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The web address to reserve a booth is https://www.boothboss.com/floorplan/ index.php?showID=529 DECEMBER 2015 VOLUME 34 - ISSUE 12

Natch for next month's newsletter for the Annual Holiday Party on Saturday, Ganuary 16th!

Merry Christmas! and Happy New Year!



801 South 24th Ave. Wausau, WI 54401 Phone (715) 842-9510 www.WausauAreaBuilders.com

#### **OFFICERS**

President	Sid Sorensen
Vice-President	Russ Utech
Secretary-Treasurer	Becky Hoerman
Past President	Larry Meyer
Administrative Assistant	Carolyn Wilde

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Through 2015: Howard Freeman, Kolby Mucha, Lori Stevenson; Through 2016: John Joseph, Matt Keeey, Russell Wilde; Through 2017: Gloria Fenhaus, Kyle VanOrder, Amber Gober

WABA STATE REPRESENTATIVES Jason Brettingen, Howard Freeman, Matt Keeney

> NATIONAL DIRECTORS Bob Marcell

WBA PAST PRESIDENT Arden Emmerich

#### ALTERNATE NATIONAL DIRECTOR Larry Meyer

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BLDR-PAC Trustee	Howard Freeman
Events	Gloria Fenhaus
Governmental Affairs	Howard Freemen
Home Show	Russ Utech
Membership	Alex Forer
Parade of Homes	Travis Hoerman
Scholarship	Jerry Jarosz
Golf Outing	Phil Pesanka
Sporting Clay	Larry Meyer
Website	Warren Pope
Facebook	Kyle VanOrder

#### MISSION STATEMENT:

The Wausau Area Builders Association, chartered in 1967 and affiliated with the Wisconsin Builders Association and National Association of Home Builders, is a professional non-profit trade association. Serving the community we represent the interests and concerns of the consumer, building trades, industry suppliers and all facets of the building industry.

The primary goal of our association is to provide quality, affordable housing through community and government involvement, while promoting high standards of professionalism.

## PRESIDENT'S MESSAGE



Thanks to Ferguson, Ted and everyone at Ferguson that made the November dinner meeting a good time with great food. If you haven't attended an event at Ferguson you don't know what you are missing. The food is cooked right in front of you by one of the top restaurants in town.

Or membership chairman, Alex Forer from Larry Meyer Construction has continued to arrange interesting and informational sessions. He held two during the month of

November. During one session, Gannett put on a Digital Seminar showing how to use the cyber world to promote business; and the other, Ferguson showed what is new in household appliances.

Elections were held during the November dinner meeting. A full list of results is included in this newsletter. Thanks to all for their interest in helping this organization be a success.

Installation of officers will take place at the January Annual Party. I would like to see a great turn out to welcome the new officers. Gloria Fenhaus from Dun-rite is setting up a night of fun, food and entertainment. See you there!!!!!!

Have a Merry Christmas and a Safe and Happy New Year! Sid Sorensen, WABA President



A young boy enters a barber shop and the barber whispers to his customer, "This is the dumbest kid in the world. Watch while I prove it to you."

The barber puts a dollar bill in one hand and two quarters in the other, then calls the boy over and asks, "Which do you want, son?" The boy takes the quarters and leaves.

"What did I tell you?" said the barber. "That kid never learns!"

Later, when the customer leaves, he sees the same young boy coming out of the ice cream parlor.

"Hey, son! May I ask you a question? Why did you take the quarters instead of the dollar bill?"

The boy licked his cone and replied:

"Because the day I take the dollar the game is over!"



