

WA L&I refunds JCHBA members \$207,000

Did you get your check in the mail? More than \$207,000 in L&I premium refunds were recently mailed out to 49 Jefferson County Home Builders Association members. 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. Participants are now getting about 25 percent. The ROII program has never been assessed a penalty.

The BIAW 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 \$5.62 an hour for pile driving or \$5.25 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 (88 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—the premiums exceeded the 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-builders may qualify

Check out the job classifications allowed, on page seven of the ROII app, at www.jeffcohomebuilders.com. Of particular interest locally are 2903-28 Wood Boat:Mfg/Repair/Refinish, 0901 Shipbuilding/Repair, 3402-40 Welding/Cutting, 4903-06 Marine Appraising, and 5208 Iron Works-Shop.

Da Bank Busters. . .



These three American Marine Bankers had fun, even though the M&Ms probably melted right into the yummy trail mix they kept at their green, during the JCHBA golf tournament. From left, Judy Thorpe, Shelli Cates and Donna Davidson.

Sun finally shines on JCHBA golf tournament

After years of soggy weather, the sun finally shined on the Jefferson County Home Builders Association's annual golf tournament.

Groves & Co.'s Jim Groves had rounded up nearly 100 golfers for the tournament fundraiser in Port Ludlow.

Taking first place with 61 was the Bank of America team of Scott McKeag, Randy Maag, Vince Lanza and Steve Kraght.

Two teams had 62. Following proper golf protocol to declare a winner, second place was awarded to the Milgard Manufacturing team of Greg Mullikin, Brian Mildenberger, Jeff Montague and Paul Moran. Third place went to MarinerBank's Jim Grabicki, Matthew Henery, Mike Henery and Steve Sutorius.

A ton of thanks to Jim Groves (Groves & Co.) for organizing yet another fantastic event. He couldn't have done it, though, without the help of Rick Gore (Mountain Propane), Sandra Toy (HomeStone Mortgage), Dan Dankert (D & D Insulation) and Joy McFadden (now with East West Mortgage Services, Inc.; formerly with First Federal Savings & Loan). Sandra and Joy also spent the day at the tournament, helping out from sign-up through shutdown. Shawnee Spencer

from First Fed in Kitsap County came over to lend a hand, as well.

Events like this are only as successful as the generosity of our sponsors. Mickey Davis once again fed the golfers well with his delicious SUBWAY sandwiches and chips. Regency Fireplace Products was our tournament sponsor. Agalite Shower Enclosures made a generous donation for prizes. First Federal Savings & Loan sponsored our golf carts.

Edensaw Woods, Peninsula Credit Union and R-Factor sponsored the beverages that kept the golfers hydrated throughout that blistering hot day. And Groves & Co. donates more to this event annually than Jim will ever admit.

VIP sponsors were: Hope, Inc. (two), Building Industry Association of Washington, Crystalite Skylites and Railings, Grant Steel Buildings, HomeStone Mortgage, John L. Scott (Teresa Goldsmith), Kingston Lumber, Kitsap Bank, Leavitt Trucking, MarinerBank, Shold Excavating/Cotton Redi-Mix, and Western Outdoor Wholesale.

Green/tee sponsors were: American Marine Bank, Bayside Escrow, Brink's Burls & Trophies, Carl's Building Supply, Good Man Inc., HK

Mark Nelson, from the Peninsula Credit Union, braved the heat, knowing his company-sponsored beverage cart would soon be coming by his green.



Kingston Lumber's Suzy Yetter and Ellen DeLay had a safe and sunny day to play games with the golfers ...no rain and no falling tree limbs, as in years past.

Construction, Jotul USA, Kim Redmond's Gutter Snipes, LeTip Port Townsend (Jefferson County Business Builders), Mike Early Golf Shop, Milgard Manufacturing, Mountain Propane, Pacific Environmental Services Co., Reeb Millwork, RE/MAX (Nancy Stelow) and Waltenbaugh Construction Co.

First American Title Company of Jefferson County and Jefferson Title Company made donations to the cause.

Can't forget the great time we had on the greens because of the companies that sent fun-loving people to man the holes. Kingston Lumber, American Marine Bank and Peninsula Credit Union played games and handed out prizes and goodies on the course throughout the day.

Green Building for Bldg. Professionals

Sept. 29-30, 8 a.m.-5 p.m.

MBA of Pierce County, Tacoma

NEW NAHB University of Housing course for building pros discusses strategies for incorporating green-building principles into homes without driving up construction costs. Register at www.biaaw.com.



Join the JCHBA in welcoming new members

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Sponsor: **Joy McFadden**
EastWest Mortgage Services, Inc.

College offers green program

Olympic College Continuing Education offers a new Sustainable Building Advisor Certificate Program, a nine-month training designed to enable graduates to advise on strategies and tools for implementing sustainable building.

The noncredit course, the first of its kind on the Kitsap and Olympic peninsulas, prepares students for the National Sustainable Building Advisor Program exam. Successful passage of the exam entitles the individual to use the designation CSBA (Certified Sustainable Building Advisor).

