

The official monthly e-publication of the Builders Association of Greater Indianapolis

BUILDER BASH

TRADE SHOW

November 5

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Steve's Message



On page eight of this issue are profiles of the nine members running for the six open positions on the 2010 BAGI Board of Directors. Members should be proud of the fact that our election process is a truly democratic, competitive election for two reasons.

The first reason we need to hold an election is that there are more members

with an interest in serving than we have available positions! This is an excellent indicator of the health of the association, especially during tough times for our industry.

The second reason is that a competitive election allows for all voices to be heard creating a mix of experiences and viewpoints on the board that is representative of the different segments of the membership.

I strongly encourage each member company to take a moment to vote. Absentee ballots are now available at the BAGI office, 1011 Dr. Martin Luther King Jr. Street in downtown Indianapolis. If you are attending a meeting here or just driving by, please stop by the front desk and vote.

The last opportunity to vote but a great opportunity to network, learn about the products and services of associate members, and get the latest industry forecast is the Builder Bash at Primo's South of Thursday, November 5.

The elections return to the Builder Bash adding another layer of excitement to an already fun event. If you've never been to a BAGI election event you'll have to use your imagination when I tell you that part of the candidate orientation is my caution to them about the use of open flame, live animals, or large inflatable objects.

Lastly, I want to extend my personal thanks to the nine candidates running for office. Not knowing if their campaigns will be secure them a Board seat, these members have committed significant time, effort and expense in pursuit of these board positions at a time when all of these resources are scarce.

As the industry faces some its toughest challenges in decades, it is reassuring that our association does not lack a pool of dedicated, passionate leaders.



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GENERAL INSURANCE













Any member who submits a prospective member lead for a company that becomes a member in 2009 will be eligible for a drawing at the Janus Ball in January 2010. You must be present to win.

The cash prize will continue to rise each month as more sponsors contribute \$150 each to have their logo on this page.

So make sure to look in Sites for the new sponsors of this drive and the total that you could win!

Pass your lead onto Barbara at BAGI, 236-6330, or barbaraz@bagi.com

the BAG, builder BASH!



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NOVEMBER 5 PRIMO SOUTH

Noon - 7:00 p.m. I-65 South to Keystone Ave. Exit #107 South to National Ave. – turn left

SCHEDULE OF THE DAY

10:00a – 12:00p BPCI Membership Meeting (BPCI members only)

I 2:00p
Exhibit Floor Opens
Lunch served
Election campaigning begins
Silent Auction opens

Edsel Charles 2010 Market Forecast sponsored by TMC Building Products

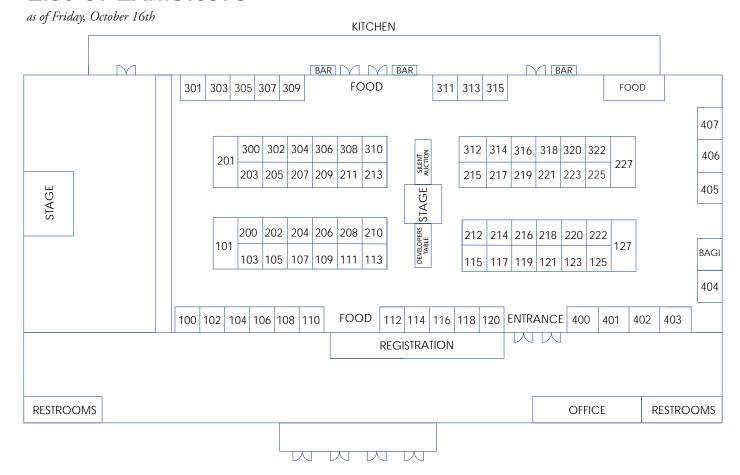
3:00p - 5:00p

5:00p
Introduction of Candidates
Heavy Hors D'oeuvres Served

6:00p
Voting Closes
Silent Auction Ends

7:00p
Exhibit Floor Closes
Election Results Announced
2010 Membership Prize drawn
-you must be present to win

List of Exhibitors



2-10 Home Buyers Warranty

Airtron, Inc.

Best Cabinets, Inc.

Blair Windows & Doors

Broadview Security

The Builder's Journal

Chisolm Architectural

Millwork

Clark Appliance

Custom Concrete Co., Inc.

Contract Lumber

Dealers Wholesale

Delta Foundation Specialists, Inc.

Edgewood Building Supply

Harleysville Insurance

Godby Hearth & Home

General Shale

Huber Engineered Wood

ICC Floors

iLevel

Indianapolis House & Home magazine

Indianapolis Monthly

Kinetico Quality Water Systems

M & I Bank

EF Marburger Fine Flooring

McComb Window & Door Co., Inc.

Overhead Door Co. of Indpls.

Pro-Build/Carter-Lee

Professional Garage Door Systems, Inc.

Professional Warranty

Residential Warranty Co.,

Sherwin Williams Company

Speedway SuperAmerica, LLC

Spotlight Indianapolis

Suburban Steel Supply Co.

Thermo-Scan Inspections

TMC Building Products

Wharton Insurance

Click here to

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exhibitor contract

COST TO ATTEND

Builders: \$15

Non-exhibiting Associate Members: \$25 for first attendee, \$50 for each additional RSVP

Exhibitors: Two free reservations, \$15 for each additional attendee

Registration fees will increase \$5 for walkins

There is no charge to come to the Bash to vote in the event foyer

Click here for reservation form or register online at www.bagi.com/Reservations.asp

BAGI Board of Directors Builders Candidates



Forrest Carpenter

Owner

Custom Homes by Cory. Inc.

Forrest served as the 2008 Johnson County Council President and has been a Johnson County Board Member since 2006. Forrest also is currently serving on the BAGI Board of Directors.

"As a builder and a real estate broker, I believe that I can offer insight into working through the difficult times our industry is facing and help implement and promote programs and educational seminars that will assist members in their efforts to improve their businesses. I will also work with MIBOR and real estate brokers to establish a better working relationship with BAGI. Finally, I believe I can help promote BAGI and its benefits to nonmembers and encourage them to be part of a growing organization that will help expand their businesses."

Forrest would like to see BAGI's government committee push lawmakers to establish and put into place programs that will help our industry climb out of this downturn. He would also like to encourage BAGI members to work together and increase membership by doing business with a member to help our industry and organization as a whole.

"It can be a challenging, up and down business so it is important you learn to help others and learn you can lean on others for support. This has encouraged me to get more involved in my community and take pride in helping my community grow. It is a business that has taught me that the more you give, the more you get back."



Bruce Craig Division President, Indianapolis Beazer Homes

Bruce is currently serving as an exofficio member of the BAGI Board of Directors and is a member of the Government Affairs Committee. He is also a member of the BAGI/MIBOR Appraisal Task Force.

Bruce believes he brings a broad market perspective to the BAGI Board, having worked in the home building industry in Atlanta and Phoenix prior to coming to Indianapolis.

He sees the major issues facing the industry as:

- 1. National economy BAGI can continue to lobby for the extension of the homebuyer tax credit but push to include credit for all buyers, not just first time homeowners,
- 2. Local economy BAGI can continue to partner with local leaders in order to facilitate change that is beneficial to BAGI membership,
- 3. Financing requirements not just for customers but for developers, builders and contractors, and

- 4. Appraisals BAGI can continue to partner with MIBOR in order to identify ways for BAGI members to proactively provide builder sale comps to appraiser through the BLC with minimal cost to members, and
- 5. Consumer confidence BAGI can continue to promote a positive message to consumers about the benefits of new homes and why now is indeed a great time to buy a home.

Commenting on how being a part of the housing industry has impacted his life, Bruce writes, "My business and professional life tend to blur together. I'm very proud to be a part of the homebuilding community. I feel tremendous pride and satisfaction every time we help a customer fulfill their dream of owning a home."



Todd Fenoglio, Vice President, The Estridge Companies

Currently serving as president of the Hamilton County Builders Council, Todd is also involved on the BAGI and Government Affairs Committee. He has also served on the Nominations and Education Committees.

He writes, "I feel I offer a broad perspective on the Central Indiana housing industry. I have extensive experience in all facets of the homebuilding business, from design (as a registered architect), to operations (Vice President of Operations,

Sites Magazine

Estridge); from custom building (President, Precedent Homes) to production building and land development (Vice President, The Estridge Companies and Estridge Development Company).

I offer excellent consensus-building, communication and management skills, having worked with and on various boards and committees, both inside and outside of the industry."

Todd acknowledges that the current economic cycle offers both challenges and opportunities to the industry. He points out, "all companies have had to reexamine and refine their operating models, find new and creative ways to market and produce profitable products (and extinguish unprofitable ones), be everdiligent in their use of operating capital, all while continuing to execute with flawless efficiency. As the tide begins to turn, the challenge will be to maintain the disciplines that sustained our businesses during lean times and leverage them to bring a return to profitable and sustainable growth and expansion."