#### PRESIDENT:

Russ Utech, Radant Insurance Agency

#### VICE PRESIDENT

Cory Sillars, Dan Sillars General Contractor

#### TREASURER

Theresa Woellner, Peoples State Bank

#### NEW DIRECTORS

Roger Lang, Lang Well Drilling Keith Koenig, Kolbe & Kolbe Millwork Travis Hoffman, Elite Custom Cabinetry



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#### PRESS RELEASE

#### For Immediate Release

For more information, contact: Samantha Long, Marketing Communications Specialist Wisconsin Builders Association Phone: (608) 242-5151 ext. 13 slong@wisbuild.org

#### Wisconsin Builders Association® Introduces New Look, New Executive Director, & Renewed Dedication to Advocacy to Ensure a Strong Future for Housing

Madison, WI (November 5, 2015) – Ripped down to the studs and built back up with its members in mind, the Wisconsin Builders Association® (WBA) is proud to re-introduce itself to the home building industry.

With an overall renewed dedication to advocating on behalf of builders and homeowners to improve housing in Wisconsin, the WBA has strengthened its brand through the development of a new logo, tagline, and website featuring both member- and consumeroriented resources. Local Madison marketing agency Pop-Dot assisted in market research, design, and implementation.

"Our goal was not only to create a fresh new look and user-friendly website, but to let builders and buyers alike know that we are making ourselves more visible to the community than ever before when it comes to fighting for causes that advance the home building industry," said WBA President Pam Jewell.

The WBA also recently announced their appointment of Brad Boycks as the association's new Executive Director. "We've had some big wins at the state capitol over the past few legislative sessions to keep housing affordable," Jewell added, "and we feel strongly that we can continue those efforts with Brad serving as our Executive Director." Boycks has worked for the WBA since April 2004, first serving as the association's Director of Political Affairs, then as the Vice President of Advocacy since 2007.

In addition to his regular duties, which include leading the advocacy efforts at the state capitol and working with association membership on the WBA's involvement in elections, Boycks will now manage staff and coordinate with WBA leadership to advance the goal of "Protecting the American Dream."

"I look forward to working in an expanded leadership role with the WBA," Boycks stated. "With all of the exciting changes and our renewed dedication to advocacy, it is perfect time to take on these additional responsibilities for one of Wisconsin's most respected statewide associations."

###

# DECEMBER

2015

SAT	FRI	THU	WED	TUE	MON	SUN
5	4	<b>3</b> Board Packets Sent - 5:00 pm	2	POH Committee Meeting - 12:30 pm Home Show Committee Meeting - 4:00 pm		
12	11	10	9	8	7	6
19	18 ITEMS FOR NEWSLETTER DUE	17	16	15 BOARD MEETING - 4 pm DEC. Membership Renewels Due	14	13
26	25	24	23 Membership Committe Meeting at 4:30 pm	22	21	20
		31	30	29	28	27



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SAT	FRI	THU	WED	TUE	MON	SUN
2	1					
9	8	<b>7</b> Board Packets Sent - 5:00 pm	6	5 POH Committee Meeting - 12:30 pm Home Show Committee Meeting - 4:00 pm	4	3
<i>16</i> HOLIDAY PARTY	15	14	13	12	11	10
23	22 ITEMS FOR NEWSLETTER DUE	21	20 Membership Committe Meeting at 4:30 pm	<b>19</b> BOARD MEETING - 4 pm DEC. Membership Renewels Due	18	17
30	29	28	27	26	25	24

### What's in a name?



#### In our case, quite a bit.

A name like "Pella Windows & Doors of Wisconsin" comes with expectations. Not only do building professionals expect Pella's high-quality materials, colors, and styles, they want local insight and a work ethic worthy of Wisconsinites. Our strong values and integrity complement a true consultative approach, so your next project is worry-free, rewarding, and a good value.



Andy Bauer ABauer@pellawi.com Office: 800.242.1008 Cell: 920.461.0372

# THE MONDAY MORNING REVIEW



### Code Changes Likely Coming in 2016

There has been a great deal of activity over the past months on updates to the one- and twofamily building code, the Uniform Dwelling Code (UDC). The Uniform Dwelling Code Council (UDC Council), which consists of 11 members (7 of which are WBA members), has been busy reviewing the entire UDC which started in September 2013.

