



HOME BUILDERS ASSOCIATION OF THE ALLEGHENIES

AUGUST 2008 NEWSLETTER

BOARD MEETING

Monday, August 11, 2008: The monthly Board of Directors meeting begins at 6:30 PM at **Hoss's Restaurant**

GENERAL MEMBERSHIP MEETING

No General Membership meeting this month. Monthly meetings will resume on September 8, 2008

NO GENERAL MEMBERSHIP MEETING

GENERAL MEMBERSHIP MEETINGS:

6:30 p.m. Cocktails 7:00 Dinner First Monday of the month
August no meeting
September 08, 2008
October 06, 2008
November 03, 2008
December Christmas Party

BOARD OF DIRECTORS MEETINGS:

6:30 p.m. at / Second Monday of the month
August 11, 2008
September 15, 2008
October 13, 2008
November 10, 2008
December 08, 2008

A Special Thank You to Businesses That Have Sponsored a General Membership Meeting recently. These Companies have Supported our Home Building Association.

KOHL BUILDING PRODUCTS
THE LONG BARN INC.
iLEVEL by WEYERHAUSER
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MEDALLION CABINETRY
BRETT INSURANCE
LAUREL ASPHALT
THE DOW CHEMICAL COMPANY
WHISPERING PINES ICF SUPPLY

USI AFFINITY
BABCOCK LUMBER, NOVA BRICK AND
SIMPSON STRONG TIE
B. K. ENTERPRISE -SUPERIOR WALLS
ALLIANCE WHOLESALE SUPPLY INC.
PENNSYLVANIA BUILDERS BENEFITS
3M PRODUCTS
MIHALKO'S GENERAL CONTRACTOR

GENERAL MEMBERSHIP MEETING SPONSOR

If you are interested in sponsoring a general membership meeting, please contact Walf Freidhoff at (814)535-8371.

PBA BOARD MEETINGS:

11/16/08 - 11/18/08
Marriott in Cranberry
Township

H.B.A.A. HOMESHOW MARCH 20-22, 2009

For more information watch this newsletter, watch the HBAA website at hbaahomes.org or call Lynn Gramling at 535-7761.



DO YOU KNOW THE CODE?

1. Weepholes in masonry veneer shall not be less than _____ inch in diameter with a maximum spacing of _____ on center.
2. The chimney wall or chimney flue lining shall not change in size or shape within _____ inches above or below where the chimney passes through floor, ceiling or roof components.
3. When mechanical equipment is located in attics, it shall not be further than _____ feet from the attic access.
4. A luminaire controlled by a switch located at the required passageway opening and a receptacle outlet shall be provided at or near appliance location.
5. Porches, balconies, ramps or raised floor surfaces located more than _____ inches above the floor or grade below shall have guards not less than _____ inches in height.
6. Required guards on stairways and porches shall be constructed to not allow passage of a _____ inch diameter sphere.

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CODE ANSWERS

1. 3/16 inch 33 inch -2006 IRC Section R703.7.6 Weepholes
2. 6 inches -2006 IRC Section R1003.6 Changes in dimension
3. 20 feet *Measured along the centerline of the passageway from the opening to the appliance.* -2006 IRC Section M1305.1.3 Appliances in attics
4. True *In accordance with Chapter 38* -2006 IRC Section M1305.1.3.1 Electrical requirements.
5. 30 in. 36in. 36 in. - 2006 IRC Section R312.1 Guards required
6. 4in. *Exception: The triangular openings formed by the riser, tread and bottom rail of a guard at the open side of a stairway are permitted to be of such a size that a sphere 6" cannot pass through.* -2006 IRC Section R312.2 Guard opening limitations.

GENERATION Y SEEKS PERSONALIZED EXPERIENCE

The housing market may have softened, but smart home builders will see an opportunity to reach a new, ready to buy audience – Generation Y. This group is generally described as those born between 1981 and 1995. Builders ought to understand how to best reach this new segment of customers and capitalize before their competitors do.

Generation Y is unlike their Generation X and Baby Boomer predecessors. Generation Y homebuyers grew up with technology and rely on it. They like being informed, especially when they make a serious purchasing decision, and buying a home is likely the biggest purchase they will make.

From one perspective, this is a great time for Generation Y, because mortgage rates are low and it's a buyers' market. Generation Y consumers generally have more spending power, because they are well educated and have higher starting salaries out of college.