He believes BAGI must continue to proactively promote home building as a crucial component of economic recovery and maintain lines of communication with business and government leaders on behalf of members. Todd also feels BAGI needs to continue offering education opportunities to all members.

When asked how his experiences in the building industry have shaped his life, Todd adds, "Involvement in the building industry has taught me to seek to understand issues from multiple perspectives. This industry has many facets to it, with a multitude of interested stakeholders. A production builder's perspective may be aligned with a custom builder's, or it may be in direct opposition. A land developer may gain from a piece of legislation or a code change that would hurt a materials supplier. Each perspective is unique and legitimate, and may require compromise for the good of the whole.

That need for clear and thorough understanding, intense analysis, sometimes bold decision-making, and often-times compromise to the minor points for the sake of the larger ones has helped me develop as a business person, a husband and father, and an engaged member of my community."



Jeff Langston, President Heartwood Custom Homes

Teff has been involved with BAGI for over 10 years serving as both the president of the Hamilton County Builders Council and as a member of the BAGI Board of Directors for most of this time. He feels he can bring to the board not only the perspective of a custom home builder and developer but also the viewpoint of a council president working at the grassroots level of the association. Jeff writes, "The two most important issues facing the building industry are competition from existing homes and their deflated values and the current appraisal / financing process. As an organization we must continue to promote the benefits of building a new home – less maintenance, more energy efficient, etc. In addition, we need to work with the realtor and appraising groups to insure that the most accurate comps are being used for the appraisal / financing process." He comments that many of his close friendships have developed from his suppliers and customers in the building industry. He has found that the build-ing community is more like a family to him than just a profession. "As a result, I have a true passion to stay involved in shaping the long-term dynamics of the industry," Jeff adds.



Steve Masuccio Drees Homes

Steve has served as an active member of the association, participating on the Board of Directors as an Ex-Officio, the Sales and Marketing Council, and the M.A.M.E. and Janus Ball Committees.

"In my 16 years of experience in the home building industry, I have been fortunate to experience forming and developing two companies from the ground up. Both of these companies are now among the top seven builders in permit numbers in the Indianapolis area. I have worked with projects ranging from entry level starter homes to the luxury single family homes and townhomes that Drees Homes builds."

Steve would like to see the BAGI Board of Directors keep its' attention on helping Government pass legislation to keep moving the housing market in a positive direction. "We need to educate prospective buyers."

Steve feels that it will be critical for BAGI, along with it's members, to keep in contact with Congress to help stimulate the economy with the 'first-time' buyer incentives, along with other incentives for 'move-up' buyers.

Steve would like to work on giving tax credits for energy-efficient systems such as HVAC, water usage, and various materials used in a home.

Steve thinks that the next several years will be crucial in growing a stronger economy. It will be important to make sure that MIBOR and BAGI keep working together as a task force to make sure the bankers, mortgage companies,

continued on page 10...

Masuccio continued from page 9...

and appraisers are giving proper value to new home construction. This includes insuring the Market will keep having positive growth, and most importantly, new and existing homebuyers will be protected in receiving proper value for their homes.

Steve has grown to have a new prospective and appreciation on what is important to others regarding neighborhoods, communities, and family in their everyday lives; from the convenience and quality of the schools they attend to the extra-curricular activities they participate in everyday.

"My experience in the building industry has given me a chance to give back to the community, whether working with under-privileged children or by serving as a deacon in my church."

"I look forward to serving on the Board of Directors and would appreciate your vote in the upcoming election."

Builder Bash Silent Auction Items donated to benefit the Ronald McDonald House of Central Indiana

as of Oct. 15

- \$250 Gift Certificate from Abda Inc, Custom Window Fashions
- Guitar Hero from Comcast Spotlight
- SmartGlobe from Comcast Spotlight
- Colts tickets donated by Vectren Energy Delivery
- Two \$25 gift certificates donated by Speedway SuperAmerica, LLC

If you'd like to donate an item for the silent auction, contact Stacy O'Gara at 317-236-6330 or stacyo@bagi.com. Items updated daily at www.BuilderBash.com

BAGI Board of Directors Associate Candidates



Jeremy Ash Residential New Construction Sales Manager, Airtron Heating & Air Conditioning

Jeremy's involvement in the Hamilton County Builders Council includes four years on the Board of Directors as well as chairing the membership committee for two years, golf committee for one year and the promotions committee for one year. He will be the president of the Hamilton County Builders Council in

Jeremy has also served on the board of the Sales and Marketing Committee and been a member of the Janus Ball, Scholarship Golf, BAGI Golf, Associates, Green Building and Builder Bash Committees.

Through Airtron, Jeremy is also involved with the Building Partners of Central Indiana as a preferred vendor and also serves on that group's membership committee.

"I bring a unique perspective, representing both Associate members and Hamilton County. I pride myself on bringing innovative ideas to the table especially in the areas of membership recruitment and involvement," writes Jeremy.

He recognizes the issues of appraisals and easing home values are a threat to the industry and feels BAGI should increase its efforts to see a more regulated appraisal system. BAGI's ongoing challenges are providing creative solutions to the everchanging issues facing the local housing market.

He writes that his experience working in the continuously shifting building industry has provided the skills to adjust at home with my children and family. "One thing that I have come to realize is that you should always be ready for a 'curve ball' and to accept change with a positive attitude," adds Jeremy.



Jeff Banning President, Banning Engineering

Jeff has been actively involved for many years with the BAGI Government Affairs Committee and the Hendricks County Builders Council.

He feels his engineering background and perspective will be an asset to the Board as builders and developers deal with various issues when working with cities, towns, counties, utilities, etc.

His 20 plus years in the home building industry gives him an understanding of the factors at work during, "boom and before the bust." He believes one of the issues facing the industry is to learn from the past how to move forward in a productive and realistic manner during the recovery.

Jeff writes that his experiences in the industry have taught him to appreciate what he has, what it took to get it and to be aware of what is important in life.



Tim Eckert Business Manager, Weber Concrete Construction

Tim's association involvement includes membership in the Hamilton County, Hendricks County, Johnson County, and Hancock County Builders Councils. He is currently chairing the BAGI Economic Development Committee, sits on the Hancock County Council Board of Directors and represents BAGI as a state director. Tim is also a member of the Membership, Green and Associates Committees plus the Builder Partners of Central Indiana advisory council. At the state level, he serves as Region 4 vice president.

Tim writes, "I relate well to associates and builders, both production and custom, and understand how housing policy impacts housing costs. I see lobbying legislators as very important."

He believes BAGI needs to address housing affordability through supporting progressive tax policies and working with local municipalities on housing fees and ordinances. His 29 years in the building industry has shown him the importance of a safe, secure residential environment for his family, neighbors, state and country.



Krista Jackson Energy Efficiency Portfolio Manager, Citizens Gas

Rista's industry involvement includes serving on the BAGI Board of Directors the past three years including Board Secretary in 2008 and 2009. She has chaired the Associates Committee in 2008 and 2009; served the Hamilton County Council Board member and Secretary from 2007 to 2009, served on the board of the Sales and Marketing Council from 2001 to 2006 and chaired that group in 2006, chaired the Casino Night fundraiser in 2007, and chaired the Janus Ball from 2005 to 2007.

Krista was honored as Associate of the Year in 2006 and Hamilton County Council co-associate of the year in 2008.

She is also a board member of the Greater Indianapolis Plumbing, Heating and Cooling Contractors (PHCC). She is actively involved with Habitat for Humanity as a volunteer and has coordinated a Citizens Gas build day and sponsorship.

Krista writes, "Working for Citizens Gas over the last nine years, I have developed relationships with a wide range of members through daily contact. I know that many members have ideas or concerns, but don't always feel comfortable voicing their opinions. I would like to be their voice on the board. I will represent all associate members and their interests."

She sees appraisals and the recovery of the market as two issues facing BAGI. Krista wants to continue working with MIBOR and related groups to correct the appraisal problem. She also supports the continuation of the homebuyer tax credit and encourages members to take advantage of opportunities that exist through the state energy conservation program.

Voting Instructions

The 2010 BAGI Board of Directors elections will be held on Thursday, November 5, 2009 during the Builder Bash at Primo South, 65 South and Keystone Avenue Exit #107. Votes may be cast on-site until 5 p.m. with the results announced at 7 p.m.

In the election process, one person from each member firm can vote. Builder firms may only vote for builder candidates and must vote for four candidates for their ballot to be considered valid.

Associate firms may only vote for associate candidates and must vote for two candidates for their ballot to be considered valid.

Absentee voting may be done in person only at the BAGI office, 1011 Dr. Martin Luther King Jr. Street, prior to the election date. Those ballots will be held in a sealed envelope until opened by an election teller.

Update

Building Partners of Central Indiana, LLC

Over the course of the last few months, many of you may have heard the name Building Partners of Central Indiana, or BPCI, and may be wondering what this organization is and what it entails.

