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September 2017

**Business & Apartment Management** 

**VOICE OF THE HOME BUILDERS ASSOCIATION OF SOUTHEASTERN MICHIGAN AND APARTMENT ASSOCIATION OF MICHIGAN** 

# Energy Efficient

PRODUCTS & SERVICES



**Annual Golf Outing Thursday, September 14** CHERRY CREEK GOLF CLUB **SEE PAGE 10** 

**Photo Courtesy of Andersen Windows** 

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**Outside Back - International Builders' Show** 



On August 17th, Michael Stoskopf was named Executive Officer of the Year by the National Association of Home Builders. The award was presented at the Association Management Conference in Denver. He is shown here with other Michigan executive officers at the Conference. Watch the October issue of this magazine for details.



At the most recent HBA Executive Committee meeting, Ben Templeton, Templeton Building received a Spike Recognition pin to recognize his success in bringing new members into HBA membership. The pin was presented by HBA President Bill Phillips (left), Windham Development and HBA CEO Michael Stoskopf (right).

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# Energy Efficient Products & Services

WRITTEN BY NANCY ROZUM

omes in America collectively use an estimated 22.5 percent, or almost one quarter, of the country's energy usage according to the United States Department of Energy. Reducing energy consumption has no downside. Energy efficient homes are more comfortable, save homeowners money and are good for the environment. The current worldwide mix of energy resources, including oil, coal and natural gas, in addition to emitting greenhouse gases, is nonrenewable. Though estimates regarding the remaining quantity of these resources vary, it is clear, according to the U.S. Green Building Council, that "the current reliance on nonrenewable energy sources is not sustainable and involves increasingly destructive extraction processes, uncertain supplies, escalating market prices and national security vulnerability."

A significant amount of energy is wasted through poorly sealed and insulated homes. Amendments to the Michigan Residential Code, applying to all permits issued after February 8, 2016, require a third party blower door test for all new construction, additions or major renovations. Several HBA members are qualified to do blower door tests, including Accurate Energy Audits, who is a trade ally with DTE, Consumers Energy and EnergyStar and an authorized contractor for the Michigan Saves Home Energy Loan Program. The company has been in business for nine years and has done thousands of blower door tests. "We have technology, such as the infra-red camera and the blower door, that we didn't have 20 years ago, which can diagnose energy issues with hard numbers," said Joe Presto with Accurate Energy Audits. "Half of our work now is blower

door testing on new construction." Accurate Energy Audits also provides energy efficiency consulting and duct leakage testing for new construction as well as existing construction. "Air leakage is the biggest cause of discomfort in existing homes," said Joe. "We diagnose where the leaks are and provide customers with a detailed report that prioritizes the improvements recommended. We also refer homeowners to qualified contractors who can do the recommended work. Customers have taken our recommendations for sealing up their homes and have seen an average 25 to 35 percent reduction in utility bills and a huge improvement in home comfort."

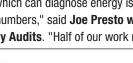
Insulation also plays an important part of making a home energy efficient. "We have seen an increased demand for closed-cell foam insulation in new home construction," said Charlie Tait with FiberClass Insulation. "While closed-cell foam is more expensive than fiberglass it is also better at insulating than fiberglass, having a higher R-value. Builders who use closed-cell foam become advocates after their customers remark on how warm and comfortable the customers' homes feel. Another benefit that I hear from customers is that their homes are also quieter, so while we don't sell foam for its sound deadening capabilities, that does seem to be something that customers notice." Charlie notes that a good alternative to closed-cell foam is to combine fiberglass and foam, often called flash and batt. "This gives you the best of both worlds and you end up with a really good insulation package for less cost," said Charlie. FiberClass does blower door testing for new construction and existing homes and also has an energy rater who does plan

reviews for new construction.

