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the Official Publication of the Wausau Area Builders Association



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**JANUARY 2016
VOLUME 35 - ISSUE 1**

Awards & Holiday **PARTY**

**SATURDAY, JAN. 16, 2016
AT THE ELKS CLUB 248**

414 SCOTT STREET - WAUSAU

6-7 pm ~ Cocktails/Cash Bar • 7 pm ~ Dinner

It's so good to be back at The Elks Club once again, and I have a wonderful "plated sit-down dinner" planned for all of you plus dessert! Everything you remember... for a Wonderful Evening!! Free drink tickets, handed to you at the door plus 1/2 barrel of "Bull Falls 5 Star Beer" will be set up...music, dancing & door prize drawings throughout the evening. All in a "Festive Christmas Decor" private room & Set-up Bar and Music-Music-Music! The price of this wonderful evening?!! I know in the past...back in the 90's and on...it was always around \$60-\$75 for a couple to attend "The Holiday & Awards Party"...which was always scheduled on a Saturday in January. This award's dinner (which was voted in, by your board last year) is to be INCLUDED with your membership!! Woo Hoo! (and only \$25 for your guests to attend) "The 2015 Builder of the Year" & "Associate of the Year" will be announced that evening...along with the NEW Officer's & Director's announced & sworn in by The Wisconsin Builders Association's President. Scholarships will also be awarded to students from Northcentral Technical College...along with awards to the WABA board & committee members. So let's all get dressed up, and get your dancing shoes on!! Look for your email for this special event...cause this is YOUR party...YOU the Member...of the BEST Association in the area!! "The Wausau Area Builder's Association!!" ~ Director/ Chair of Events Mrs. Gloria Fenhaus

P.S. Don't forget...I would like each member please...to bring a door prize! You know you love winning! :)



801 South 24th Ave.
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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 (OUTGOING)



We have a new President, Vice President, Treasurer, Board of Directors and many new people to help on committees. I wish all of you the best in directing the future of the Wausau Area Builders Association.

Thanks to everyone for the fantastic job and the dedication you have displayed in the year I have been President. You are what make this association thrive.

Thanks for giving me the opportunity to be President and please give your support and help to the new leadership of the Wausau Builders Association.

Sid Sorensen, WABA President

PRESIDENT'S MESSAGE (INCOMING)



Happy New Year to all of you!

I would like to welcome FIVE new members to our board of directors as of this month. That presents an exciting opportunity to bring some fresh ideas to our association. In addition to these new folks on the board, we also have some established members stepping in to lead some committees. For both groups of people we should all be appreciative and pitch in to help when they call on us. There are a few important

committee gaps left to fill, so feel free to contact me to volunteer.

For the retiring board and committee members, we thank you for your service and look forward to seeing you at our events in the coming year. Your commitment is appreciated.

2016 will be an exciting year, with some notable changes in the Home Show and Parade of Homes, our two largest public events. We are doing more than ever to reach out to the public and provide opportunities to join us at our events and get to know our members.

Please remember, WABA is YOUR organization. Those of us who volunteer to be in leadership positions do so knowing we are representing the entire organization with the hope we can fuel it's growth and help all of us achieve our goals as members.

With the success of our programs the last few years we are undertaking a renewed promotion for membership growth with a bonus plan where any member can receive \$100 for sponsoring a new BUILDER member. Share your enthusiasm with the next Builder you do business with and bring them to our next meeting as a guest.

Russ Utech, WABA President

JOKE OF THE MONTH

The little boy was no more than seven years old. It was time for Church, and he wanted to take his teddy bear, whom he had always called Frank. His parents protested, but he insisted that he had to take Frank, so they finally relented.

When the donation baskets were passed, he put the teddy bear in the plate, along with a few coins.

Later, when asked about it, he simply said, "Well, the Bible says the wise men brought Jesus the gifts gold, frankincense and myrrh. I didn't have any gold, and I don't know what myrrh is. So I just gave Frank and cents!"