In 2005, the Builders Association of Greater Indianapolis was approached by a Virginia based company (CB/USA) to form a buying group for the custom builders in the Indianapolis market.

The CB/USA organization offered the ability to recruit both vendors and builders for this group and had a successful track record in a number of other like-sized markets. In January 2006, after many months of negotiations and recruitment from the BAGI membership of both the Indianapolis vendors and builders the Building Partners of Central Indiana, LLC was created with the CB/USA acting as the management company.

In October 2008, the management board of the BPCI, made up of BAGI members, decided that their interests were best served by discontinuing the management services of CB/USA and operating the program locally. They felt with local management there could be and should be a paradigm shift in how the group operated and in the direction in which it was headed. In February 2009, the Board hired a local Operations Manager, Matt Ochs, to oversee the Building Partners of Central Indiana.

Today, the Building Partners of Central Indiana exist solely to facilitate a more efficient and price effective method for a group of custom builders to sell homes, remodeling projects or commercial projects in partnership with a group of preferred vendors. From January 2009 through June 2009, the BPCI builders have done over \$22 million in volume with estimates projecting volume of over \$40 million for all of 2009.

The group is continuously working to promote and foster the cooperation between our preferred vendors and our group of select custom builders. This spirit of cooperation is enhanced through a number of ongoing programs, from product education demonstrations,

vendor appreciation receptions, joint committee membership, best practice education, and field demonstrations, just to name a few. Because of this cooperation and teamwork, the BPCI is continually raising the expectations and requirements for what it means to be a member of this group for both the builders and the vendors. Those efforts ultimately serve to enhance the homebuyers experience when they deal with a BPCI custom builder or preferred vendor

Look in upcoming SITES issues for information regarding an open meeting for any custom builder that is a member of BAGI who is interested in hearing about the benefits of becoming part of the Building Partners of Central Indiana.

In the meantime, if you have any questions, or if you're interested in becoming a preferred vendor, please feel free to contact Matt Ochs, BPCI Operations Manager at (317) 261-4320 or matto@bagi.com.

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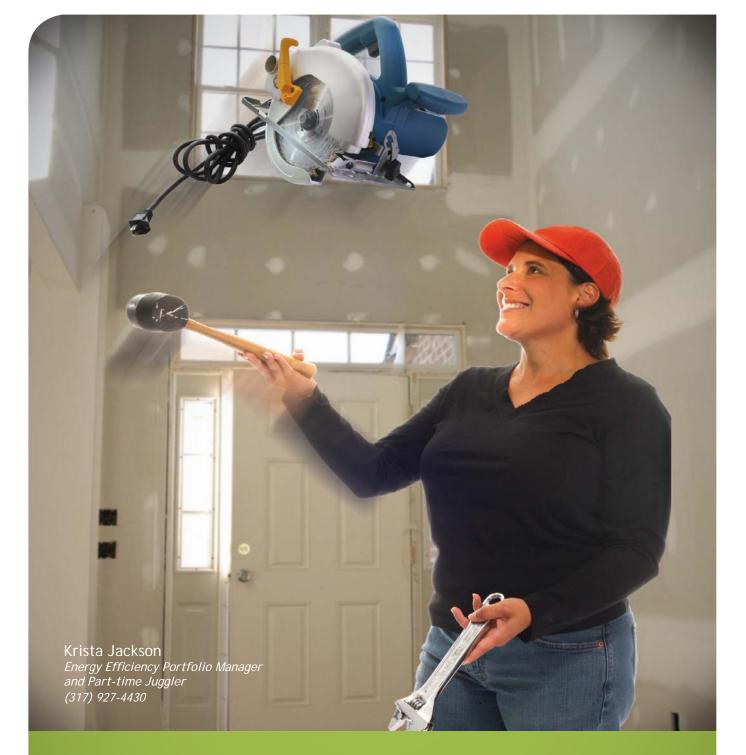
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What Is The Secret To Your Success In This Market?



by Janet Fitzgerald, President, Service Connections Inc.

All builders, suppliers, subcontractors and others in the housing industry have experienced

drastic changes in recent months. We are far from business as usual. Many have retreated to survival mode, and have cut payrolls, expenses and projects to the maximum possible extent.

These changes, which have been undertaken in recent months by almost all companies big and small, are necessary and help in the short term. But, they cannot sustain your business over the long haul.

\$\$\$ The Top Line **\$\$\$**

The single most important item in the long term financial picture of any business is its income from sales to its customers. The accountants call it the "top line" because it is the starting point for all calculations about the success of a business.

What Can Be Done To Improve Your Top Line?

Some businesses think advertising is the way. Advertising is necessary, and is an important element in the sales process. But consider this: A successful advertising campaign merely buys you the opportunity (and usually only one opportunity) to attempt to make a sale to a prospective customer when they arrive at your sales office.

If the prospect is uncomfortable about what they see and hear, or the salesperson they encounter, the sales opportunity, and your advertising dollars, are lost for good. And, your top line suffers as a result.

How can this risk be minimized? You have carefully planned your project. You have designed in features that you hope will be appealing. You have trained your salespeople. You have carefully planned the sales presentation that you hope will be made.

What Really Happens When You Are Not There?

You know how your customers are treated by your employees when you are present. But, you do not know what is happening when you are away.

- You do not know what your prospects are actually hearing, or how they are treated.
- You do not know how they feel about your business, or what factors are decisive to them.

When your sales prospects walk away and don't return, you are left in the dark!

continued on page 12...



continued from page 11...

Our experience at Service Connections, Inc. is that dissatisfied customers will avoid telling you what was wrong, what they didn't like and why they left. But, they will repeatedly express their dissatisfaction to their circle of friends. This can create negative buzz about your business that can be very harmful.

Mere comment cards or telephone or on line surveys won't do the job. Those who respond are not representative of your potential customers who walked away. What you really need to know is what will satisfy your customers needs and wants.

How Can You Attain Customer Satisfaction?

Providing what your customers really need and want is the path to customer satisfaction and sales success. At Service Connections, Inc. we pull back the curtain on your sales process and show you what is really happening. We provide insight into the mind of your customer so that you can pleasantly surprise them by giving them just what they want.

How do we do this? Service Connections, Inc. is a market research and mystery shopping company with extensive experience in the building industry. We have successfully completed many builder evaluations across the country and have thousands of available shoppers in different geographic areas. We are proud of our comprehensive web site, which accelerates our programs, reduces our costs and offers numerous statistical reporting options and other custom features.

How Does This Benefit Me?

Our mission is to help you measure, tailor and reinforce your sales performance to keep you on the path to sales success! Together we identify your service and sales goals and agree on a plan to deliver customer satisfaction, such as an ongoing custom Mystery Shopping Program designed to measure the customer satisfaction delivered by your Team. Audio and video evaluation and training services are also available.

The data gathered is then summarized and analyzed to let you see at a glance your strengths and areas needing improvement to ACHIEVE SALES SUCCESS.

We make all of your report evaluations and summary data available to you 24/7 over the web. They can be accessed online from any location making it easy, convenient, and timely for you to review your results. Our audio and video of your Teams performance can also be viewed online!

Just like you, your Team wants to be successful. Reviewing the results gathered in our evaluation reports will enable your Team to focus on areas that need improvement. You will also be able to recognize your "STAR PERFORMERS"!

If your staff needs training, Service Connections will customize a training program based on the results we gather and deliver the training to your personnel to implement your needed changes.

Service Connections also measures the success of your customer follow-up plan. For example, we will tell you if your Team contacts our shoppers after they visit your communities. And, you will know if your Team is contacting your day to day walk-in traffic.

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We also offer the StarExcellence program, which guarantees your potential customers Certified Customer Service Excellence when they visit your locations. As a part of this program, we certify businesses as providers of StarExcellence Service. Customers know that they will be treated with care and respect before they enter your business.

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Am I ARMED with the RIGHT TOOLS to achieve success in this housing market and beyond?

Have Questions?

Janet Fitzgerald, President of Service Connections, Inc. awaits your call.

Call now to schedule a free consultation: (317) 634-0124.

Service Connections, Inc is headquartered in Indianapolis, Indiana, and provides services coast to coast.

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by Brooke DeRam, Tomato-Fish Marketing







"Are you getting what you want out of the conversation?

SOCIAL MEDIA: What the heck is it and should you get on the bandwagon?

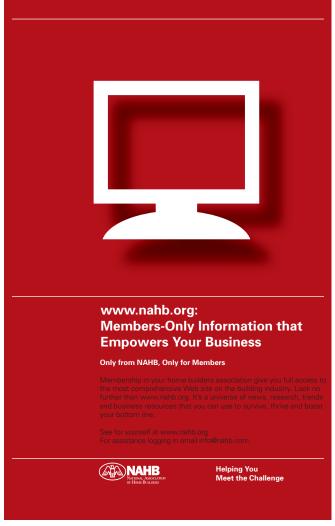
Social media is defined as content, created by people, which integrates technology and social interaction for sharing and discussing information.

