



HOME
Builders & Remodelers
of Central New York

An Association of Professionals



Todd Loscombe,
Loscombe Custom Homes
HBR of CNY
2008 President

President's Message

Happy new year everyone! Thank you for having me as your president again this year for my second term. 2007 proved to be a very active year on many levels, with bi-law revisions, management staff changes and much work on our policies and procedures. As fast as our days go by on the work at hand, we must not lose sight of staying true to our goals and vision for the association. Our work here has just begun and I challenge all of our membership to get involved with any of the great programs and committees the association has to offer. I can promise that this will not only benefit our association, but will also provide you with valuable information and relationships with other members, that can further your own personal business goals.

One of the major programs that we have been working on will be launched on March 5th at our first quarter GMM, at Justin's Grill. It is our first ever branding campaign, promoting the professionalism of our members. Please take time to review some of the points outlined in this newsletter to get an overview, but do not miss out on attending the "launch" meeting in person on March 5th.

Under Construction

February, 2008

A quarterly publication of the Home Builders & Remodelers of CNY

Save the Date

March 13–16, 2008

NY State Fairgrounds

Home and
Garden Show

This will be the official kick-off for all of our members and we invite you to join in with your own self-promotion, showcasing your business as being one of the "pros" that represent our great association. Another opportunity that need not be overlooked is our national association of home builders designation certification program classes being held across the State (and the country), as well as right here at our local office. These are available to any member. Benefits range from: arming yourself with the resources to manage your business most profitably; to ensuring you are up to speed on all of the industries newest trends; to broadening networking opportunities within the industry and local community. Make sure to visit the state builder's association website at: nysba.com and link to the research and education section for complete details.



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Association of Professionals begins branding campaign

Branding has been seen as a buzz word of late in many industries, but popular successful companies like Harley Davidson, Coca-Cola and especially, Nike have been “doing it” for years. It’s now time for the Home Builders & Remodelers of Central New York to begin a branding campaign to work to drive business to our members...the Association of Professionals.

The strategy of this campaign includes the following:

- An advertising campaign has been designed to create awareness of the Association and why there is great value in doing business with our members. Similar to our event campaigns, we will use television, radio, print and on-line advertising.
- The Post Standard has partnered with the HBR to develop and distribute a membership directory designed to target the consumer. It will be circulated to their readership of over 180,000, as well as in grocery stores and relocation guides. The directory or buyers guide, will encourage the homeowner to refer to this book first when looking for a professional residential construction vendor in Central New York.
- We will be building on the success and quality of the public events that we produce to educate and encourage buyers to “do their HOME work” when choosing a contractor for their home. Our message: You want a happy ending? You START with a pro. The pros at the Home Builders & Remodelers of Central New York. An association of professionals. Higher standards, quality work.
- Regular press releases will be issued supporting the Association and we have developed a series of talking points for association employees and board members on general interest topics specific to Central New York issues. We will also develop guidelines on handling negative and erroneous information, i.e. answering objections about the market place.

And most importantly...

- We encourage all HBR members to “brand” themselves as members of the “Association of Professionals”, letting their clients and potential clients know that they are industry leaders and quality businesses, who keep up on occupational trends.

Member Action Steps

#1—Mark your calendar for a “launch” of this branding campaign at this quarters General Membership Meeting—March 5th at 6:00pm at Justin’s Grill. Please join us to get the “scoop” on the campaign and how your company can best use it!

#2 –You should have received a letter that asked you to update your member information. It’s extremely important that you complete this form and return to our office. This information will be used for the Membership Directory and the HBR website. We are only as good as the information YOU give us about your company.

Don’t hesitate to contact our offices directly at 463-6261 with questions.



Home & Garden Show exhibit sales ahead of last year!

As usual, Shirley Marshall, our resident expert Show Manager, is doing an excellent job at selling exhibit space to our vendors. From previous years, sales are ahead of schedule and we're hoping for a record sell-out. If you have not yet reserved your exhibit space, we highly encourage that you do so as soon as possible. You can go to our website at www.hbrcnyc.com and reserve a booth right on line.