Research shows the average Generation Y homebuyer is 26 years old and they are willing to spend more money on a new home in order to get exactly what they want. They understand this is a prime time for them to buy a home and potentially have a mortgage payment less than what they would pay in rent. Due to optimal market conditions and improved financial situations, more single females are also buying homes on their own at this point.

When shopping for a new home, Generation Y consumers want to live close to where they work and socialize, but also be near friends and family. They prefer living in the city or at least in close proximity.

If the home building industry wants to reach out to these potential customers, they must realize how important a role technology plays in the lives of Generation Y consumers. This generation relies on e-mail, the Internet, PDAs, BlackBerrys, and other devices – and for many, these technologies are their preferred method of communication. Not only is this an efficient and effective way to reach prospects, it is also less expensive than advertising using traditional channels like print advertising, television, and billboards.

Studies show eight out of 10 Generation Y homebuyers do their research using the Internet. Once they have narrowed down their choices, Generation Y consumers want their requests for information responded to quickly and personalized. They want a fast response so they can make a decision. There is a good chance that if the home builder they contacted is slow to respond, the homebuyer will move on to one who can accommodate their needs.

Home builders need to utilize technology tools to help them communicate with Generation Y. They will lose interest quickly if you don't show that you value quick communication, according to a Forrester Research article (www.forrester.com: the Gen Y design guide; Dec. 3, 2007) about creating experiences for younger consumers. A customer relationship

management (CRM) system with a strong marketing automation suite can provide home builders with the ability to deliver detailed, personalized information in a timely fashion.

Using a CRM tool, home builders can have personalized information sent automatically to potential buyers based on the questions they answer in a survey, such as what they are looking for in a home, what is their timeframe for buying, and what kind of amenities are most important to them. Generation Y consumers will appreciate getting a tailored response to their inquiries, and this will also make them more likely to provide additional information about their buying preferences.

Armed with type of information, your sales team can be alerted to hot leads, allowing them to launch follow-up programs

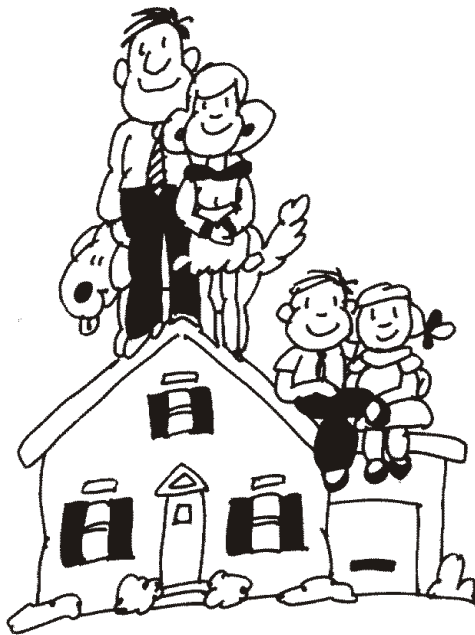
to get these prospects into the office. And responding quickly can be an important differentiator between you and a competitor when reaching out to a buyer, especially if the buyer is using a Web site like Move.com or NewHomeSource.com, which feature multiple home builders. Typically, buyers are prone to visit the communities of home builders that respond to them first with the personalized information they seek.

Using marketing automation and collecting buyer data are great ways to build rapport, but it doesn't end there. Time is very valuable to Generation Y and they want to use technology to create wish lists for the communities they are interested in and also for the design of their dream home.

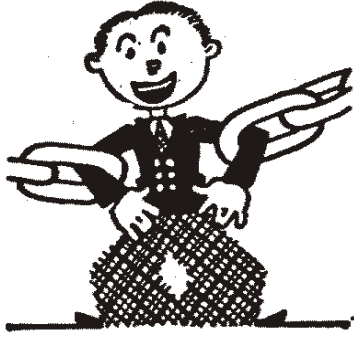
Builders can use the Web and surveying to educate buyers about

communities and assist them in identifying a home that meets their needs. Providing a list of communities that fit their needs lets home buyers narrow down their wish list of communities that fit their lets home buyers narrow down their wish list and spend more time checking out the communities that are right for them. By the time they go to the community, they will have a better understanding of their customers and be able to help ensure that they are making the best recommendations.

Home builders must realize Generation Y homebuyers are moving away from traditional marketing and communications methods - and to reach this latest generation of homebuyers, home builders need to as well. Though deeper knowledge and use of the technology so central to this generation's buying habits, home builders can provide a better, more personalized customer experience, achieve a faster sales cycle, gain a deeper understanding of customers' needs, sell more options, and build stronger, more profitable relationships.