Windows and doors, especially with the trend toward larger windows and doors in new homes, are also an area where energy efficiency is important. "Glass technology is moving at a rapid pace," said Mike Keller with Michigan Window and Door Co. "The trend is to put in larger and more dramatic windows. Because of that, windows have to perform better because they are generally taking the place of a wellinsulated wall." Michigan Window and Door sells Andersen, Windsor and Ply-Gem products, all of which are Energy Star partner organizations. Andersen Corporation was awarded the U.S. **Environmental Protection Agency's Energy** Star Partner of the Year - Sustained Excellence Award in 2017, and select Andersen A-Series windows were recognized as Most Efficient of Energy Star in 2017. "The A-Series has taken off since its introduction," said Mike. These windows are available in 11 standard exterior colors, including black, which Mike notes is currently very popular.

One of the most energy efficient window glasses on the market today is triple-pane glass. Weather King Windows has two triplepane glass offerings. "Our Regal R5 is our most energy efficient window." said Matthew Ball with Weather King Windows & Doors. "The Regal R5 is foam filled, triple-glazed and all three pieces of glass have Low E coating. Our regular Regal is triple-glazed but does not have foam filling and has one sheet of Low E." Three lites of Low E, which is specifically designed for high solar heat gain, ensure that the inside glass temperature stays warmer to virtually eliminate thermal drafts. "We are now also offering triple-glazed decorative glass in our fiberglass entry doors," said Matthew. "The new glass that we have in stock is shown on both our website and our Facebook page." Weather King also offers storm windows with Low E glass, which the Department of Energy reports is 25 percent more energy efficient than clear glass.

Focusing on energy efficiency is paying off in terms of both energy and cost savings. In just 2015 alone, Energy Star reported that Energy Star certified products, homes, building, and plants helped Americans save 503 billion kWh of energy and \$34 billion in energy costs. For more information on the Energy Star program visit www.EnergyStar.gov.



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# GLBS 2018: Save the Dates — February 14 & 15

MICHAEL C. STOSKOPF. EXECUTIVE OFFICER



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- Significantly reduced and simplified exhibit booth pricing. Our reduced pricing for GLBS 2018 is reflective of our trying to improve your ROI and exposure to industry professionals.
- Elimination of carpet rental costs. For GLBS 2018 – at our sole expense – we will be using a unified carpet color (blue) throughout the entire exhibit hall (aisles and booths). Pipe and drape will also be done using a single color (black), with an emphasis on minimizing its usage in order to create a more open and accessible exhibitattendee experience.



- Schedule "compression" to increase attendee "density" on the exhibit floor.

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### **Entertainment on the Exhibit Hall Floor.**

New this year, we are changing the hours for the first day of the show in order to attract more attendees who are unable to attend during the day but have indicated they would attend GLBS 2018 if there were evening hours available. We will provide a complimentary strolling dinner and evening entertainment, all contained exclusively on the exhibit hall floor.

- Featuring high-quality keynote and educational speakers. For GLBS 2018, we are significantly increasing our investment in the quality of speakers we are featuring in order to deliver a higher quality of experience for our attendees and exhibitors.
- Increasing the number of industry professional attendees. While our partnership with local HBAs from across Michigan has been strong, we are redoubling our efforts to dramatically increase the number of attendees from across Michigan in order to bring you new and valuable potential clients.

I encourage you to visit http://www. greatlakesbuildersshow.com/ and see exactly what we are planning.

# **We Appreciate Associate Members**

ssociate Members devote time to HBA through their work on committees, councils and special projects. You can always count on Associates to be there and pitch in to help. They bring revenue to the Association with their dues. Whenever you see "Sponsored By" in a meeting notice, you know that an Associate Member is providing support to our membership. In September, we take the opportunity to thank our Associates for all they do on behalf of HBA and to show our appreciation. In addition to our thanks, remember that the best appreciation we can show is to **DO BUSINESS WITH A MEMBER**.



Crystal Hardison (left) of Keller Williams Realty, new member CJ Green of Keller Williams Realty, Cindy Maxwell-Philips and John Philips of Lighting Resources of Michigan.



