

Membership is HOT! It pays to belong!

We're all fired up! Statewide, all of the local HBAs, affiliated with the Building Industry Association of Washington, are taking advantage of the BIAW's "Membership is HOT!" Oct. 24 and 25 membership drive.

Hadlock Building Supply has generously allowed us to take over its conference room in the new rental center.

From 8 a.m. to 5 p.m., both days, teams will be having tons of competitive fun rounding up new members.

Come to the Tuesday, Oct. 23

Kickoff Party at HBS. We'll teach you all you need to know in preparation for the following two days. Don't fret about not being able to "sell": All we need are warm bodies, willing to share with people they know. JCHBA membership sells itself. (And the script we'll provide will guide you.)

The party is our "regular monthly

Incentives pay for membership!

Incentives will be offered to companies who join during the drive. For those two days only, the cost of membership will be more than covered by JCHBA member companies offering services:

- ☛ Two hours of Home Staging Consultation by Accredited Staging Professional Marianne Moe (Value \$100)
- ☛ Two hours of website design by Sandy Hershelman Designs (Value \$120)
- ☛ Two hours of work on your Honey-Do List by Harold Moe Construction (Value \$100)
- ☛ \$100 off an Agalite shower door installation by Groves & Co. by Feb. 1

meeting." If a sponsor for food doesn't surface in the next few days, there will be a slight fee for food and drink. (Want to sponsor this? Call Sandy, 385.1087.)

Everyone who benefits from Jefferson County's building industry should be a member of the JCHBA.

Too often we hear, "Oh, they're a mom and pop shop." or "It's just him doing the work. He wouldn't get any refund on his L&I."

Those are lousy reasons to not ask someone to join. Sure, getting 25% (or

more) back on your L&I premiums through the Return on Industrial Insurance program is a HUGE reason to belong—just ask the companies we gave \$212,000 to in July.

In reality though, 78% of people join for the networking opportunities. They realize that people do business with people they know. Joining the

JCHBA gains you access to the most powerful, successful and influential business people in our area. (Yes, that's you! And don't you forget it!)

There is power in numbers. The more members we have, the more pull we have, as your executive officer sits on myriad land/water use, economic development, and housing committees on your behalf—and the more respect other JCHBA members have as they represent you regarding shorelines, trees, septic and more.

Joy McFadden, Kevin Coker, Liz Coker and Marianne Moe have agreed to be captains for the membership drive. By his declaration, Fred Kimball is your Admiral! If you want to be on a team, call Liz at 385.2739 or e-mail her at lizannecoker@msn.com.

Challenge your fellow members to a competition. There will be prizes for the top producers.

Remember: Many people may be trying to get the same company to join. Whoever brings in the check/credit card gets the SPIKE credit for the new JCHBA member!

The JCHBA will donate \$10 to United Good Neighbors' 2007 Campaign for every new member you bring in during the Oct. 24-25 drive.



It pays to belong to the JCHBA! Just ask Jim and Aaron Eades, who love getting their annual refund of part of Hope, Inc.'s industrial insurance premiums.



Trio SPIKEd Sure you belong to HBA?



Kevin Coker (*CokerDesignWorks*), Joy McFadden (*Cobalt Mortgage*) and Fred Kimball (*Kimball Woodworks*) were recently SPIKEd for their energetic membership recruitment efforts. (*HomeStone Mortgage is now Cobalt.*)

Nominate board for 2008 JCHBA

The following members of the Jefferson County Home Builders Association have been nominated to serve on its 2008 executive board and board of directors. Elections will be held at the December general meeting.

To date, we have President Fred Kimball (*Kimball Woodworks*), Vice President Kevin Coker (*Coker DesignWorks*) and Treasurer Joy McFadden (*Cobalt Mortgage*). Board members: Jim Groves (*Groves & Co.*), Rick Gore (*Mountain Propane*), Zeke McFadin (*McFadin & Davis, Inc.*) and Marsha Eades (*Hope, Inc.*)

Nominations must be made in writing by Nov. 15. Please make sure ahead of time that the person you nominate is willing to serve. Directors and officers will be asked to give at least one hour per week in service to the JCHBA. Time may be banked by participating in a major event, such as organizing a golf tournament, teaching a class, working on the JeffCo HomeShow, serving on a city/county committee, etc.