Some of the show features include:

- Time Warner Cable Tail Gate Party Areas: Why miss out on the Big East Tournament when you can watch it from the comfort of the Home & Garden Show!
- Faux Like a Pro at the Purcell's Paint Stage – learn all of the latest techniques from some of Central New York's most talented painters.
- Do your *HOME* work area for the consumer that wants to educate themselves on finding a contractor or remodeler, green building or just gather information.
- Parade of Playhouses! The Consortium for Children's Services and the Parade of Homes Builders will partner to bring playhouses on-site as a benefit fundraiser for the Consortium.
- Modern Kitchens and Wegman's will partner to bring new ideas in kitchen design and chefs will demonstrate techniques and menu ideas from the Menu magazine.

Don't wait....reserve your booth today!

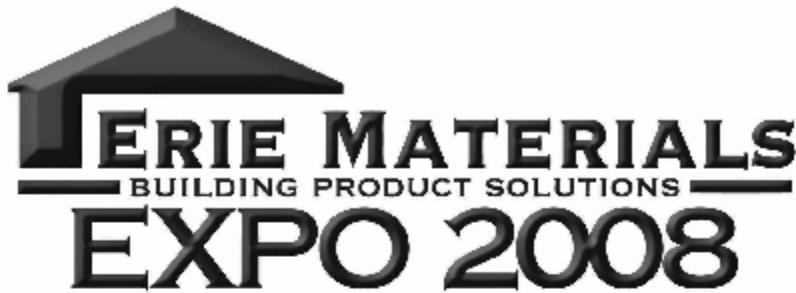


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Sponsorship Opportunities

If you're ready to promote your business at established, prestigious events with ready-to-buy consumers, support an organization that brings prosperity and growth in Central New York, or just want to meet and greet decision-makers – the Association of Professionals probably has an event or advertising opportunity that your company can take advantage of.

We've introduced the 2008 sponsorship opportunities and they can be viewed on our web site at www.hbrcnyc.com



ERIE MATERIALS

BUILDING PRODUCT SOLUTIONS

EXPO 2008

FREE!

TUESDAY, MARCH 18

1 p.m. - 7 p.m.
The Event Center
Turning Stone Casino & Resort
Verona, NY

"Embracing Innovation to Secure Your Customers"
by builder, teacher and industry guru **Bill Asdal**.

2:00 - 4:00 p.m.

\$25/person

Receive **\$50 in Erie Materials coupons** for attending!

**NEW PRODUCTS ♦ ONGOING PRODUCT & INSTALLATION DEMOS
♦ OVER 50 EXHIBITORS ♦ TRAINED FACTORY REPS ♦ FOOD**

CASH & CARRY TOOL SPECIALS

**SPECIAL SAVINGS COUPONS AVAILABLE
ONLY AT THE SHOW**

**"Embracing Innovation to Secure Your Customers"
Seminar by Renowned
Industry Expert Bill Asdal**

WIN* A

- 42" Sharp Aquos LCD HDTV (1080p)
- Garmin StreetPilot 7500 GPS Navigator
- Samsung 1000W DVD Home Theater System

* Drawing open to company principals only. Erie Materials may substitute similar prizes, if necessary.

MAKE YOUR RESERVATION TODAY!

Just fill out the form below,
tear off and contact us by:

Phone

Susan Harris, at 315-703-1437
or 1-800-252-3743
and ask for Susan at ext. 1437

Fax

Attn: Susan Harris at 315-455-1860

E-mail

sharris@eriematerials.com

Mail

Erie Materials
Expo 2008 Registration
PO Box 476
Syracuse, NY 13211

Air Vent
A/C Tools
Alcoa Home Solutions
Anderson Windows & Doors
ASP Metals
AT&T
Asak Trimboards
Begger DryShop
Bridgman Whiteboards
Carlisle System
Certainteed Duroseal
Certainteed Roofing
Certainteed Siding

ConradDeck
Cultured Stone
Custom Logs
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Fausch
Fypon
Geocal
Great Lakes Window

IBER of Central New York
ISA of Mohawk Valley
Rustler Panels
Steel Roofing
SUD Roofing
Tegolo
James Hardie
Add-Itto Doors
Kumak
Lansaco
Lynn Ladder
Malco
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OSI
Pacifi
Pinnacle Windows
Polar Industries
Quality Composites
Restoration Millwork
Sollage

Shelburne Building Products
Stanley Bostitch
Tosko Roofing Products
Tegolo
Tremco-Tu
Triedon
Triedon Windows
TroFast
Vetco America
Watson
W.R. Green

-cut here-

Yes! I want to attend Erie Materials' Expo 2008!