Adam Tillman of Kohler Company sponsored HBA's March Board of Directors Meeting.



2016 Associate of the Year Cindy Maxwell-Philips of Lighting Resources of Michigan.

### IT'S GOOD BUSINESS TO DO BUSINESS WITH A MEMBER



Rita Green (left) of Arterra Realty, winner of the \$50 Attendee Lotto, Mike Gregart of California Closets, Mixer Host and Jo Golda of Jo's Cleaning & Organizing, winner of the \$1,450 Associate Lotto.



Tania Elonzae (left), Jason Ryba and Marty Peltier at the Lake Michigan Credit Union display. LMCU is the Parade of Homes Exclusive Financial Institution Sponsor.



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# **Completion of HomeAid Project for Veterans**

### EFFORT LED BY NORM FINKELSTEIN AND PAM JACKSON

omeAid Southeastern Michigan has completed its veterans housing renovation project for Volunteers of America Michigan (VOAMI). The project, called Safe Haven for Veterans is a former 16 unit apartment building in Warren that is now providing transitional and permanent supportive housing for veterans. HomeAid adopted the complete interior renovation of 14 of the 16 units (1 unit was previously renovated and 1 unit is an office). Additionally, there were significant repairs made to the electrical and HVAC systems servicing the facility.

A special thank you goes to HBA Past
President Norm Finkelstein of Norwood
Homes and Pam Jackson, who volunteered their
time to lead the renovation. Mr. Finkelstein was
the builder captain for the project, and in that role
he led pre-construction planning, budgeting, and
donation coordination with project partners. Ms.
Jackson led HomeAid's construction program as
the onsite project manager, where her energy and
many years of building industry experience were
vital to the success of this effort. Ms. Jackson

worked closely with VOAMI staff and all the contractors and donors involved in the project.

HomeAid and its partners brought \$77,300 in product and labor donations to the project. The total value of the project was over \$220,000, with additional financial support to cover expenses coming from the Home Depot Foundation.

Many thanks Pam and Norm! ■











# **HBA & AAM Annual Picnic: Fun, Food And Friendships**

n July 27th, HBA and AAM held their annual picnic on the shores of Walnut Lake in West Bloomfield. The weather was perfect and the food was delicious. Most importantly, the crowd that gathered was the largest in years. From the start, it was clear that the picnic was going to be a success as a great cross-section of our members came out to enjoy this free event. It was fun seeing longtime friends and enjoying barbequed hot dogs and hamburgers together. It was even more enjoyable to see new friendships being made as many attendees were "first-timers" to this annual gathering, being reflective of the many new members HBA has gained in the past 12 months. Thank you to Bob Veresan of DTE Energy who, once again, arranged for us to use the beautiful venue.

This year, HBA's picnic also raised \$150 for the Architectural and Technology program led by Mr. Tim Fox at West Bloomfield High School, as attendees made donations of \$5 or \$10 for a chance to win a Corn Hole game constructed earlier this spring by WBHS students. The winner of the drawing was Jim Quain of Thermal Wall **Construction Systems.** 

In addition, it was our pleasure and privilege to introduce Olivia Erickson and Nichole Hughes, both of whom were awarded \$1,000 scholarships - jointly funded by our local **Professional Women in Building (PWB) Council and the NAHB PWB Council** – to help as they pursue college degrees in the area of Interior Design.













## **Incident Investigation "How-To"**

WRITTEN BY GARY SMITH. APARTMENT BUILDING MANAGEMENT WORKERS COMPENSATION SELF INSURED FUND

he National Safety Council provides an excellent document on how to conduct an incident investigation, and the following is an excerpt.



Your company has just

experienced an incident resulting in an injury to a worker. Now what? Reacting quickly to the incident with a prescribed procedure and actions can demonstrate your company's commitment to safety and ensure the proper information is collected to fulfill an incident investigation's ultimate purpose – to prevent future incidents.

