



Jefferson County Home Builders Association's Building Community

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Newsletter

Photo tips improve your business' image

No matter what business you're in, chances are you'll one day find yourself in need of quality photos. You don't have to be a professional photographer to take good photos. And, it's not necessary to have an expensive camera to take some great pictures. You'd be amazed at some of the images that come out of basic point-and-shoot cameras, both digital and film.

As a desktop publisher and Web designer, I daily manipulate photos. Some are very good and some are minimal.

The following started out as a list of photo tips for my Realtor clients, but it keeps expanding as time goes on. . .

- Keep the horizon horizontal and telephone poles perpendicular to the ground. In other words: Keep the camera straight and square for basic images.
- Remove clutter from the photos. No dirty dishrags on the counters, brooms leaning in corners, black trash bags in the middle of rooms . . . and please get rid of all of those magnets on the fridge.
- Try not to include yourself in the photo. Watch out for your shadow on the ground, or your reflection in the mirror.
- Carry an additional light source in your trunk. Aiming a work light at a white, or off-white, ceiling can brighten up a room.
- Explore the Rule of Thirds. Imagine your viewfinder is divided into thirds, both horizontally and vertically. This grid creates four intersection points. Place the photo's strong feature where the lines intersect, instead of in the center of the frame.
- Provide a sense of scale. A miniature horse may look like any other photogenic equine if he's alone in the photo. Place a person, or large dog, in the photo and add a whole new dimension to the image.
- Visualize your final photo and crop the image in the camera. Fill the frame with your subject. Don't include unwanted scenery. And try to not have flagpoles growing out of the top of people's heads,



The cockeyed photo above, with an annoying power line, offers a cluttered presentation of this very effective storefront. The image to the right, however, draws the eye into the photo, from the garden items to grills and sheds.

or fence rails coming out of their ears.

- Allow some distance for more flattering portraits. The camera's lens offers less facial distortion if you stand about six or eight feet away and zoom in on the face. The flash is less harsh at that distance, too.
- Move. Sounds simple, doesn't it? Take a few paces to the left and back again, then to the right. Kneel down. Get up on a chair. Lie down and shoot up. Climb the slide at the park. A different perspective literally creates a whole different photo.
- Look for lines to draw your viewer into the photo. Using a gently winding road, or sturdy fence line, properly can pull your eye towards the subject.
- Look for that "Kodak Moment." Some ad agency developed that catchy phrase, but the concept is not new. There is a definitive moment, one that captures a spark of life. Your goal is to catch it on film. French photographer Henri Cartier-Bresson defined the perfect time to shoot a photograph as "the decisive moment," the instant a photographer recognizes the "significance of an event," as well as a "precise organization of forms."
- Speaking of Kodak . . . films change, but for years Kodak films have presented

Paying attention to detail will improve your photos.



more saturated reds; Fuji has been more saturated in greens and blues.

- The word photography is derived from Greek words meaning "writing or painting" and "light." So, it's no surprise that the difference between a good photo and a great photo is often the light. Mid-afternoon light is bright, harsh and unflattering to most people. Morning, or late afternoon, light is warm and pleasant. Overcast days are wonderful for many outdoor photos. Your best photos of people are often in the soft shade, using a fill-flash. And, don't be afraid to use a flash on a person on a bright day; the light will often counter the harsh (and aging) shadows on a person's face.
- Use a polarizer filter. It gives you amazing blue skies, and cuts through a lot of the haze that dominates our world. Use it when you're shooting foliage to eliminate reflections off of the leaves. It can give a new dimension to the close-ups.
- Keep the camera still. If you wiggle, the photo will be blurry. A flash can help stop the action, but there is a point where even it gives up and leaves a ghost. If you're one of those people (like my mother) who

(Tips continued on insert)

Get your AT&T cell discount

JCHBA members can take advantage of a five percent discount on monthly cellular services of AT&T Wireless.