How can social media translate into ROI for your business?

- 1. Social media allows you to participate in conversations about your biz.
- 2. Social media helps you enhance your relationship with your audience.
- 3. Social media allows you to become the expert in your industry/community.

Is it right for your company? In Debunking Social Media Myths, David Armano gives us a great example of what social media really means and how you can prepare yourself and your company to implement a social media plan. He breaks up the implementation into stages: seeding, feeding and weeding. When you are seeding your garden, you will have to invest time and possibly money into your





effort to produce your product. In the feeding stage, your audience will need to be fed with continuous content in order to remain interested and continue to grow your social media status. In the final stage of weeding, you must prune and weed out content that is not producing your desired response. This stage calls for data analysis and metrics review. Finally, in all three stages man-hours are required, so be aware.

5 tips for driving more traffic to your web site.

1. Improve your web site.

- ✓ To build your presence and have a metrics tool to measure marketing ROI.
- ✓ Your web site should be easy to navigate and a Contact Us button should be prominent.
- ✓ Your site should appear high up on the search engine results with keywords and terms on each page within the code.
- ✓ It's up to you to know the best way to describe your product and service to potential customers.
- ✓ Be sure to include your blog and links to your social media tools on your website.

2. Become a Blogger

- ✓ Reach a new audience by showing the personal side of your company.
- ✓ Establish yourself as an expert in your industry.

3. Create videos for YouTube

- ✓ Reach a broader audience in an even more personally inviting way.
- ✓ Don't post infomercials about your company; instead use this as a way to post interesting information that your audience would not otherwise experience through your web site or blog content.

4. Begin Twittering

- ✓ Create a plan for how you will use Twitter and what your goals are.
- ✓ Maintain your "expert" role in your industry through Twitter updates.
- ✓ Build your network.

5. Targeted Email Marketing

- ✓ Create a marketing campaign plan.
- ✓ Build your email list from your existing network or clients – those who have opted in to receive information from you or have bought from you within the last year.

- ✓ Send targeted sales/informational messages to your segmented lists.
- ✓ Maintain your "expert" role in your industry by sending content that is informative and relevant to your clients.
- ✓ Analyze the data after each mailing.

Connect with BAGI

Twitter

We are IndyBuilders on www.Twitter.com - discussing industry statistics, association events, and breaking news - currently have 179 followers

Facebook Group

(Facebook page in the works)

 Search Builders Association Indianapolis and request to join

LinkedIn Group

Search Groups - Builders
 Association Indianapolis and request to join

Industry Blog

 Blogging industry news at www.BuildIndy.com which feeds to www.wthr.com "Home Central" and www.IndyNewHomes andCommunities.com



Sarah Fisher shares experiences as IndyCar owner/driver at Johnson County Council meeting



When the planned speaker for the Johnson County Builders Council had a change of plans, council members

got a surprise visit from IndyCar team owner and driver, Sarah Fisher, who took time out of the racing season to talk with the group about her career.

It can truly be said that racing is in her blood, Fisher's parents met when they were racing go-carts against each other in Commercial Point, Ohio. Her mother won.

Fisher began racing quarter midgets at the age of five and never slowed down. To fund her very expensive passion, her school teacher mother and engineer father made plenty of sacrifices. Fisher knew that shopping at Goodwill and wearing less fashionable clothes in high school meant her car would have a better grade of tire that weekend.

She once made her father a promise

to buy him the car of his dreams, a car he only had in miniature, when she was successful. It's a promise she kept.

It was these sacrifices that taught her early in life to appreciate and respect all people and that everyone has something to contribute.

She qualified for her first 500 Mile Race in 2000 at the age of 19. Fisher was the third female driver to compete in the race. In short order, more records and firsts would be achieved.

In 2002, she not only became the

first woman in North American motorsports history to win the pole position for a major-league open-wheel race, doing so at Kentucky Speedway, but set the track qualifying record there when she won the pole position with a qualifying speed of 221.390 mph, a record that still holds.

Fisher made history by becoming the first female driver in the 21st century to drive a Formula One car when testing in 2002 at the Indianapolis Motor Speedway; a test arranged by her personal sponsor, TAG Heuer. In 2003, she set the record as the fastest woman to qualify for the Indianapolis 500 with a four-lap average of 229.439 mph.

She has won the Most Popular Driver award three consecutive times (2001 - 2003) in the IndyCar Series, an award she would also win later while competing in the NASCAR West Series (2005).¹

In 2008, she decided to surround herself with people who believed in her and formed her own team, Sarah Fisher Racing, with her husband Andy O'Gara as team engineer.

That same year, she entered the Indianapolis 500 with a sponsor who failed to fulfill their contractual obligations just two weeks before the race.

Fisher and her husband emptied their savings account and her fans rallied around her even to the point of handing her \$20 bills in the garage area. This allowed her to qualify for the race without any sponsor logos on her car.

Her race day was cut short by an accident on lap 106 and the immediate future of running in the last two races of the season looked very bleak.

Out of the blue, Dollar General Stores committed to sponsor her for races in Kentucky and Chicagoland Speedways. Those two races, where she finished 15th and 24th, turned their relationship into an active sponsorship. When Fisher spoke to the Council in mid September,

We help with your plan, work with your people and make your vision a reality.

Somehow "utility" doesn't quite cover it

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she was getting ready to head to Homestead in Miami to test drive a pink Dollar General Car in support of a fundraising effort to benefit Susan G. Komen during the October 10th race there.

One of the first questions she was asked by the audience was how difficult it was to earn the respect of fellow drivers.

Fisher answered that her background in sprint cars served her well because quite a few of the IndyCar drivers also have driven sprint cars. "They know the demands that type of racing puts on a driver," Fisher added.

When asked about her long-term plans, Fisher told the group she would like to hire additional drivers which would eventually allow her to step out of that role.

She pointed out that no single-car team has won a championship showing how valuable it is for a driver to have a teammate.

Mike Gorman asked who she would hire for her team if she had an unlimited budget. This prompted the crowd to wonder aloud just how many houses he had going these days. Fisher answered that with her unlimited budget she'd like to hire Tony Kanaan. "Most people don't realize how much time he spends behind the scenes doing whatever he can to help the IndyCar Series."

She also said that with her unlimited budget she would do a lot of testing in Indy to fine tune her car. She related that with so many components to a race car it takes testing to achieve the best set up for speed - so that the car is prepared to race when it rolls off the trailer.

The next question also brought a chuckle from the crowd when Fisher was asked, "Can you drive 65 miles per hour?" She answered by asking if it takes three hours to get from Indianapolis to Nashville, Tennessee.

Fisher was then asked how many people are on her crew. She replied that Sarah Fisher Racing has eight people on the payroll. (She knows that because she does the payroll.) On a race weekend that number doubles or triples. Fisher said how grateful she is to have excellent team members commenting that two of her tire people fly to races especially to help.

It's about you.

Fisher was asked her opinion of Tony George resigning as CEO of the Indy Racing League and the courses selected for the 2010 season. The schedule includes eight road courses and seven oval courses. Fisher commented that this schedule is not a good fit for her as a driver because her experience is predominantly oval courses and her first road course experience wasn't until 2007. She added that races in Japan and Brazil are difficult for her sponsor, Dollar General, to justify since they don't have retail stores there.

Fisher pointed out George's passion for open wheel racing and felt that the change would give him more opportunities to interact with and advise the owners and drivers.

She concluded her presentation with several Sarah Fisher Racing giveaways and graciously autographed photos.

1) courtesy of Wikipedia

Follow Sarah online at www.SarahFisher.com







Government Affairs Update

Interim Government Affairs Director Kate Johnson

The Builders Association of Greater Indianapolis is devoted to providing a housing market that is free from discrimination of any kind. For this reason, BAGI participates in the Voluntary Affirmative Marketing Agreement

(VAMA), an agreement between the National Association of Home Builders and the U.S. Department of Housing and Urban Development. This program was developed to support our builder members in the implementation of affir-

mative marketing, education of Fair Housing laws and compliance with such laws, as well as to enlist a wide range of organizations and groups in promoting fair housing.

The Fair Housing Act very specifically defines the "protected classes". Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents of legal custodians, pregnant women, and people securing custody of children under the age of 18), and handicap (disability).

There can be strict legal ramifications for the violation of the Fair Housing Act. If a potential tenant or buyer files a complaint with HUD and the subsequent investigation finds a violation of the Act, consequences such as fines ranging from \$10,000-\$100,000 as well as additional punitive damages and court costs may be incurred.

The Act also makes it illegal for local city councils and zoning boards to prevent any residential project that has motivation to prevent African Americans, Hispanics, or other minorities from living in a certain neighborhoods.