RENTING VS OWNING



A recently-released study shows that **owning makes more sense than renting** in 66 of the nation's 100 Metropolitan Statistical Areas. The Johnstown area is one of the 66. The study, which was compiled by the Center for Economic and Policy Research and the National Low Income Housing Coalition, includes a comparison of monthly owning and rental costs for each market, as well as an estimate of equity that a home would accumulate by 2012.

"The bubble that developed in the U.S. housing market from the years 1996 to 2006 pushed prices in many markets far out of line with fundamental values. The correction that began in the middle of 2006 has helped to bring house prices back in line with their long run trend growth path. Nonetheless, house prices in some of the most inflated markets are still hugely out of line with rents and income."

Access the complete study "Ownership, Rental Costs and the Prospects of Building Home Equity: A Comparison of 100 Metropolitan Areas" (dated May 8, 2008) here www.cepr.net/documents/publications/100city_2008_05.pdf

ATTENTION HBAA MEMBERS

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Attorneys at Law

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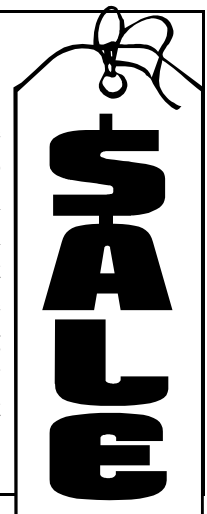
1397 Eisenhower Boulevard
Richland Square III
Suite 202
Johnstown, PA 15904

MEMBERS ON THE MOVE

- Denny Squillario and Pat Dumm attended the Regional Meeting on June 26th in Indiana
- Burnham & Thermoflo donated a boiler to Somerset Vo-Tech
- Denny Squillario and Pat Dumm will attend PACAH meeting in State College
- Financial Counseling is being done by Walt Freidhoff to YouthBuild in August (Dave Ramsey Financial Program)

STAPLES DISCOUNTS AVAILABLE TO ALL PBA MEMBERS

PBA's Member Rebate Program and Staples have teamed up to offer deep discounts on office supplies and equipment to PBA members and local associations. Staples discounts are available to all members; participation in the Member Rebate Program is not required. This partnership with Staples allows members to shop for more than 100,000 products (compared with 30,000 through retail Staples outlets and online). Dedicated sales representative will assist in obtaining the best pricing. Members also have the opportunity to receive personalized items at deep discounts and have some of the country's largest commercial printers at their disposal. Even companies currently using Staples Advantage discounts will see savings with this program - but they will be assigned a new sales rep to handle the transition. To sign up, visit linkregistration.stapleslink.com/c/s?RegFormId=199265 For more information, contact Chris Anderson at PBA at 717-730-4380, ext 3011, or e-mail canderson@PaBuilders.org



A SPECIAL THANK YOU TO THIS YEAR'S TEE SPONSORS

We would like to extend our sincere appreciation to this year's golf tee sponsors. We want to thank you for helping to make this year's outing such a success. As members of our Home Builders Association we need to support their businesses with business.

1ST SUMMIT BANK - Elmer Laslo/Joe Gribbon

84 Lumber

ALLIANCE WHOLESALE

AMERISERV FINANCIAL - Cindy Blough

CARPENTER FINANCIAL SERVICES - Joe Carpenter

CENTRAL CONTRACTORS SUPPLY - Lynne Gramling

COLDWELL BANKER PRESTIGE REALTY - Martin Torledsky

COLDWELL BANKER PRESTIGE REALTY - Doug Oakley

FI-HOFF CONCRETE

GREATER JOHNSTOWN CAREER AND TECHNOLOGY CENTER - John Augustine

HAMPTON INN JOHNSTOWN

KOHL BUILDING CENTER

LEVENTRY, HASCHAK & RODKEY - Tim Leventry

MAINLINE NATIONAL BANK

NORTHWEST SAVINGS BANK

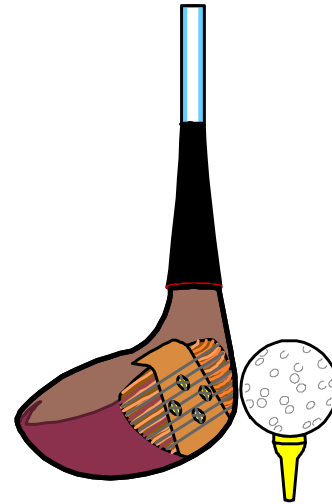
PASQUERILLA CENTER / CROWN CONVENTION CENTER