### **Steps in an Investigation Process**

The investigation process should begin after arranging for first aid or medical treatment for the injured person(s). In getting started, remind everyone involved, especially workers, that the investigation is to learn and prevent, not find fault. Steps of the investigation process include:

Call or gather the necessary person(s) to conduct the investigation and obtain the

- investigation kit.
- Secure the area where the injury occurred and preserve the work area as it is.
- 3. Identify and gather witnesses to the injury event.
- 4. Interview the involved worker.
- 5. Interview all witnesses.
- 6. Document the scene of the injury through photos or videos.
- Complete the investigation report, including 7. determination of what caused the incident and what corrective actions will prevent recurrences.
- Use results to improve the injury and illness prevention program to better identify and control hazards before they result in incidents.
- Ensure follow-up on completion of corrective actions.

### What to Include in the Documented **Investigation Process**

As with many processes, preparation and documentation are crucial. As part of the injury and illness prevention program, the investigation procedure should detail:

- Who should conduct and participate in the investigation.
- Incidents to be investigated.
- Information to be collected.
- Identification of causal factors (often referred to as root causes).
- Determination of corrective actions.
- Tracking completion of corrective actions.

### **Determining Causal Factors / Root Causes**

The purpose of this fact-finding is to determine all of the contributing factors as to why the incident occurred. Statements such as "worker was careless" or "employee did not follow safety procedures" don't get at the root cause of the incident. To avoid these incomplete and misleading conclusions in your investigative process, continue to ask why as in "Why did the employee not follow safety procedures?" Contributing factors may involve equipment, environment, people and management. Questions that help reveal these may include:

Was a hazardous condition a contributing factor? (defects in equipment/tools/ materials, condition recognized, equipment inspections, correct equipment used or available, substitute equipment used, design or quality of equipment)

- Was the location of equipment/materials/ worker(s) a contributing factor? (employee supposed to be there, sufficient workspace, environmental conditions)
- Was the job procedure a contributing factor? (written or known procedures, ability to perform the job, difficult tasks within the job, anything encouraging deviation from job procedures such as incentives or speed of completion)
- Was lack of personal protective equipment or emergency equipment a contributing factor? (PPE specified for job/task, adequacy of PPE, whether PPE used at all or correctly, emergency equipment specified, available, properly used, function as intended)
- Was a management system defect a contributing factor? (failure of supervisor to detect or report hazardous condition or deviation from job procedure, supervisor accountability understood, supervisor or worker adequately trained, failure to initiate corrective action)

At this point, once you've gathered information and interviewed the involved worker and any witnesses, you can prepare the investigation report itself and formulate corrective actions. Each corrective action listed should have a person assigned with ultimate responsibility for the action, a completion date set and a place to mark completion of the item.

For additional information on the investigation process, see the NSC document in its entirety at http://www.nsc.org/JSEWorkplaceDocuments/ How-To-Conduct-An-Incident-Investigation.PDF

Should you require additional assistance with incident investigation training in your workplace, please contact Gary Smith, CRM, at (517) 338-3367 or gary.smith@yorkrsg.com. Resources:

- National Safety Council Guidance Document: http://www.nsc.org/ JSEWorkplaceDocuments/How-To-Conduct-An-Incident-Investigation. (2014)
- OSHA Incident Investigation A Guide for Employers: https://www.osha.gov/ dte/IncInvGuide4Empl Dec2015.pdf
- Accident/Incident Investigation Training (PowerPoint): http://www.lni.wa.gov/ SAFETY/TRAININGPREVENTION/ ONLINE/courseinfo.asp?P\_ID=145



# **Advocacy Update**

WRITTEN BY FORREST WALL, CAE, STAFF VICE PRESIDENT AND INDUSTRY RELATIONS

### **Bedbug Legislation Introduced**

egislation has been introduced in Michigan House of Representatives to address bedbug infestations in rental property. House Bill 4719 proposes to add a section in the Landlord and Tenant Relationships Act (Public Act 348 of 1972) to provide for the responsibilities of tenants and landlords in situations where bedbugs are suspected and/or present.