The first order of business was for the UDC Council to review the entire UDC and issue a report back to the legislature on suggested changes. That report was ultimately finalized and presented to the legislature in July 2014.

After the issuance of that report, those recommended changes were turned into actual code language with some additional changes that were approved by the UDC Council and included in the final code package. That package is currently being reviewed by the legislature and can be found here. If the legislature has no issues with the changes, the code package will go back to the Department of Safety and Professional Services with an effective date goal of January 1, 2016.

One other big project the UDC Council took on was to bring all of the relevant codes relating to the construction of a deck into one section of the code book so the experienced contractor and the "DIYer" could better understand the code to build a safe deck. These items were also reviewed by the UDC Council and unanimously approved by the council earlier in 2015. This code package, which can be found here, is on the same legislative track as the UDC package mentioned above, and, with no changes from the legislature, also has a target effective date of January 1, 2016.

#### Justice Bradley Addresses WBA Advocacy Group

Recently the WBA Advocacy Group was honored to be joined by the newest member of the Wisconsin Supreme Court, Justice Rebecca Bradley.

Justice Bradley was recently appointed to the Wisconsin Supreme Court after the unfortunate passing of Justice Patrick Crooks. Before her appointment to the Wisconsin Supreme Court, Justice Bradley formerly served on the Wisconsin Court of Appeals and the Milwaukee County Circuit Court.

During the presentation, Justice Bradley talked about her judicial philosophy, past work experience, and why she believes she should be elected to serve an additional 10 year term in the spring of 2016.

Finally, before departing, Justice Bradley took a number of questions from the group; most notably, she discussed how a

justice takes into consideration all of the arguments presented by both sides of a case and compares that with legal research done by clerks on her staff.

More information on Justice Bradley's campaign for Wisconsin Supreme Court can be found here and a recent interview by Wisconsin Eye can be found here.

### Governor Walker signs off on bill to limit local regulations on builders

Governor Scott Walker recently signed Senate Bill 81 (SB 81) into law that will assure that local municipalities are not requiring additional testing requirements that are in excess of those currently required by the Department of Safety and Professional Services (DSPS).

WBA was able to work with the bill authors, Senator Van Wanggaard (R-Racine) and Representative Dale Kooyenga (R-Brookfield) on senate amendment one which specifically defines contractors in section 101.654. The language contained in senate amendment one is meant to codify the language of an Attorney General's Opinion on this matter that was issued on August 26, 2010.

With Governor Walker's signature SB 81 became 2015 Wisconsin Act 65.

#### More Early Advertising in the Johnson-Feingold Race

With the 2016 General Election now less than one year away, additional advertising was recently launched to educate voters on the record of former U.S. Senator Russ Feingold. The rematch of 2016, pitting current U.S. Senator Ron Johnson against Russ Feingold, is going to be one of the most hotly contested races for U.S. Senate in 2016.

Recently, a new issue advocacy group, the Wisconsin Alliance for Reform, was formed and is described as "a coalition of concerned citizens and community leaders committed to creating greater economic opportunities for Wisconsin families." On their website, the Wisconsin Alliance for Reform went on to say that "over the coming weeks and months, we will advance public policies aimed at creating jobs and economic opportunity, limiting government, reducing the tax burden on citizens, and improving the economy."

The Wisconsin Alliance for Reform also has come out with ad highlighting former Senator Feingold's 18 years in office to "remind voters why Feingold has already been rejected." The ad titled "Game Show" can be found by clicking here.

The Milwaukee Journal Sentinel quoted Russ for Wisconsin campaign manager Tom Russell as saying, "Anonymous groups like this think that they can play games to cover-up Senator Johnson's out-of-touch record of representing billionaires, multimillionaires, and big corporations." Russell went on to add that "Russ proposed the Badger Pledge to focus this election on the issues facing Wisconsin families, but Senator Johnson won't sign it because he likes the ability of anonymous groups to spend limitless amounts with no accountability." This latest ad will certainly not be the last in this highly contested race.

