



the **plumbline**

A PUBLICATION OF THE BALDWIN COUNTY HOME BUILDERS ASSOCIATION ◆ SEPTEMBER/OCTOBER 2019



**2019 Battle of
the Bay Bowling
Tournament**

2019 Clay Shoot Registration

2020 Home & Product Showcase Registration

2020 Marketing Guide



25620 CR 65

Loxley, AL 36551

kc@affordablepaint.com



Serving the Eastern Shore for over 25 years

Providing Workers Comp & Gen. Liability Insurance



(251) 626-7257
www.affordablepaint.com

- Residential & Commercial
- Interior & Exterior
- Major Storm Repair
- Remodeling
- Concrete Cleaning
- Driveways
- Wood Decks & Patios
- Resealing
- Locally Owned & Operated
- Licensed & Insured

BATTLE of the BAY Bowling Tournament

**August 8, 2019 at
Eastern Shore Lanes**

Thank You to our Sponsors



**E3 TERMITE &
PEST CONTROL**



**outdoor
HARDSCAPES**



Thank you to E3 Termite & Pest Control and Outdoor Hardscapes for being our sponsors



Trustmark Bank BCHBA 2nd high score



Nash Painting BCHBA 1st high score



Street Party

Food, Drinks & Live Music!



**THURSDAY, October 3rd
5:00-7:30 PM
16073 Verandas Blvd.
The Verandas, Fairhope**

**ERIC CRAIG HOMES, INC.
251-747-5465**

**Get the 2019 BCHBA
Parade of Homes
on your phone!**

Find homes. Browse photos. Get directions.
All within the Parade Craze[®] map app.



Get the app!
Available from



**REGISTRATION
OPEN NOW!**



NAHB IBSTM

2020 NAHB International Builders' Show[®]
January 21-23 | Las Vegas

2019

Board of Directors and Officers

Chris Farlow	President
Cliff Pitman	1st Vice President
Jeff Frosthalm	2nd VP/Treasurer
Brian Armstrong	3rd Vice President
David Brown	Secretary
Gene Evans	Past President

Local Directors

Chris Bumpers	Joe Hocklander
Eric Craig	Cain Roberds
Barbara Fretwell	Jim Smith
Matt Hammond	Eddie Youngblood
Mike Henriksen	

State Directors

Brian Armstrong	Chris Farlow
Robert Brown	Jeff Frosthalm
Gene Evans	Cliff Pitman

National Directors

Robert Brown	Chris Farlow	Cliff Pitman, Life
Alex Cary	Lee Mitchell	Patrick Waller, Life

Senior Life Directors

Don Druse	Stillman Knight	George Roberds
-----------	-----------------	----------------

Associate Council Chairman

Chris Bumpers

Young Professionals Chairman

Jeff Frosthalm

Executive Vice President

Fran H. Druse

Accounting

Marsha P. Jordan

Communications/Publications

Brett Foster

Like Us On
FACEBOOK



Baldwin County Home Builders Association

916 Plantation Blvd.
Fairhope, AL 36532
251.928.9927 • Fax: 251.928.9929
www.bchba.com

INDEX

- 2** Photos of 2019 Bowling Tournament
- 3** Parade of Homes Street Party
- 4** September Membership Meeting at Swift Supply
- 5** 2019 Sporting Clays Registration
- 6** 2019 Parade of Homes Dates
- 6** New Member Orientation
- 7** 33rd Annual Home & Product Showcase Registration
- 9** Home Builders Perfect Storm
- 12** Safety 6 Classes
- 13** November Membership Meeting at Ferguson
- 14** 2020 Marketing Guide
- 16** In Memorium - Jerald Loper
- 17** New Members
- 17** Cancelled Members
- 18** Renewals
- 19** Spike Club
- BACK** Upcoming Events



ON THE COVER
Nash painting took the 1st Place High Score at the 2019 Battle of the Bay Bowling Tournament held in August at Eastern Shore Lanes

September GENERAL MEMBERSHIP MEETING



DesignGallery
by SWIFT SUPPLY

**THURSDAY,
SEPTEMBER 19, 2019
5:30 P.M.**

7241 Dolphin St.
Daphne, AL 36526

(251) 621-5066



2019 Sporting Clays Shoot

Shotgun Raffle!



DON'T MISS THE CHANCE TO WIN A NEW BENELLI MONTEFELTRO SILVER 12-GAUGE SHOTGUN Valued at \$1,800 - Raffle tickets \$10 each or 5 for \$40

THURSDAY, NOV 7th - BUSHY CREEK CLAYS

22505 WILL VAUGHN ROAD, PERDIDO, AL

\$200 FOR 1ST PLACE TEAM \$100 TO 2ND PLACE TEAM

Registration deadline: Monday, Nov. 4th

SCHEDULE

- 11:30 Registration
- 12:00 Lunch Served
- 12:45 Mandatory Safety Instructions
- 1:00 Shoot Begins

FEES

- \$85 per shooter / \$340 - 4 Man Team
- \$25 cart rental extra - 10 available
- Personal golf carts allowed
- NO 4-WHEELERS**

LIMITED TO 60 SHOOTERS - 15 stations with 100 targets

Shooter must provide: 5 Boxes of Shells (min.), Gun, Shell Bags, Eye and Ear Protection

SPONSORSHIPS AVAILABLE

- \$750 - Corporate sponsor: includes name on banner, 1 team and cart, station sign
- \$300 - Food sponsor
- \$250 - Beverage sponsor
- Donate Door prizes
- \$100 - Station sponsor sign OR Score Card sponsor (your company's logo on score cards)
- You may have giveaways on the sponsored stand

Directions: From Highway 31 in Bay Minette: 12 miles East from Courthouse to County Rd. 47. Turn left at County Rd. 47. Turn left on County Rd. 61 and right on Will Vaughn Road. Bushy Creek Clays at end of the road. From I-65: Exit #45 / Perdido-Rabun Exit. South on County Rd. 47. Turn right on Co. Rd. 61 and right on Will Vaughn Rd. * MAPS AVAILABLE GO TO: <http://bushycreekclays.com/Directions.aspx>

All proceeds benefit the Baldwin County Home Builders Association Charitable Foundation

2019 CLAY SHOOT REGISTRATION FORM

NAME: _____ CO: _____ PH: _____ email _____

NAME: _____ CO: _____ PH: _____ email _____

NAME: _____ CO: _____ PH: _____ email _____

NAME: _____ CO: _____ PH: _____ email _____

Cart Rental - \$25 per team

*** One shooter must be a BCHBA Member

Check Enclosed for \$ _____ Bill my credit card \$ _____ Bill my Company \$ _____

VISA MC Discover AMEX CARD #: _____ Name (on card) _____

Signature _____ Expiration Date (month/year) _____ Code _____

Yes, my company would like to be a sponsor of: _____ Amt. _____

Company name sponsoring tournament: _____

BALDWIN COUNTY HOME BUILDERS ASSOCIATION

916 Plantation Blvd. • Fairhope, AL 36532 • 251-928-9927 • 251-928-9929 fax or email brett@bchba.com



2019 PARADE OF HOMES DEADLINES

September 5	Parade Home Inspections
September 26	Builders Pick Up Signage
September 26	Tabloids Out to Public
September 28-29	Parade of Homes
October 5-6	Parade of Homes

ERIC CRAIG HOMES, INC. HAS BEEN CHOSEN TO BUILD THE 2019 SHOWCASE HOME!