Often, local governments adopt ordinances that establish large minimum lot sizes, open space requirements and aesthetic regulations, such as brick or masonry construction, with the intention on preserving affluence in the community. Such actions may prohibit housing opportunities for the economically disadvantaged.

While the Fair Housing Act does NOT prohibit economic discrimination (low and moderate income individuals are not named in the statute as a "protected class"), if the effect of these development regulations has a greater impact on minorities in depriving them of housing opportunities, then local governments may, in effect, be violating the Fair Housing Act.

It is important to understand the Fair Housing Act and potential ramifications of violating the Act. Thus far, every federal appellate court that has considered the issue has held that a violation of the Act does not require proof of intentional discrimination to deprive housing opportunities.

BAGI continues to work to ensure fair housing for all people. We encourage our members to work with local community groups and seek educational opportunities relating to fair housing that are available to them. The Voluntary Affirmative Marketing Agreement is just one way that BAGI is working to promote Fair Housing. If you would like information on the VAMA, contact katej@bagi.com.





Every 90 days, the BAGI/Anthem plan provides an "Offering Period" in which your company can obtain rate and coverage information. Our agency, Wharton Insurance, can compare your current plan with the BAGI/Anthem options.

Visit us at one of our monthly meetings in the BAGI office. Contact Wharton Insurance for meeting times and additional information.



Anthem Blue Cross and Blue Shield is the trade name of Anthem Insurance Companies, Inc., an independent licensee of the Blue Cross and Blue Shield Association.

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From the www.bagi.com job board

New job postings from last month's issue

Post Date: 10/16/2009

GuyCo Homes & Remodeling Supervisor Employment Opening

The Guy Corporation is currently seeking to fill a Supervisor Positions with GuyCo Homes & Remodeling. The candidate must have construction experience. Please fax Resume to 317.272.1499 or email to jguy@guycohomes.com

Post Date: 10/13/09 Sales Consultant

Complete customer satisfaction is our #1 goal at GuyCo! Functional, state of the art designs and superior materials teamed up with professional contractors and quality craftsmanship to bring forth the best possible product to our customers.



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Residential and Commercial

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of Service 1988-2009

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Dan Kelley • (317) 339-6417

GuyCo has raised the bar on home building and remodeling standards. Currently, GuyCo is seeking a professional Sales Consultant to join our team. Qualified applicants must possess a strong background in sales, be detail oriented with excellent communication skills. Construction knowledge preferred. This is a commission position with a possible base salary.

To potential Sales Consultant: Before submitting your resume, research our website to learn more about our company and what we are about. You should be able to tell us why you would be an asset to our company. Email your resume with references to be considered for this position. Serious inquiries only need apply

Email resume and references to: jguy@guycohomes.com

Posted 9/21:

Seasonal salespeople.

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We're unlike any other appliance and electronics store in America. And we need helpful people like you. We're looking for friendly, outgoing, professional people who will fit with our customer focused culture. Do you have what it takes to join the best-educated associates in the business? Turn your love for everything appliances and electronics into a rewarding career at hhgregg.

Apply online at www.hhgregg-jobs.com Hiring For: FULL TIME SEASONAL*

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- Home Theater Sales

Permanent Positions available post-holiday season!

If you have a resume you would like posted e-mail it to racheld@bagi. com. If you would like to receive the full resume for any of these candidates, please email racheld@bagi.com and reference the Candidate Number.

New resume posted

Candidate 10-01

Candidate has experience as operations manager interacting with residential and commercial customers, estimating, scheduling, and crew supervision.

As a benefit to the entire industry, there is no charge to post an open position or resume on the BAGI job board - nor do you have to be a member. Please send information to Rachel at racheld@bagi.com.

Introducing New Members

Howie's Insulation

Josh Howington founded Howie's Insulation in August of 2009. The company is a family-owned insulation business. He writes, "there is no job we cannot handle."

Approved as a weatherization contractor, Howington has also attended several insulation classes. You can reach him at 317-786-2756.

Encourage your peers to join BAGI. Join in November and 2010 is FREE!

Click here for a Builder Member Application Click here for an Associate Member Application

Important Member Notice of Proposed By-Law Change

At the October BAGI Board of Directors meeting, the By-law changes listed below were proposed. This is a draft copy of the changes which the Board of Directors will consider for passage at their regular meeting on November 12, 2009.

The first change clarifies the policy to be followed when Board officers or directors are unable to fulfill their term of office.

The second change gives the Board the ability to decide yearly is a full audit of the association is necessary or if a financial review is sufficient. A review is a less costly process than an audit due to the number of legal requirements now mandated in an audit. Many of these requirements are intended for corporate clients and not an association like BAGI.

The proposed new language is in red type, underlined and bold like this. Deleted language has been struck through.

If you have any questions about these changes or the procedure to amend the Association's By-Laws, please contact Steve Lains at the BAGI office 317-236-6330 or stevel@bagi.com or Board Parliamentarian Tom Bedsole at tbedsole@fbtlaw.com.

Thank you for your attention to these important policy changes.

Financial Advisory Board's recommended by-law amendment for financial audit or review

There shall be an annual audit <u>or review</u> of the books and records of the Association by an independent Certified Public Accountant and the results of the audit <u>or review</u>, together with a report from the Treasurer, shall be submitted to the Board of Directors at least once a year. <u>Prior to the annual budgeting process of the Association, the Board shall instruct the CEO which level of financial reporting, audit or review, the independent Certified Public Accountant is to perform for the preceding year.</u>

Officer Succession by-law

- 6.4 The Board of Directors may elect, by a two-thirds (2/3) vote of the members present, a person to fill any vacancies on the Board of Directors occasioned by the death, suspension or resignation of a Director or Officer. Such successor shall finish the unexpired term of office of the person whose death, suspension or resignation caused the vacancy.
- 7.1 The Officers of the Association, who shall be members of the Board of Directors, shall be elected by the Board of Directors at its annual meeting. Such Officers shall hold office for a term of one (1) year from January 1, following, or until their successors are duly elected or qualified.
- 7.1.2 First Vice-President shall be elected from the Builder membership, and shall, in the **temporary** absence of the President, perform all the duties of the President. and shall perform such duties as may be given to him/her by the President or the Board of Directors.
- 7.1.3 Second Vice-President shall be elected from the Builder membership, and shall, in the **temporary** absence of the President and First Vice-President, perform all the duties of the President. and shall perform such duties as may be given to him/her by the President or the Board of Directors.

Are you taking advantage of your BAGI member discounts?

Check out this new offer!

SEARS CONTRACT SALES

6020 E. 82nd St. Indianapolis, IN 46250

Guy Stricker (gstrick@searshc.com) 317-490-6109

Carla Erber
(Appliance Select Consultant cerber1@searshc.com)
317-579-2750

BUILDER MEMBERS ONLY

\$200 off first Appliance Select order.
Contact Guy for details.

ALL BAGI MEMBERS

Appliance Select Plus Program is now available. This unique program offers a personal shopper and consultation. Discounted products include: appliances, mattresses, fitness equipment, CRAFTSMAN tools, game tables, garage storage, and more.

This program is not offered through retail stores.

Contact Carla for more information

or to schedule an appointment.

All discounts are listed online at www.BAGIMemberDiscounts.com.

If you'd like to offer a discount to your fellow members, contact

Barbara Zoderer at 317-236-6330.

Welcome New Members!

Builders

Home Health Depot, Inc. 9407 N. Meridian St. Indianapolis, IN 46260 Phone: (317) 281-0809 Fax: (317) 333-6034 Contact: David Hartley, Jr. Sponsor: Chris Reid

Business: Remodeler/Single Family

www.hhdepot.com

Associates

Fort Wayne Rocks, Inc. 226 E. Staat St. Fortville, IN 46040 Phone: (260) 672-3600 Fax: (317) 747-4369

Contact: Robert Johnstone, III Sponsor: Mark Gradison, CGP Business: Natural Stone & Landscape

Materials

www.fortwaynerocks.com

Hannum, Wagle & Cline Engineering 151 N. Delaware

Ste. 800

Indianapolis, IN 46204 Phone: (317) 347-3663 Fax: (317) 347-3664 Contact: Jamie Ford Sponsor: David Compton Business: Civil Engineering www.hwcengineering.com

Trane IN/MI DSO 2363 Perry Rd.