MEMBER INFORMATION

RENEWING

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NEW AFFILIATE

Dan Sillars (Dan Sillars Construction)

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HERE'S WHAT THE HOUSING & MORTGAGE INDUSTRY WILL LOOK LIKE IN 2016

Article courtesy of NAHB Housing Headlines ~ by Lynn Effinger

As an interested observer and active participant within the housing and mortgage servicing industries for more than three decades, I have opined on many industry-related subjects over the years, and each year also present my own predictions for the coming year. Why not, since predictions are like opinions and noses... most everyone has one?

There are numerous reports and other predictions out there pointing to positive improvement for the housing sector in 2016, or that indicate there are signs that we will continue to experience a housing recovery next year (which has actually only been true in specific markets, i.e., the Bay Area, Manhattan, Southern California, Denver and Salt Lake City to name a few). My opinion is that although 2015 looked a lot like 2014, next year will not mirror them in this vital sector.

Before I list my predictions, it is important to note that everyone's predictions are relative to the economy in general, and the housing sector in particular is subject to unforeseen domestic and global disasters, man-made and otherwise.

Therefore, since 2016 is shaping up to be a potentially chaotic, unstable and unprecedented year of upheaval around the world, and is perhaps the most important national election year of my lifetime, it is quite possible that my predictions will not come to pass after all.

That being said, the following are some of my housing and mortgage industry-related predictions for 2016:

1. Interest rates

Interest rates will rise not only in December by at least one-quarter percentage point, but will continue to rise throughout the year for a total increase of more than 1%, due to actions of the Federal Reserve. Each uptick in mortgage rates will prevent many potential first-time buyers (and others) from qualifying for a loan. This will impact days on market of homes listed and will put pressure on listing prices to be reduced. If there are not enough first-time buyers entering the housing market there is less opportunity for existing homeowners to move up, which will also add days on market and impact pricing.

2. Luxury housing

A continued drop in luxury home prices, as reported in HousingWire, will influence a similar drop in home prices of nearly all price categories, which, combined with higher interest rates as stated above, will have a negative impact on the health of the housing sector.

3. Mortgage credit

Credit will remain tight in 2016, despite efforts by Fannie Mae and Freddie Mac to make more 3% down payment loans. This means that rental properties will continue to be in high demand causing ever increasing rents, which, like many mortgages today represent 40% - 50% of the income of renters and homeowners, which, with stagnant wages is unsustainable. This will negatively impact consumer confidence.

4. Consumer confidence

Consumer confidence in general will be negatively impacted because of the continued lackluster growth of our domestic economy. Until there is a dramatic change in the direction of this country with respect to deregulation of businesses (especially small businesses) and the creation of meaningful full-time jobs, the housing sector will not gain the strength it has had in the past.

5. Delinquent housing inventory

Inventories of delinquent and foreclosed loans have not disappeared and will only grow, further negatively impacting home prices in many markets, as reported by Ben Lane in HousingWire. In his article, Lane said, "Based on the number of past distressed loan sales and the amount of non-performing loan sales and re-performing loans that still exist on the books of Fannie, Freddie, HUD and commercial banks, even if the number of NPL and RPL sales stays at its current post-crisis high, there are still four years' worth of potential NPL sales volume and six years worth of RPL sales volume left to sort out."

And that is assuming, as Lane noted, that no more additional loans become delinquent, which is unlikely in the extreme.

With dramatic improvement in the quality of leadership in Washington and elsewhere, perhaps a more positive outlook is possible, but I can only call 'em as I see 'em.

