



Jefferson County Home Builders Association's Building Community

September 2005
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Newsletter

JCHBA members earn hefty L&I refunds

In July, 50 Jefferson County Home Builders Association members received a total of more than \$140,000 in L&I premium refunds. The refunds ranged from \$150 to \$18,000.

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

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.

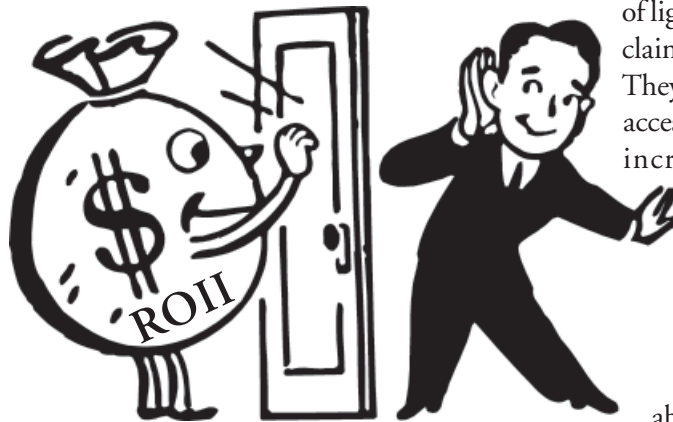
The ROII program is a true gem. Washington's Department of Labor and Industries allows organizations like the Building Industry Association of Washington (BIAW) to form their own group retrospective ratings programs, whereby member companies pool their L&I premium dollars. In each program year, if the 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. The ROII program has never been assessed a penalty.

The BIAW program has more than 5,000 member companies, paying more than \$100 million per year in L&I premiums. It is, 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 \$5.62 an hour for pile driving or \$5.06 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 architects (21 cents an hour) or property managers (86 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 30 percent refund could mean \$1,497 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 onboard 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 some questions about the JCHBA or ROII?

Call Sandy at 360.379.8784.

Non home builders may qualify for ROII

Check out page six of the Return on Industrial Insurance application, online at www.jeffcohomebuilders.com, for the job classifications the ROII program allows.

Non-builder classifications, which may be of particular interest to the Port Townsend area are:

2903-28 Wood Boat: Mfg., Repair or Refinish

0901 Shipbuilding or Repair N.O.C.

3402-40 Welding or Cutting N.O.C.

4903-06 Marine Appraising

5208 Iron Works - Shop

FYI: Jefferson Co. PUD #1 and the City of Port Townsend are also eligible to apply. Both have chosen not to do so for political reasons, ignoring a fiscal responsibility to the taxpayers of Jefferson County. . .and a potential for thousands of dollars in L&I rebates.

JCHBA golf tourney raises fun and money

Even though it once again rained on the Jefferson County Home Builders Association's Annual Golf Tournament, the fundraiser was a great success. Tournament organizer Jim Groves enticed nearly 90 golfers to spend a fun-filled day at Port Ludlow's scenic golf course. The teams finished up the day with a steak dinner and lots of door prizes.

First place went to the Evergreen Lumber team of Jody Crider, Keith Elledge, T.J. Swan and Don VanDeusen. Second place was earned by Crystalite's team of Randy Wicklund, Mel Elvabek, Nick Van and Jim Groves. In third place was the Giraffe Gutter team of Gary Baird, Dan Shaw, Gary McConnell and Guy Moug.

Shooting closest to the pin on the four par 3 holes were Jody Crider, Andy Krauss, Gabe Tonan and Bill Leavitt. The longest drives were shot by Wanda Synnestvedt, Mel Elvabek and Hazli Katsikapes.

A successful fundraiser, such as this, would not be possible without the generosity of its sponsors.

Thanks to Jim Groves' and Rick Gore's recruiting efforts, the JCHBA's tournament sponsors were Agalite Shower Enclosures, Crystalite Skylites and Railings, First Federal Savings and Loan, Milgard Manufacturing, Regency Fireplace Products and Tri-County Truss.

The golf carts were sponsored by MarinerBank. The beverage carts were thanks to Fred Hill Materials and Edensaw Woods. SUBWAY's Mickey Davis donated lunch for all. The DuPont Tyvek guys served hot dogs all day long.



DuPont Tyvek's Rob Horstmann and Mike Biever spent the day serving hot dogs and lemonade to the golfers. Homestone Mortgage's Sandra Toy, in front, and MarinerBank's Susan Whitmire stopped for a break from a long day spent caring for the golfers.

VIP sponsors were Hope Roofing (2), Building Industry Association of Washington, Certaineed Windows, Codel Entry Systems, Evergreen Lumber, Homestone Mortgage, Leavitt Trucking, Shold Excavating/Cotton Redi-Mix and Western Outdoor Wholesale.