Qualified charges include onetime charges for wireless service activation, conversion and rate plan changes, monthly wireless access, home wireless airtime charges, roaming airtime charges incurred in AT&T Wireless markets, charges for billing detail, and charges for additional features such as voice mail.

For information on activating new AT&T Wireless Services, call 888-444-4410. Be sure to mention code 50001515 and your National Association of Home Builders membership.



If you have existing AT&T Wireless Services and would like to start receiving your five percent discount, call 800-459-6524, mention code 50001515 and that you are a NAHB member. Or

visit AT&T online at www.attws.com/specials/wap/.

For the most up-to-date details on the NAHB Member Advantage discount program and all of the other participating companies, check out their Web page at <http://memberadvantage.nahb.org>.

Visit www.nahb.org to explore the full range of benefits associated with membership in your local, state and national home builders associations.

Training offered networking, fun

Last month's JCHBA membership recruitment training was even better than expected. Not only did it provide members with the tools they needed to recruit new members, it proved to be a valuable evening of networking, as well.

Marianne Moe's promised "pizza or hors d'oeuvres" turned out to be a delicious sit-down dinner.

Over good food and wine, the conversation moved comfortably from banking (Sandra Toy and Joy McFadden)

to insurance (Homer Smith). Builder (Harold Moe) and supplier (Jim Groves) added to the mix, while your executive officer (Sandy Hershelman) shared the recruitment tools she had prepared.

The evening proved to be a fine example of effective networking in action. Bonds were forged, friendships developed, and ideas flourished in a relaxed atmosphere. This is exactly how business connections are made. People do business with those they know.

Earn a three-night cruise for two

Be the first member to sponsor six new JCHBA members by June 30, 2004 and set sail aboard the ms Amsterdam!

- ◆ *Departing Seattle Sept. 30 for three nights*
- ◆ *Destinations: Vancouver and Victoria, B.C.*
- ◆ *You and a guest enjoy 5-star service on the flagship of the Holland America Line. Meals, entertainment and activities included.*



The small print: Credit given for new members only. Full payment must accompany application. Applicant must be approved by JCHBA board of directors. Applications are in the JCHBA office, at www.jefcohomebuilders.com, hanging on the JCHBA office door, or call 379-8784. Whoever actually "closes the sale" gets the credit towards the cruise. First one to get six members sails away Sept. 30!

*On the gangway so far:
Gail and John McClane
Bill Eldridge
Marianne Moe
(One new member each)*

BLAW SPIKE PARTY!

**Wednesday, June 16
7:30 to 10:30 p.m.**

**At the beautiful
Resort Semiahmoo
Blaine, Washington**

To qualify, you must be a current BIAW Spike and recruit at least one new member between November 1, 2003 and April 30, 2004, OR have earned at least 100 Spike Credits as of April 30, 2004. Qualified Spikes may bring one guest!

To RSVP, please call Amanda at BIAW at 800-228-4229 by June 1.



Your JCHBA Spikes

Bill Eldridge	304.5
Eldridge Homes, Inc.	
Jim Groves	83
Groves and Company	
Marianne Moe	68.5
Harold Moe Construction	
Bob Little	30.5
Little & Little Construction	
Bill Irwin	11
Paradise Bay Design and Construction	

A number of folks are on the Spike candidate list. They've brought in new members, but haven't quite reached the six new members threshold required to qualify as a Spike. They are:

Dan Dankert	John Nessel
Jeff Evanger	Homer Smith
Jim Ferris	Rick Stapf
Rick Gore	Rick Tollefson
Bill Leavitt	Dennis Kelley
Jody Locklear	
John and Gail McClane	

Message from your executive officer. . .

Issues can have many sides

From day one, I've believed that keeping you informed is one of my main duties. Feeding you information on why you should defeat R-53 (2002's unfair tax increase) and support I-841 (2003's overthrow of L&I's ergonomics rule) was easy. How to vote on those was a no brainer for the small business owner.