JANUARY

2016

| SUN | MON | TUE | WED | THU | FRI | SAT |
|-----|-----|---|--|---------------------------------|-----------------------------|------------------|
| | | | | | 1 | 2 |
| 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| | | POH Committee Meeting - 12:00 pm | | Board Packets Sent - 5:00 pm | | |
| 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| | | Home Show Committee Meeting - 4:00 pm | | | | HOLIDAY PARTY |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| | | BOARD MEETING - 4 pm January Membership Renewals Due | Membership Committee Meeting at 4:30 pm | | ITEMS FOR NEWSLETTER DUE | |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| 31 | | | | | | |



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FEBRUARY

2016

| SUN | MON | TUE | WED | THU | FRI | SAT |
|------------------------|-----------|---|--|--|---------------------------------------|------------------------|
| | 1 | 2 POH Committee Meeting - 12:00 pm Home Show Committee Meeting - 4:00 pm | 3 | 4 Board Packets Sent - 5:00 pm | 5 | 6 |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| 14 | 15 | 16 BOARD MEETING - 4 pm February Membership Renewals Due | 17 Membership Committee Meeting at 4:30 pm | 18 Membership Dinner Meeting | 19 ITEMS FOR NEWSLETTER DUE | 20 |
| 21 | 22 | 23 | 24 | 25 | 26 HOME SHOW | 27 HOME SHOW |
| 28 HOME SHOW | 29 | | | | | |

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THE MONDAY MORNING REVIEW



Property Rights and Water Law Packages Introduced

In the works for almost two years, two separate bills were introduced by State Senator Frank Lasee and Representative Adam Jarchow recently which address a number of property rights issues. The bills were broken into two bills, one to address “lands near water” and another titled “statewide uniformity.”

Both bill drafts contain a number of positive public policy changes, but, for the sake of this article, we will focus on some main highlights along with the items that we have spent the greatest amount of time on over the past two legislative sessions.

The highlights of the “lands near water” bill draft (LRB 3588) as provided by the bill authors include are:

- **Clarifies that man-made ditches and storm water control structures are NOT navigable waters.** Current law isn't clear enough to explain that even if a storm water detention system is navigable at times, it is NOT applicable to the same regulations that the natural waters of Wisconsin are. Modern storm water control structures play an important role in preventing runoff pollution from reaching our lakes, rivers, and streams. This bill will help clarify the laws regarding these structures which will cut red tape when they are designed and implemented in Wisconsin.
- **Exempts permits for dredging a man-made waterway (like a cranberry bog or stormwater pond) when the water body does not connect to a navigable waterway.**
- **Changes the way Areas of Special Natural Resource Interest (ASNRI) are designated.** The current process was intended to provide extra protection to a limited set of waters with special natural resource interests. Once designated, activities in those waters were not eligible for exemptions or certain general permits under chapter 30. The ASNRI definition included trout streams, outstanding natural resource waters, designated natural areas, and scientific areas. The scientific area designation has been applied in a wholesale fashion to many surface waters in the state. This bill specifies that the scientific area designation applies to those portions of waters with critical habitat for endangered species, wild rice waters, designated coastal wetlands, wild and scenic rivers. This bill also requires JFC to approve ASNRI designations.
- **Clarifies the practical alternatives review process when a wetland permit is needed.** Currently DNR is having applicants consider alternatives on property that they don't even own as a “practical” alternative. This has proven to be anything but practical and it interfering with economic growth by forcing property owners to jump through too many hoops.
- **Removes hurdles that interfere with storm water management and man-made ditches** that are engineered to minimize runoff and pollutants carried in runoff. We all want

cleaner lakes and streams. This bill makes it easier for best practices to be used for storm water management.

Clarifying state statutes on wetland “practical alternatives” is probably the main concern we have heard from our members. Recently, this issue came up in Brown County as a concern from a member who was working with a client on a home, but had an issue with a small wetland while attempting to construct a driveway. Per the DNR, the “practical alternative” for the above example was to purchase additional land not currently owned by the client that may or may not actually be for sale to complete the driveway project and start construction of the home.

