

# Builders At Their Best



VOL. 10 DEC 2009



## Ricky's Corner



I hope you had a great Thanksgiving. Can you believe that 2009 will soon be gone? I say good riddance to it and hope for a turnaround in 2010. Your HBA has had some good accomplishments this year in spite of the tough times that we have all faced. We must remain positive that the future will be better. I have enjoyed serving as your President in 09 and look forward to serving in 2010. We continue to look for ways to help members save on business expenses.

It has been my goal to make sure all members know about the benefits and discounts that are available to you through the National Association which is numerous. The best way to find them is to get on the site which has been redone (I like it better than the old site) and look around. You can find a lot info that can help you save money, and be more informed. I will list some that I have found that may work for you. You can get books on all type of subjects. You have access to many kinds of Education. Also access to a lot of newsletters to keep you informed and educated about housing. Some companies offer discounts on their products and services. HP has discounted computers. Gm offers a 500.00 discount on autos, Fedex has an up to 29% off on shipping cost, YRC a 70% off on freight of 150 lbs or more, Omaha steaks has different packages, FTD has 15% off on all flowers and gifts which I know you guys can use when you get momma mad, Wyndham hotels and resorts, which are a lot of the hotels, has a 10% off (Let them keep a light on for you) Solveras has programs for all types of electronic payments, Paychex has payroll services and human resources services, You can get a NAHB credit card and earn rewards with no annual fee, Office Depot has 10% off and 10% back in rewards, and Hertz Rent A Car has up to 20% off. Surely you can use some of these in your business or travels. I hope you find these useful.

Please fill out your survey and send it back. Also please send us your email so you can get messages and alerts about bids etc. We need great communications to be able to get info to you quickly.

My family would like to wish each of you A MERRY CHRISTMAS AND A HAPPY NEW YEAR.

Ricky Carter, President



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## Planning for the New Year

It's that time again. Even if we don't make any resolutions, we all usually set a few goals for the New Year. In business, if you haven't set your budget for the upcoming year, it's now time. Even in this economy, you still need to have a game plan, especially in business.

Before I start planning a new budget, I usually look to see how good (or bad) I forecasted the current year. For my business, I forecasted a 20% decline in business for 2009. Sounds pretty gloomy, but I was trying to be realistic. I also find that it's easier to adjust to out-performing your budget than it is to start cutting due to under-performance. Believe it or not, it appears that I will probably have a 20% decline in business for this year. This review is not a necessary step. However, your plan needs to be attainable, and this step determines if you need to change the way you estimate.

If you don't have a current year budget, you just start from your current year results. Your estimate for finishing 2009 should be fairly accurate now. For 2010, I will estimate whether I will have further decline, have no growth, or if the economy will start to see improvement. As a builder, or subcontractor, you estimate the same way. Will you have less business in 2010, stay about the same as 2009, or do you expect to get several more jobs?

Once you determine the level of business you expect, you're able to set your expenses. You can estimate the manpower you need (labor is always your largest expense), the cost of materials, and your overhead. If your business is anything like mine, you have already cut your overhead expenses to the point that any change means staying open less or reducing services. You've probably already cut out any expense that wasn't necessary. However, based on your estimates, you may find that you still need to make further changes to your business model.

The best way to be successful in business is to be prepared.

Cathy Eison, EO



**1/12**  
General Membership Meeting  
Fletcher's, Hartwell

**1/19**  
BOD Meeting  
Hartwell Paint

**1/19-22**  
IBS  
Las Vegas

**2/9**  
BOD Meeting  
Hartwell Paint

**2/23-24**  
HBAG Winter Board  
Atlanta, GA

**2/24**  
HBAG Legislative Luncheon  
Atlanta Train Depot



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706/376-9110 Fax

**W. STEPHEN WINGER**  
GENERAL MANAGER  
abssw@hartcom.net

Home 864-446-2215  
Cell 706-436-5838

## November Membership Renewals

### Richard Brady Construction

706-283-1665

### Toccoa Plumbing

706-886-8860

### Eddie Gillespie's Framing and Siding

706-599-8120

# McGee INC.

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## HBA NEG Board of Directors 2009-2010

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J & R Builders

**Howard Eaton, Builder VP**

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**Mike Duncan, Associate VP**

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**Joshua Lloyd**

Care-Bilt, Inc.

**Marvin Smith**

Peach Palmetto Remodeling, Inc.

**Jamie Cleveland**

Yoder's Building Supply

**Cathy Eison**

Executive Officer



### To All Members

We need members to be involved and participate in your organization.

### Committees

Newsletter  
Sponsorship  
Membership  
Events

And More

Contact Us At  
706-376-1658

[hbaneg@yahoo.com](mailto:hbaneg@yahoo.com)

Mike Little  
Branch Manager

[bugmikelittle@yahoo.com](mailto:bugmikelittle@yahoo.com)

## Just Wright Pest Services, LLC

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New Construction & Remodel

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"We handle all your subcontracting needs"

## Membership Meeting Survey

We sent the following survey to all our members on email. However, we are interested in hearing from everyone. Please take a few minutes and answer the following survey. You can call us at 706-376-1658 with your response, mail us your response, or drop it by Hartwell Paint.