Other issues are not so cut and dry. In this election year, I urge you all to really pay attention to both sides of ALL issues.

I've watched the BIAW's efforts to get salmon taken off of the endangered species list. Its arguments are strong and yet there's something inside of me that's not sure whether to support that goal or not. Maybe it's because, as a journalist, I've covered many stories about local efforts to restore salmon over the last decade. More recently, I've trekked up Snow Creek with a volunteer to check up on her babies — tiny salmon being readied for release.

One issue . . . with at least two sides.

Recently, BIAW senior officers have opposed Initiative 884, a \$1 billion sales tax increase to fund education.

I am a great supporter of our schools and consider a solid education to be one of the most important tools we can offer our young. For the last decade, I've created myriad brochures and newsletters designed to encourage the passage of bonds and levies for the Chimacum School District.

Knowing nothing about I-884, I read April's *Building Insight* with great interest. I-884 increases the state sales tax by one cent, from 6.5 to 7.5 percent.

"It's just one cent" sounds a lot less painful than "Increase sales tax by 15.4 percent." Yikes! What a different spin those two statements are.

Our state is one of the six in the country that imposes a sales tax on the labor and materials that go into a new home. "Just one cent" will add \$3,000 to \$5,000 to a new home.

According to the NAHB (National Association of Home Builders), every \$1,000 increase in home price eliminates 400 families from the housing market.

Those numbers made me stop and think. The rest of the BIAW's spin on the issue was (to me) the same type of

propaganda as I-884 supporters will soon be spouting to get you to favor their issue.

Like so many issues that face the voters, this is a Catch-22 situation. There is no win/win about it. *Another issue with at least two sides.*

Jefferson County Administrator David Goldsmith will present his "County Finance 101: The Great Train Wreck" at this month's dinner meeting. Having already sat through it twice, I can tell you David does a great job explaining how counties are financed.

"The David Show" should have been mandatory viewing before anyone was allowed to vote for that \$30 car tab initiative a few years back. That was another issue where a lot of people voted without being totally informed on the possible repercussions.

As I've said in the past, I don't care which party you belong to, or how you vote on most issues — as long as you vote. I do encourage you, however, to really pay attention during the next few months. This is a big election year and you owe it to the rest of us to be well informed.



Sandy Hershelman



EDUCATION
A GOOD
BUSINESS
DECISION

Welcome our new members!

First American Title Company
of Jefferson County
Scott Thompson
2037 East Sims Way
P.O. Box 598
Port Townsend WA 98368
360.385.1322 • 360.385.1877 (fax)
E-mail: sthompson@fatojc.com
Sponsored by Marianne Moe
Harold Moe Construction

Tri-County Truss
Earl Van Volkenburg
15599 Ashten Road
Burlington, WA 98233
360.757.8500 • 360.757.8758 (fax)
Sponsored by Harold and Marianne Moe
Harold Moe Construction



BIAW's offering online seminars

An online seminar is a "live," web-based training. With an Internet connection and a separate phone line, participate in any of the listed seminars.

There are no set up fees, no travel costs and no down time to and from training. Members can choose from several times and days to fit their busy schedules.

Upcoming classes include Managing Performance, Introduction to Online Training, Time Management, The Power of Teams, Effective Meetings, Strategies for Surviving Change, Developing Work Improvement Plans, Workplace Violence & the Hidden Land Mines: The Process of Manufacturing an Explosion, Understanding, Preventing and Responding to Workplace Harassment, Communicating Cooperatively in the Workplace, Preventing and Responding to Workplace Violence and Drug Free Workplace Awareness.