March 18 - Turning Stone, Verona

Name(s) _____

Company _____

Phone _____

E-mail _____

Yes, I want to attend the Bill Asdal seminar on Embracing Innovation.
Cost is \$25/person. You'll receive \$50 in coupons at the door.

I've enclosed my payment.

Please charge my:

(Circle One)

Visa MasterCard AmEx Discover

Card Number _____

Exp. Date _____

Please charge my Erie Materials account.

Account number: _____

CODE ZZASDAL

Home & Garden Show Contest

The Home Builders & Remodelers of Central New York will hold a drawing to give away a total of \$5,000 worth of gift certificates that will be redeemable towards any service or product sold by businesses that exhibit in the Home & Garden Show. Patrons of the show will fill out a short computerized questionnaire to help us gather demographic information on the guests that attend our show. Five \$1,000 gift certificates will be given away by random drawing. Patrons will have to stop by the HBR booth in the Cargill Building to sign up for the contest. The HBR will contact the winners, and we will supply the winners with a list of exhibitors at which they can redeem the gift certificate. The HBR will pay the winning amount towards their full purchase directly to the exhibitor.

This is yet another reason to have an exciting exhibit space and make each and every patron that goes through the Home & Garden Show remembers your company!

The Samaritan Center is looking for donations



The Samaritan Center has operated in the basement of St. Paul's for over 26 years, providing hot meals to homeless and hungry men, women and children without preconditions or questions every day of the year. Last year they served in excess of 80,000 warm, nutritious meals with a hospitality that elevates both the server and the served. They utilize over 400 volunteers of every age and income level each month and 45 organizations who provide meals on weekends and holidays.

The Samaritan Center is essentially a restaurant where the patrons do not pay and as such, they must comply with all of the rules and regulations of a for profit establishment. They are constantly facing not only the necessary and appropriate rules that govern food service, but the wear and tear on our equipment that is normal for any such enterprise, profit or non-profit.

As such, the following donations are needed:

- The *donation* of a walk in freezer (installation of same)
- *Disconnect* old range and *install* new commercial range and ovens.
- *Professional evaluation* of our air handling system. The area in which we serve, a basement, becomes unbearably hot, even with fans, in the summer.
- The *construction* of a code compliant roof overhang for our entry door.

They are always interested in recruiting other volunteers, both for daily service or as part of a group for weekend/holiday service. We also have a **Guest Chef** program that brings whole of-fices, e.g. the management team at Anheuser Busch, the employees of AnCor, etc. into their kitchen to prepare and serve meals. This program has proven to be a superb team building exercise. If you need further information, please contact The Samaritan Center by email (asferro@aol.com)

From the Executive Officer, Mary Thompson

Over the past couple of months I have been randomly asking members what they see as the mission of our association. I have gotten a variety of answers from those that I asked, but I thought it was important to take a minute to let you know my thoughts on the associations' mission and some of the goals I see as important to work on the implementation of that charge.

Very broadly, I see the associations charge as working to advocate and advance your industry and giving members the tools to grow their businesses. Whether this means education to ensure your business is operating as efficiently as possible; discounts on the products and services you need to run your business; efforting to ensure that government mandates don't limit your ability to do business; or working to ensure the economic climate in Central New York improves. Some of these items we, as staff, can offer directly to the membership, yet there are other items in which we need your help and participation.

Forming strategic partnerships, branding the association, and of course, lobbying, are actions that I see as necessary to service the 'advocate and advance the industry' part of our charge. You are the professionals in your industry, and we need to make it clear to the public, our elected officials, and those that are *not* professionals in the industry, that the advancement of your industry (which is such a huge part of the economy) will not happen without you – the pros.