#100

Plainfield, IN 46268 Phone: (877) 558-7263 Fax: (317) 203-6725 Contact: Kevin Purcell

Sponsor: Bob Fersch, GMB,CGB, CAPS

Business: Heating & Cooling

Manufacturer www.trane.com

(memberships approved October 8, 2009 Board meeting)

Spikes

Bruce Craig2
Beazer Homes
Pete Hils2
Scott Homes, LLC
Forrest Carpenter1
Custom Homes by Cory, Inc.
Edsel Charles1
Marketgraphics
Leigh Ann Clayton1
Union Savings Bank
David Compton1
RN Thompson
Guy East1
Guy East Properties
Tim Eckert
Weber Concrete
weber Concrete
Bob Fersch1
R J Fersch Homes
To result i former
Robb Fine1
Fineline Printing

Total New Members Year to date: 30

Membership Totals as of 10/8/2009

Builders
Associates463
Honorary 20
TOTAL

Phillip Gettum	Tim McMahon1 Fischer Homes
Mark Gradison	Randy McKnight
Steve Gray1 Steve Gray Renovations	Bill O'Gorman
Jim Haas	Sue Ramsey1 Kirby Risk Electrical Supply
Muno Henderson1 Henderson Homes	Chris Reid1 Hearthview Residential
Micah Hill	George Sweet
Robert Lane	Keith Troutman
Jeff Langston	Daniel Wolf
Bill McGuinness	C. William Wright1 Will Wright Building Corp.



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Walk away with at least 3 great ideas for generating leads in your business

The 7 Tips Workshop

You are invited to attend a 90-minute workshop presented by CJ McClanahan, president of Reachmore Strategies and host of Indy's premiere talk show for entrepreneurs - "Let's Talk Business" on 1430 WXNT.

During this fast-paced, entertaining workshop, CJ will teach you the "Fundamentals for Building a Business in Today's Economy" These proven strategies will help you find answers to some of the most challenging questions facing business owners today including:

1. How do you create a simple and predictable system for generating qualified leads?

- 2. What is the best strategy for inspiring your team and dramatically increasing productivity?
- 3. How do you develop and maintain habits that result increased sales and profits?
- 4. What systems should you build that will consistently deliver predictable results?
- 5. What are the key performance indicators that every business needs to measure and what's the simplest way to track this information?
- 6. How can you clearly identify what makes you different so you aren't always competing on price?

7. What's the single most important decision you need to make to be successful in today's economy?

If you are interested in learning some simple strategies that you can begin implementing in your business toda,y contact us to reserve your seat.

Date: Wednesday, November 4

Time: 8 - 9:30 a.m.

Location: BAGI Office, 1011 Dr. Martin

Luther King Jr. Street

Cost: \$5

RSVP: Call 317-236-6330 or go online to www.bagi.com/Reservations.asp



NAHB has new look

Earlier this year the National Board of Directors adopted La new branding structure and logo for NAHB. To get you started, you'll need to access the NAHB Brand Identity Guidelines for NAHB Members and Affiliated State and Local Associations, which are available at: www.nahb.org/logoform. Here, users will be asked to acknowledge that you have reviewed the guidelines and accept their terms of use. Once you do this, you will be given access to the logo Web page. For access to this page after you have accepted the terms of use, you can go straight to www.nahb.org/logos.

Please note that NAHB will be undergoing a "rolling" implementation of the new brand, which means that you can expect to see both old logo and new one in use for quite some time to come. To minimize costs, national staff will be using up existing stock of letterhead, brochures and other materials before printing new resources with the new logo; our locals and members are encouraged to do the same.

Similarly, websites and other electronic communication vehicles can be updated with the new logo at your earliest convenience.

Member

BAGI members can go online to the nahb websites mentioned in this article or email Rachel at racheld@bagi.com to receive the new logos. (She will also be happy to send along electronic BAGI logos as well.)



Industry News

Vectren Energy Delivery Energy Star and Appliance Rebates for New Home Construction

Vectren Energy Delivery of Indiana offers a flat rebate to builders of residential single-family Energy Star certified homes that receive gas service from the the company. In order to qualify, homes must receive a Home Energy Rating Score (HERS) of 85 or better and must use natural gas for all space heating and water heating. Furnaces and water heaters are subject to additional efficiency requirements.

Builders may receive rebates for up to 15 homes per year. Rebate forms must be postmarked within 90 days of completion of home construction. Click here to download the form. https://www.vectrenenergy.com/web/eenablement/learn_about/conservation/rebates_i.jsp

Appliance/Product	Product Requirements	Rebate Amount
Adoption of Energy Star Standards	I. HERS rating of 70 or less	\$750
	2. Use of natural gas for all space heating and water heating	
	3. Install 92%+ AFUE natural gas furnace	
	4. Install 0.62+ EF natural gas storage or 0.82+ EF tankless water heater	
	5.A builder may receive a maximum of 15 Energy Star home rebates per program year unless prior approval from Vectren is obtained	
Adoption of Energy Star Standards	I. HERS rating of 85 or less	\$500
	2. Use of natural gas for all space heating and water heating	
	3. Install 92%+ AFUE natural gas furnace	
	4. Install 0.62+ EF natural gas storage or 0.82+ EF tankless water heater	
	5.A builder may receive a maximum of 15 Energy Star home rebates per program year unless prior approval from Vectren is obtained	
Natural Gas Furnace Programmable Thermostat Natural Gas Tankless Water Heater	92% AFUE or higher EnergyStar certified and programmable Minimum 0.82 Energy Factor	\$200 \$20 \$150

MICCS Safety Directors Reception

The Metropolitan Indianapolis Coalition for Construction Safety hosted a Safety Reception at Primo South on Thursday, October 1st. Several BAGI

builder and associate members serve on the MICCS Residential Safety Committee. For more information about their efforts towards achieving zero construction injuries, contact Scott Grimes at 317-328-2150. Thanks to MICCS for the photos and short video from the day.





Click below to view a short video from the reception



Truss Manufacturing Company expands product line and updates company name to TMC Building Products

housands of Central Indiana homeowners can thank Truss Manufacturing Company for the roof over their heads. Now, after 50 years of building trusses at its plant in Westfield, Indiana, the company is changing its name to TMC Building Products in order to better reflect the wide range of building materials they supply to local contractors.

In addition to the building of trusses, TMC now produces wall panels as well as distributes windows, doors, exterior

siding, floors, engineered lumber and full house lumber packages.

"The downturn in the housing market presents suppliers with challenges and opportunities," comments Chris Weintraut, president. "Having weathered several economic cycles during our company's history, we have decided to use our experience

Matt Morton in producing and distributing building products to expand our product lines."

Randy McKnight and Matt Morton recently joined the TMC sales staff to help launch this expanded product line. McKnight, who currently serves as Treasurer on the BAGI Board of Directors, has spent over 15 years in the industry. His experience encompasses all aspects of the industry including building, remodeling and product sales. Morton has over 12 years experience in building product sales. His primary focus is the volume home builder and multifamily construction.

The truss shape has been in use for as long as man has been building with wood. The modern metal plate connected engineered wood truss was invented in the early 1950s and has been changing building construction ever since.

Founded in 1959, TMC was one of the first truss manufacturing plants in the country. Locally owned and operated, they deliver trusses for residential, light com-





Is closer than you think!

Join us, for a "Taste of Tuscany" fine Italian wine and food extravaganza on November 13, at the Conrad Indianapolis, sponsored by David A. Noyes & Company

TASTE, DISCOVER & WIN

TUSCANY

Tickets and tables are on sale NOW! Register on our website at www.rmh-indiana.org

For our 10-day, exclusive "Discover Tuscany" tour for friends of the Ronald McDonald House of Indiana. Airfare, 13 meals and 4 star hotels included departs October 21-30, 2010; complete itinerary and trip information is available on our website at www.rmh-indiana.org

To purchase a Tuscany trip package, call Colleen Steele, XL Travel and Leisure, (317) 865-8179



And "Win" 2 trips to Tuscany by entering our "Discovery Tuscany Raffle'

To purchase a Tuscany raffle ticket at \$50 each, please use the form on the back and mail it (along with your payment) to Pam Anderson, Ronald McDonald House of Indiana, 435 Limestone Street, Indianapolis, IN 46202



For more information, contact Pam Anderson at the Ronald McDonald House of Indiana, (317) 269-2247, ext. 227 or panderson@rmh-indiana.org

mercial and multi-family construction within a 200 miles radius of Westfield. They also do work with remodeling companies and damage restoration firms. In both instances the ability to get a project quickly under roof is a big advantage. Weintraut pointed out that restoration work is some of the most challenging projects they see because of the need to match a home's existing systems and to deliver a finished project where the integration looks seamless."

In many respects, the use of trusses in home building is an environmentally friendly building practice put in place long before anyone thought to call it that. Some of the factors that go into making using trusses a plus for green home building include its use of a renewable material, the minimal waste created during computerized cutting, the close proximity of the manufacturing plant, the controlled environment of the manufacturing process, and the ability to get a home under roof quickly, reducing the possibility of water intrusion.

Quickly responding to the needs of our customers is a priority for the company. They are committed to addressing any field issues within 48 hours. But often the response time is much quicker. "We once had a problem during delivery and before the original driver returned to the plant, a second driver had already left with the replacement part," relates Weintraut.

