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Inside Back – Join Us! Benefits of Belonging

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Receiving their Service Awards: Dominic J. Moceri (left), Peter Burton, Cindy Maxwell-Phillips, Paul Aragona, Fred I.Capaldi, Mark Renn, Dave Kellett, Sr., Ben Templeton, Jo Golda and Spencer Roed. Emcee Michael Stoskopf is looking on. See page 7 for additional Awards Night photos.

AAM’s Rental Market Outlook: Panel moderator and AAM President Allen Amber (left) of Amber Properties, keynote speaker Elliot Eisenberg, Ph.D., and panelists Cary Belovicz of Greystone Bel, Jeffrey Kaftan of Kaftan Communities, Matt Lester of Princeton Enterprises, David Wilkins of Pillar Financial/Sun Trust Bank and Kevin Dillon of Berkadia. See page 9.

Receiving their Service Awards: Dominic J. Moceri (left), Peter Burton, Cindy Maxwell-Philips, Paul Aragona, Fred I.Capaldi, Mark Renn, Dave Kellett, Sr., Ben Templeton, Jo Golda and Spencer Roed. Emcee Michael Stoskopf is looking on. See page 7 for additional Awards Night photos.
Larry Cohen’s career has spanned 45 years since graduation from Lawrence Technological University. After working and learning from Herman Frankel, one of the best in the industry, Larry went out on his own during one of the worst downturns and 20 percent interest rates in 1979-1980. It proved to be one of his best decisions, second only to marrying his childhood sweetheart, Janice, forty-seven years ago.

Through the years, he ventured into single-family homes, luxury homes, custom homes, office, office-retail and brownstone townhomes at Southfield Town Center. Land planning and site development enabled the organization to control community design and amenities. Home owner satisfaction has been paramount in the company goals.

During his career, the Home Builders Association of Southeastern Michigan has been one of the most valuable assets. Participation in two Homearama® events and developing the Hills of Bogie Lake community, where Homearama was held in 2004, was an excellent opportunity. Additionally, the company has enjoyed good relationships with each city and town in which it has developed.

The building and developing business and the Association, have led to many great relationships. The company credits its success to choosing the best talent in the industry including land planners, engineers, architects, designers/decorators and advertising professionals. Among the company assets, none are more important than the team of contractors Larry has assembled over many decades. Loyalty to these contractors has been reciprocated many times over.

In addition to his involvement in the industry and the Association, Larry is devoted to family – two sons and daughters-in-law and two delightful granddaughters. He loves the outdoors, cycling, hiking and has been a runner since 1971.

For 2018, Larry believes that expanding on the HBA’s Workforce Initiative and continuing what Bill Phillips set in motion during 2017 is vital. “Our industry needs a new generation of trade professionals,” he says. “Labor shortages are affecting production and increasing costs.” He would like to see schools and apprenticeships providing young people with a lifetime skill-set and hands-on training. Larry continued, “The young are our tomorrow. We need to help them learn these skills to support themselves, their families and take pride in their profession. We need to enable success in our next generation.”

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Larry and Janice Cohen at HBA’s Awards Night, December 6, 2017.

Larry at the Ribbon Cutting for The Hills of Bogie Lake with HBA’s 2004 President Stuart Michaelson.
What A Year!
Permits Reach Highest Levels Since 2006 And 2003
MICHAEL C. STOSKOPF, EXECUTIVE OFFICER

Based on residential permit data compiled by the Home Builders Association of Southeastern Michigan (HBA) and reported in the HBA Southeastern Michigan Residential Building Activity Report™, a total of 327 single-family permits were issued in Macomb, Oakland, St. Clair and Wayne counties in November 2017. This strong performance helped bring the total single-family home permits for the first eleven months of 2017 to 5,034. This surpasses the 2016 total for the entire year and continues to be the best start to a year since 2006 (6,696).

Multi-family rental permits also continued their unexpectedly strong performance for the year reaching a total of 2,100 permits issued through November 2017. Compared to last year, multi-family activity across southeastern Michigan’s 4-county area is 27 percent higher than 2016 and marks the best start to a year since 2003 (2,189).