As for the tools to grow or sustain your businesses, obviously we are not planning to hand out saws and hammers. The tools, I see are such things as the events in which you can showcase your business and where we allow circumstances for you to meet with new customers. Educational opportunities for you and those that work on your jobs would be another tool. As, no matter how good you are at something or how long you have been doing it, in today's society where products and services are changing daily and there truly is an 'information overload', the ability to acquire new information or a new way of looking at things is always there. Access to business tools, whether it be computers, insurance, trucks, or actual saws and hammers – would be another way in which we may be able to assist you in growing your company.

And we, as a staff, certainly plan to pick up and use the tools that we have, especially in resources through NYSBA and NAHB, to ensure we bring you the best service possible. Now, that being said, please keep in mind that as a staff, we also need to be event coordinators, educational administrators, member services managers, office and accounting personnel, social planners and customer service providers to ensure we can gather the funds to work toward these goals, while keeping membership and its services affordable to you.

In closing, I have to tell you that the greatest tool that the association, and we as a staff, have is you – the members.

So ask yourself: What do I see as the mission of the association?

Do I play a positive role in advancing that mission? Am I involved? Do I hold other members to a high standard of professionalism? When I am working on behalf of the association, am I able to leave my personal goals, my business, and my ego outside, to ensure I am making the very best decision for the association and the industry as a whole? In the end if you can do these things - the industry, our association, your business and you will benefit. Just ask those that do...

IT'S THAT TIME OF YEAR AGAIN... GROUP HEALTH RATES INCREASE BY 12% AGAIN!

HEALTH INSURANCE RATES CONTINUE TO SKY ROCKET.
IS THERE ANY THING THAT CAN BE DONE TO HELP CONTROL THESE INCREASES??

Yes, I believe there is. Take a look at a *Health Savings Account*. This is a phenomenal opportunity to set up a multi-year program that will help defray these killer costs.

This is not for everyone, but should be considered by all employers along with the traditional policies you are familiar with.

Have you ever said "I wish I had all the money I've paid in health insurance premiums over the years? I'd be a rich man"?

Well, here's your opportunity to do just that. We offer a Plan that will *cut your premium in half* by offering a large deductible. You put the other ½ of the premium in an "approved savings account" to use to pay any losses you may have. If you have a catastrophic loss the Plan will pick up and pay at a pre-determined level. So your exposure will be controlled

However, if you don't spend the money on claims, it's yours. You can tax deduct not only the premiums paid but also the amount put into the savings account!

Of course you need to look at all the rules that regulate this before you make a decision, but at least take a look.

For more information call Chuck Moynihan @ 437-8306



Thank you to our newsletter sponsor! Contact Andrew Cherock at Wells Fargo—(315) 454-9346.



NYSBA offers exclusive access to a wide range of sponsored programs that help builders, remodelers and associate members meet their business needs: **Liability Insurance, Builders Risk Insurance, Workers' Compensation, new home warranties, remodeler warranties, Health Insurance, Long Term Care, Payroll services, supplier rebates, and vehicle discounts** (will continue in 2008)! NYSBA is committed to continually searching for new programs and seeing they meet the needs of our members.

Workers' Comp Safety Group – NEW IN 2006!

Have you considered the New York State Builders Association Safety Group #564 managed by Risk Management Planning Group, Inc (RMPG)?

The New York State Insurance Department has approved a revision in the manual rates. The revision, which becomes effective October 1, 2007, represents an average decrease of 18.4%. The New York State Assessment Charge is also decreased from 18.6% to 15.5%. **HOWEVER**, the New York State Assessment Charge with RMPG was **decreased to 6.6%!!!** **When combined with the overall average rate charge can result in an average net charge to policy holders of -29.4% for NYSBA members!!! This change can save you money!!!**

Property, Auto and Inland Marine – NEW IN 2006!!!