If you would like to make a donation to the showcase home, please contact Eric Craig at Eric Craig Homes, Inc.

ewcraig@mchsi.com

SPONSORSHIPS AVAILABLE! Call (251) 928-9927 for more information!

SAVE THE DATE



Calling All New Members!

NEW MEMBER ORIENTATION

All new members who joined from September to present are encouraged to attend

**Tuesday, September 10, 2019
12:00 pm (noon)**

At the BCHBA Office • 916 Plantation Blvd. • Fairhope, AL 36532 • 251-928-9927

RSVP by emailing kayla@bchba.com



Baldwin County HBA Presents...

**33rd ANNUAL
HOME & PRODUCT
SHOWCASE**

Sat. & Sun., February 29-March 1, 2020

Daphne Civic Center

CAN YOU AFFORD TO MISS THIS SHOW?

Don't miss this opportunity to expose yourself to a captive audience – people that pay to see your products and services. This quality building industry trade show targets people that are building, remodeling, or looking for ideas and sources to help them maximize their home investment. In other words, serious customers.

GET MORE RETURN FOR YOUR ADVERTISING DOLLAR!

Home Shows generate consumer interest, qualified leads and sales. The buyer comes to you to see, touch, learn, compare and BUY your product or services from a professional that can help them see their ideas to completion. Reserve your space today – we want to help you sell!

*Stimulate **YOUR** Economy—Show and Sell with us!*

*There may be other home shows, but there is only **ONE** Builders Home and Product Showcase, hosted by the voice of the building industry – the Baldwin County Home Builders Association.*

FOR ADDITIONAL INFO, CALL 251-928-9927 OR VISIT OUR WEBSITE: WWW.BCHBA.COM



Home Builders' Perfect Storm

by Walt Keaveny, Risk Manager, MS, PE, PG

Catastrophic Structural Failure Case Histories

A Perfect Storm is defined as “an event in which a rare combination of circumstances drastically aggravates the event.” Home builders all too commonly are lulled into a warm sunny skies mentality, only to find themselves in the dark, spiraling grasp of a perfect storm. We queried the nation’s largest database of forensic structural claim investigations to profile three such builders. Herein lie their stories, and the critical lessons learned.

Unparalleled Disaster in a Picturesque New Mexico Master Planned Community

A visit to this community in 2005, as construction began on 300 single-family homes, would reveal no visual hint of the geologic hazard that would seriously disrupt the lives of so many homeowners. No hint of the pending foundation failures, snake-like cracking, sloped floors and racked doors. No hint of the army of insurance adjusters, engineers, foundation repair contractors, attorneys and news reporters that would descend on this peaceful community.

The property looked perfectly normal. The topography was flat, no water features, no areas built up with fill material, no large rock and the soils were firm. But as is often the case with geologic hazards, what you can see is not the problem. The problem is what you can’t see lurking beneath the surface.

In this case, the developer properly conducted a geotechnical investigation to explore beneath the surface, and provided the geotechnical report to the builders. The investigation indicated that the soils consisted of silty fine sand. The sand was very dry. Groundwater was not found. The density of the sand was low, indicating that there were an abundance of tiny air voids between sand grains.

The most important finding of the investigation was that the dry sandy soils were found to be “collapsible.” Collapsible soils are defined as “unsaturated soils that can withstand relatively high pressure without showing significant change in volume; however, upon wetting they are susceptible to a large and sudden reduction in volume.” Collapsible soils are a geologic hazard found mostly in the

arid central and western United States. Settlement of up to 6 feet has been documented!

The geotechnical report indicated that there was an average 3% collapse potential of the soils. That means if the soils are wetted they could suddenly collapse (settle) one-third of an inch per foot of depth, or 4 inches in the upper 10 feet. Unfortunately, the shallow spread footing foundations used at this community could only safely tolerate about 1 inch of settlement.

Due to the collapsible soils, the geotechnical engineer rightfully recommended several best practices to keep the soils from collapsing and causing damaging settlement.

These recommendations included:

1. Design well-reinforced foundations to tolerate potential movement
2. Moisture condition and properly compact foundation support soils and any structural fill material
3. Install gutters, downspouts and splash blocks
4. Grade lots to create rapid runoff of rainwater
5. Irrigate only minimally, and no irrigation within 5 feet of the foundation
6. Provide engineering oversight during construction to confirm these recommendations



Collapsible soils are a geologic hazard found mostly in the arid central and western United States. Settlement of up to 6 feet has been documented!

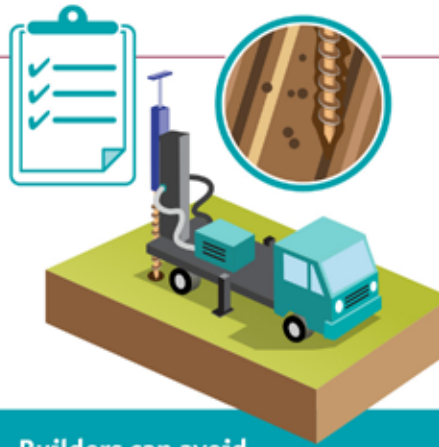
Home Builders' Perfect Storm

Considering all these proper engineering recommendations for collapsible soils, you might wonder why almost 80 foundations experienced settlement-related failure to date? The answer is that these recommendations were not consistently followed by the builders, contractors and homeowners. This is despite multiple warnings in the geotechnical report that if the soils are wetted, "significant structural settlement and distress may occur."

When the perfect storm passed, one national and one regional builder that primarily developed this phase of the community suffered different consequences. The national, self-insured builder reportedly faced claims and related expenses from at least 40 homeowners. Many homes had to be bought back. The regional builder was covered by a third-party, insurance-backed, new home structural warranty. The warranty company has paid over \$4 million to date for 39 claims, 21 on the same block. The ultimate losses may be well over \$5 million when all 10-year warranties have matured. Structural claims were filed an average of 6 years after homes were sold, and the average loss per home exceeded \$70,000. The regional builder had an admirable loss history before this particular community, and is still active in the warranty program.

Catastrophe in a Quiet Mississippi Subdivision

When it comes to perfect storms, a large regional builder in Mississippi thought they were taking all the necessary precautions. A portion of Mississippi is well known for an expansive-clay geologic formation. This clay formation has a characteristic bluish color and builders know its high potential to swell when wetted. The clay can swell up to 12% and exert uplift pressures of up to 6,000 pounds per square foot. This can result in home foundations being lifted well over 1 foot! Slab-on-grade foundations in the



Builders can avoid settlement-related failures by consistently following the engineer's recommendations and geotechnical report.

area are only designed to tolerate one or two inches of movement. Expansive clay soils cover over half of the United States, concentrated mostly in the central and southern states.