The second bill draft, titled “statewide uniformity” (LRB 3936) also contain a number of key provisions including:

- **Clarifies that counties are not authorized to enact county-wide development moratoria.**
- **“Tie goes to the property owner”** – Codifies current case law by stating that if a local ordinance is challenged in court, and the ordinance is unclear, the ruling shall favor the property owner's free use of private property.
- If a professional land surveyor, in measuring a setback from an OHWM of a navigable water, relies on a map, plat, or survey that incorporates or approximates the OHWM, the setback measured is the setback with respect to a structure constructed on that property. This provision only applies if the map, plat, or survey relied upon is prepared by a professional land surveyor and DNR has not identified the OHWM on its internet site at the time the setback is measured.
- **Clarifies that land that is platted and zoned for residential, commercial, or manufacturing use is assessed at its unimproved value until a building permit is issued.**

Point number four above is something that has been discussed for a number of years, and was first brought up as a point from the former WBA Development Council. This provision is an attempt to reestablish in state statutes a provision that used to be contained in the State of Wisconsin Assessors Manual. The concept would create a new “tier” of taxation for land that was in agriculture use value for at least two consecutive years, but is not yet fully developed with homes.

The “statewide uniformity draft” would add “land that that is platted and zoned for residential, commercial, or manufacturing use until such time that all approvals, including post-construction inspection approvals, required before the initial use of the land for a residential, commercial, or manufacturing use are issued” and that “was in agricultural use for 2 consecutive years prior to being converted to residential, commercial, or manufacturing use” to the definition of “undeveloped land”. Finally, all “undeveloped land” would then be taxed at “50 percent of its full value.”

We are hopeful that public hearings on both matters will happen soon. Both pieces of legislation contain multiple provisions, and additional input from interested parties will be a key part of the committee process. It is highly likely that some provisions will be slightly changed and some likely will be removed completely before any final votes take place by both houses of the

legislature, hopefully sometime in January 2016.

Governor Walker also recently publicly endorsed both bills in a statement on Wisconsin Public Radio.

To review the entire bill draft on “statewide uniformity” click here and for see the draft titled “lands near water” click here.

Senator Gudex Decides Against Reelection Run

Recently the official notice that freshman State Senator Rick Gudex (R-Fond du Lac) would not seek reelection to the seat that he has held since January of 2011 was released. Gudex narrowly defeated former State Senator Jessica King for the 18th Senate District seat (link for map).

“I am proud of the many major accomplishments that this legislative body and I have realized. It has been great working with various groups of individuals, building relationships, and addressing their needs and concerns. I am confident that the decisions made during my term in office have and will continue to keep the great State of Wisconsin moving forward. As you may know, I had spent 26 years of my career in manufacturing management. I haven’t lost my love for manufacturing and will be returning to the private sector. I want to thank everyone who has supported me during this term in office. It has made the experience all the better,” said Senator Rick Gudex.

The race for the 18th Senate District was already at the top of list of competitive races that may determine who is in the majority in the state senate come January 2017. Gudex’s retirement, which was somewhat expected in recent weeks, now creates an open seat that is very competitive in presidential election years.

There is one candidate that has already announced on the democrat side, current Winnebago County Executive Mark Harris, and one candidate on the republican side, current Fond du Lac County GOP Chairman Dan Feyen. Most expect multiple GOP candidates to emerge which would trigger a primary in September 2016.

The now-open seat for the 18th Senate District is likely to be the hottest, most expensive, and most competitive seat for the state senate in the 2016 election cycle. Gone are the days of former State Senator Carol Roessler (R-Oshkosh) getting token opposition (2000) or no opponent at all (2004).

Code Packages Moves Back to DSPS, January 1st, 2016 Effective Date

Recently, the state legislature completed their passive review process for two building code packages that were unanimously approved by the Dwelling Code Council, one dealing with decks and another revising several provisions in the one- and two-family code.

Once this package was returned to the Department of Safety and Professional Services (DSPS), it was then finalized and is now officially set to take effect on January 1, 2016.