The purpose of this survey to receive member feedback on our meeting structure.

Questions:

1. Which do you prefer for membership meetings? Monthly or Quarterly
2. Which day of the week?
3. Which week of the month?
4. Breakfast, lunch or evening?
5. Are you willing to pay for your meal?
6. Central location or alternating counties?
7. List any educational topics you would like to see.

**Remember, we need your input to improve our association.**

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## Ladies Night

On Friday, December 11th, we combined our association's Christmas Party with our first Ladies' Night. Ricky Carter welcomed the fifty-six that attended and enjoyed a buffet dinner at Hill's on the Square in Carnesville. Caleb Lloyd played Christmas music as we dined, followed by every lady receiving a gift. We especially want to thank Georgia Power for sponsoring our December gathering, as well as Home Depot, Royston Ace Hardware, Yoder's Building Supplies and Hartwell Paint & Decorating helping to provide gifts for our ladies.

## Milford Grading



Grading

Clearing

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**Steve Milford 706-436-9772** Septic Systems



## NEW MEMBERS

NEGA will pay a bounty of

**\$50**

To any of our members who succeed  
In getting a NEW member to join

**Celebrate the Season with our Exclusive Holiday Subscription Discount**



**The only interactive web-based subscription service with *Common Sense* features:**

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**HBANEG Member Only Holiday Savings:**

Single State Subscription \$20 Discount  
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***Code Coach is Proud to be Officially Endorsed by***

*Homebuilder's Association*



*Northeast Georgia*

**Questions....Call (866) 343-5254**

## Introducing Code Coach

The HBA of Northeast Georgia is hard at work to enhance our member services and discount programs to provide you with access to the tools that you need to survive this challenging economic cycle. I am pleased to announce the addition of an exciting new product, Code Coach, to our member benefits package. I believe that Code Coach is perhaps one of the most innovative and revolutionary products introduced to the homebuilding industry in decades!

Code Coach was developed by two builders based on their own frustrations regarding building codes' technical language—specifically, the confusion that is created from interpreting the code based on how information is organized in the code book. Code Coach is a simple, interactive web-based program designed for users of the residential building code; Code Coach bridges language barriers, eliminates interpretation issues and resolves organizational problems.

Expert computer skills are not required to use Code Coach. Code Coach's visually-based format in the form of a house plan makes it incredibly user friendly. In addition, the clarifying information provides simple, easy-to-understand interpretation of specific code passages. And because Code Coach is a web-based subscription service, it can be accessed anywhere at any time! Code Coach will most definitely save you both time and money.

The Board of Directors has officially endorsed Code Coach and we are pleased that a portion of the cost of each subscription by our members will be contributed back to our HBA. In addition, Code Coach is providing our members with a special Holiday Discount. I encourage you to review the attached flyer, click on the link and see for yourself how Code Coach combines innovative technology with Common Sense to make accessing the code simple and painless! Be sure to subscribe by December 31st to take advantage of the Holiday discount!

**Be sure to look for this logo  
on our website to link to  
Code Coach**



### Advertising Opportunities

**1/2 Page Ad**

\$70 per month, \$500 per year

**1/2 Page Color Ad**

\$100 per month, \$750 per year

**1/4 Page Ad**

\$55 per month, \$325 per year

**1/4 Page Color Ad**

\$80 per month, \$475 per year

**Business Card Ad**

\$35 per month, \$250 per year

**Business Card Color Ad**

\$50 per month, \$375 per year

"Builders, as well as vendors, should make every effort to be at next year's show. The contacts you make are invaluable in furthering your business."

Charlie Eison, Attendee-Builder  
Care-Bilt, Inc.

**NEW FOR 2010!**  
Co-location with the  
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**NEW LOCATION!**  
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**EARLIER DATES!**  
May 13-15, 2010

**The Building Show**

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Registration and Housing  
Opens January 2010

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## Save the Date!



The Southeast's biggest building show for the homebuilding and remodeling industry.

**May 13-15, 2010**  
Georgia World Congress Center  
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### Get Ready to Grow!

Email [connie@southernbuildingshow.com](mailto:connie@southernbuildingshow.com)  
to receive advance registration information

HBA NEG  
P.O. Box 842  
Hartwell, GA 30643

HBA NEG is an organization of building industry professionals dedicated to serving the interests of our members, while maintaining a positive leadership position in the community, and providing the best quality and most affordable housing available through our efforts.

Cathy Eison  
706-376-1658  
[hbaneg@yahoo.com](mailto:hbaneg@yahoo.com)

# 50/50

## Raffle Results

In the end, there were two people left standing, Andy Jackson, from City Plumbing and Electric in Cornelia, and Jo Turner, from Jerry Turner Contractors. After deciding to go for broke, Andy Jackson was the sole winner of our 50/50 raffle. Congratulations to Andy, and a big thanks to all of you who participated.



*Hartwell Paint & Decorating, Inc.*

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**706-376-5444**

Monday-Friday  
7:30-5:30  
Saturday  
8:00-12:30



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