SLOVENIAN SAVINGS & LOAN

SOMERSET TRUST

THE KITCHEN GALLERY - Walt Brosius

THE LONG BARN

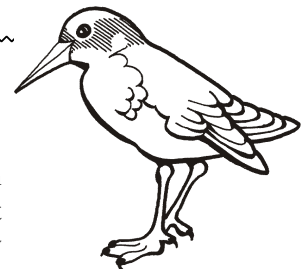


NEW PENNSYLVANIA ENERGY BILL

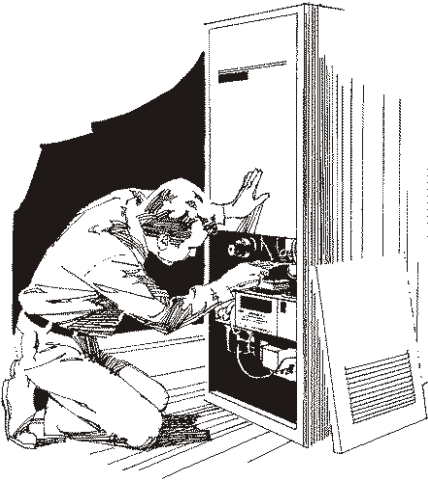
ALLOWS CHOICES IN GREEN BUILDING STANDARDS

NAHB's green building standards are among those standards that will qualify for certain grants and loans under the Alternative Energy Investment Act (Special Session HB1) that passed by the state House and Senate July 4. An earlier version of the bill recognized only LEED standards for green construction, but an amendment added other accepted standards.

The inclusion of NAHB and other green building standards is vital in gaining recognition for cost-effective green building standards accessible to a larger share of Pennsylvania homebuyers. In contrast, other costly standards are priced out of the reach of thousands of Pennsylvania homebuyers. The bill, signed into law by Gov. Ed Rendell on July 9, allocates \$25 million for residential green building grants and loans. In total, the law will provide \$650 million in a variety of grants and loans. PBA's government affairs division currently is evaluating the law to identify new business opportunities it provides for our members.



IMPROVE YOUR HOME'S ENERGY EFFICIENCY WITH TECHNOLOGY



More and more, home buyers are looking for ways to incorporate home technologies that increase the long-term value of their house but also provide convenience, safety and comfort. These days, energy management tops the list of desired features in new homes, according to a recent survey by the National Association of Home Builders (NAHB).

NAHB's 2007-2008 consumer preferences survey of more than 2,300 recent and prospective home buyers examined the features, products, amenities and layouts preferred in a new home.

In the home technology features category, the number one choice among respondents was energy management at 61 percent – up from 45 percent in 2004. Also ranked highly in this category were multi-zone heating, ventilation and air-conditioning (HVAC), lighting controls and home theatres.

Staying in the home technology features category, three of the top five most-wanted technology features – energy management,

HVAC and lighting control – also provide energy-efficiency. By incorporating the following technologies, home owners can save money on their utility bills:

- Automated HVAC systems can maintain a more energy-efficient temperature while the home owners are away at work, but switch to a more comfortable temperature prior to their arrival home. Zones can also be created to heat or cool only the areas most used by the occupants, keeping other areas, such as guest bedrooms, shut down until they are needed. According to Energy Star, a joint program of the U.S. Environmental Protection Agency and the U.S. Department of Energy, programmable thermostats can save consumers about \$180 per year in energy costs.
- Water heaters with a timer can be turned off when the occupants are traveling, then can turn on and begin heating the water in preparation for their return home. Tankless gas water heaters – which only activate when residents start to use hot water and immediately de-activate when they are done – are also a great option and can reduce water heating costs up to 35 percent annually.
- Lighting can make up 10 to 20 percent of the total electrical usage of the home. Installing an automatic dimmer, which adjusts to the homeowner's needs based on time of day or occupancy, will lower electricity bills and increase the life expectancy of light bulbs.

- Blinds and drapes can be programmed to close during the hottest part of the day to block out the sun; keeping the house cooler. In the colder winter months, they can open up to allow the sun in to warm the house, which helps regulate the room temperature.

By incorporating technologies that help make your home operate more efficiently, Energy Star estimates that home owners can save \$200 to \$400 annually on their energy bills.

CAN YOU FIND YOUR BUSINESS WITH GOOGLE MAPS?