To demonstrate how quickly they can adjust their business to service a cus-

tomer, Weintraut shares this example. A builder client received news that a supplier would not be able to provide a specific building component effective immediately. The builder turned to TMC for help and within four days a system of purchasing and delivering this new product line was in place.

One reason for the company's success is their pursuit of the most efficient production methods. In June 2006, TMC became one of the first companies in the country to become a NHQ Certified Trade Contractor. TMC and its customers continue to see the benefits of the quality lessons we learned was to use only #2 lumber or better," commented Weintraut. "Using lesser grades of lumber might have cost less for material but was more expensive in the long run due to material waste and lost productivity correcting the problem."

The result of this focus on quality is evidenced by the recognition TMC has received. Truss Manufacturing was honored by Pulte Homes of Indiana, The Estridge Companies, CP Morgan Communities Inc. as supplier of the year/vendor of the year.

Over the years, TMC has been involved in several charitable projects including the recent Extreme Home

Makeover home completed by The Estridge Companies. They have also delivered trusses to Habitat for Humanity of Hamilton and Boone counties and contributed to Samantha's House.

For more information about TMC Building Supplies new product lines, BAGI members can contact Randy McKnight at 317-945-8893/ randy@tmctruss.com or Matt Morton at 317-538-3109/ matt@tmctruss.com.





Project Profile from PJD Creations

B AGI members Pam and Dave Schmidt of PJD Creations, inc. decorative painting wanted to share this photo and show off one of their exciting new techniques being used in the Indianapolis area "Carved Concrete" for walls, fireplaces, ceiling, wine cellars, theatres, themed areas etc.

A specially formulated concrete material is applied directly to the walls then textured and carved. The advantage? Weight, compare to real stone the difference is clear which helps tremendously with structural concerns due to weight.

Also, cultured stone, although beautiful and widely used, is somewhat limited in color and definitely limited in size. Image a wall with huge stones, variety of sizes, shapes, colors and textures to create rustic charm or contemporary statement.

Right: This groin vaulted ceiling is 32 feet high

Below: Prep shots of the groin vault scratch coat and ribbing. Ribbing was foam that we installed and built up.



Check their website at www.pjdcreations.com or contact them directly for more information at 317/873-8762.



The third annual MIBOR Oktoberfest once again proved that the combination of an exciting property, great food and drink, and good company make for a great party. Thanks to all who came out for the event held at Anson. Through the purchase of silent auction items and paper dolls, you helped raise over \$2,000!

Thanks to our sponsors of the event, Hansen & Horn, Duke Realty (Anson), and Monarch Beverage.



Your efforts made a significant difference as the REALTOR® Foundation Board of Directors approaches its final decision regarding grant allocations for 2010.



Alan McCormick, Hansen & Horn, welcomed the group to their new development in Anson, The Neighborhoods.



Craig Anderson, Duke Realty Corp., explained the overall plan for Anson, a 1,700 acre residential, commercial and retail development.

County work toward eliminating poverty housing and homelessness from Johnson County.

2009 AIA Indiana Design Award Winners Citation Award - UD1 (personal residence), Indianapolis, designed by Axis Architecture + Interiors

Builder Ursula David originally planned for the home in the Herron-Morton neighborhood to be a spec house. But then she fell in love with the design, and decided to make it



her personal residence. The modern-style home has a continuous space on the main level that combines the dining room, kitchen and great room. An oak-clad stair floats along the wall and provides a separation from the study, but also leads to a second level that overlooks the two-story great room. The home was selected to be on the AIA Indianapolis Home Tour in 2008.

Jury Comments -

"This project did a lot with a tight site and program on an infill site in an existing neighborhood. The interior spaces have strong order as well as nice variety in volume and movement. A strong plan and careful detailing make this a worthy project. The window arrangements create a good balance of interior light; a result that is simple to achieve, but often overlooked."

"The project is a refreshing interpretation of the place of dwelling. The clean and open interior spaces and subtracted entry "sliver" provide an interesting contrast to the archetypal residential form."

Industry News continued on page 32...

Johnson County Habitat for Humanity Mystery Breakfast

Habitat for Humanity is looking for local residents and business professionals interested in supporting one of the most family and community-oriented programs in Johnson County. The theme allows for community residents to act as a construction foremen by sponsoring a table and recruiting construction personnel (table guests) to build the foundation of Habitat for Humanity of Johnson County.

Each table sponsor, or "Construction Foreman" contributes \$100 to secure his or her table and commits to recruiting seven "Individual Construction Personnel," or table guests to build the foundation for the event. It's a terrific opportunity to work with an amazing organization and rub elbows with some of the most influential people in Johnson County. Guests will receive a hearty breakfast and gain further knowledge



about what Habitat for Humanity of Johnson County is and what they can do to help further the cause!

The breakfast will be held at 7:30 on Thursday, October 29, 2009 at The Gathering Place in the Community Church of Greenwood.

Because nearly 1,500 families live below the poverty line in Johnson County alone, we need valuable partners to end the housing mystery.

The event is open to the public by reservation only by contacting Erin Smith at erin@stitchsmith.com. All proceeds will help Habitat for Humanity of Johnson

Extreme Makeover: Home Edition Selects Hallmark Homes to Give One Deserving Indiana Family the Dream of a Lifetime

Extreme Makeover: Home Edition is coming to Indiana to surprise one deserving family with a brand new custom-built home. Hallmark Homes, based in Anderson, Ind., will build the home and is coordinating partnership, donations and volunteers.

"We are honored to be selected by Extreme Makeover: Home Edition. We look forward to building the home of their dreams in 106 hours flat," says Paul Schwinghammer, president of Hallmark Homes. "It's gratifying to know that we can help make a positive difference for a Hoosier family."

It's not just the family who will have a positive experience. "The real excitement comes in knowing how much the people who volunteer on this project will be changed," says Derek Wilder, Hallmark Homes CEO. "It's a great thing to be part of something bigger than yourself."

Five families are being considered throughout the region and Ty Pennington, the star of the show, will show up on the doorstep of the selected family on Oct. 21.

Hoosiers will be able to visit the site during the build and to volunteer to help. More information is available at www. hallmarkextreme.com.

A press conference is scheduled for this afternoon at 1:30 p.m. at Inventrek at 700 East Firmin Street, Kokomo, IN 46902.

Businesses and community partners have already signed up to be part of the project. Anderson University is mobilizing students, faculty, staff and alumni to help make one family's dream come true. Other partners include: Carter Lumber, Bilt Best Windows, Reese Wholesale, Climate Master, JN Stone, Modern Trailer Sales, Blakely's Flooring, Madison Millwork, Schneider Electric and Ball State University.

A special web site, www.hallmarkextreme.com, launches today to provide around the clock updates during the 106hour race to the finish.

Vicki Garrett receives Leadership Achievement Award

Vicki Garrett, Vice Chairman of the Board at Energy Plus Credit Union was presented with the 2009 Leadership Achievement Award by the Indiana Credit Union League. The presentation was made on Sept. 11 at the Chairman's

Awards Banquet, a special event during the League's annual conven-

Garrett has been a credit union official since 1975 when she became a volunteer member of the Supervisory Committee at Citizens Gas Utility Credit Union. She was the first chairwoman of that credit union, which merged with IPALCO Credit Union in 2007 to form Energy Plus Credit Union. Garrett became the first chairwoman of the



newly merged

Vicki Garrett accepts the 2009 Leadership Achievement Award from Indiana Credit Union League Board Chairman George McNichols.

credit union as well. Since beginning her work with the credit union, in addition to playing a key leadership role in the merger, she has worked to develop strategic planning and incentive pay plans. Garrett has been active in the Central Chapter of Credit Unions since the mid-1980s; she is currently on the chapter board and is a past chapter president and legislative representative.

In addition to her work with the credit union, Garrett is a Realtor. She is employed by Kellie Plumbing and is on the board of the Greater Indianapolis Plumbing Association. She is active in the Greenwood and Franklin Chambers of Commerce; a past board member of the Builders Association of Greater Indianapolis; and she is past president of the Remodeler's Council.

The Leadership Achievement Award recognizes credit union officials who have given selflessly to promote the credit union ideal and to better the credit union movement in Indiana.

Drees Continues Commitment To Carmel With The Grand Opening Of Stafford Place

The grand opening of Stafford Place, located off 146th Street, marks

Drees Homes' sixth community to open in Carmel, IN. "Our decision to build Stafford Place is a testament not only to the Company's financial strength to open new communities, but also to our faith in believing that Carmel continues to be among the top locations in Indiana where families prefer to live," said Division

President Steve Masuccio. "Best of all, with its secluded setting and east Carmel



location minutes from Clay Terrace, Stafford Place offers two advantages many buyers want: privacy and convenience," added Masuccio.

