

Doug Carr

From: Doug Carr & Local Home Builder & Remodelers [lacey@glhba.ccsend.com] on behalf of Doug Carr & Local Home Builder & Remodelers [doug@glhba.org]
Sent: Monday, November 23, 2009 8:30 AM
To: Doug Carr
Subject: Taking Michigan's Vital Signs

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The Tool Box

A Weekly Publication for Members & Friends
 November 23, 2009



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Dear Doug,

This Is Michigan's "Defining Moment!"

Last week Phil Power, President of the [Center for Michigan](#) hosted a forum in Lansing entitled: Michigan's Defining Moment. That it is! Some 300-400 people attended. It was refreshing to see the Michigan Education Association with a seat on the panel next to the Michigan Chamber of Commerce. The one thing everyone agreed on is that our state has BIG problems. The state's deficit grows larger by the day, cities/local governments and schools are beginning to feel real pain. No one at the Capitol seems capable of leadership at this point. So the frustration is growing. Maybe that's a good thing. I've said before in this column that I think that when more people feel the pain it will drive everyone to the bargaining table to begin discussing solutions. From the tone of the forum last week, I think that we're getting close.



One reason for the lack of leadership is the huge turnover in the state legislature ever few years due to term limits. Phil Power's solution is to encourage people around the state to begin holding their own town hall meetings, in what he calls a [Public Engagement Campaign](#). At those meetings, write down what everyone thinks the state needs to do. Then submit all of those

FREE! Remodeler Roundtable Sessions!



Learn From The Experts at These FREE Sessions

"Customer Service:
Keeping Customers
Happy!"

Wed. December 2
8:00 - 9:30 AM

All Sessions Are
Held at The
Sponsor's Location:
Lyman Sheets
Insurance Agency
2213 E Grand River
Lansing

[Click Here for Details
On All the Sessions!](#)

Reserve Your Seat
Today!
517-323-3254
Doug@GLHBA.Org

Want To Host
A
Monthly
Membership
Meeting?

Call Cindy
Today!
517-323-3254

ideas to the Center for Michigan. They will consolidate all of the ideas submitted into a single report and deliver it to the newly elected legislature in early 2010. The Center's goal is to push the legislature into action, rather than have them take another year figuring out how to work together, since they'll all be new again.

So far Power's is the only person I've seen with a plan. It sounds good to me. I give him credit for trying and I hope it works. You can learn more about his efforts by clicking on the links above.

In a separate article below, I've outlined a few of the vital signs that were pointed out at the forum.

Doug

CEO, GLHB&RA

Upcoming Events:

(Click on the links below to RSVP!)

Dec 2 [Remodeler Roundtable](#): "Doing Customer Service Right" FREE, Lyman Sheets Insurance Agency

Dec 3 [Lead Rennovator Training](#), MAHB, 8 AM - 4:30 PM

Dec 9 [Monthly Member Meeting](#), RBK Building 5:30 PM

Cost is Free. Please bring \$5 donation to the Food Bank.

"Assessing Michigan's Vital Signs"

The Center For Michigan hosted a forum this past week and presented some statistics that assess Michigan's Vital Signs. Here a few highlights. First, the **budget**: Michigan's tax base is eroding. Fewer people and businesses are either available or able to pay taxes. So state revenues are dropping fast. The shortfall on revenues once projected to be \$1bil has grown to close to \$4 bil. Either spending must be cut or ask those remaining to "please pay more."



Income: Michigan once one of the wealthiest states in the 1970's now ranks 38th out of 50 for income. In thirty years we have become one of the poorest states.

Unemployment: U.S. unemployment is around 9.7%. Michigan is at 15.2%, Lansing area: 11%.

Job Loss: half of all jobs lost in America since 2000 have been in Michigan. Only 25% of the Michigan losses were in the automotive sector. This means Michigan is under performing in all job sectors!

We Are
Currently
Seeking Hosts
for 2010!

Showcase Your
Business!

Don't Miss The Next Monthly Meeting!



Wednesday
December 9
5:30 PM

Hear About the
New Required
Lead Training
For Remodelers!

At
RBK Building
Materials
1325 E. Jolly
Lansing, MI

\$5 Members
\$15 Non-
Members

[RSVP Here!](#)

Job Creation: Michigan companies pay a 3-4 percentage point profit penalty to be here--a disincentive to set up shop here, compared to other states.

Speedway Increases Gas Discount To Five Cents--for all of 2010!