Welcome new member!

Sandy Hershelman
Sandy Hershelman Designs
P.O. Box 521
Port Hadlock, WA
360.385.1087
hershelman@olympus.net
SandyHershelman.com

Sponsor: Marianne Moe
Harold Moe Construction

As we head into our 25th anniversary year, we're preparing for the *Jefferson County Home Builders Association's Membership Directory & Consumer Guide* and the JeffCo HomeShow (May 3-4, 2008).

Despite numerous invoices, e-mails and phone calls, quite a few folks don't even realize it when they haven't renewed their membership. They still get the newsletter (because we care) and they're still on the website (because we hope they're renewing soon). It's time to clean house. . .

As of Oct. 1, these are the members of the JCHBA. (There are a few new members awaiting board approval. And a few of you have sent checks since our last call/e-mail.) If you're not on the list—and think you should be—call Sandy at 385.1087 or e-mail hershelman@olympus.net.

A Plus Equipment Rentals
American Marine Bank
Bank of America
Bernt Ericson Excavating Inc
Blue Heron Construction Inc
Broders Inc
Campbell Construction
Carl's Building Supply Inc
Cherry Street Builders
Cobalt Mortgage
Coker DesignWorks LLC
Cranston Construction Co. Inc.
Custom Building Solutions NW
D & D Insulation
Dave Keeler Cutting & Tree Service
Edensaw Woods Ltd
Eldridge Homes Inc
Enclume Design Products
First American Title Co. of Jeff. Co.
First Federal Savings & Loan Assn.
Frank Feltes Custom Paint & Drywall
Frederickson Electric Inc
Frontier Bank
Full Palette Inc
Giraffe Gutter Service Inc
Good Man Inc
Groves & Co Inc
H & N Construction
Hadlock Building Supply
Hanson Electric
Harold Moe Construction Inc
Heartwood Timberframes
Henery's Garden Center
HiLine Homes, Inc.
Homer Smith Insurance Inc
Hope Inc
J&S Fabrication Inc
Jan Marquardt
JDG Construction Inc
Jefferson County Assn. of Realtors
Jeremy Vance Inc
Jerry Lindsey Excavating
Kala Point Village Association
Kimball Woodworks
Kingston Lumber Supply
Kitchen & Bath Studio
Kitsap Bank
Kitsap Garage Door Company

KSI Kelley/Shields Inc
Land Title and Escrow Company
Leavitt Trucking Inc
Little & Little Construction
McCrorie Carpet One
McClanahan Construction
McDonald Insurance Group Inc
McFadin & Davis Inc
Masco Contractor Services Central Inc
Mobil Logic Inc
Mountain Propane
Mystery Bay Cottages LLC
Olympic Custom Interiors Inc
Olympic Design Group Inc
Olympic Ridge, Inc.
Pacific Environmental Services
Paradise Bay Design & Const
Peninsula Floor Coverings Inc
Port Ludlow Associates LLC
Power Trip Energy Corp
Puget Sound Energy
QED Builders LLC
Quality Landscapes
RJ Keds Enterprises
Rob Stewart
Rose Hare
Sandy Hershelman Designs
Schweizer Construction Co
Seahome Services Inc
Seton Construction Inc
Shold Excavating/Cotton Redi-Mix
Solution Building
Stapf Construction
Statewide Construction
Sunshine Propane
Sus'n Kai Wilson
Teresa Goldsmith GRI
Thacker Masonry Inc
Timbercraft Homes Inc
Tollefson Builders Inc
Townsend Builders
Tracy's Insulation
Tri-County Truss
Vintage Hardware
Wallyworks Enterprises Ltd
Waltenbaugh Construction Co Inc
Westsound Bank & Mortgage

Vintage hosts ROII's \$212,000 giveaway

Ken Kelly's Vintage Hardware crew hosted the Jefferson County Home Builders Association's distribution of nearly \$212,000 in L&I premium refunds. The refunds ranged from \$300 to \$24,000.

It was a beautiful day for the outdoor barbecue. Hamburgers, hot dogs, soda and more nourished JCHBA members and visitors alike. Thanks again to Ken and his crew!

These L&I refunds are dollars many Jefferson County companies allow to slip right through their fingers.