The bill provides that a landlord shall not enter into a lease if the landlord knows the rental unit is infested with bedbugs, and, when entering a lease agreement the landlord shall supply the tenant with information relating to identification of bedbugs and keeping a rental unit free of bedbugs. The landlord has 7 days from receipt of written notice of suspected infestation to schedule a unit inspection, and if the inspection confirms infestation then the landlord has 7 days to begin control measures and schedule inspection of adjoining units. Treatment is to be carried out by a licensed pest management professional. After written notice to the landlord of suspected infestation, a tenant shall grant access for inspection/treatment and comply with the control protocol established by the landlord or the landlord's pest management professional. The bill also bans tenant treatment of a rental unit. Furthermore, if the tenant or the tenant's quest causes an infestation, the tenant shall pay the cost of treatment for that unit and any other areas where bedbugs have spread. The bill specifically states the landlord is not liable, except in cases of negligence, for damages arising from an infestation or treatment. The legislation also allows a landlord and tenant to agree in writing how responsibility is to be assigned for costs associated with an infestation. Finally, there is a preemption of local ordinances for control or treatment of bedbugs in conflict with the provisions of the bill.

# THE STATE OF THE NATION'S HOUSING 2017 Joint Center For Housing Studies of Harvard University. Find the full report at: http://www.jchs. **Apartment Property Prices Have Appreciated** Much More Rapidly than Single-Family Home and Commercial Real Estate Prices Index Values 200 120 2009 2010 2011 2012 2013 Apartment Properties Single-Family Homes Commercial Real Estate Note: Data are monthly through February 2017. Sources: JCHS tabulations of Moody's/RCA Property Price Indexes; S&P CoreLogic Case-Shiller U.S. National Home Price Index



### Save The Date

**Thursday, November 9** 

### **2018 MULTIFAMILY** RENTAL MARKET OUTLOOK

AAM's Panel of Industry Experts will be joined by Keynote Speaker **ELLIOT EISENBERG, PH.D.** 



11:30 a.m. - 2:00 p.m. Somerset Inn in Troy

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# **News & Events**

### September **TUESDAY, SEPTEMBER 12**

**SALES & MARKETING COUNCIL** 

**Time:** Noon - 1:30 p.m. Place: WATCH FOR DETAILS

Cost: \$10/Person Including Lunch



### **WEDNESDAY, SEPTEMBER 13**

**NEED CEU CREDITS? HOME TECHNOLOGY OPTIONS** 

Accredited CEU course presented by Chris Demeniuk

DemNET

of DemNET Technologies There are many available

options related to technology for today's savvy clients, and this course will help guide participants through the myriad of choices. Participants will walk away from this course with a comprehensive overview of current home technologies available in today's connected homes. The in-depth discussion will include wired vs. wireless, integrated systems (what they are and how they work), and engaging a trained electronic systems professional. This overview will also help the attendees plan for proper wiring infrastructure and other profitable electronic systems

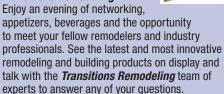
**Time:** 4:00 p.m. – 5:00 p.m. Place: Transitions Remodeling

27260 Haggerty Road, Suite A1, Farmington Hills 48331

Free – Advance Reservations Required **Sponsored by DemNET Technologies** 

### **WEDNESDAY, SEPTEMBER 13**

### **NAHBR Professional Remodelers Evening Networking Event at Transitions Remodeling**



Time: 5:30 p.m. - 8:00 p.m.

Cost: \$10 per HBA Member; \$15 per Guest

### **THURSDAY, SEPTEMBER 14**

### **HBA BOARD OF DIRECTORS BREAKFAST**

**Time:** 8:30 a.m.

Place: Cherry Creek Golf Club

52000 Cherry Creek Drive Shelby Twp. 48316

Cost: There is no cost for breakfast for

**HBA Board of Directors** 

### **THURSDAY, SEPTEMBER 14**

**2017 HBA GOLF OUTING** Presented by



Time: 9:30 a.m. Registration/Range Practice 10:00 a.m. Shotgun Start/Lunch 3:00 p.m. Awards & Buffet Dinner.