All GLHB&RA members who take advantage of the Speedway SuperFleet program will see their discounts on fuel increase another penny in 2010. "This marks a



significant effort on the part of SuperFleet to help GLHB&RA members in the ever changing business climate," said Tom Farnham, SuperFleet Account Manager. GLHB&RA members who do not use SuperFleet may want to consider taking advantage of this member



benefit which just got better! To learn more about how to save money on fuel, call Tom Farnham at 989-615-2736. Tell him you want the "home builder member discount." All participants must be members of the GLHB&RA.

MSU Federal Credit Union: " Loves Construction Loans!"

The Parade Of Homes Builders' kick-off meeting was held last week at the new headquarters of the MSU Federal Credit Union. Over thirty builders and associate members turned out to get the details on the 2010 Parade. Bill McLeod, Mortgage Manager for this year's Parade Sponsor, MSU FCU, was quoted as saying that they "love to do construction loans." The reason is that MSU FCU holds its own paper and does not sell the loan off to a far-away investor.



Here are a few of the highlights that MSU FCU shared with the group: Construction loans only require a one-time closing and there's no need for an end loan. Loan to value is currently 80%. The loan officer is also the underwriter minimizing the number of people involved. Membership in the MSU FCU is easy with options to join through 70 or more organizations with a small fee. Up



top nine months construction periods with interest-only payments. Construction/remodeling loans are also available.

Be sure to call Bill McLeod at MSU FCU for the name of a mortgage officer near you: 517-333-2230.

Save 22% With
Verizon



One very good
reason to be a
member of the
Greater Lansing

Home Builders
And
Remodelers
Association!

Call Brenda
Hoffman
for Details
517-285-4345

[Click Here For Details](#)

Use Your Meijer
Card This Month
And Save!



Three Reasons to Attend The Next Membership Meeting!

Every member should try to attend the membership meetings on a regular basis. Here are three good reasons to attend 1) Learn something new; 2) Meet new people; and 3) Stay current on industry news.



The current news we're focused on right now is Lead Training for Remodelers. Come and hear about the new requirement for remodelers. This is an important area that will affect all remodelers. The next meeting is on December 9th at RBK Building Materials, located at 1325 E. Jolly in Lansing. The meeting begins at 5:30 PM and is over at 7:00 PM. RSVP by [e-mailing the office](#), or calling 323-3254, or downloading the RSVP form from the web site.

Be A Sponsor Of The Wild Game Dinner!

Put Your Name In Front Of 350 People At the The Wild Game Dinner!

Want to reach 350 people for just \$100?! If so you can be a Button Buck Sponsor for the Wild Game Dinner. You get a business card size ad in the Program Guide and your name mentioned at the dinner. If you want some additional exposure then commit to a Spike Sponsor for \$300. Special thanks to Button Buck sponsors: Arrowhead Homes, CertainTeed Roofing, Hanneman & Fineis Concrete, Mark Voss and Oade, Stroude & Kleiman, PC. Also, thank you to Spike sponsor: Independent Bank. Special thanks to Table Sponsors: ESI Heating, Wimsatt Building Materials and Roxy Eaton at the Reverse Mortgage Center. Click here for the list of available sponsorships! Call or [email Cindy](#) today! 517-323-3254.



*The Home Show Has Moved, From The
Summit To The Lansing Center!
Reserve Your Booth Space Today!*

Home Building & Remodeling Show Over 60% Sold At Lansing Center!

Now is the time to reserve your spot in the Home Building & Remodeling Show. The show is over 60% sold!! The GLHB&RA Home Show attracts more



**Meijer is a
Home Builder
Partner!**

**Spend \$25
Or More on
General
Merchandise**

And Get

**\$5 Off Your
purchase!**

qualified buyers than any other show in Lansing. There is a Golf Show at the Lansing Center on the same weekend. GLHB&RA will be partnering with the Golf Show to jointly promote both shows. Attendees will be able to attend both shows by purchasing a joint ticket at a discounted rate. If you didn't find a contract in your mail, you can [download it from the web](#) site along with a copy of the [floor plan and booth layout](#). Contact Lacey for more information today: 517-323-3254.

Want to Teach An Educational Session At Home Building & Remodeling Show?

Just started last year GLHB&RA invites members to host a half-hour educational session for the public on select topics. This year there are four topic areas that have not been filled. They are Fireplace Design, Interior Design, Green Building & Remodeling and Radiant Floor Heat. If you are a member, exhibiting in the show and expert in one of these areas, call or [email Lacey](#). 517-323-3254.

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