Google Maps allow consumers to search for a businesses close to their location. This provides an easy no-cost way for builders to gain possible clients. A consumer searches for a general business in their area and directions to the business. Each businesses address, and phone number is included in the listing. Most businesses are automatically listed because Google uses phone directories to update the business contact information. However, If your business is not listed or the contact information is incorrect, it is easy to manually update the information.

In order to update the information, go to www.googlemaps.com and search for your business under the find business tab. If your business is not listed or the information is incorrect, enter www.google.com/local/add in your browser. Simply follow the directions provided and enter the correct information. Once you submit the listing, your business will be provided as a result every time a consumer searches for a home builder in your area.

GET YOUR LAWN AND LANDSCAPE PREPPED FOR WINTER

The shorter days and crisp temperatures that signal the start of fall are upon us, and there is no better time to take stock of your lawn and landscaping as you prepare for winter. Tackling a few lawn and home care activities now can pay long-term dividends.

Plan Your Fall Planting

Landscapers agree that fall is the best season for planting trees, shrubs and perennials, as well as the ideal time of the year to fertilize grass lawns, especially in the cooler climates. Many nurseries and garden centers put plants on sale in the fall and most of them will be good-sized plants with a full season of growth behind them, so take advantage of the savings by getting started early.

Plants planted in the fall benefit from cooler air temperatures, not to mention soil temperatures still warm enough to support good root growth. After a winter of dormancy, fall-planted trees and shrubs practically shoot out of the soil the following spring.

Take Stock of Your Lawn

Fall also is a great time for new grass seed to take root, so consider reseeding in selected areas. Reseeding also eliminates areas for weeds to grow in the spring. Fertilize your lawn one more time with a high nitrogen fertilizer to encourage root growth. Look for a lawn fertilizer labeled “winterizing.”

It’s also a good idea to rake leaves and debris off your lawn in the fall. Put some muscle into it and rake out any areas where heavy thatch has built up.

Cut your lawn one last time after it has stopped growing, but before the first snow. Adjust your mower setting to cut your lawn to about one inch. Lawn care experts suggest doing the final mowing with a bagger to pick up cut grass, stray leaves and other debris.

To Aerate or Not to Aerate?

Lawn aeration involves the removal of small soil plugs or cores out of the lawn. Aerators typically



extract 1/2 to 3/4 inch diameter cores of soil and deposits them on your lawn to allow air, moisture and fertilizer to penetrate down to the root zone.

Even with meticulous care, lawns can thin out and lose color due to excessive thatch buildup, hard or compacted soils, or periods of high temperature, high humidity, or drought. According to The Lawn Institute, more than two-

thirds of American lawns are growing on compacted soils. These soils slowly reduce the amount of oxygen contained in the soil, thus retarding the penetration of both water and nutrients. Aeration and overseeding is recognized by experts as the best treatment to control thatch, reduce compaction, fill-in bare spots and revitalize growth. Here are the key benefits:

- Loosens compacted soil and increases the availability of water and nutrients.
- Enhances oxygen levels in the soil, stimulating root growth and enhancing the activity of thatch-decomposing organisms.
- Reduces water runoff.
- Increases the lawn’s drought tolerance and improves its overall health.

The type of grass will determine whether to aerify in the fall or in the summer. Lawns composed of cool-season grasses such as Kentucky bluegrass are best aerified in the fall, when there is less heat stress and danger of invasion by weedy annuals. On the other hand, warm-season grasses are best aerified in late spring and summer, when they are actively growing.

While lawn care and landscaping routinely top the “honey-do” lists for fall, there are other home maintenance chores that will help ensure a warm and happy winter. Check out our web site www.nahb.org for more on home care.

HIGHLIGHTS OF PENNSYLVANIA'S NEW WATER AND SEWER INFRASTRUCTURE FUNDING LEGISLATION

Pennsylvania's total water and sewer infrastructure funding needs over the next 10 to 15 years are estimated to be at least \$20 billion. As noted previously, Senate Bills 2 and 1341 would collectively provide for just over \$1 billion toward meeting those needs. Gov. Ed Rendell signed the bills at a July 9th ceremony at the Mechanicsburg Sewage Treatment Plant.

SD 2 - the "H2O PA Act"- would use gambling revenues from the Commonwealth Finance Authority's Tourism Economic Development and Gaming Fund to pay off \$800 million in borrowing for water, sewer, stormwater, flood control and high-hazard dam projects across the state. Of that \$800 million, \$135 million is earmarked to flood control and high-hazard dam repairs. With regard to sewage treatment plants. SB 2 would give priority to projects at plants that are required to reduce nutrient discharges due to a federal or state court order or other policy (such as the Chesapeake Bay Tributary Strategy). Grants available range from \$500,000 to \$20 million, and state funding is available for up to 50 percent of an eligible project's cost.