This has been a process that started in September 2013, and included the 11 member Uniform Dwelling Code Council. It is important to note that seven of the eleven committee members were WBA members, along with two inspector members that WBA supported in the appointment process as well.

Thank you to Chair Mike Coello, Vice Chair Mary Schroeder, Abe Degnan, Steve Gryboski, Jesse Jerabek, Peter Krabbe, and Mike Marthaler for all your hard work to make the one- and two-family building code and deck code easier to understand, with an eye on cost reduction and cost containment to keep housing

affordable in Wisconsin.

Electrical Code Council Told to Fall in Line with National Codes

The electrical code council recently met for the third time as they began the process of reviewing the electrical code for one- and two-family dwellings and commercial buildings. This process is expected to take most of 2016, with the goal of having a code package that would go to the legislature in early 2017.

The WBA representative on the council is Charlie Johansen of Hayward who has served on the council since Governor Tommy Thompson was in office.

For the first time, the council was joined by guests that represent electrical component manufacturers who typically lobby for the expansive national code to be adopted in Wisconsin and all states.

The most disappointing moment of the public hearing was when a representative from the national electrical manufacturing group, when talking about AFCIs and GFCIs, suggested that anyone who was against any of the items in the national code which advocate for the expanded use of AFCIs or GFCIs were against making homes safer.

It is important to note that the out-of-state representative failed to mention that each code committee at DSPS is charged with looking at both safety and affordability, and need to find a good balance for the final code package.

A lot of additional work remains before any votes are taken in the advisory code committee, and we will continue stay in close contact with Charlie, other members of the council, and DSPS staff to closely track the actions of the electrical code council.

Marco Rubio Talks Technical Colleges at Waukesha County Rally

Before the much-anticipated GOP presidential took place in Milwaukee, presidential hopeful and current U.S. Senator Marco Rubio held a campaign rally in Waukesha County sandwiched between two fundraising events. During lunch, Rubio held a fundraiser for his presidential campaign, and in the evening he was the featured guest at an event for Wisconsin Speaker Robin Vos.

The well-attended rally held at the Country Springs Hotel in Waukesha featured an introduction by State Senator Leah Vukmir and a twenty-minute speech by Senator Rubio. You can view Rubio’s entire speech to Wisconsin voters here.

The most interesting part of Senator Rubio’s speech, also mentioned during the debate, was when he spoke about technical college education, trade schools, and vocational colleges. During that portion of the speech (which can be found here), Rubio stated that “a welder makes a lot more than a philosopher.” The welder/philosopher line was also used during the debate on November 10.

Finally, Rubio also stated that “I want to be the vocational education president. Not someone that celebrates these jobs and helps the private sector create them, but someone that actually makes it easier for make people go into those fields.”

Brad Boycks

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



The January meeting will be held January 12th at 4pm at the WABA office. New ideas are always welcome. Please join us.

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



Member Advantage at a Glance

www.nahb.org/ma

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

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Budget - Up to 20% off rental cars and FREE Budget Fastbreak at www.budget.com/nahb or call 800-283-4387 and use BCD code Z536900

Associated Petroleum Products (APP) - Earn \$0.015 for EVERY gallon purchased using the APP Fuel Card program. Visit www.associatedpetroleum.com/nahb to enroll or call 800-929-5243, Option 6 & mention NAHB.

Office Depot - 10% off all delivery orders. Free shipping on orders of \$50 or more. Call 800-274-2753 mention NAHB.

Wyndham Hotel Group - 15% off at over 7,400 hotels. Call 877-670-7088 and mention ID 8000002688. Go to www.nahb.org/ma and click on the Wyndham logo to find out more

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

NAHB Career Center www.nahb.org/careers - 20% off of standard rates for job posting & 15% off other HR services.