The program is targeted toward architects and engineers, tenant and developer representatives, project managers, building industry professionals and resource conservation specialists.

Sessions begin Sept. 29. Fridays, 12-5 p.m., and Saturdays, 9 a.m.-5 p.m., at Olympic College, Poulsbo. The college has set up a Web page for the class at www.olympic.edu/Campuses/Poulsbo/SustainableBuildingProgram.htm. For more info, call 360.394.2702 or e-mail continuinged@olympic.edu.

Nominate officers for 2007

The Jefferson County Home Builders Association is seeking nominations of members to serve on its 2007 executive board and board of directors. Elections will be held at the Monday, Oct. 23 dinner meeting. (Note: It's a MONDAY!)

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, serving on a city/county committee, etc.

Nominations, in writing, should be e-mailed to jchba@olympus.net or mailed to P.O. Box 1399, Port Hadlock, WA 98339 by Oct. 1.

New builders show launches

The first annual Northwest Builders Show, a joint venture of the National Association of Home Builders and the Master Builders Association of King and Snohomish Counties, is slated for Oct. 3-4. This exciting two-day event will be the largest tradeshow, in our region, for the residential and light commercial building industry. Estimates are it will attract 150 exhibitors and 2,000 attendees from across the Northwest. Sign up now for an exhibitor booth or sponsorship opportunities. Exhibitor spaces at the Washington State Convention & Trade Center are filling up fast. www.northwestbuildersshow.com

Committee Corner

Membership: Next meeting is 5:30 p.m., Wednesday, Oct. 11 at Sandra Toy's HomeStone Mortgage office. Yes, we will feed you, too. New committee members are always welcomed! Recruitment training coming in late October. Call 379.6425 or e-mail stoy@homestone.com.

Home Builders Care: Our Friday, Jan. 26 installation party, featuring a Beach Party theme, will also be a UGN fundraiser and membership blitz. Want to help? Call Liz Coker at 385.2739 or e-mail lizannecoker@msn.com.

Home Show: JeffCo Home Show is May 3-4, 2008. Look for sponsor opportunities in next month's newsletter. Interested in participating in, or in organizing the event? Call Joy McFadden at 301.2008 or e-mail her at jmcadden@ewfsc.com.

(Other committee chairs: Please e-mail Sandy and let her know what's happening with your group.)

JCHBA Officers

President: Marianne Moe, CAPS
437.2740

Vice President: Rick Tollefson
732.4080

Secretary: Dan Dankert
732.4976

Treasurer: Rick Gore
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Sandra Toy Joy McFadden

Fred Kimball

Executive Officer:

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*Printing, in part, courtesy of
Chimacum Creek Printing*

 **Jefferson County**
Home Builders Association

360.379.8784

P.O. Box 1399
Port Hadlock, WA 98339



Voting is an important responsibility

Vote D. . . Vote R. . .

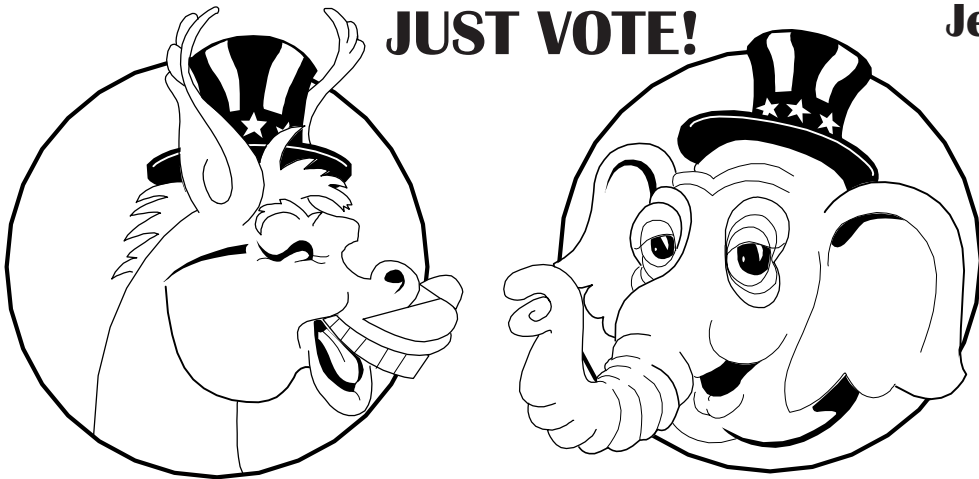
Or vote for Mike the Mover. . .

JUST VOTE!

Our guest:

Donna Eldridge

Jefferson County Auditor



**Wednesday,
September 27
6:30 cocktails
7 p.m. dinner**

One of the penalties for refusing to participate in politics is
that you end up being governed by your inferiors. —Plato

Hadlock House
141 Chimacum Road
Port Hadlock

Please RSVP (yes or no) to your Sept. 15 e-mail from hershelman@olympus.net.
Or call 379.8784 by Sept. 23. Want to be on the JCHBA e-mail list? Let us know!