The strength of the three most important economic factors – employment, existing home sales and residential real estate price appreciation – continues to fuel a strong new home construction market across southeastern Michigan.

Presuming no major weather events, our econometric model predicts a total of 5,363 single-family permits issued throughout 2017 thus recording the best year since 2006 (6,962).
There are many aspects to successfully selling a new home. These include everything from advertising and marketing to interior merchandising. While marketing strategies and methods may vary, the key to what works, however, appears to be defining, understanding and fulfilling the needs of your target market.

It all hinges on who your customer is, notes Nancy Rosen with Nancy Rosen & Co. “Knowing your target market is so important,” said Nancy. “You have to know your customers’ demographics. What communities are they coming from? Where do they get their information? Knowing as much as you can about your target market will help you plan your advertising and marketing. “Today, with search engine optimization (SEO), you can advertise directly to the zip codes where your potential customers currently reside,” said Nancy. “You have to appear in all the places your target market is looking. You have to think like your buyer. If you are selling to seniors, for example, make sure you highlight your first floor master and laundry room.” All of your marketing, advertising and public relations efforts are important. Everything from signage, to sales literature, to your website and social media presence, should be consistent. “Builders also need to change signage and promotional efforts frequently so that they capture the attention of buyers,” said Nancy. “It can fade into the background if you don’t draw attention to it.” One way she recommends doing that is to use holiday themes to frequently change the look.

Websites are also important sales tools. “There needs to be as much information as possible on what you are selling, including photographs,” said Nancy. “Specifics like the street address, with city and zip code, need to be there so potential buyers can plug it into their GPS and visit the home you have for sale.” Builders should include information on professional affiliations, like their HBA membership, awards won, other homes they have built, professional background, and other information that helps establish their credibility and reputation. “You have to make people comfortable to buy from you,” says Nancy. Beth Monicatti Blank with All Seasons Communications concurs with Nancy on the importance of knowing your target market. “In any type of marketing the first thing you have to know is the type of people you want to reach,” said Beth. “Once you have identified your buyer, then you can research how to find them.” They can also find you. “Builders need to pay attention to the exterior details of their new home offerings, including the signage, because capturing drive-by traffic is important,” said Beth. “Having sales information available when you aren’t available is also helpful. This can be accomplished by simply putting your website address on your signage.” Once they find you online, make sure that you are paying attention to your online reputation. “Everyone reads online reviews,” said Beth. “Research has found that 67 percent of consumers will read six reviews or more before making a decision and that 88 percent of people trust online reviews almost as much as they trust recommendations from personal contacts. When you have a negative review, you can respond in a credible way that will actually elevate your business. The worst thing to do is ignore those negative online reviews.” Beth also feels that builders rarely capitalize on their satisfied customers. “The people you have done business with can be your best sales people,” said Beth.

Websites should be clean, bright, loaded with good photographs and floor plans and include those testimonials from satisfied customers. “Websites also need to be adaptable and responsive for mobile, iPads and other applications,” said Beth. “I also advocate having multiple contact opportunities, not just an online form for a customer to fill out and then wait for a response.”

As for the best place to spend your advertising dollars, Beth advocates diversifying. “Digital ads can go a long way, but not every potential buyer is digitally inclined,” said Beth. She recommends touching most bases including television, radio, print, billboards, etc., in addition to digital ads. “Look at your budget, make a plan, and stick to it for a length of time,” said Beth. Make sure to collect data on where your leads heard about you so you have data to make future advertising decisions.