This particular builder typically utilized a satisfactory practice to identify this clay formation before developing a new property. The builder would either drill exploratory borings or dig test pits. Most commonly, the builder would dig test pits with a backhoe to search for this easily identifiable clay. Per local proven industry practice, if there is a buffer zone of non-expansive overburden soil with a thickness of at least 7 feet separating the expansive clay from the bottom of slab foundations, then swell-related damage is unlikely. Regrettably, for one particular

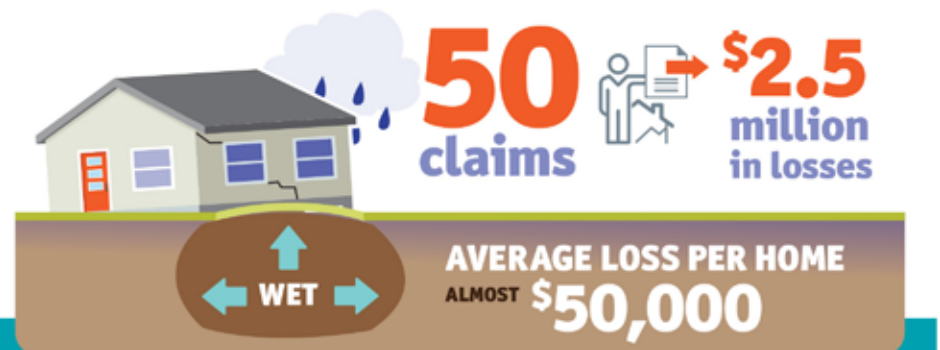
development of 170 homes, a search for the clay was omitted.

The clay was indeed present, hidden just below the bottom of the slab beam excavations. Furthermore, rainwater, often the catalyst for foundation failures, did not drain well from most lots. The result, over 50 structural claims totaling about \$2.5 million in losses. The average loss per home was almost \$50,000. Claims were filed an average of 7 years after homes were sold, since water penetration into the clay and resultant swelling occurs slowly. Before the perfect storm struck, this builder had a 17-year respectable loss record with over 1,000 new homes, and still continues to enroll homes in the warranty program.

Epic Failures in Majestic Utah Master Planned Community

Located among glorious mountain peaks in Utah lies a family-centric master planned community with stunning vistas and endless highland activities. Two regional builders acquired hundreds of lots from the developer and started construction in 2005. The builders had no obvious warnings about the devastating high-profile impact of the approaching perfect storm.

The two builders retained the services of a geotechnical engineer to explore the subsurface conditions on some,



Regrettably, for one particular development of 170 homes, a search for the clay was omitted resulting in over 50 structural claims totaling about \$2.5 million in losses.

Home Builders' Perfect Storm

but not all, of the lots scattered about the community. The natural subsurface conditions were optimum for home construction. However, on many of the mountain lots, homes would not be founded directly on the natural soils. The grade on these lots was quite steep, requiring the need to import fill material to create level building pads.

Trucks hauled in a massive amount of fill material and end-dumped the fill onto the steeply sloped lots. As the fill started to rise and level the grade, the builders compacted the top several feet to create a firm building pad and started home construction.

Then it happened, completed homes started settling and experiencing significant distress just months after they were sold. This early development of distress is a telltale sign that the homes were founded on improperly compacted fill material. In fact, forensic investigations found 45 to 65 feet of improper fill thickness. As soon as the weight of the homes was applied to the fill it began to consolidate, causing up to a foot of settlement, and more to come if not stopped. Improperly compacted fill can settle up to 5% of its total thickness, which translates into almost 40 inches of worst-case settlement potential for these lots.

The geotechnical reports, if any, used by these builders all specified that any fill material bearing the load of the foundations should be properly compacted and tested. The builders' attempts to compact the deep fill with the same equipment used to spread the fill were woefully inadequate.



Forensic investigations found 45 to 65 feet of improper fill thickness. As soon as the weight of the homes was applied to the fill it began to consolidate, causing up to a foot of settlement

As the warranty company began to receive claims soon after the homes sold, warranty company engineers were able to quickly alert the builders about the cause of the claims so that they could modify their lot development practice to avoid additional claims. For this reason, only 6 claims were received, averting a much larger disaster. The total losses were \$1.2 million. Alarmingly, the average loss per claim was over \$200,000! That is because fill material claims typically impact the entire foundation. The claims required full-underpin remedial piers extended through the deep fill and founded at great depth. These builders had enrolled hundreds of homes in the warranty program over many years with favorable loss histories, but as is often the case, the tall onerous dark clouds of a perfect storm were building.

Critical Lessons Learned

How could these three catastrophic case histories have been avoided?

- Use a geotechnical investigation for conditions specified by code (*see 2012 IBC 1803.5*)
- Read the entire geotechnical report, and fully comply with the engineer's recommendations
- Properly compact and test all fill material that supports the foundation (*see 2012 IBC 1803.5.8*)
- Establish proper site drainage (*see 2012 IRC 401.3 & 801.3*)
- Educate homeowners to maintain established site drainage and not over-irrigate

Despite builders' best efforts and intentions, perfect storms will happen. Some builders gamble on their journey and hope to navigate around perfect storms. Experience dictates that it is prudent to consistently embrace best construction practices, and to properly manage risk to protect company assets and hard-earned reputations.



About the author: Walt Keaveny, MS, PE, PG is the Risk and Underwriting Manager for America's leading new home warranty company, 2-10 Home Buyers Warranty. Mr. Keaveny is licensed as both a Professional Engineer and Professional Geoscientist with over 30 years of engineering and construction experience. His articles have been broadly distributed by the NAHB and local HBAs.



2019 Schedule



SAFETY 6 Construction Course

Safety 6 covers common residential and light commercial jobsite hazards and offers practical injury prevention measures. It provides resources for developing an effective safety & health program that can lower workers comp cost and increase productivity.

Safety 6 also provides instruction on how to respond to an OSHA inspection. Under OSHA's *multi-employer rule*, a builder can be held accountable for the safety violations of subcontractors under certain circumstances. Builders and contractors can learn how to protect themselves from costly OSHA penalties and injury lawsuits.



Attendees will receive a manual on the course topics and a course completion wallet card. The cost for Fund members is \$35 per person and covers course materials, lunch and snacks. HBAA members not participating in the Fund may attend for \$50 per person. Please complete and mail the registration form with payment to reserve your place. We will e-mail a confirmation. For questions or late registrations, contact Sherry Johnson at 334-386-3728 or sherryjohnson@hbaa.org.

SAFETY 6 Construction Course

Check-in 8:00 to 8:30 a.m. Class from 8:30 a.m. until 4:30 p.m. CST

TUSCALOOSA

October 15th
HBA of Tuscaloosa
2009 Paul W. Bryant Drive

IRONDALE

November 5th
Greater Birmingham AHB
5000 Grantswood Road, Ste 240

MONTGOMERY

November 12th
HBA of Alabama
7515 Halcyon Summit Drive, Ste 200

HUNTSVILLE

November 14th
BA of Huntsville/Madison County
2804 Bob Wallace Avenue

DOTHAN

November 20th
Wiregrass Rehab Center
795 Ross Clark Circle

SPANISH FORT

December 4th
Five Rivers Delta Resource Center
30945 Five Rivers Blvd.