### Change Orders: "What we've got here is failure to communicate"\*

From WBA Outside Legal Counsel, Attorney Robert C. Procter, Axley

One of the leading reasons for disputes between owners and builders is a failure to communicate. For some reason, builders stubbornly refuse to use written change orders to protect themselves from these types of changes.

During the construction process, everyone is getting along. The owner asks for some changes to the scope of work. The builder does the work. Then the bill comes. The owner claims that the cost is more than he or she agreed to pay. Without a written change order, the builder must try to collect for his additional labor and materials based on the builder's word against the owner's word.

First, if you are doing any type of home improvement and there is a change that will result in an additional cost to the owner, a decrease in value of materials, or extend the completion date, then Wisconsin Administrative Code ch. ATCP 110 requires that you use a written change order. Failure to use a written change order will open you up to a claim for double damages plus all of the owner's attorneys' fees.

Second, change orders benefit the builder. It is the document that will protect you from the owner claiming that the additional work was not authorized and insure that you get paid. You should use a change order whenever there is going to be a change to your original contract's: (i) scope of work; (ii) price; or (iii) date of completion. The written change order should set forth the name of the builder, the name of the owner, the address of the project, the changes to the scope of work (for example, the scope of work is amended to provide for the installation of a 400 Series Frenchwood Hinged Patio Door on first floor to replace the originally selected 200 Series Perma-Shield Gliding Patio Door), change in price (labor and materials), and any delays that it will cause to complete the project.

It is understood that it is difficult in the field to require a change order on the fly. To avoid this problem, you can carry a form change order form with you. The Wisconsin Builders Association has Change Order forms for both new home construction and home improvements. Download the form so that you have copies of it with you. The form will guide you through everything that needs to be included in the Change Order. If you agree to the change in the field, but do not have a change order form with you, then you should not start work on the requested changes until you come back to the owner and have the change order completed.

#### Brad Boycks

WBA Director of Government and Political Affairs Wisconsin Builders Association®bboycks@wisbuild.org (608) 242-5151 ext.16 Visit our web site: www.wisbuild.org



UPCOMING EVENTS

#### **PLEASE SAVE THESE DATES**

(watch your inbox for online registration)

### **JANUARY 16TH, 2016**

HOLIDAY & AWARDS BANQUET The Elks Club

#### FEBRUARY 26-28, 2016

HOME SHOW Convention & Expo Center

### JUNE 7-12, 2016

PARADE OF HOMES



The interest level for exhibitors has picked up noticeably the last few weeks, so if you have not reserved your booth, now would be a great time. We have adequate space because we expanded the show.

At our last committee meeting we welcomed several individuals with an interest in growing the show by participating in the planning process. Thank you Vicky, Mark, and Jess for stepping up.

By the time you read this we will have had our Dec 1 committee meeting, but if you are interested, the January meeting will be held January 12th at 4pm at the WABA office. New ideas are always welcome.

Remember, we changed the date to the last weekend in February for 2016. Probably the most notable new idea for 2016 will be the PM concept for our Saturday night event where we will be sending out invitations to members of the chamber of commerce using their Chamber Pack and offering them admittance to the show and the event on Saturday afternoon, with the hope of increased attendance. Watch for your invitation to this event!

If you are interested in a booth for 2016, and you were not in the 2015 show, please contact me, or follow this link to the floorplan at Booth Boss and reserve your booth today!

https://www.boothboss.com/floorplan/index.php?showID=529

We have redesigned the layout, moving the kitchen demo to the ballroom, and are using the center court area of the main exhibit hall for seminars. The new ballroom area will be used as a garden center type area, and if you are in the landscaping business, call me for a special show pricing to access this area.

If you are interested in doing a seminar, please get in touch with Larry Meyer at 715-848-0518 or larry@larrymeyerconstruction.com.

Thank you and have a great fall building season!