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

Endless Vacation Rentals - 25% discount on over 200,000 vacation rentals worldwide. Call 877-782-9387 and mention NAHB at time of reservation or go to www.endlessvacationrentals.com/nahb



December 14, 2015

Carolyn Wilde
Wausau Area Builders Association
801 S 24th Ave
Wausau WI 54401-5228

Dear Carolyn,

With your partnership as a sponsor, this year's Festival of Trees event to benefit Aspirus Comfort Care and Hospice Services (ACCHS) was a success by all measures!

Thousands of guests attended the Festival of Trees during the week of Thanksgiving at Stoney Creek Inn in Rothschild. Guests viewed over 110 holiday trees, wreaths, and specialty items which were donated by people in our community for raffle and silent auction.

Our fundraising goal was \$165,000. We are proud to announce that, together with you and our community, **\$168,452 was raised!** Proceeds will support two community bedrooms at Aspirus Hospice House for patients with limited ability to pay, along with efforts to improve the quality of life for patients during their end-of-life journey.

The success of Festival of Trees celebrates the work and generosity of more than 500 volunteers, decorators, and area businesses and organizations that offered support through their gifts of time, talent and resources to support hospice and palliative care in north central Wisconsin. We hope you will consider joining Festival of Trees again next year as we celebrate our 20th anniversary.

Another great success is the positive and lasting impact that the Festival of Trees community event has on the lives on families in our region. **Thank you! We could not do it without you!**

Please visit the Foundation's Facebook page for photos of the various events!

Have a wonderful holiday season, and we look forward to partnering with you in 2016.

Sincerely,

Kalynn M. Pempek
Executive Director

Thank you!

Kim Smerda
Fund Development Specialist

Scholarship Thank You's

December 12, 2015

Dear Mr. Jerry Jarosz,

I was very happy to learn that I was the recipient of a Wausau Area Builders Association Scholarship. I am writing to thank you for your generous financial gift, it will help with my second semester tuition.

After earning my technical degree in Residential Building at Northcentral Technical College, I plan on getting more real world experience remodeling and building homes. With time and knowledge, I plan on becoming a self-employed residential home builder.

By awarding me this WABAS, it helps with my financial responsibilities that in turn gives me more time for my education. Your financial generosity is helping me to get one step closer to my goals. Thank you.

Dan Blaskowich

To Mr. Jerry Jarosz

I greatly appreciate the funds you have provided me, it's not often students get an opportunity like the one you have given us. I can't stress enough how grateful we are for this scholarship. It provides momentum and stability for the many students who are struggling to meet the required payments. Personally, paying for school is something that is always on my mind due to small income. This makes it a struggle to continue on next year with my plans of a two year architectural design program, but scholarships like these give me the opportunity and motivation to finish. Again, thank you for this opportunity.

Sincerely,
Cole J. Jarosz

Dear Mr. Jerry Jarosz,

Thank you so much for the scholarship money. It is very helpful that there are people in the community willing to help and now school is more affordable. I am planning to work for a little while and eventually own my own construction business. Thanks to you it's more possible. I am able to start a career path much easier thanks to your generosity. So thanks again for helping me with my education.

Thank you,
Kwadwo Pappoe

PRODUCT NEWS

Article courtesy of NAHB Housing Headlines

Innovative Push Pull Rotate® Door Locks



The First Door Locks That Opens Three Ways

Brinks Home Security Push Pull Rotate door locks, the first door locks to open three ways. Introduced to construction professionals at the International Builders Show in 2014, Push Pull Rotate earned "Best in Show" and "Best of Indoor Living" awards from NAHB show organizers. It was selected as the Parade of Products People's Choice Award Winner at the 2014 PCBC show in San Francisco, and earned a Handy Innovation Award for top innovation of the year, from Handy Magazine and the Handyman Club of America.

Designed to improve the way people open doors, Push Pull Rotate locksets can be opened traditionally by turning or rotating them, and in two completely new ways: Simply pushing or pulling on the knob or lever releases the latch.