There are numerous ways HBA associate members can assist builders in advertising and marketing new homes. “BDX, The Builders Digital Experience, provides HBA members with the latest technology in marketing including advertising, online listings, interactive online walk-throughs, top of the line kiosks, photo real renderings, online design centers, and even virtual reality and game engine tours,” said Amy Thomas with BDX. “Our products target every audience. Millennials will often make their decision to buy a new home even before they have stepped into the actual home because of their use of online tools like the ones BDX can provide for builders.” BDX uses CAD drawings to build a virtual model of a home. “We can do this for a home that doesn’t actually exist, saving builders the expense of building model homes,” said Amy. “We can display the home and community on the builder’s existing website even before they break ground. For a model that hasn’t been furnished, we can actually add furnishings virtually.” The company’s flagship product is www.NewHomeSource.com. “This website is for advertising new homes only,” said Amy. “There are no used homes on this site.”

The company also builds websites for builders and developers. “BDX is actually owned by a consortium of some of the top builders in the nation, so the company understands the needs of builders and developers and the business of new home building,” said Amy.

Interior merchandising, or home staging, is also a very important aspect in new home marketing. “It is all about touching the memory points of your target market,” said Mary Olk with Designer Interiors by Mary Olk. “When prospective buyers walk into a new home they should be so comfortable that they feel they could live there. Every aspect of the home -- from space planning, to furniture, to the way a door opens into a room -- is very important to creating that comforting feeling and those memory points. Lighting is also critical, especially when people are touring the home on a gray day.” Mary likens it to retail merchandising. “When you walk into a retail store that is merchandised well, the displays entice you to buy things,” said Mary. “If you don’t have anything to show visually, you just have empty space. All the little details end
Past President Don Pratt Wins Major Award
MICHIGAN CONSTRUCTION HALL OF FAME

On October 26th, Don Pratt of CECS of Michigan, and an HBA Past President was inducted into the Construction Hall of Fame at Ferris State University. The award formally recognizes the significant achievements made by individuals to the Michigan construction industry. Below is an excerpt of the material cited in Don’s awards profile.

Don’s family moved to Rochester from Grand Rapids when he was in high school. He worked with his father, Henry, a superintendent at Wake-Pratt Construction. Sensing Don’s love of building construction, he advised, “If you want to be a builder, you need to learn the fundamentals” and handed him a broom. Don worked a full range of the trades - from concrete to plumbing and electrical with a particular affinity for finish carpentry. While enrolled in the Bachelor of Science in Architecture program at Lawrence Technological University, Don took every building construction-related course they offered. Throughout the 1970s and 1980s he worked his way through multiple Wake-Pratt Construction positions to become partner and CEO in 1996. He has held leadership positions in HBA of Southeastern Michigan, HBA of Michigan and the National Association of Home Builders.

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At Wake-Pratt Construction, Don focused heavily on construction quality and energy efficiency. He became a founding member of the Michigan Energy Star Council partnering with DTE to create the first SmartHouse in Michigan. He became a member of the committee that developed the Green Standard for the International Code Council and NAHB. In 2008, he joined the Board of Directors of the Home Builders Institute in Washington, D.C. and was instrumental in creating the Home Innovation Research Labs in Maryland to study products used in the industry, especially those impacting sustainability.


Don has been a driving force in elevating the professionalism of Michigan’s home building industry. He has personally completed over 520 hours of certifications and continuing education. As president of Construction Education and Consulting Services of Michigan (CECS) he has served as an expert witness in over 500 cases involving legal proceedings on residential construction issues. Don is also a part-time Building Inspector and Code Enforcement Officer for the City of Orchard Lake.

New Home Marketing continued

Up being so important when you show a new home. Hiring a professional to stage the home is a good investment, as the home sells faster and the builder doesn’t incur the high costs associated with carrying the home in inventory from month to month.” Interior merchandisers are also knowledgeable about the latest styles and design trends. “In addition to constantly keeping updated on the latest in interior design, I also go to the furniture market in High Point, North Carolina, each year,” said Mary. “This is where the ‘fresh looks’ first appear. Everyone wants their home to be not only comfortable, but also stylish.”