Russ Utech, Home Show Chair

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Any member who recruits a builder member receives \$100. Applications are accepted starting today. Final applications filed in May including 1st year dues payment have to be presented to the board for approval by the May board meeting on 5/17/16. This drive is only eligible for "New Builder Members" which means they have not been a WABA member in good standing for a minimum of 3 months and must be approved by the Board of Directors before their membership will go into effect.

Applications available at the WABA Office or Online at www.wausauareabuilders.com



Filed in Codes and Regulations, Economics, Homeownership on November 5, 2015

#### **ELECTRIC BILLS IN THE U.S.**

The most expensive utility bill for homeowners is the electric bill - roughly 9% of expenditures, says Eye on Housing. However, the costs can vary greatly state to state.

### **AVERAGE COST**

MOST EXPENSIVE STATE Hawaii - \$191.36/mo

LEAST EXPENSIVE STATE New Mexico - \$76.56/mo

> WISCONSIN \$95.21/mo

### COMSUMPTION

HIGHEST CONSUMING STATE Louisiana - 1,273 kWh

LOWEST CONSUMING STATE Hawaii - 515 kWh

> WISCONSIN 817 kWh

PRICE

HIGEST PRICE Hawaii - 36.98 cents/Kwh

LOWEST PRICE Washington - 8.70 cents/Kwh

> WISCONSIN 13.55 cents/Kwh

### HIGHER INTEREST RATES PUSH Diana Olick, CNBC MORTGAGE APPLICATIONS DOWN 0.8%

Mortgage interest rates rose to the highest level in a month, pouring cold water on applications.

Total volume fell 0.8 percent last week from the previous week on a seasonally adjusted basis, according to the Mortgage Bankers Association. Volume is still 10 percent higher than a year ago, largely due to stronger demand for home purchases.

Applications to refinance a mortgage fell 1 percent for the week and are 4 percent higher than a year ago, on a seasonally adjusted basis. Applications to purchase a home fell 1 percent but were 20 percent higher than a year ago.

The average contract interest rate for 30-year fixed-rate mortgages with conforming loan balances (\$417,000 or less) increased to 4.01 percent from 3.98 percent, with points increasing to 0.47 from 0.44 (including the origination fee) for 80 percent loan-to-value ratio loans.

Rates are now moving higher at the fastest pace since early June. They began their climb after the Federal Reserve signaled the possibility that it could raise rates in December. Some had thought that was off the table, given recent weak employment readings. The fact that rates are rising in anticipation of a potential Fed hike says more about the future of rates than the present.

"The troubling consideration is that the recent lows now run the risk of being cemented as a longer-term floor," wrote Matthew Graham, chief operating officer of Mortgage News Daily. "With expectations for a December rate hike from the Fed, longer term rates (like mortgages) will have a hard time to committing to any significant move lower unless something happens that is clearly seen as staying the Fed's hiking hand."

That "something" could be the October employment report, set for release Friday.

Home sales have been slowing in October, according to various real estate sales companies. Part of this is seasonal, but it also has to do with higher home prices, weak inventory and still tighter-than-normal access to credit.

"Challenges on both the supply and demand side appear to be slowing down existing home sales," said Rick Sharga, Auction.com executive vice president. "Inventory levels remain stubbornly low, especially for entry-level buyers, despite rising home prices, and credit is still very tight for the average borrower."



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Tom Vandehey Mid-State Truck Service, Inc.

Mark Wagers (Advisor), Marathon Cofor your support. Sheniff's Department

Brenda Davis Davis Project Solutions LLC Board Member Emeritus

EXECUTIVE DIRECTOR: Jane Graham Jennings Friends Wausau Area Builders Association 801 S 24th Avenue Wausau WI 54401

Dear Friends,

Thank you so much for your recent donation of prepared food for the clients at The Women's Community.

Your donation is greatly appreciated and very gratifying. Your continued support is invaluable.

Your donation is tax deductible and this letter serves as your official receipt of your donation. No goods or services have been provided on behalf of The Women's Community, Inc. in consideration for this contribution.