Push Pull Rotate door locks make opening doors easier whether your hands are full or free. A tug with a single finger, or a quick bump with an elbow or hip, can open interior or exterior doors more easily, and without setting down groceries, children, or mobile phones. Although Push Pull Rotate locks are easier to use, they still stay closed and locked when the user wants them to be, exactly as a "traditional" lock does. Also, Push Pull Rotate levers are ADA-compliant.

There are many styles and finishes to choose from to match any décor. In all, more than 100 combinations of keyed entry lock sets and handlesets for front doors, privacy locks for bedrooms and bathrooms, passage locks for laundry rooms, pantries, kid's rooms and closets, and inactive knobs and levers for closets and French doors are available. Brinks Home Security Push Pull Rotate offers a complete line that will please anyone.

In addition to a wide range of architectural styling, the products meet rigorous ANSI Grade 2 testing standards. Featuring durable, all-metal construction, Push Pull Rotate products are built on a cylindrical chassis normally used in commercial applications so they are exceptionally durable and come with a lifetime warranty. They are easily installed with a Phillips screwdriver. The keyed products are pick-resistant, bump-resistant, drill-resistant, and the deadbolts are also equipped with an anti-pry shield and steel anti-drill plate to provide the highest level of security that consumers expect from Brink's Home Security.

FEATURES

- Features innovative, new Push Pull Rotate™ technology - the hands free way to open a door
- Reinforce your doors with the quality and durability of Brinks Home Security
- Fits all standard doors
- Lifetime warranty for defects in material or workmanship
- Simple to install with only a Phillips screwdriver

UPCOMING EVENTS

PLEASE SAVE THESE DATES (watch your inbox for online registration)

FEBRUARY 18, 2016: Dinner Meeting, Iozzo's Ristorante

"Save the Date" for "The February Dinner Meeting" which will be held on Thursday, February 18th @ the newly updated "Iozzo's Ristorante" 3115 Camp Phillips Road Wausau! There will be FREE beer starting @ 6:00 PM / Cash bar-Cocktails / 7:00 PM Dinner. It's time for a GREAT ITALIAN MEAL!! Their own Italian Salad & Garlic Bread (also Iozzo's own recipe/ and baked right there!) will start @ 7 PM. Then a scrumptious dinner of "Chicken & Broccoli Alfredo" served over tender fettuccine pasta, and garnished with toasted almonds & tomatoes! Rumor also has it...that your Event Coordinator Gloria, has arranged for dessert to be included! Yummy! This is included with your membership & guests are only \$15.00 per person! (I'm also working on a guest speaker, for this evening) So mark your calendars everyone...you don't wanna miss it...cause "Iozzo's Ristorante" NEVER disappoints!!

FEBRUARY 26-28, 2016: Home Show, Convention & Expo Center

JUNE 7-12, 2016: Parade of Homes

Thank You . .

Arden & Wausau Area
Builders"

Thank You it
meant so much
to us

Your kindness
really made a difference...
Your thoughtfulness
really touched my heart...
The gratitude I feel
really can't be
put into words.

Rose Schepp
&
de Schepp &
family

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Offer valid 1/7/16 through 2/3/16 or while supplies last. No rain checks. Activation at time of service, service agreement and credit approval required. New line activation and qualified upgrade required. A line set up fee and early termination fee may apply. If applicable, the early termination fees may be reduced proportionately to the remaining months of the term of the agreement. Universal Service Fund (USF) and regulatory and other recovery fees charged on all service lines. An E911 fee or Police & Fire Protection Fee is charged on all service lines. Taxes, fees and surcharges vary and are subject to change without notice. See retail location or www.cellcom.com/fees for details. Promotion offer subject to change. **Double Your Data:** Available for accounts on the Business Share plan. Eligible customers can receive 12GB for \$70, 16GB for \$80, or 20GB for \$90 data package. Line access rates vary by contract type and data bucket. Visit Cellcom.com/special-offers-business for details. **\$0 Down:** Tax due at point of sale. If you cancel your wireless service after 15 days but before your Flex agreement is completed, you agree to pay the full balance remaining on your device. For complete details, visit cellcom.com/flex. **15 Day Guarantee:** If within 15 days you are not completely satisfied with Cellcom's wireless service, pay for the services you have used and return the equipment in acceptable condition. Other restrictions apply. See store for details. Trademarks and trade names are the property of their respective owners.