Helen Velas with Eleni Interiors likens interior merchandising to creating a dream. “We are really creating a dream and showing prospective new home buyers how wonderful their life could be if they purchase the new home,” said Helen. “We include memory points, like a strong accent color or a themed children’s bedroom that reminds the buyers of their own childhood, so the home will stand out in the buyer’s mind among the many homes they may have seen. We include styles and finishes that are very current and which they don’t have in their 30-year-old home. This gives them incentive to move. We also try to show rooms to their best advantage with properly scaled and arranged furniture. We want to create the feeling of spaciousness. We also want to show the ability of rooms to be multi-functional, such as a loft which doubles as a children’s homework space, a secondary den or a game room.” Helen explains that all the decorating is driven by demographics and the builder’s input on their target market. “We consider the buyer’s income range, their profession and other data, including what a specific demographic finds attractive in a home,” said Helen. “It’s not just buying pretty furniture. There is a lot to consider. We want to decorate within a reasonable budget for the target market, showing them something they are aspiring toward, but that is still within their reach. We try to go one notch up in luxury or elegance. We also realize that most models are in existence for two to four years. So we bring value to the builder by purchasing pieces that are classic or timeless so they can be used in more than one model.” Interior merchandisers, like Eleni Interiors, also design sales centers. “The sales center needs to wow the potential buyer as well as serving as a first handshake to the community,” said Helen.

The key to advertising, marketing and ultimately sales is to focus on the customer. Meeting their needs and desires and providing them with the tools to make an informed buying decision goes a long way to turn a prospective buyer into a satisfied customer.
Debi Hollis of Interior Lifestyles Wins First Place Award
IN PWB – HABITAT FOR HUMANITY RESTORE AND REUSE

As one of two designers on the committee to plan the PWB – Habitat for Humanity Restore and ReUse Event, Debi Hollis of Interior Lifestyles was able to help bring a specific design perspective to the event planning and to help ensure that the design goals were achievable. She was able to secure some of the event sponsorships and to be an active committee member at all of the planning meetings. “I think the HBA and PWB provide great opportunities to meet and greet others within this industry. I have met some great people and have been to some great networking events. I plan to be more present at the networking events in 2018,” said Debi.

On the evening of the event, prizes were awarded for the top three vignettes featured at the event. Debi’s vignette was voted as the first place winner by those who attended. A member of HBA for one year, Interior Lifestyles is predominantly a residential design firm, but Debi has done light commercial and currently does a lot of corporate art. She can help clients with projects as small as one window blind, to a complete renovation or new construction of a home, including anything needed for the interior: finish selections for flooring, cabinetry, colors, window treatments, furniture and accessories.

Interior Lifestyles’ clients include homeowners, corporate art clients who have recently built new spaces that require artwork in the conference rooms, hallways and offices and those companies that have renovated or are simply updating their interior.

For HBA members, Debi has done builder models, worked with builders on house flips and home renovations. She has worked with them from the early blueprint phase forward, giving input on layouts or coming in at the end of the project to stage the interior. She also works with real estate agents on staging jobs.

“I can help streamline jobs for HBA members working to coordinate all aspects of the job. I think members of a group always benefit when working with other members as it keeps the group strong and committed to each other,” she said.

Debi graduated in 1986 from Oakland University with a degree in Psychology and then in 1991 from Michigan State University with a Masters Degree in Child Development.

“I worked for 11 years in private rehabilitation with patients who have closed head injuries,” she noted. “While that work was extremely rewarding, I decided it was time for a change. I trained with an Interior Designer and eagerly learned from her and her team. As I branched off on my own, she remained a presence for me in the design world and helped me a great deal. I will always be grateful for her guidance. I opened Interior Lifestyles in 1993.”

Debi has found her work in disaster relief and the non-profit sector highly rewarding. She traveled to New Orleans three times after Hurricane Katrina to help rebuild the neighborhoods and to Baton Rouge to help rebuild after their disastrous flooding in 2016. Within the non-profit area, she is the president of The Michigan WWII Legacy Memorial, a non-profit, that is fundraising to build the state’s official WWII memorial. Fellow HBA member Michael Gordon of Moiseev-Gordon & Associates, Inc. is the architect for the project and received an award from the HBA for his design work on the memorial.