The Women's Community is a vital part of our community, providing services to victims of domestic abuse and sexual assault. Just a few of the things we do are providing lifesaving shelter for women and children escaping abusive relationships; legal advocacy through the court systems, 24 hour crisis intervention, community education in schools, businesses and churches, advocating for victims of domestic violence in later life, and our Healing Through Art Program.

Your gifts help us to continue to offer services to anyone in our community who needs them. On behalf of our Clients, The Board of Directors and The Women's Community staff, we THANK YOU from the bottom of our hearts Cofor your support.

Most Sincerely,

Jane E. Graham Jennings

Executive Director



### E-LEARNING: WEBINARS & ONLINE COURSES

Building professionals are busy people. NAHB knows how difficult it is to make time for even the most compelling courses, seminars and workshops. It's easy to miss the learning opportunities that help you to stay abreast of the latest technologies, newly passed regulations and cost-effective ways of doing business.

NAHB offers virtual learning opportunities that are priced right and fit easily into your busy schedule.

#### **ONLINE COURSES**

- Customer Service
- · Basics of Building
- · Effective Marketing on a Shoestring Budget
- Certified New Home Sales Professional (CSP)
- · Principles of Residential Marketing: Research and Analysi \*\*New\*\*
- Principles of Residential Marketing: Strategy and Implementation \*\*New\*\*

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Now you can take the BAR and PREP assessments online and get your results emailed to you in 48 hours! The results will tell you what you need to earn the Certified Graduate Builder (CGB) or Certified Graduate Remodeler (CGR) designations.

- · Learn more about the BAR and get started today.
- Learn more about the PREP and get started today.

#### **2015 LIVE ONLINE COURSES**

· Advanced Green Building: Project Management

See what other online courses are starting soon. These programs, offered through NAHB by LERN, are great for members and HBA staff! Each month, classes begin in the following topic areas:

- Business for Associations
- Association Management
- New Media Marketing
- Social Media for Business

#### WEBINAR WEDNESDAYS

Take advantage of our Webinar Wednesday series. Register for any webinar and enjoy unlimited access to the replay. Best of all, each webinar counts for one hour of continuing education credit toward NAHB professional designations.

#### FREE WEBINAR REPLAYS FOR NAHB MEMBERS

- How to Prepare for an OSHA Inspection
- OSHA Fall Protection
- · How Your Health Insurance Will Be Impacted by Health Reform
- How to Avoid Paying Penalties Under Health Reform
- How Will Your Premium Costs be Impacted by Health Reform
- What Business Owners Need to Know to Comply with the Health Reform Law

Contact Sheila Coble at 202-266-8057 or scoble@nahb.org for more info.



### **PRODUCT NEWS**

Article courtesy of NAHB Housing Headlines

# Electric Radiant Heat

**Problem:** building a new addition to a home and wishing to offer the homeowner something special

**Solution:** install a new floating floor over a stand-alone supplemental electric radiant heat system

While electric radiant under-floor heat systems for supplemental warmth started out years ago as a luxury option in new homes and high end renovations, they are now an increasingly popular perk for many types of new construction and remodeling projects. The concept is popular in bathrooms, kitchens, bedrooms, family rooms, entryways, laundry areas, sunrooms, and other spaces where a bit of extra warmth underfoot would be appreciate.



Perfectly Warm <sup>™</sup>Radiant Heat Film, from MP Global Products, is a gentle radiant heat film designed specifically for floating engineered wood, laminate floors, luxury vinyl planks, and some floating tile floors. Perfectly Warm systems do not require any messy mortar or glue - simply roll it out, size to fit with a pair of scissors, and run wires to a thermostat for control. Perfectly Warm Radiant Heat Film is safety certified by ETL in compliance with UL Standards for radiant flooring in Canada and the USA. The film, which is maintenance free, installs over a subfloor or acoustic underlayment and disperses an evenly consistent heat.