JCHBA Officers

President: Marianne Moe
360-437-2740

Vice President: Rick Tollefson
732-4080

Secretary: Dan Dankert
732-4976

Treasurer: Rick Gore
385-6883

Board Members:
Jim Groves Bob Little
Kevin Miller Bill Irwin
Fred Kimball

Executive Officer:
Sandy Hershelman
360-379-8784
jchba@olympus.net
www.jeffcohomebuilders.com

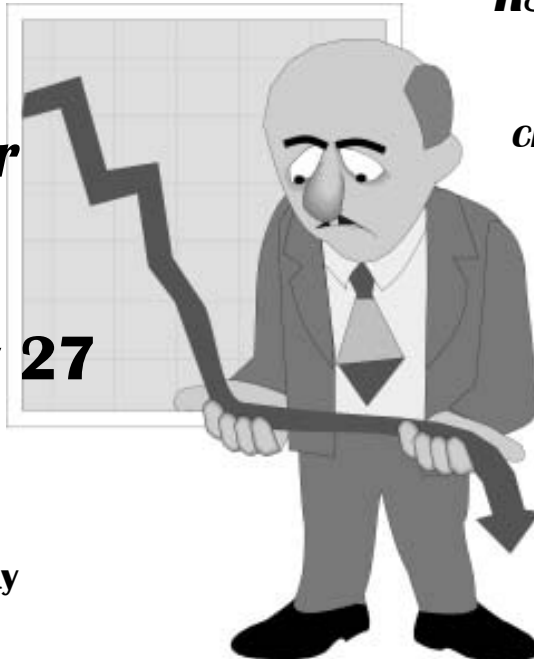
Editor: Sandy Hershelman

360.379.8784
Jefferson County
Home Builders Association
P.O. Box 1399
Port Hadlock, WA 98339



County Finance 101: The Great Train Wreck

***Our guest speaker:
David Goldsmith,
County Administrator***



RSVP by May 22

379-8784

***Dinner selection:
Chateau briand (beef)
or chicken***

**Castagno's
Thursday, May 27
6:30 p.m.**

\$18

**2123 West Sims Way
Port Townsend**

**This is our last
meeting until
September!**



*Members John and Gail
McClane's new restaurant*

Reservations made, but not cancelled by May 25, will be invoiced.

Protect your profits from escalating prices

Rising material prices often throw wrenches into best-laid bids and budgets, but there's plenty you can do to explain these costs up front to your customers and protect your profits.

NAHB (National Association of Home Builders) has developed a sample escalation clause that provides for contract termination in the event that increases in materials prices cause the total contract price to increase by more than a certain percent, although this can also be stated as a certain dollar amount. Both the owner and the builder should mutually agree on the percentage or the amount. This may be pegged to the lending limits on the construction loan or another figure that both parties find acceptable.

Because the builder must take affirmative steps to claim the increase, it is possible for him or her to waive or ignore increases considered to be minor. However, including the clause in the contract is insurance against suffering the effects of crippling builder material cost hikes.

For more information, contact David Crump, NAHB's director of legal research, at 800-368-5242 x8491 or contact David Jaffe, NAHB's staff vice president for construction liability and legal research, at 800-368-5242 x8317.

Photography tips

Continued from front page

can't take a photo that's not shaky, invest in a camera with a timer and a tripod. A remote-control shutter release is another option. The goal is to not be holding the camera, nor pushing its little button.

► Know thy flash. On-camera flashes are rarely powerful enough to reach the required distance. In low-light situations, you are going to want to use a fast film or fast ISO equivalent. (And, yes, you can change the ISO on your digital camera.)

► Be aware of depth of field. Your camera has myriad settings that allow a totally sharp photo, a blurred background, or fuzzy objects in the foreground of the photo. If you don't know how to manually adjust your camera's aperture, you still need to be aware of how your camera acts on its totally automated setting.