Debi also recently worked with Cass Community Social Services on their Tiny House Project in Detroit. She designed the interiors of their first six houses in time for their open house this past spring. “That was an amazing project,” she said “and a great opportunity to reach out and volunteer my services for another worthy cause.

Find Debi at www.facebook.com/InteriorLifestylesDHollis/ or call 248-568-7764.
Awards Night & Holiday Celebration

VIEW MORE PHOTOS AT BUILDERS.ORG/2017-AWARDS-NIGHT.PHP

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How can we better prevent injuries in our workplace?

In response to this question, the following best practices are offered as essential elements that teams may use to develop, implement and maintain programming effectiveness:

1. Safety Roles and Responsibilities
2. Safety Planning and Loss Analysis
3. Safety Program and Process
4. Education and Training

The benefits of fully utilizing each best practice includes organizational clarity, increased accountability and maximum effectiveness with injury prevention efforts. Simply put, the organization will experience a synergistic effect (i.e., more results with less effort).

So, in Part I, let’s consider the first two best practices: safety roles and responsibilities and safety planning and process.

Safety Roles & Responsibilities
Establish clearly written safety roles and responsibilities for all workers, and ensure everyone knows and understands them. List the key responsibilities for each person’s role in the program. This document should be shared with new hires during orientation training so that they immediately begin to understand the organization's safety culture. This fosters proactive planning, clarity and accountability.

Safety Planning & Loss Analysis
Establish a planning process for setting injury prevention program goals. Create annual and quarterly goals that will achieve the desired results, and monitor progress towards them. Create focus by selecting only the most important 3-5 things to get done each year and each quarter. This takes some effort to think through and develop, but it is critical for reducing workplace injuries and creating a safe work culture. SMART goal setting brings about awareness, focus, accountability and results.

In preparation for the goal setting process, complete a loss analysis using workers’ compensation, auto, and general liability loss runs (Note: Goals should also include the prevention of third-party injury to foster comprehensive injury prevention!). Focus planning, goal setting, and daily efforts on prevention of the top most frequent and most severe injury types. Use simple charts and bar graphs (easily done with Excel or other spreadsheet apps) to communicate performance to all within the organization. Create awareness and maintain focus through loss analysis.

Please be sure to check next month’s article to learn about 3.) a safety program and process and 4.) education and training, and the difference between the two.

Should you require assistance with loss analysis or safety planning, please contact Gary Smith, CRM, at (517) 338-3367 or gary.smith@yorkrsg.com.

Resources: SMART (Goal) Criteria: https://en.wikipedia.org/wiki/SMART_criteria

## ABMWCSIF Six Year Returned Premium Comparison

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<td><strong>REFUND AS A PERCENTAGE OF PREMIUMS PAID</strong></td>
<td>47.82%</td>
<td>39.00%</td>
<td>36.73%</td>
<td>57.20%</td>
<td>37.42%</td>
<td>50.76%</td>
<td>44.78%</td>
</tr>
</tbody>
</table>

Note: Past performance is not a guarantee of future returns.

* Estimated premiums - Audits to be performed in 2018
Advocacy Update

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

Apartment Inspection Reform Bill Signed By Governor

As a follow-up to my column last month, Governor Snyder has signed the apartment inspection law reform bill passed by the Michigan Legislature. This new law, Public Act 169 of 2017, amends the Housing Law of Michigan to provide that the lessee’s permission is needed prior to local government entry to inspect. Current state law allows a local government to compel an apartment owner, regardless of the resident’s wishes, to provide unit access if the lease allows the owner right of entry at any time. AAM has stated its concern that this is a violation of the Fourth Amendment of the U.S. Constitution, and lawsuits relating to warrantless searches in other parts of the country support this position. In addition to providing for tenant permission for inspection, the new law lays out the resident notification/inspection scheduling process, specifies certain exceptions (complaints, vacancy, etc.) to the permission requirement, and states the landlord’s duty to allow inspection of common areas. The new law takes effect February 19, 2018.