Safety 6 Construction Course

REGISTRATION FORM

Location where you plan to attend.

Tuscaloosa Birmingham Montgomery Huntsville Dothan Spanish Fort

Company _____

Contact Person _____ Number attending _____

Phone _____ e-mail Address _____

Enclose payment and mail to Alabama Home Builders SIF. Indicate "**Safety 6 Course**" on the check.
Mail to: Sherry Johnson • AHBSIF • P. O. Box 241306 • Montgomery, AL 36124-1306.
Or call 334-386-3728 to register and pay with VISA, Mastercard or Discover.



*Robertsdale
Orange Beach
Pensacola*

TOOL EXPO

.com



NAILS • SCREWS • BOLTS • ANCHORS

251 • 533 • 6250

CONTRACTOR PRICING • CONSTRUCTION SITE DELIVERY

**HEALTH INSURANCE IS NOW
AVAILABLE THROUGH THE
STATE ASSOCIATION!**



**OPEN
ENROLLMENT
TAKES PLACE
NOV. 4-27
WITH COVERAGE
BEGINNING
JAN. 1, 2020!**

**FOR MORE INFORMATION
OR TO SIGN UP, GO TO
[HTTP://HBAABENEFITS.COM](http://HBAABENEFITS.COM)**



**Home Builders
Association of Alabama**

General MEMBERSHIP MEETING

FERGUSON[®]
Bath, Kitchen & Lighting Gallery

**THURSDAY,
NOVEMBER 21, 2019
5:30 P.M.**

**25271 Friendship Rd,
Daphne, AL 36526**

(251) 621-2147

2020 Marketing Guide

Your membership in the Baldwin County Home Builders Association affords you the opportunity to market your business to over 800 other businesses in the building industry, as well as to the public. We have listed the many marketing opportunities and encourage you to select the ones that best promote your product or service. Then, decide which level of investment fits you and your business.

Look over the calendar of events and select the ones you want to participate in and build your own Sponsorship package. We offer three levels of Sponsorship discounts:

Foundation Level

\$10,000 (or more) – 1 full year of sponsorship or event participation of your choice.

Receive a 15% discount on the total amount

Anchor Level

\$7,500 – same as above, receive a 10% discount on the total amount.

Beam Level

\$5,000 – same as above, receive a 5% discount on the total amount

BCHBA Annual Calendar for 2020 (tentative)

Feb.29-	Home & Product Showcase at
Mar. 1	the Daphne Civic Center
Apr. 16	Silent Auction, Scholarship fund raiser (Associate Council event)
Apr. 25-26	Spring Tour of Homes
May 8	Annual Golf Classic at Quail Creek
Aug. 13	Bowling Tournament (Associate Council event)
Sept. 26-27	Annual Parade of Homes
Oct. 3-4	
Oct. 1	Street Party hosted by Showcase Home
Nov. 5	Sporting Clay Shoot
Dec. 3	Christmas Open House hosted by BCHBA and Associate Council

Plan ahead! Many of our popular events are reserved quickly. Once you make your decision, or if you need assistance, contact the BCHBA office at 251-928-9927.

The best way to utilize your BCHBA membership is to be active! By participating in meetings, events, advertising and sponsorship opportunities, you will get the most out of your membership. Your company can only benefit if other members (and the public) know about you.

The Home & Product Show, Spring Tour of Homes, Golf Classic, and Sporting Clay Shoot have multiple levels of sponsorship opportunities to choose from.

Monthly Business after Hours meetings

Come and mix and mingle with fellow members! These meetings are hosted by members at their place of business and are usually held on the third Tuesday or Thursday of the month. These are excellent networking opportunities and free for members to attend. Contact Marsha or Brett to schedule.

Quarterly Code Luncheons (\$250)

Information sharing meetings for Builders, Remodelers and Code Officials. Held at HBA office and you provide lunch. You are given time to make a short presentation with handouts.

The Plumblne Advertising

The bi-monthly electronic newsletter is available to more than 800 members.

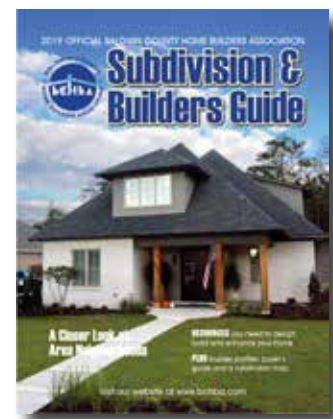
Color: Full page – **\$400.00**
Back 3/4 – **\$400.00**
1/2 page – **\$200.00**
Business Card Size – **\$50.00**



Subdivision Guide

Printed once per year, with informative articles, a list of major subdivisions, builders profiles and a buyers guide.

Color: Back page – **\$1500**
Page 2,3,5, Inside back – **\$1200**
Double Truck – **\$1500**
Full page – **\$995**
Half page – **\$650**
Quarter page – **\$490**
Builder profile – **\$250**



Spring Tour of Homes

Investment – **\$1,500**

Company name & logo on ALL print & digital advertising; the BCHBA website, Facebook, and *The Plumblne*.





Home & Product Show

Major Sponsor – \$2,000

- 10 x 10 Booth
- Listed with Company Name/Logo in all media promotions
- Banner Ad with your website link on the BCHBA website
- Listed as a Major Sponsor on all event signage
- Full page ad in *The Plumblin*e news magazine
- Display in Exhibitors Lounge
- 50 extra Show Admission Passes

Supporting Sponsor – \$1,000

- Listed as a Sponsor on event media promotion
- Banner Ad on BCHBA website
- Listed as a Sponsor on all event signage
- 1/2 page ad in *The Plumblin*e newsletter
- Display Business Cards in Exhibitors Lounge
- 10 extra Show Admission Passes

Official Show Guide Sponsor – \$750

- Approximately 1500 Show Guides distributed to attendees
- Company logo on the front page of the Show Guide
- 1/2 page ad in the Show Guide
- Recognized in *The Plumblin*e newsletter
- Recognized on the BCHBA website and Facebook page

Lanyard / Name Badge Sponsor – \$500

- Your company's name and logo on lanyards worn by exhibitors
- Your company's name and logo on the back of exhibitor badges
- Recognized in *The Plumblin*e newsletter
- Recognized on the BCHBA website and Facebook page

Exhibitor Hospitality Sponsor – \$500

- Exhibitor Lounge and Set up Coffee & Donut Special
- Signage at setup
- Display and literature in lounge
- Recognition in *The Plumblin*e and Facebook page

Parade of Homes

Platinum Sponsor Investment – \$5,000

- Company's name and logo will be placed in all television and social media.
- Company's name and logo will be included in all print advertising.
- Company's name and logo will be placed on the Special BCHBA Parade of Homes Website for a period of twelve (12) full months.
- Name and logo will be placed in BCHBA's monthly newsletter, *The Plumblin*e. Our newsletter is available to over 600+ company members.
- Company will be recognized at the Street Party on Thursday, October 3rd.
- Company will have the opportunity to place literature and business cards in appropriate areas at the Showcase Home.
- Banner ad on ParadeCraze