► Take that insurance shot. Yes, taking snapshots of people unaware can produce

ESCALATION CLAUSE FOR SPECIFIED BUILDING MATERIALS

The contract price for this residential construction project has been calculated based on the current prices for the component building materials. However, the market for the building materials that are hereafter specified is considered to be volatile, and sudden price increases could occur. The Builder agrees to use his best efforts to obtain the lowest possible prices from available building material suppliers, but should there be an increase in the prices of these specified materials that are purchased after execution of contract for use in this residential construction project, the Owner agrees to pay that cost increase to the Builder. Any claim by the Builder for payment of a cost increase, as provided above, shall require written notice delivered by the Builder to the Owner stating the increased cost, the building material or materials in question, and the source of supply, supported by invoices or bills of sale.

Specified Building Material	Current Price per unit	Date	Supplier
1) _____ / _____ / _____ / _____			
2) _____ / _____ / _____ / _____			
3) _____ / _____ / _____ / _____			
4) _____ / _____ / _____ / _____			
5) _____ / _____ / _____ / _____			
6) _____ / _____ / _____ / _____			

SPECIAL CIRCUMSTANCES – RIGHT OF TERMINATION

Should there be a rise in the cost of any specified building material or materials, exclusive of any other price changes, that would cause the total contract price to increase by more than ____ (%), the Builder shall, before making any additional purchases of specified material or materials, provide to the Owner a written statement expressing the percentage increase of the contract price, the building material or materials in question, and the dollar amount of the price increase to be incurred. The Owner may then, at his option, terminate the contract by providing within ____ business days both written notice of termination to the Builder, and payment to the Builder for all costs expended in performance of the contract to the date of termination, plus payment of a prorated percentage of the Builder's profits based on the percent of completion. Should both notice of termination and full payment not be forthcoming within ____ business days, as provided herein, the Builder shall have the option to terminate the contract, or to proceed with the contract and purchase the specified building materials at the increased price. If termination is elected, the Builder shall provide to the Owner a written notice of termination, and the Owner shall be required to pay the Builder for all his costs expended in performance of the contract to the date of termination, plus payment of a prorated percentage of the Builder's profits based on the percent of completion. If the Builder elects to proceed on the contract, he may then purchase the specified material or materials at the increased price, and the Owner shall be required to pay the increased cost incurred.

some magical moments. However, candid can also leave you frustrated . . . and loaded with a bunch of lousy pictures. Taking a posed shot you're sure of can really save the day. Besides, years from now no one will remember that the adorable photo of Suzy was taken after you relit the birthday cake's candles . . . twice.

► Keep your camera with you always. If you don't have it, you can't take that shot. The best opportunities always seem to come when you don't have your camera.

CAUTION: The sample language provided in the above clause is intended for general informational purposes only, and may not be appropriate for some agreements. Care should be taken in the drafting of any contractual clause, and it is recommended that an attorney be consulted concerning both applicable law, and the phrasing of particular contract provisions.

Jefferson County Home Builders Association's Annual Golf Tournament. . .and Barbecue!!



Friday, August 6

Port Ludlow Golf Course

\$100 per player

Cart and steak dinner included

Check-in from 10 to 11:15 a.m.

We're looking for players and sponsors!

Players: It's a shotgun format, four-man scramble. Players in carts at noon. Tee-off about 12:15 p.m. You don't need a foursome to play. Just sign up!

NAME

ADDRESS

PHONE

Sponsors: This is the JCHBA's annual fund-raiser. Your support keeps us alive.

Tournament Sponsor: \$500

Includes greens fees for one player.
Your banner, signs, etc. will be placed at key locations on the course.

Golf Cart Sponsor: \$500

Your company sign and logo affixed to ALL golf carts!

Beverage Cart Sponsor: \$500

Your company sign and logo on the beverage cart!

VIP Sponsor: \$250

Includes green fees for one player and custom signage.

Green Sponsor: \$100

Includes custom signage.

Tee Sponsor: \$100

Includes custom signage.

*Free sandwich at check-in
courtesy of our local*



Mail to JCHBA, P.O. Box 1399, Port Hadlock, WA 98339. Please pay when you sign up. Questions? 360.379.8784, jchba@olympus.net or 360.379.8785 (fax)