ECONOMY

Article courtesy of NAHB Housing Headlines

4 Reasons 2016 is the Year to Buy a Home

If you've been on the fence about buying a home, 2016 is the year to take the plunge.

Mortgage rates have been bouncing around record lows for a while now. But even though they're likely to start going up, you haven't missed your chance to get a deal on a house.

A number of factors are coming together, making next year a good time to buy:

1. Home prices will finally calm down

Real estate values have been on the rise for a while, but are likely to slow their pace next year. Prices are expected to rise 3.5%, according to Zillow's Chief Economist Svenja Gudell.

Buyers who've been stuck behind the wave of rising prices may finally get the chance to jump in.

And that could lead to a flood of buyers, said Jonathan Smoke, chief economist at Realtor.com.

"We have the potential for about six million home sales just through the months of April through September; that is basically impossible to do," he said.

But not everyone will be in a position to take advantage.

Despite the slowdown, Zillow still expects home values to outpace wage growth, which can make it tough to afford a home, especially for lower-income buyers.

Plus, prices in the country's hottest markets -- like San Francisco, Boston and New York City -- aren't expected to pull back as much next year.

2. More homes will hit the market

The slowdown in home prices will prompt more owners to list their homes, Smoke said, giving buyers more choice.

"Because of the price appreciation they have experienced, you will have more sellers put homes on the market next year," he said.

The new home market is also expected to grow in the coming year with builders focusing more on starter and middle-range homes, which will also boost inventory and make it easier for buyers.

With more homes on the market, bidding wars will become less common and prices could ease even more.

3. Dirt cheap mortgages could disappear

The Federal Reserve is widely expected to begin increasing interest rates soon, which means the window for record low mortgage rates is closing.

While rates are expected to go up gradually, higher rates push up borrowing costs and monthly mortgage payments.



"You are likely to get the best rate you will possibly see, perhaps in your lifetimes through the majority of next year, but certainly, the earlier the better," said Smoke.

4. Rents will still hurt

Rent prices are expected to continue to climb in the new year, which means in most cities, buying will be cheaper than renting.

Even though mortgages could get more expensive, buying might still be the better deal.

Interest rates would need to rise to around 6.5% for the cost of buying to equal that of renting on a national level, according to Ralph McLaughlin, housing economist at Trulia.



LEARN AND EARN

The Master Amerhart Contractor (MAC) Program gives contractors the opportunity to learn about some of the leading brands of building materials. In return for their participation at one of the nine full-day workshops, contractors will earn six (6) Wisconsin / two (2) Michigan Contractor Continuing Education Credits.

Register Now @ bit.ly/2016-MAC



Note: featured brands may differ by event.

TOP BRANDS

Get the information you need on the brands you care about to work safely and drive your businesses growth.

TEN DATES TO CHOOSE FROM

WISCONSIN

January 13, 2016
[Wisconsin Brewing Company – Verona](#)

January 19, 2016
[Hawk's View Golf Club – Lake Geneva](#)

January 20, 2016
[Chandelier Ballroom – Hartford](#)

January 21, 2016
[Blue Harbor Resort – Sheboygan](#)

January 26, 2016
[Holiday Inn – Appleton](#)

January 27, 2016
[Hotel Mead – Wisconsin Rapids](#)

January 28, 2016
[Great Dane Pub – Wausau](#)

February 4, 2016
[Tundra Lodge Resort – Green Bay](#)

MICHIGAN

February 2, 2016
[Marquette Golf Club – Marquette](#)

February 3, 2016
[Pine Grove Country Club – Iron Mountain](#)

Register Now @ bit.ly/2016-MAC

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