Bob Little (*Little & Little Construction*) stopped by Vintage Hardware, in his gorgeous red van, to pick up his Return on Industrial Insurance check and a burger.

For anyone identifying the reasons to belong to the JCHBA, the Return on Industrial Insurance Program (ROII) is usually right on the top of the list. Interpersonal networking, supporting the industry that feeds you, and a few competitive health insurance plans follow close behind.

The ROII program is a true gem. Washington's Department of Labor and Industries allows organizations like the Building Industry Association of Washington (BIAW) to form their own group retrospective ratings programs, whereby member companies pool their L&I premium dollars. In each program year, if the group's premiums exceed their losses, they receive a refund. If the losses exceed their

premiums, a penalty is assessed.

Since the ROII program began in 1982, BIAW's average refund has been 30 percent. It's currently about 25 percent. The ROII program has never been assessed a penalty.

BIAW's program has more than 5,700 member companies, paying more than \$150 million per year in L&I premiums. It has, by far, the largest premium base of any retro program in Washington state.

A company needs only one employee in a high-premium risk class for it to make fiscal sense to join the JCHBA purely for the ROII benefit. It's a math problem, really. If you pay a premium of \$5.32 an hour for pile driving or \$4.94 to scamper on roofs, you'd only need one employee to offset the cost of JCHBA membership (\$375 per year) and ROII's annual fee (\$150 or 1.5 percent of your annual L&I premium, whichever is greater).

On the other hand, it would take a whole bunch of estimators (19 cents an hour) or property managers (91 cents) to make it pay.

To keep it simple, let's say the construction trades average L&I premium is \$2 per hour. For 2,080 hours, that's \$4,160. A 25 percent refund could mean \$1,040 per employee. Refunds are spread over three years. (L&I's doing, not the BIAW.) A company need not have a perfect record, just a positive loss ratio with L&I (premiums exceeded losses.)

A dozen, or so, cities have jumped on board the ROII train, as well.

An added perk of ROII is that the BIAW handles all of the pesky paperwork that goes along with L&I

claims. That in itself makes it worth the nominal annual fee — even if you never saw a dime in ROII refunds.

BIAW's claims specialists watchdog each injury claim and work with member companies and L&I to find account errors, return injured employees to work, assist in the design of light-duty programs and close claims quickly and efficiently. They have immediate electronic access to L&I's claims database, increasing their ability to retrieve information and request action. Safety programs and legal counsel enhance their efforts.

Have questions about the JCHBA or ROII? Call Sandy at 360.385.1087 or e-mail hershelman@olympus.net.

Save the Date for '08

JeffCo HomeShow

May 3-4, 2008

Major Sponsors

Jefferson County Fair Assn.
First Federal Savings & Loan
Edensaw Woods, Ltd

Information Booth Sponsor:

Kimball Woodworks

Ticket Sponsor: JCHBA

Sims Way Banner Sponsor:

Mountain Propane

Parking Lot Sponsor:

Harold Moe Construction

Workshops/Demonstrations

Cobalt Mortgage:
Mortgage Financing

Coker DesignWorks:

Green Design Techniques

More opportunities on
JeffCoHomeShow.com!

JCHBA Officers

President: Fred Kimball
385.4915

Vice President: Sandra Toy
379.6425

Secretary: Dan Dankert
732.4976

Treasurer: Rick Gore
385.6883

Board Members:

Jim Groves

Kevin Coker Joy McFadden
Rick Tollefson

Immediate Past President:
Marianne Moe

Executive Officer & Editor:

Sandy Hershelman
360.379.8784

jchba@olympus.net

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Port Hadlock, WA 98339



“Membership is HOT!” kicks off

*Come whether you
can play on Oct. 24
& 25, or not!*

Kickoff Party
Tuesday, Oct. 23
5:30 to 7 p.m.

Hadlock Building Supply
Rental Center
Nesses Corner Road
Port Hadlock

RSVP!

Please RSVP by Oct. 20 (yes or no) to your Oct. 15 e-mail from hershelman@olympus.net. Or call Sandy at 385.1087. Want to be on the JCHBA e-mail list? Let us know!

**CHEAT! Come to the
drive with completed
applications/checks
in your pockets!**



Oct. 24 & 25
8 a.m.
to 5 p.m.

Membership Drive