SB 1341 provides for a voter referendum on \$400 million in borrowing through the Pennsylvania Infrastructure Investment Authority (PENNVEST) for water and sewer projects statewide. One category of eligibility for projects is the reduction of nutrients and sediment to comply with the Tributary Strategy, and the funds made available can be used by treatment plants to purchase nutrient credits. While significant reforms to the trading program are still needed, allowing the purchase of credits with these funds is intended to encourage trading as an option for treatment plants required to reduce their nutrient discharges to the Chesapeake Bay.

ALL EMPLOYERS MUST START FOLLOWING NEW I-9 HIRING REQUIREMENTS

The U.S. Department of Homeland Security has changed the I-9 form used by employers to verify the identity and work authorization of all new employees. As of Dec 26, 200, employers must have begun using the revised I-9 form for all new hires. Firms using the old form for new hires could be fined \$100 or more. Companies do not need to redo the forms for employees hired prior to Dec 26; those earlier I-9 forms are still valid for existing employees and should be kept on file. The Department of Homeland Security advises that old I-9 forms are still valid for existing employees and should be kept on file. The Department of Homeland Security advises that old I-9 forms be discarded to avoid confusion. New forms can be downloaded from the U.S. Citizenship and Immigration Services web site at www.uscis.gov. PBA members also can download the form by going to the NAHB website and entering "new form I-9" in the search window. For more information, contact NAHB's David Crump at (800)368-5242 ext. 8491



IRS INCREASES MILEAGE RATES FOR SECOND HALF OF YEAR

Effective July 1, the IRS has increased mileage rates for travel through the end of the year. The business mileage rate has increased to 58.5 cents per mile, up from 50.5 cents per mile. Additional information is available at www.irs.gov/pub/irs-drop/a-08-63.pdf



NEWSLETTER ADVERTISING
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Newsletter Advertising Contract

NAME OF COMPANY: _____
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 PHONE: _____
 FAX: _____
 E-MAIL: _____

Member of the Home Builders Association of the Alleghenies?

Yes No

Order for advertising **within** our monthly Newsletter:

- . All ad copy and artwork must accompany this contract.
- . All advertising artwork must be photocopy ready. (B&W only)
- . All advertising contracts are for a minimum of 3 months.

Business Card (3 1/2 x 2")	\$10.00 x _____ months = \$ _____
1/8 page (5" x 2")	\$15.00 x _____ months = \$ _____
1/4 page (5" x 4")	\$25.00 x _____ months = \$ _____
1/2 page (5" x 8")	\$45.00 x _____ months = \$ _____
Full page(8 1/2" x 11")	\$90.00 x _____ months = \$ _____

Order for a flyer **attached to inside** of our monthly Newsletter:

- The flyer must be of size 8 1/2 by 11, on standard weight paper.
 - All the flyers are to be created by the advertiser and given to H.B.A.A.
 (Please call HBAA for an estimate of the number of flyers required)
- \$75.00 x _____
 sheets x _____ months = \$ _____

Circle month you are requesting your ad period to start:

Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

- All advertising contracts must be prepaid, please attach check payable to the H.B.A.A.
- All advertising must be supplied to the H.B.A.A. office a minimum of 2 weeks prior to the advertising month.

The HBAA does not discriminate against any person or company in accepting paid advertising in its newsletter. Acceptance of advertising does not constitute an endorsement of the advertiser, its products, services or claims. The HBAA shall be held harmless in the event that a newsletter is not published or distributed as planned, or in the event that an ad is omitted or incorrectly displayed.

Advertiser _____ Date _____

HBAA _____ Date _____

FLUDDER'S CORNER



In the black you can read the word GOOD.
 In white the word EVIL.(Inside each black letter is a white letter)
 "Good can't exist without evil / The absence of good is evil."

**Home Builders Association
Timothy C. Leventry
Suite 202, Richland Square III
1397 Eisenhower Blvd.
Johnstown, PA 15904**

Return Service Requested



**HOME BUILDERS ASSOCIATION OF THE ALLEGHENIES
NEWSLETTER**

August 2008

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FAX: (814) 269-1429

President: Denny Squillario
web site: www.hbaahomes.org
email: info@hbaahomes.org

A Special Thank You to Chuck Bowser
and Jim Buhaly for organizing and
planning this year's golf outing.

THANK YOU