Gold Sponsor Investment – \$2,500

- Company's name and logo will be included in all placed in BCHBA's monthly newsletter, *The Plumblin*e. Our newsletter is available to over 600+ company members.
- Company's name and logo will be included in all print advertising.
- Company's name and logo will be placed on the Special BCHBA Parade of Homes Website for a period of twelve (12) full months.
- Company will be recognized at the Street Party on Thursday, September 29th.
- Company will receive a business card size ad in *The Plumblin*e.
- A FREE link from BCHBA's website to your company's website for six (6) months.
- Company will have the opportunity to place literature and business cards in the Showcase Home

Silver Sponsor Investment – \$1,000

- Your Company's name will be included in all print advertising.
- Your company's name and logo will be included in *The Plumblin*e newsletter as a sponsor.
- Your company's name and logo will be included on the special BCHBA Parade of Homes website.
- Your company will be recognized at the Parade Street Party on Thursday, September 29th.

Sporting Clay Shoot

Platinum sponsor – \$1,500

- Name on banner, website, newsletter recognition, 2 teams, carts

Corporate sponsor – \$795

- Includes name on banner, 1 team and cart, station sign

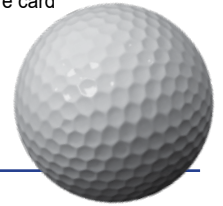
Food sponsor – \$300

Beverage sponsor – \$250

Prizes sponsor – \$150

Station sponsor sign OR Score Card sponsor – \$100

- Your company's logo on score card



Golf Classic

Title Sponsor – \$2,500

- Four players
- Company name in newsletter & website
- Company name on banner displayed at tournament

Golf Towel Sponsor – \$1000

- Company logo on towels

Corporate Sponsor – \$750

- Four Players
- Name on signage

Beverage Cart – \$300

- Company name or sign on cart

Hospitality Tent – \$350

- Company reps with giveaways on the tee

Awards Sponsor – \$250

- Company name on signage at event

Dinner Sponsor – \$500

- Company name on signage at event

Practice Range Balls – \$200

- Sign on practice range

Tee Sponsor – \$125

- Company sign on tee

Lunch Sponsor – \$250

- Company name on signage



If you are interested in serving on the Baldwin County Home Builders Association Board of Directors, please contact fran@bchba.com



THE BCHBA DRAWDOWN TO SUPPORT ABPAC!



The \$5K CLUB

Support Those Who Support You!

Tickets \$50 each, can be purchased from a BCHBA Board Member or by visiting the BCHBA office at 916 Plantation Blvd, Fairhope, AL 36532

**DRAWDOWN TO BE HELD AT THE
PARADE OF HOMES STREET PARTY,
THU., OCT. 3, 2019**

NAHB is Working to help you succeed. \$5,500

That's the dollar value of NAHB services and advocacy victories – an average of \$5,500 per housing start for a typical home builder. Below are selected advocacy victories that contribute to that number.



\$2,100
Availability of flood insurance for new construction

\$1,600
Lower cost options preserved in I-Codes

\$100
Agency withdraws habitat mitigation requirement

We build communities.

These numbers represent the value per housing start a typical builder will see in 2019 as a result of key NAHB services and advocacy victories delivered in 2018. Some members will experience more of these benefits than others.

valueofnabh.org



IN MEMORIAM

The Baldwin County Home Builders Association wishes to express its deepest sympathy to the family of Gerald "Jerry" Loper of J.L. Loper Construction Co., Inc.



BUILDERS

Dilworth Development, Inc.

Residential Builder
 Scott Sasser
 2124 Moores Mill Rd.
 Auburn, AL 36830
 (334) 821-6610
 scott.sasser@dilworthdevelopment.com
 http://www.dilworthdevelopment.com

South Alabama Property Service

Residential Builder
 Preston Thompson
 16120 Keeney Dr.
 Fairhope, AL 36532
 (251) 379-0362
 preston.thompson@mchsi.com

ASSOCIATES

Associa Management

Property Management
 Marcia Manuel
 20637 Blueberry Lane, #33
 Fairhope, AL 36532
 (404) 314-8326
 marcia.manuel@associa.us
 http://associaonline.com

C & J Plumbing, LLC

Plumbing Contractors
 Charles Schwartz
 12070 Virginia Ave
 Foley, AL 36535
 (251) 988-1446
 judithsc55@yahoo.com

Coastal Connection Contractors, LLC

Carpentry Contractors
 Brady Larson
 27487 Gaston Lane
 Loxley, AL 36551
 (251) 644-9695
 coastalconnectioncontractors@gmail.com

Colossus Enterprise, LLC

Masonry Contractors
 Ricky Jones
 4145 McFarland Rd.
 Mobile, AL 36695
 (251) 379-2443
 rjones.colossus@gmail.com

Cooper Fence Company

Fences / Gates
 John Cooper
 21333 State Hwy 181
 Fairhope, AL 36532
 (251) 367-1980
 ap.cooperfence@gmail.com
 http://www.cooperfence.net

Coyote Construction, LLC

Carpentry Contractors
 Fred Horine
 33221 A Faircloth
 Lillian, AL 36549
 (251) 597-4588

E3 Pest Control, LLC

Pest Control/ Termite Control
 Mike Adams
 19060A Scenic Hwy 98
 Fairhope, AL 36532
 (251) 278-7954
 eco3mike@gmail.com

Gulf Coast Bomanite, LLC

Decorative Concrete
 Ralph Christman
 P.O. Box 2533
 Daphne, AL 36526
 (251) 621-6870
 rjxman3@gmail.com

John Guthrie

dba Southern Tradition Stone

Masonry Contractors
 Jon Guthrie
 19018 County Rd 8
 Gulf Shores, AL 36542
 (251) 752-6581

Just Right Painting

Painting
 Amber Williamson 14860 Chase Ct.
 Summerdale, AL 36580
 (251) 296-5416
 amber.williamson.1988@gmail.com

KC Sawmill Company, LLC

Excavation Work
 Will Kahlbau
 P O Box 1559
 Point Clear, AL 36559
 (251) 379-1783
 wkabo@bellsouth.net

New Bama Construction, LLC

Carpentry Contractors
 Sergio Rivera
 806 Greeno Rd Lot 13
 Fairhope, AL 36532
 (251) 307-8317
 mario@fortitudebusiness.com

S & D Canopies

Awning Installation
 Danny McClain
 20150 E. County Rd. 87
 Robertsdale, AL 36567
 (251) 716-0302
 djmclain0207@gmail.com

Southern Classic Construction, LLC

Excavation Work
 Danny Finch
 9690 Whitehouse Fork Ext
 Spanish Fort, AL 36577
 (251) 767-1600
 finchbuilder@yahoo.com

Spruced Up Staging & Design

Home Staging
 Stephanie Cunningham
 20730 State Hwy 181, Suite G
 Fairhope, AL 36532
 (251) 404-8726
 stephanie@sprucedupstaging.com
 http://www.sprucedupstaging.com

Tidwell Air Systems, LLC

Air Conditioning / Heating Contractor
 Kathy Tidwell
 14553 Abacus Dr.
 Foley, AL 36535
 (251) 942-4231

Tobias J Brown

General Contractor, LLC

Carpentry Contractors
 Tobias Brown
 2149 W 1st St, #6545
 Gulf Shores, AL 36542
 (251) 509-9629
 Tobiasjbrown76@gmail.com

CANCELED as of Aug. 16, 2019

Acme Brick Tile & Stone

Alex's Construction, Inc.