### **REGISTER FOR EVENTS AT: builders.org/events.php**

**Place: Cherry Creek Golf Club** 

52000 Cherry Creek Dr., Shelby Twp. 48316

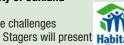
\$90 Complete Golf Package Cost: Including 18 Holes Of Golf With Cart,

> Lunch And Dinner \$30 Dinner Only

Proceeds to benefit the Workforce Development Initiative of HBA's Charitable & Educational Foundation

### **TUESDAY, SEPTEMBER 19**

**RESTORE AND REUSE** Presented by HBA's Professional Women in Building Council and **Habitat for Humanity of Oakland** 



Design vignette challenges

Designers and Stagers will present Habitat vignettes featuring ReStore items.

Learn how to blend ReStore items into your home design!

Vote for your favorite! Prizes awarded to top three vignettes

Strolling appetizers & libations

Door Prizes! 50/50 Raffle! Time: 6:00 p.m. - 8:00 p.m. Place: ReStore Farmington 28575 Grand River Ave

Farmington

Charitable donation of \$10.00 per person Cost: online at www.Builders.org/events.php OR \$15 at the door. Proceeds support PWB Scholarship Fund & Habitat for Humanity of Oakland County **OPPORTUNITIES REMAIN FOR DESIGNERS,** STAGERS & SPONSORS. Contact Barbara Burnham: Bjburnham1@comcast.net

### THURSDAY, SEPTEMBER 21

### **OAKLAND TWP. BUILDERS FORUM**

Time: 9:00 a.m. Place: Township Offices

4393 Collins Rd, Rochester 48306

If you would like to pose a question anonymously for the building official to address, please email in advance of this meeting to: forrestw@builders.org

### **WEDNESDAY SEPTEMBER 27**

MEMBERSHIP COUNCIL

Time: 9 a.m.

### October

ransitions

### **TUESDAY, OCTOBER 3**

**SALES & MARKETING COUNCIL** 

Time: Noon - 1:30 p.m. **WATCH FOR DETAILS** Place:

Cost: \$10/Person Including Lunch



### **OCTOBER 4 - 6**

**HBAM FALL BOARD AT THE GRAND HOTEL** www.buildingmichigan.org

### THURSDAY, OCTOBER 5

### **BIRMINGHAM BUILDERS FORUM**

Time: 9:00 a.m.

Place: Adams Fire Station

572 W. Adams Rd. Birmingham 48009 If you would like to pose a question anonymously for the building official to address, please email in advance of this meeting to: forrestw@builders.org

### **THURSDAY, OCTOBER 5**

### **AFTER HOURS MIXER**

A Unique Networking Opportunity. Win great prizes! Appetizers, Wine, Beer and Soft Drinks. Bring prospective members.

**Time:** 6:00 - 8:00 p.m. Place: Beaver Tile & Stone 13085 23 Mile Road Shelby Township 48315

No charge and reservations required Cost: by September 28. No Shows - \$10.

### THREE CHANCES TO WIN!

Must Be Present To Win! Builder & Remodeler -\$150. Associate - \$200. Attendee - \$50.



### **TUESDAY, OCTOBER 10**

### **CANTON BUILDER FORUM**

Time: 9:00 a.m. Place: Township Offices 1150 Canton Center Rd S.,

Canton 48188

If you would like to pose a question anonymously for the building official to address, please email in advance of this meeting to: forrestw@builders.org

### THURSDAY, OCTOBER 12

### **BLOOMFIELD TOWNSHIP BUILDERS FORUM**

Time: 9:00 a.m. Place: Township Offices 4200 Telegraph Rd. Bloomfield Twp. 48303

If you would like to pose a question anonymously for the building official to address, please email in advance of this meeting to: forrestw@builders.org.