The system uses only three main components: the radiant heat film, a GFCI thermostat positioned on the wall in the room in a convenient location that gives an accurate reading of

the room temperature, and a sensor in the floor, which monitors the temperature of the floor (not the air in the room), enabling readings close to the desired temperature requirements.

The lightweight roll-out line voltage system features gradual supplemental warmth from low wattage resistance heating of the ultra-thin, flexible radiant heat film, using just 12 watts per square foot and conforming to warranty requirements of many floating floors. The ultra-thin wireless filament configuration is a mere 0.16" thick.

Installation is very easy and does not use any mortar or glue. The film comes as rollout panels - cut to length during installation. Each panel has wires pre-attached at one end for ease of hook-up. The installer simply directs all lead wires toward one central electrical box, with final connection by a licensed electrician to the electronic programmable thermostat.



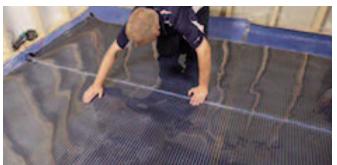
Perfectly Warm Radiant Heat Film for Floating Floors is available in four convenient rollout pad sizes (3' x5', 3' x 10', 1.5' x 5' and 1.5' x 10') that will accommodate most any layout. The heating film strips are laid out in parallel on the

pad so if one strip becomes compromised or damaged, the rest of the strips continue to heat.

Electric radiant floor heating is quiet, clean, and hypoallergenic. Featuring even heat distribution across the breadth of the floor without drafts, noisy fans, click-clacking piping, or hot-to-the-touch baseboards, electric radiant heat performs its warming magic out of sight. And it's decorator friendly, not taking up any wall space. Heating elements can be delivered as film, wire, or embedded in a mat, installed prior to the installation of a finished floor. It is a great way to offer cozy supplemental warmth and comfort to a kitchen, playroom, laundry area, children's bedroom, or any other room where kids play on the floor.

Perfectly Warm® Radiant Floor Heating Comes in two available applications. One for floating floor applications and one for traditional tile or glue down wood applications. For more information, visit www.perfectly-warm.com.





To Wansan area Buieders Shank you so much for the beautiful mutto colored banquet honoring our Mom. It was very much appreciated. Che Ramily of Bita neyer



Perhaps you sent a lovely card, Or sat quietly in a chair. Perhaps you sent a floral piece, If so we saw it there. Perhaps you spoke the kindest words, As any friend could say; Perhaps you were not there at all, Just thought of us that day. Whatever you did to console our hearts, We thank you so much whatever the part.

The Family of Rita R. Meyer



Dffer valid through 1/6/2016 or while supplies last. No rain checks. Activation at time of service, service agreement and credit approval required. New line activation or qualified upgrade required A line set up fee and early termination fee may apply. If applicable, the early termination fee smay be reduced proportionately to the remaining months of the term of the agreement. Universal Service Fund (US5) and regulatory and other recovery fees charged on all service lines. An ED11 fee or Police & Fine Protection Fee is charged on all service imes. Taxes, free and scarly service interviet to change without notice. See retail location or www.cellcom.com/fees for details. Promotion offer subject to change. SO Down: Tax due at point of sail. If you cancel your wireless service after 15 days but before your File agreement is completed, you agree to pay the full balance remaining on your device. For complete details, visit cellcom.com/see for details. Credit applied to business account as invoice credit within 3 billing cycles. Valid up to 25 lines. Not redevenable for cash. Visit cellcom.com/save for details. The Day Guarantone. New business subscribes to Fileet for Vehicle (520 value) and thicle (S100 device) and reduce and a charum the equipment in account cells thin and returns the equipment of sails and to details. IS Day Guarantee. If within 15 days you are not completely subside with Cellcoms.witeless service, you for weakers you have used and return the equipment in acceptable condition. Other restrictions apply. See store for details. Trademarks and tade names are the property of their respective owners.





# Spanshous from our November dinner meeting









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