Blubuilt, LLC

Bob Evans Homes, LLC

Bravo, LLC

Cesar's Contracting, LLC

Diana Torres

dba J Jarvis Standard Coatings

Eco Painting, LLC

Embrace Home Loans

Fine Line Design

G & M Construction

Littrell Construction

Lopez Munoz Painting

Marjam Supply of Alabama

Paint Solutions, LLC

Pickle's Painting, LLC

ProSource of Mobile

R & C Construction, LLC

Roblero Sanchez Construction, Inc.

Silva Construction, LLC

T. J.'s Quality Painting, LLC

Ville Contracting, LLC

Wiley Services

A & M Portables, Inc. Phyllis Mashburn	27 Yrs.	Curtis Landscape, Inc. Curtis Spencer	5 Yrs.	Ingersolls Refrigeration, A/C & Heating Clyde Ingersoll	26 Yrs.
All About The Windows Alvin Middleton	1 Yr.	Custom Craftsman Donald Hunold	5 Yrs.	Insurance Institute for Business and Home Safety Alex Cary	5 Yrs.
Baldwin County Sewer Service, LLC Jenny Williams	12 Yrs.	Daphne Utilities Samantha Coppels	5 Yr.	Isai Painting & Remodeling Ronald Molina	6 Yrs.
Baldwin Heating & Air Conditioning Steve Dukes	34 Yrs.	Duct Doctor USA of South Alabama Daniel Noebel	9 Yrs.	Isaias Ramirez Isaias Ramirez	2 Yrs.
Bama Breeze Heating & Air, LLC Wesley Wing	4 Yr.	Eastern Shore Construction Mgt., Inc. Lawrence Pierce	15 Yrs.	Island Air Conditioning & Heating, Inc. Ginny Barnas	15 Yrs.
Barnhill Properties Wendell Barnhill	7 Yrs.	Easy-Haul, Inc. Austin Tucker	13 Yrs.	Israel Crocker Construction Israel Crocker	6 Yrs.
Bay Area Home Improvement, LLC Ric Bennett	15 Yrs.	EDCO Elevators Ed Fogle	9 Yr.	John Emrich Contracting John Emrich	16 Yrs.
Bay Flooring & Design, Inc. Maclin Smith	25 Yrs.	F & F Dirt, Inc. dba F & F Dirt & Lot Clearing Paul Frolik	24 Yrs.	Kendrick Electric, Inc. Brent Kendrick	30 Yrs.
Bethel Engineering, Inc. Vince LaCoste	5 Yrs.	Father Nature Landscapes of Mobile Bay, Inc. Andrew Robinson	5 Yrs.	KWL Construction, Inc. Ken Lewis	16 Yrs.
Blackmon Insurance & Bonding Agency Jack Lynn Blackmon	29 Yrs.	Fort Morgan Property Management, LLC Susan Miller	4 Yrs.	Larry White Construction, Inc. Larry M. White	30 Yrs.
Blue Haven Pools Sharon Mihalsky	10 Yrs.	Gary Buchheit Drywall & Gutters, Inc. Gary Buchheit	6 Yrs.	Long's Air Conditioning Refrigeration, LLC Stan Godwin	2 Yrs.
Bowen Contracting, Inc. Wesley Bowen	14 Yrs.	George Hinote Plumbing George Hinote	11 Yrs.	Lopez Concrete Zenaido Lopez Ventura	13 Yrs.
Brian George Brian George	1 Yr.	GMR Enterprises, Inc. Maria Robinson	4 Yrs.	LSN Construction Larry Newell	9 Yr.
Brock's Cabinets South Julian Brock	9 Yrs.	Gulf Coast Flooring & Design Jamie Smith	10 Yrs.	Mario's Bay Painters Mario Cordova	16 Yrs.
Central Glass Co., Inc. Bubba Hadley	19 Yrs.	Gulf Coast Newspapers Frank Kustura	25 Yrs.	Mason Excavating, LLC Brian Mason	5 Yrs.
Charles Weems Contractor, LLC Charles Weems	18 Yrs.	Gulf Dreams, Inc. Trem Perry	11 Yrs.	McLeod Construction Andin McLeod III	12 Yrs.
Childress Landscaping Steve Childress	11 Yrs.	H2O Solutions David A. Morace	9 Yrs.	MCS Contracting, Inc. Myles Bishop	19 Yrs.
Coastal Woodworks, Inc. John Riggins	13 Yrs.	Hill Masonry, LLC Toraino Hill	14 Yrs.	Middle Bay Insurance, LLC Harper Kranz	1 Yr.
Comfort Solutions Heating & Cooling, Inc. Benjamin Wilcox, IV	12 Yrs.	Hochstetler Cabinets, LLC Jim Hochstetler	4 Yrs.	Mike Bullen Mike Bullen	1 Yr.
Community Bank Coast Mike Ori	11 Yrs.	Hub International Gulf South Brittney Braswell	34 Yrs.	Nash Painting Doug Nash	23 Yrs.
Craig Homes, Inc. Craig Miller	3 Yrs.	Impact Divisions, LLC Brad Dunn	3 Yrs.		
Crocker Homes, LLC Eric Crocker	2 Yrs.				

Congratulations to our long term 25+ year members!

