet. (Applies to those individuals other than HBAT Directors, spouses of Directors and local association EOs and spouses.)



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- 3) Choose an eligible vehicle(s) to purchase or lease and present your NAHB proof of membership form to your dealer.

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* Offer valid toward the purchase or lease of new 2009, 2010 and 2011 model year GM passenger cars and light duty trucks, excluding Cadillac CTS-V, Chevrolet Camaro and Corvette ZR1; HUMMER, Pontiac, Saab, Saturn vehicles and medium duty trucks. Not available with some other offers. Not valid on prior purchases. Program subject to change without notice. See dealer for details. Take delivery by 1/3/11.

† To qualify, vehicles must be used in day-to-day operations of your business and not solely for transportation purposes. Must provide proof of business. Visit gmbusinesschoice.com or your Chevrolet or GMC dealer for details. Take delivery between 1/5/10 and 9/30/10. ©2009 General Motors



Local, State, and National HAPPENINGS

Congratulations David Crane, HBA of Middle Tennessee



David Crane, Home Builders Association of Middle Tennessee, Finishing The Annandale HOMERUN! 5K

Happy Birthday Dennis Sewell, HBA of Greater Knoxville



Dennis Sewell, HBA of Greater Knoxville - It was a happy birthday for HBAGK Associate Vice President/HBAT Associate Director Dennis Sewell. A promise to his wife when they married was that he would learn to play guitar. Guess what she got him for his birthday.

This Web address helped members
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The Home Builders Association

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1994.....	James M. Fischer	Nashville
1994.....	Carl J. Grant.....	Memphis
1994.....	Calvin M. Payne	Chattanooga
1994.....	Morris H. Mills	Memphis
1995.....	William McNeill Ayres.....	Memphis
1995.....	Martin L. Bartling, Jr.	Knoxville
1995.....	William B. Close.....	Chattanooga
1995.....	Jack Renshaw.....	Memphis
1996.....	John B. Downey.....	Nashville
1996.....	Lloyd B Lovitt, Jr.	Memphis
1996.....	Henry B McAdams.....	Memphis
1996.....	Curtis L. Pinegar	Chattanooga
1996.....	Rufus H. Smith	Knoxville
1997.....	W. Ralph Chumley.....	Chattanooga
1997.....	Jack Ralston.....	Chattanooga
1997.....	Kemmons Wilson	Memphis
1999.....	Bob Gillespie	Sevierville
1999.....	Jerry Strebel	Nashville
2000.....	James Ford, Sr.....	Nashville
2000.....	Jerry Wood	Knoxville
2001.....	Don Moon	Chattanooga
2001.....	Earl Sharp	Knoxville
2002.....	R.W. "Dick" Graf	Knoxville
2002.....	Bobby Hicks	Johnson City
2003.....	Jerry Gillis.....	Memphis
2003.....	Brad Rainey	Memphis
2004.....	Terrence L. Cobb.....	Nashville
2005.....	Ronnie Tickle.....	Memphis
2005.....	Congressman Jimmy Duncan.....	Knoxville
2006.....	Reese Smith, III	Nashville
2007.....	Congressman Lincoln Davis	Pall Mall
2007.....	Tonya Jones	Nashville
2008.....	David Stauffer	Kingsport
2009.....	Monroe Pointer	Memphis
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FUTURE HBAT MEETINGS

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