This **Harleystville product** managed by Commercial Coverage include: buildings (office & storage), contents (office & storage), contractors tools (small tools usual to operations), contractors equipment (loaders, graders, etc.), installation floater (labor & materials – values of goods being installed by trade or subcontractors), electronic data processing equipment (including media & software), vehicles (private passenger types & commercial trucks), and hire car and employees non-ownership liability.

Home Warranty Program – NEW Program for Remodelers

If you build new homes or remodel and are a NYSBA member, you are eligible to participate in this discounted insurance-backed Home Warranty Program through **2-10 Home Buyer Warranty**. Just out with in our warranty program is coverage for our remodelers! Packages are available with coverage up to 10 years.

Builders Risk Insurance

This product, underwritten by Great American and managed by Warwick Resource Group, covers fire, theft of materials, vandalism and profit and property in transit, is **competitively priced with coverage being able to be written on a home-by-home basis, by monthly report or on a blanket basis** (audited annually).

Health Insurance

NYSBA offers its members a variety of health plan coverage, including **HMO, PPO, and a Defined Benefit Plan**. NYSBA's insurance plans offer you your choice of coverage along with unique tax saving and added health related financial management services.

Long Term Care

We understand that financial security is a priority for you and your family. Your medical and disability insurance are excellent examples of ways to protect your family today and into the future as well. However, these types of insurance do not cover the cost of Long Term Care services. Without Long-Term Care Insurance, **your current savings and retirement plan could be at risk**. As a NYSBA member, you are eligible for a Multi-Life discount on Long-Term Care Insurance.

NYSBA (continued)

Solveras Payment Systems: NAHB members are eligible for nationally negotiated group discounts on credit card processing and other electronic payment services.

Hertz: To register for discounts log on to www.nahb.org.

Bank of America: NAHB offers financial services through the NAHB Rewards American Express Card and the NAHB Platinum Plus Visa Credit Card with WorldPoints Rewards.

Williams Scotsman: Ask about one the month free rental (up to \$500) available to NAHB Members!

Biz Forms and Checks: Get 30% OFF some of the most important tools you'll ever use.

Pitney Bowes: Get a FREE trial of the **mailstation** digital postage meter and \$50 in FREE postage coupons.

Paychex: Save 15% off payroll processing services.

GM Offer

NAHB and NYSBA members can get \$500 towards the purchase or lease of most new GM vehicles. Offer compatible with many GM consumer incentive programs. Choose from an extensive selection of vehicles, well-suited for business and personal use. As the exclusive automotive manufacturer, GM is proud to provide this special offer to NAHB/NYSBA members. For details, visit gmfleet.com/nahb.

BuilderBooks.com

Builderbooks.com is your best resource for building industry publications. By ordering your books through the link on our website (www.nysba.com), you get the information you need and support NYSBA at the same time! Order your books today!

Member Rebate Program – New in 2007!!!

This is a new program for all mid-size and smaller Builders and Remodelers. You can now receive the same rebates as the large Builders and Remodelers! This is a **SIMPLE** program! You do not have to save receipts! All members **signing up for the Member Rebate Program by December 31, 2007** will **qualify for reimbursements back to July 1, 2007** for most manufacturers. Please call Leigh Brown with any questions.

Payroll – New in 2007!!!

Having been in business since 1994, USA Payroll prides themselves on their **exceptional customer service** and their unique ability to **customize their service to the specific needs of our members**. USA Payroll now has a NYSBA Endorsed Program giving NYSBA members a **15% discount** on all services USA Payroll has to offer. From Certified Payroll to Workers Compensation premium calculation report -- they're offering all the tools to help you effectively and efficiently run your business!



We're on the web
www.hbrcnyc.com

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Mark your calendar.....

March 5—General Membership Meeting, Justin's Grill

March 13—16 Home & Garden Show, NY State Fairgrounds

June 11—PREP and BAR Education Course, HBR office

July 14—HBR Golf Outing, Pompey Club

August 12—HBR Clambake, Hinerwadel's

September 6—21—Parade of Homes, Country Meadows, Cicero

October 18-19— Ready to Remodel Expo, NY State Fairgrounds

December 13—HBR Presidential Ball, Bellevue Country Club