AAM is holding the following educational sessions to explain the new law, and provide owners with additional resources to be ready for this change. The sessions are free to members and are scheduled for Tuesday, January 23, 2018 at 10:00 am and Tuesday, February 6, 2018 at 10:00 am. These sessions will take place at AAM’s new office, located at 30400 Telegraph Road in Bingham Farms, in the first floor conference room. Register at www.apartments.org.

Voter Registration Legislation Introduced

Legislation has been introduced in the Michigan House of Representatives requiring landlords to provide new tenants with a voter registration application and instructions. House Bill 5266 would amend Michigan’s Landlord and Tenant Relationships Act with a mandatory process for landlords to follow. The bill directs the Secretary of State to post all of this information on its website for landlords to access. The legislation does not apply to sublessees unless the sublessee takes possession of the unit with the landlord’s knowledge. The bill also prescribes a civil infraction and potential fine up to $1,000 for violation of the act.

At the 2018 Multifamily Rental Market Outlook, AAM Past President Melvin Kaftan (left) of Kaftan Communities and AAM Vice President Michael Tobin of Group Five Management.
News & Events

January

WEDNESDAY, JANUARY 17
NAHBR PROFESSIONAL REMODELERS
Roundtable Discussion
Come bounce your biggest business challenges off other builders, remodelers and trades.
Free peer-to-peer problem solving for all who attend!
Time: Noon - 1:30 p.m.
Place: HBA’S NEW LOCATION
30400 Telegraph Rd.
Bingham Farms 48025
FIRST FLOOR CONFERENCE ROOM
Cost: $10/Member; $15/Guest
Includes Lunch

WEDNESDAY, JANUARY 24
MEMBERSHIP COUNCIL
Time: 9:00 a.m.
Place: NEW LOCATION
30400 Telegraph Rd., Suite 202
Bingham Farms 48025

WEDNESDAY, JANUARY 24
PROFESSIONAL WOMEN IN BUILDING COUNCIL
Time: 11:30 a.m.
Place: NEW LOCATION
30400 Telegraph Rd.
Bingham Farms 48025
FIRST FLOOR CONFERENCE ROOM

JANUARY 26-28
THE NOVI HOME SHOW
at Suburban Collection
Showplace in Novi. www.novihomeshow.com. After January 1, download your free VIP members only ticket at builders.org Log in to the Members Only section of the website using your Member ID#

February

WEDNESDAY, FEBRUARY 21
MEMBERSHIP COUNCIL
Time: 9:00 a.m.
Place: Association Offices
30400 Telegraph Rd., Suite 202
Bingham Farms 48025

THURSDAY, FEBRUARY 22,
AFTER HOURS MIXER
Mingle with industry professionals to gain new contacts. Win great prizes! Appetizers, Wine, Beer and Soft Drinks. Bring Prospective Members! THREE Lotto Drawings At Every Mixer. MUST BE PRESENT TO WIN!
Time: 6:00 - 8:00 p.m.
Place: Cosentino - 17608 Commerce Dr.,
New Boston 48164
There is no charge to attend and reservations are required.

FRIDAY, FEBRUARY 23
HBA EXECUTIVE COMMITTEE
Time: 9:00 a.m.
Place: Association Offices
30400 Telegraph Rd., Suite 202
Bingham Farms 48025

March

WEDNESDAY, MARCH 6
NAHBR PROFESSIONAL REMODELERS
Roundtable Discussion
Come bounce your biggest business challenges off other builders, remodelers and trades.
Free peer-to-peer problem solving for all who attend!
Time: Noon - 1:30 p.m.
Place: 30400 Telegraph Rd.
Bingham Farms 48025
FIRST FLOOR CONFERENCE ROOM
Cost: $10/Member; $15/Guest
Includes Lunch

FRIDAY, MARCH 16
HBA Board of Directors
Time: 9:00 a.m.
Place: 30400 Telegraph Rd.
Bingham Farms 48025
FIRST FLOOR CONFERENCE ROOM