Tee or green sponsors were American Marine Bank, Bayside Escrow, Brinks



Burls & Trophies, HK Construction, Mike Early Golf Shop, Mountain Propane, Pacific Environmental Services, Port Townsend Kiwanis Club, Reeb Millwork, Weathervane Windows and Wilson Insurance. Thank you all!

Meeting on new night

This year, the JCHBA is changing its monthly dinner meetings to the third Wednesday, September through May. The January installation party will still be on a weekend.

The fourth Thursday conflicted about 10 people, who also wanted to go to the North Peninsula Building Association's dinner in Clallam County.

Thanks again to all of you who responded to last spring's survey on which night to pick!

If you aren't getting a monthly dinner reminder via e-mail, please send an e-mail to hershelman@olympus.net and we'll add you to the e-mail list.



Registration was fun, thanks to all of the goodies donated by sponsors. First Federal Savings and Loan's Joy McFadden and Candice Cotterill, on the left, handed out tons of cool First Fed stuff, while MarinerBank's Susan Whitmire and Homestone Mortgage's Sandra Toy made sure all of the golfers were properly fed — thanks to Mickey Davis, the owner of SUBWAY.

Want to have a home show?

Several members of the Jefferson County Home Builders Association have indicated interest in having a home show. It's time to organize a committee to investigate the realities (costs, etc.) of putting one on.

This show would be a building trades show, such as the great one hosted annually by the North Peninsula Building Association. All of the stalls rented would feature items used in construction, remodeling and/or interior design.

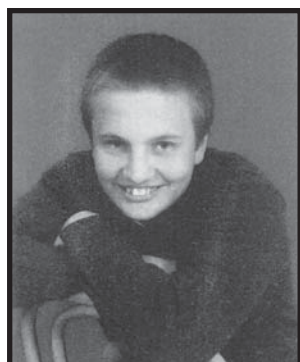
Anyone interested in this event should e-mail jchba@olympus.net or call 379.8784.



Summer Garten



Makenzi Wrinkle



Kurt Casella

JCHBA requests nominations

The Jefferson County Home Builders Association is seeking nominations of members to serve on its 2006 executive board and board of directors. Elections will be held at the October dinner meeting.

Please make sure 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. That time may be banked by participating in one or more major event, such as organizing a golf tournament, teaching a construction class, working on the home show, etc.

Nominations, in writing, should be e-mailed to jchba@olympus.net or mailed to P.O. Box 1399, Port Hadlock, WA 98339. Questions? Call Sandy at 379.8784.

Seeking Built Green™ homes

The Jefferson County Home Builders Association is seeking Built Green™ homes for a major kickoff of its program. The environmentally friendly, green-building program had a soft launch earlier this year.

This is a great opportunity to have your homes featured on the Web site and in the brochure. Both are in the design stage, as of this printing.

Ann Raab (Olympic Design Group), Fred Kimball (Kimball Woodworks), and Harold and Marianne Moe



Jefferson County Home Builders Association

(Harold Moe Construction) have jumped onboard.

Are there any more poster children out there? Call Sandy at 379.8784 or e-mail jchba@olympus.net.

JCHBA awards scholarships

This year the Jefferson County Home Builders Association awarded three scholarships to graduating Chimacum High School students.

Kurt Casella received \$500 to study engineering at the University of Idaho. Kurt is the son of Frank Casella, from Port Hadlock.

Summer Garten received \$250 to study business at Washington State University. She is the daughter of Christine Cray and Rob Garten, both of Port Hadlock.

Summer is the granddaughter of JCHBA members Sterling and Sally Huntingford (Shold Excavating/

Cotton Redi-Mix).

Makenzi Wrinkle plans to study either architecture or civil engineering at the University of Washington. We gave \$250 to the daughter of Port Ludlow's David and Wendi Wrinkle.

Each year, the JCHBA solicits portfolios from each of the three area high schools. This year none were received from either Port Townsend or Quilcene high schools.

The scholarships are given to graduating seniors, or those with GEDs, who plan to pursue a course of study relevant to the building trades. The scholarship may be used for a post-secondary education, college or vocational, public or private.

Remind this year's seniors to send their portfolio to apply for the JCHBA scholarships by May 1, 2006.

JCHBA Officers

President: Marianne Moe, CAPS
437.2740

Vice President: Rick Tollefson
732.4080

Secretary: Dan Dankert
732.4976

Treasurer: Rick Gore
385.6883

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Kevin Miller Bill Irwin
Fred Kimball

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360.379.8784
Jefferson County
Home Builders Association
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Port Hadlock, WA 98339



Outsourcing jobs may make sense

Our speaker: Philippa Manley

Express Personnel Services



**Harbormaster
at Port Ludlow
Wednesday, Sept. 21
6:30 p.m.
\$18**



**Your choice of
steak, salmon or chicken**

Please RSVP (yes or no) to 379.8784 by Sept. 15.

Or reply to your Sept. 10 e-mail from hershelman@olympus.net.

Reservations made, but not cancelled, by Sept. 19 will be invoiced.