### **OCTOBER 13 - 15**

THE NOVI HOME SHOW at Suburban Collection Showplace in Novi. www.novihomeshow.com. Download your free VIP members only ticket at builders.org Log in

to the Members Only section of the website using your Member ID#

### **TUESDAY, OCTOBER 17**

### **MACOMB TOWNSHIP BUILDERS FORUM**

Time: 9:00 a.m. Place: Township Hall

54111 Broughton Rd., Macomb 48042 If you would like to pose a question anonymously for the building official to address, please email in advance of this meeting to: forrestw@builders.org.

### **TUESDAY, OCTOBER 17**

### **CONSTRUCTION LIEN LAW**

- An overview of Construction Lien Act procedures and requirements for suppliers, subcontractors and contractors
- Contract and license requirements under the Construction Lien Act

 An explanation of the various documents covered by the Construction Lien Act, including notices of commencement, notices of furnishing, sworn statements, lien waivers and claims of lien

• Enforcement and foreclosures of liens **Time:** 10:30 - 11:30 a.m. (after Forum)

Place: Township Hall 54111 Broughton Rd. Macomb 48042



Speakers: Ray M. Toma and Karolina Powalka

of Ray M. Toma, P.C.

Cost: FREE - RESERVATIONS REQUIRED

### **WEDNESDAY OCTOBER 18**

HBA CHARITABLE & EDUCATIONAL FOUNDATION BOARD OF DIRECTORS

Time: 9:00 a.m.

### **THURSDAY, OCTOBER 19**

### LYON TOWNSHIP BUILDERS FORUM

**Time:** 9:00 a.m.

Place: Township Offices, Board Room

58000 Grand River Ave., New Hudson 48165

If you would like to pose a question anonymously for the building official to address, please email in advance of this meeting to: forrestw@builders.org.

### **MONDAY, OCTOBER 23**

### **REAL ESTATE CONTINUING EDUCATION**

Meets the state mandated requirement for 6 hours continuing education for real estate license renewal.

Instructor: Lori Chmura of Middleton Training

Time: 8:30 a.m. - 3:30 p.m.

Cost: \$80/Member; \$125/Guest
Includes Continental Breakfast & Lunch

### **TUESDAY, OCTOBER 24**

### **ABMWCSIF TRUSTEES**

**Time:** 8:00 a.m.

### **WEDNESDAY OCTOBER 25**

**MEMBERSHIP COUNCIL Time:** 9:00 a.m.

### **THURSDAY, OCTOBER 26**

### **NOVI BUILDERS FORUM**

**Time:** 9:00 a.m. **Place:** Novi Civic Center

45175 Ten Mile Rd., Novi 48375

If you would like to pose a question anonymously for the building official to address, please email in advance of this meeting to: forrestw@builders.org.

# HBA's Third Annual Design Awards

All HBA members are invited to submit entries in the following categories:

Kitchen Remodel • Bathroom Remodel • Basement Remodel/New

Specialty Room • Universal Design • Whole House Remodel Exterior or Landscape

Awards will be presented on December 6th at HBA's Awards Night and Holiday Celebration.

Full Description & Entry Form:
builders.org/events.php
near the top of the page.
Deadline To Enter: September 13, 2017

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**NANCY ROZUM, MOON RIVER WRITING & RESUMES** 

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**RON STEWART, GEORGE MATICK CHEVROLET** 

### FRIENDSHIP BRICK AND STONE

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DOMINIC SAPUTO

STUART MICHAELSON. THE WINDMILL GROUP, INC

### MICHIGAN MINORITY CONTRACTORS ASSOCIATION

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JASON A. COLE

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BRENDA MELLER

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### **CHEMICAL BANK**

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**KEVIN BREIL** 

### **CHEMICAL BANK**

2301 W. BIG BEAVER RD., #525, TROY, MI 48084 (248) 429-7164

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