TUESDAY, MARCH 20, 2018
CANTON TOWNSHIP BUILDERS FORUM
Time: 9:00 a.m.
Place: Township Offices
1150 Canton Center Road South
Canton 48188

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

WEDNESDAY, MARCH 21
MEMBERSHIP COUNCIL
Time: 9:00 a.m.
Place: Association Offices
30400 Telegraph Rd., Suite 202
Bingham Farms 48025

WEDNESDAY, MARCH 21
PROFESSIONAL WOMEN IN BUILDING COUNCIL - Evening Networking Event
Watch For Details!

THURSDAY, MARCH 29
NOVI BUILDERS FORUM
Time: 9:00 a.m.
Place: Novi Civic Center
45175 Ten Mile Road
Novi 48375

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

Tools FOR SUCCESS!

GREAT LAKES BUILDERS SHOW
February 14 - 15, 2018
Suburban Collection Showplace

ATTENTION MEMBERS of HBA OF SE MI
Please register to attend the Show AT NO CHARGE before JANUARY 15, 2018
There is a charge for some special events and seating is limited.

Please go online today to REGISTER and RESERVE your spot for the special events.

DON’T MISS IT!
- Trade Show Exhibit Floor
- Design 2018 Seminar
- Strolling Dinner & Entertainment
- Annual Economic Forecast Breakfast
- SkillsUSA Carpentry Competition
- Job Fair
- Social Media Seminar
- Kenote Luncheon
- Architectural Photography

GreatLakesBuildersShow.com
HBA Board of Directors
THANK YOU BREAKFAST SPONSOR

2018 President Larry Cohen (left) receiving the gavel from 2017 President Bill Phillips.

Spencer Roed (left), Michael Stoskopf, CEO, Past President Don Pratt and Breakfast Sponsor David Alexander.

Past President Scott Jacobson (left) with Howard Fingeroot.

Carole Jones (left), Past President Stephen Taglione and Past President Dominic J. Moceri. HBA’s membership donated $820 in toys and cash to this year’s Toys for Tots Drive, sponsored by the Professional Women in Building Council.

Past President Darshan S. Grewal (left) with Past President Rich Kligman.

Membership Director Celeste Goings (center) being honored by Cathi Waun (left) and Carole Jones.

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BUILDING Business & Apartment Management | January 2018
11
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KATHLEEN QUINLAN, GEORGE B. FORD AGENCY

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4387 THOM RD, COLUMBIAVILLE, MI 48421
(810) 793-1468
FAX (810) 793-7188
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(248) 684-4849
FAX (248) 684-4649
MATT WHELAN

DON BOURDEAU, AL BOURDEAU INSURANCE AGENCY

ASSOCIATE MEMBERS

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STEVE CAMERON

BUILDER DIGITAL SOLUTIONS, INC
11534 W LIZARD, SURPRISE, AZ 85378
JAMIE DUVAL

CAE CONSTRUCTION CO.
5817 THORNABY DR, WATERFORD TWP, MI 48329
(248) 830-1808
GARY CASSIDY

CONSTRUCTION FEDERAL CREDIT UNION
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BINGHAM FARMS, MI 48025
(248) 358-4140
FAX (248) 358-2452
JOSEPH FLYNN

CONSUMERS ENERGY CO
4600 COOLIDGE HWY, ROYAL OAK, MI 48073
(248) 433-5739

MARGEAX STEPHENS

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TOH OSULDN

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BINGHAM FARMS, MI 48025
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- [ ] State
- [ ] Zip

**Phone**

- [ ] Fax
- [ ] Cell

**Email**

- [ ] Website
- [ ] Referred by

- ☐ Builder or Remodeler – License Number
- ☐ Other – Type of Business

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- [ ] Affiliate #2

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**Phone**

- [ ] Email

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- ☐ SMC

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**Signature Required:**

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**QUESTIONS? PLEASE CALL US AT 248-737-4477**
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