RENEWALS

Jun. 16, 2019 - Aug. 16, 2019

Oscar Remodel Oscar Mondragon	5 Yrs.	Sanchez Flooring, Inc. Salvador Sanchez	4 Yrs.	T & M Heating & A/C Mack Byrd	25 Yrs.
Parnell Carpet Installation David Parnell	17 Yrs.	Sand & Clay, Inc. Fred L. Corte	25 Yrs.	Taylor Land Services, LLC Joe Taylor	2 Yrs.
Patchwork Plus Mitchell J. Doan	14 Yrs.	SetRite Tile & Stone, LLC Shane Felkins	5 Yrs.	The Grand Manor Owner's Associaton David Walker	4 Yrs.
Pitman Insurance Agency Lee Turner	17 Yrs.	Shad's Excavating, LLC Roger James	1 Yr.	The Guarantee Title Company, LLC Joe Hocklander	4 Yrs.
Premier Vinyl Siding, LLC Lindsey Clemmons	5 Yrs.	Sledges Custom Building, Inc. Joe Sledge	25 Yrs.	The Knight Company Stillman D. Knight	12 Yrs.
Priest Construction, LLC Shannon Priest	15 Yrs.	Snow's Building & Remodeling Jackie V. Snow	13 Yrs.	Tommy Stutts Builder Thomas Stutts	1 Yr.
Quality Stucco & Plastering, Inc. Jeffery Gray	5 Yrs.	Southeastern Coastal Construction, Inc. Jake Brasher	4 Yrs.	TripTek Construction, LLC Miles Smith	2 Yrs.
Randy Crocker Home Builder Randy Crocker	17 Yrs.	Stephen Snyder Stephen Snyder	2 Yrs.	Von Electric General Contractors, LLC Felicia Busby	1 Yr.
Regional Ceilings, Inc. Mark Irwin	11 Yrs.	Stewart & Whatley Builders, LLC Celia Stewart	1 Yr.	Watchman Builders, LLC Adam Topolnicki	2 Yrs.
Regions Mortgage Kay Nunnery	5 Yrs.	Strait Line Construction Ronnie Johnson	26 Yrs.	Wesley Freeland Masonry Wesley Freeland	9 Yrs.
Rodney G. Barnett Plastering Contractors Mr. Rodney G. Barnett	15 Yrs.	Strickland Construction Co., Inc. Doris Strickland	28 Yrs.	Wesley Sprinkle Wesley Sprinkle	2 Yrs.
S O Drywall Sandra Orellana	12 Yrs.	Stuart Construction, LLC Bill Mitchell	6 Yrs.	West Ready Mix, Inc. Alan Wade	11 Yrs.
S Rolin Hammer Joint Venture George Hammer	5 Yrs.	Swift Supply, Inc. Roger Farmer	28 Yrs.	Yarco, Inc. Carlton Yarbrough	3 Yrs.

Congratulations to our long term 25+ year members!

SPIKE CLUB



LIFE MEMBERS

J Lynn Blackmon	281.50	Joe Hocklander	241.25	David Stapleton	44.50	Jeff Frosthalm	7.50
Jack Lynn Blackmon Jr.	28.00	Tracy Holobaugh	109.00	George Stuart	140.50	Matt Hammond	7.00
Carolyn Bowen	92.00	John Hutchinson	40.00	Thorn Thomas	323.50	Reggie Pullman	18.00
Robert Brown	98.00	Julie Kenney	93.00	Jeff Thompson	56.00	Jim Smith	11.50
Chris Bumpers	75.00	Stillman D. Knight	59.50	Wayne Trawick	280.00	Maclin Smith	25.00
Alex Cary	54.50	Johnny Langenbach	312.50	Lee Turner	407.50	Tom Stokes	15.00
Don Druse	670.50	Chad Lippincott	31.00	Patrick Waller	45.00		
Charles Ebert III	885.50	Mike McElmurry Jr.	27.00	Eddie Youngblood	291.50		
Gene Evans	57.50	Lee Mitchell	128.50				
Chris Farlow	53.50	Cliff Pitman	123.00				
Dan Harrison	177.50	Chris Price	168.50				
Gary Hellmich	127.00	Rance Reehl	40.50				
Mike Henriksen	54.50	Cain Roberds	113.50				
		George Roberds	574.00				
		Ray Roberds	81.50				

MEMBERS

Brian Armstring	8.00
David Brown	6.00
Bryan Chandler	16.50
Eric Craig	13.00
Barbara Fretwell	16.00

Members earn one Spike credit for each new member they sponsor. When that member renews after his or her first year of membership, the sponsoring member automatically receives one retention credit. Every year that the member renews thereafter, the sponsoring member will receive a half renewal credit.

WANT TO START GETTING MONEY FOR PRODUCTS YOU ALREADY USE?

Register & Claim:

-  866-849-8400
-  www.HBAArebates.com
-  /MemberRebateProgram



Home Builders
Association of Alabama

**A Free Member
Benefit of HBAA**

www.HBAArebates.com

IF YOU USE ANY OF THESE

50+ PARTICIPATING
MANUFACTURERS



THEN IT'S EASY TO PARTICIPATE!

- 1** Register
- 2** Submit a Rebate Claim
- 3** Receive a Rebate Check



THE AVERAGE REBATE PER BUILDER/REMODELER
COMPANY WHO PARTICIPATED IN 2018 WAS

\$1,366.10!

We've Got Baldwin County Covered

Lumber 1 on the Gulf Coast for 43 years and still growing to serve you better

NOW OPEN IN GULF SHORES!



BUILDING MATERIALS • MOULDING • WINDOWS & DOORS • TRUSSES • CABINETS • APPLIANCES

Millwork Production Facility 2423 S. US Hwy 31 Bay Minette 251-937-7400	Truss Production Facility 2423 S. US Hwy 31 Bay Minette 251-937-8842	Daphne Contractor Yard 25847 Friendship Road 251-626-6993 <i>Visit us at mobilelumber.com</i>	NEWEST LOCATION! Gulf Shores 3705 Gulf Shores Pkwy 251-948-0905	OTHER LOCATIONS Mobile Pensacola Grand Bay Gulfport
---	--	---	---	--

Advertise in the **plumbline**



The *Plumbline* offers a great vehicle for getting the word out about your company's products and services! Place your ad where BCHBA members will see it. Don't have an ad? Let us build one for you!

ADVERTISING RATES

COLOR	
Full page	\$400
Half Page	\$200
Quarter Page	\$100
Eighth Page	\$50*



Mike Hale
Branch Manager

18249 A Highway 98
Foley, AL 36535
www.interiorexterior.net

Acoustics / Drywall / Insulation / FRP / Metal Studs

(251) 970.3871
CELL (251) 725.7658
FAX (251) 970.3876
mhale@interiorexterior.net

Do you know an employee of an Association Member who would like to be more involved in the Association? Consider an...

Affiliate Membership

Affiliate members receive all the perks of a full membership for \$50

Call 251-928-9927 for more info!



MEMBER ADVANTAGE

AT A GLANCE

Amazon Business – Create an Amazon Business account and gain access to the NAHB Amazon store which offers recommended products tailored to your industry's needs while unlocking additional business savings. Sign up here, amazon.com/NAHB

BFGoodrich® Tires – NAHB is pleased to offer our members a discount on BF Goodrich® Tires! Members save \$100 on a set of 4 BF Goodrich® All-Terrain® T/A KO2 tires. Why? Because downtime isn't an option when there is a job to do. #BultonBFG, <https://bfgoodri.ch/2GToVDu>

Kabbage® – created a new way to provide flexible access to small business financing. They use an online application to provide a quick decision. kabbage.com/nahb has provided access to over \$5 billion in funding.”

FCA US LLC – A \$500 cash allowance for members, employees and household family members. This offer is good toward many new models in the Chrysler, Dodge, Jeep®, Ram or FIAT® vehicle lineup and is stackable with most current local or national incentives. Visit nahb.org/fca to learn more.

Lowe's – Visit LoweForPros.com/NAHB or call 877-435-2440 and register to save 2% on your Lowe's Accounts Receivable (LAR) or Lowe's Business Accounts (LBA) purchases and free delivery on purchases over \$500. Save an additional 5% every day at the store when you mention the 5% at time of purchase and when using your LAR or LBA.

General Motors – General Motors is proud to offer NAHB Members a Private Offer of up to \$1,000 on your next Chevrolet, Buick and GMC vehicle. Visit nahb.org/gm to learn more.

Ticket Monster – NEW! MemberDeals is pleased to offer entertainment and travel discounts for both regional and nationwide attractions and events to all NAHB members. Access exclusive savings on movie tickets, theme parks, hotels, tours, Broadway and Vegas shows & more. Visit memberdeals.com/nahb to learn more!

Nissan/Infiniti Commercial Vehicles – NEW! Nissan North America presents NAHB Members, their employees and HBA staff with a program allowing exclusive incentives off various Nissan and Infiniti vehicles. You can save thousands! Learn more at nahb.org/Nissan

UPS Savings Program & YRC Freight – UPS discounts of up to 36% on a broad portfolio of shipping services. Savings of at least 70% on less-than-truckload shipments 150 lbs. or more with UPS Freight and YRC Freight. Visit 1800members.com/NAHB or call 1-800-MEMBERS (800-636-2377) for more information.

GEICO – Exclusive NAHB discounts for members on auto insurance. Visit geico.com/disc/nahb or call 800-368-2734. Mention NAHB for auto, homeowners, and commercial auto quotes.

2-10 Home Buyers Warranty – Visit 2-10.com/NAHB or call 855-280-1328 to receive exclusive access to discounts on select products, including the Builder Backed Service Program and the systems and appliances warranty.

TSYS – Payment solutions with average savings of 16% per year. Web/mobile tools, credit card and eCheck processing and more. Free “Savings Analysis” call 800-613-0148 or visit tsysassociation.com/NAHB.

Dell – Up to 30% off on all Dell computers. Call 800-757-8442 and Mention NAHB or visit dell.com/nahb.

ConstructionJobs.com – NAHB offers a recruitment tool to all NAHB members in their search for new employees. NAHB members enjoy a 20% discount off standard rates. Visit: nahb.org/en/members/member-discounts/archived-webpages/nahb-career-center.aspx to connect with top talent and top employers in the construction industry today.

Hertz – Up to 20% off on rental cars and FREE Gold Plus Rewards membership. Visit hertz.com/nahb, or call 800-654-2200 and use CDP# 51046.

Avis – Up to 25% off car rental base rates and FREE Avis Preferred Service membership at avis.com/nahb, or call 800-331-1212 and use AWD code G572900.

Budget – Up to 25% off car rental base rates and FREE Budget Fastbreak at budget.com/nahb, or call 800-283-4387 and use BCD code Z536900.

Office Depot – Office Depot – Save up to 80% in-store or online. Free shipping on orders of \$50 or more. Visit www.officediscounts.org/NAHB or call Jeremy Kirkland for assistance with your business account; 855-337-6811 Ext. 2897

Omaha Steaks – Save 10%, in addition to any online specials. OSincentives.com/promo/nahb

FTD – 20% off floral arrangements and gifts at ftd.com/nahb or call 800-SEND-FTD use code 17421.

Houzz – Free access to the concierge service, instant approval into the Houzz Trade Program giving trade-only discounts up to 50% off, plus special discounts on local advertising. Visit houzz.com/NAHBmembers

**Go to
www.nahb.org/ma
for more info!**

Quality *your clients can trust!*

Custom Pools • Expert Remodels • Landscaping • Outdoor Living Construction
BBQ's & Outdoor Kitchens • Masonry • Gazebos & Pergolas



100%
Financing
oac

Free brochure,
in-home estimate
& custom plan for
you or your client

MOBILE DESIGN CENTER
& DISPLAY POOL

251.633.7946
2301 Dawes Rd.

bluehaven.com

BLUE HAEN since 1954
POOLS & SPAS
World's Largest!

HBA Lic. #26060 APSP

Add to your
bottom line!

- ~ Special packages for builders—from model-home programs, to flexible payment schedules
- ~ Full spectrum of pool shapes & styles
- ~ Portfolio of local residential and commercial projects

- ~ Detailed contracts and professional construction
- ~ State-of-the-art features
- ~ Fully licensed, bonded & insured
- ~ Ask about our transferable lifetime structural warranty

FORD LUMBER

• Remodelers • Contractors • Home Owners • Commercial

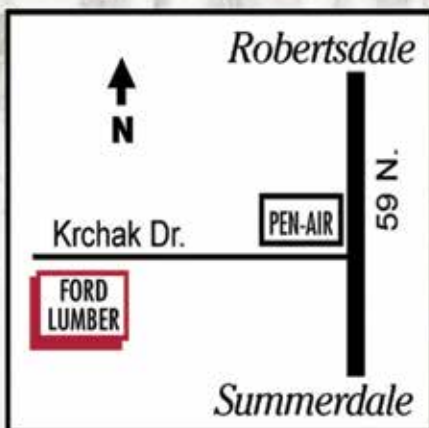
Serving All Your Building Material Needs in Baldwin & Mobile Counties

WE OFFER:

- Jobsite Delivery Service
- Baldwin County Sales Staff
- Material Quotes on Any Size Project
- The Very Best in Service

947-3127

18246 Krchak Dr. • Robertsdale



A *true* financial partner, makes your dreams possible.

Whether you are buying, building or improving, when you are ready to take that step, we will be here to provide options for any situation or stage in life.

Call or visit us today at trustmark.com to learn more.

Residential Mortgage Services

Casey English Phone: 251.776.5559 NMLS# 1422686	Brenda G. Schmucker Phone: 251.929.2870 NMLS# 594826	Lisa Gray Hartley Phone: 251.929.2888 NMLS# 214700	Erica Morris Phone: 251.431.7836 NMLS# 491822
Sheryl Walker Phone: 251.776.5554 NMLS# 491826	Jared McDonald Phone: 251.776.5561 NMLS# 1470263	Neal Price Phone: 251.338.7491 NMLS# 491824	Kay Weiss Phone: 251.929.2877 NMLS# 811890

Construction, Development & Lot Loans

Susan Bankester Phone: 251.431.7846 NMLS# 438175	David Brown Phone: 251.621.4670 NMLS# 708659	Chris Conken Phone: 251.431.7814 NMLS# 490485	Rick Howze Phone: 251.431.7874 NMLS# 1267972
---	---	--	---



 EQUAL HOUSING LENDER Member FDIC

UPCOMING EVENTS



SEPTEMBER EVENTS

Sept. 2		Office Closed - Labor Day
Sept. 10	11:00am	Board Meeting
Sept. 10	12:00pm	New Member Orientation
Sept. 12	12:00pm	Associate Council Mtg.
Sept. 19	5:30pm	Membership Meeting - Swift Supply
Sept. 28-29		Parade of Homes

OCTOBER EVENTS

Oct. 3	5:30pm	Street Party
Oct. 5-6		Parade of Homes
Oct. 8	11:00am	Board Meeting
Oct. 10	12:00pm	Associate Council Mtg.



Oct. 24-26 HBAA Annual Convention
Hilton Nashville Downtown, Nashville, TN



Oct. 22-24 Fall Leadership Meeting
Hyatt Regency, New Orleans, LA