Drees worked hand-in-hand with the City of Carmel to preserve as many trees as possible, and augment the mature trees by adding new trees and plantings around the perimeter and interior of neighborhood. Stafford Place features a distinctive entryway and a portfolio of Tuscan-inspired homes. With just 53 home sites, Drees' Stafford Place com-



munity offers an intimate residential setting and a 3-acre wooded park with walking trails. To date, the company has taken three lot reservations and sold two homes during a preconstruction sales period; prices start at \$450,000.

Besides Stafford Place, Drees continues to build in Carmel at Village Green, a Brownstone-inspired townhome community bordering the Monon Trail, and Lakeside Park, situated off Towne Road. Drees also built and completed The Lakes at Hazel Dell, Shelborne Park, and Kingsborough in Carmel, IN.

"It's the time and place to buy a new home," said Masuccio. "With interest rates still at historic lows, great incentives, and the chance to choose the home site you want most, now is the perfect time to build your dream home."

Steve Gray Renovations hires veteran remodeling professional J. Douglas Smith

Steve Gray Renovations, one of Indianapolis' fastest growing high-end remodeling companies, announces today it has hired J. Douglas Smith as a project consultant/designer.

Smith joins the company bringing more than 30 years of professional



experience to the team. During his career he has worked for companies and owned his own remodeling business earning a reputation that parallels that of Steve Gray Renovations for honesty, integrity, quality and craftsmanship.

Career highlights include renovations of authentic 18th century reproduction single-family homes, commercial building renovation and maintenance, and luxury home renovations. Smith previously owned a business in Santa Barbara, Calf. called Little Luxury Developers working directly with homeowners to turn their dreams into reality.

Smith returned to Indianapolis with the desire to continue working in the remodeling industry. "One of my most gratifying professional experiences was when I owned my company and had clients arrive to their newly renovated homes to find it lit, staged and ready for them to enjoy. They never expected such care. The SGR team has the same customer service philosophy—to exceed expectations—which is what makes this a great fit."

IBJ Book of Lists

The space reservation deadline for the 2010 Book of Lists is only a few weeks away. The Residential Real Estate section still has several prime positions available including:

- Section Sponsorship
- Index
- Market Facts
- Most Expensive Apartments
- Custom Home Builders
- Landscape companies
- Multi-Family Property Management Firms
- Title Companies
- Mortgage Lenders
- Most Expensive Residential

Developments

- Residential Real Estate Agencies
- Upscale Condos

IBJ's Book of Lists has been a landmark publication in the Indianapolis area for the past 26 years. One of the most valuable resources for business executives, multiple editions of the Book of Lists can be found in corner offices throughout central Indiana. One ad investment in the Book of Lists will produce returns throughout 2010.

Ad positions are reserved on a first come first served basis. Contact: Jennifer Harris, Indianapolis Business Journal, 317-472-5237 or jharris@ibj.com.

Popular seminar series features FREE kitchen remodeling tips

Home improvement projects don't need to be scary

Expect no tricks, just treats if you attend Case Handyman & Remodeling of Carmel's free kitchen remodeling seminar on Saturday, October 31 from 9:00 a.m. to 10:30 a.m. at their design center located at 108 West Carmel Drive. This will be the eighth in a series of free monthly seminars relating to home remodeling and renovation.

Larry Greene, president and owner of Case, will discuss how to choose a kitchen remodeler, remodeling design ideas and trends, as well as what to expect during a kitchen remodel, how to create a budget, and how to live through the process with minimal disruption.

Please register by October 26 via e-mail at caseadmin@indy.rr.com or by calling 317-846-2600. Space is limited, so reservations are first-come, first-served. And please help to ensure safe trick or treating for all of the ghouls and boys...make sure your porch and carriage lights are in working order for Halloween night in your neighborhood!

HAVE NEWS TO SHARE? Email to Rachel at racheld@ bagi.com. Sites magazine is now digital so I have plenty of room for your announcements, awards, etc.!

The Housing Market is about to become even more oversupplied

(excerpt from John Burns Real Estate Consulting, October 2009 U.S. Analysis. Online at www.realestateconsulting.com)

While both the media and stock investors believe that housing has bottomed, they are unaware of the massive supply of homes that are already in the foreclosure process that will certainly drive home prices down even further when they are sold. We have been projecting a "W" shaped recovery for some time, and we are becoming even more convinced that we are right. The shape of the second leg down is almost completely dependent on the level of government intervention that will take place.

For a number of reasons, banks have not been aggressively taking title to homes and selling them, which has resulted in very few distressed sales in comparison to the actual level of distress in the market. This delay in REO sales, along with historically low mortgage rates and an \$8,000 tax credit, has helped to stabilize the housing market - temporarily.

It is very clear that price stabilization is temporary unless something is done. Here are some facts to help project what housing will be like in 2010:

- 13.54% of the 44.7 million mortgages tracked by the Mortgage Bankers Association are delinquent.
- 7.57 million homeowners are delinquent, applying the same percentage to the 11.2 million mortgages not tracked by the MBA (55.9 million total mortgages in the U.S.). That means that 10% of all homeowners in the country are delinquent.

Based on historical trend analysis by Amherst Securities, 6.94 million homes that are already delinquent will be liquidated, which is more than a one year supply of distressed sales poised to hit the market sometime in 2010 and 2011. During Q1 2005, that figure was only 1.27 million.

Defaults continue to grow at the rate of approximately 300,000 per month, assuring that the number of distressed sales will

grow and will continue through 2012.

New Home Market.....D

A few components of the new home market improved this month. Builder confidence increased in September to a Housing Market Index rating of 19 - the third consecutive month of an increasing index. The inventory of unsold homes continued to improve and has fallen to 7.3 months of supply. Seasonally adjusted new home sales are down 3% year-overyear and are down 69% from a peak of nearly 1.4 million annual sales in July 2005. The rolling 12-month count of new home sales was flat compared to last month - the first time since 2005 it hasn't declined from the previous month. The median single-family new home price dropped sharply to \$195,200 in August from July's \$215,600 median - representing an 11.7% year-over-year decline. High appreciation and low inventory would mean an excellent short-term outlook for the new home industry.

Historical Range

New Home Market	D	Period	Statistic	Direction**	Minimum	Average	Maximum	1st Year
Housing Market Index	F	Sep, 2009	19	Increasing	8	52	78	1985
Multifamily Condo Market Index	F	2009Q2	14.7	Increasing	7.8	36.7	66.9	2002
Median Price, NSA		Aug, 2009	\$195,200	Decreasing	\$17,200	\$102,787	\$262,600	1963
Annual Appreciation Rate	F	Aug, 2009	-11.7%	Decelerating	-14.6%	5.8%	24.5%	1964
Constant Quality Price Index	F	2009Q2	-6.2%	Decelerating	-7.8%	4.8%	16.8%	1963
(YOY % Change)		_		O				
Sales Volume, SA	F	Aug, 2009	429,000	Increasing	329,000	688,295	1,389,000	1963
New Home Inventory for Sale, NSA	В	Aug, 2009	262,000	Decreasing	175,000	328,279	570,000	1963
Months Supply of								
Unsold Homes, SA	C+	Aug, 2009	7.3	Decreasing	3.5	6.1	12.4	1963
Months/Completed, SA	B-	Aug, 2009	3.2	Decreasing	0.8	1.9	6.1	1973
Months/Homes Under Const., SA	D+	Aug, 2009	3.1	Decreasing	2.0	3.4	5.9	1973
Months/Homes Not Started, SA	С	Aug, 2009	1.1	Increasing	0.4	1.0	1.9	1973

SA stands for Seasonally Adjusted Annual Rate. NSA stands for Not Seasonally Adjusted.

^{*} The best 15% ever are "A" scores, the average is a "C", and the worst 15% ever are "F" scores, with distributions throughout.

^{**} Direction is in comparison to the most recent data for the prior month's statistic. A positive number that says "Declining" means that the number was more "positive" last month, and vice versa. Due to revisions, prior month's data may change. As a result, this month's direction indicated may not coincide with the statistics reported in the prior month.

^{***} A high number is better affordability. The calculation is 30% of the Median Household Income divided by the Mortgage Payment on the Median-Priced home.

Broker Listing Cooperative August 2009 Report

Release date: October 1, 2009

Pended units recorded the first positive increase during a three-month period in 2009, which represents the most positive pended news since October 2008. According to statistics released this month by the Metropolitan Indianapolis Board of REALTORS® (MIBOR), pended sales totaled 7,358 during the three-month period of June to August 2009, which is a 2 percent increase when compared to the same three-month period last year. Pended home sales are a forward-looking indicator based on contracts signed, but not closed.

Overall properties sold during June to August totaled 7,205, a 6 percent decrease from the same period in 2008. Home sales increased 4 percent in Boone County, 3 percent in Brown County and 7 percent in Johnson County.

Additional key local findings:

- Months of available supply continue to decrease for homes priced under \$75,000 up to \$350,000.
- The average sale price of units from June to August was \$146,078, a three percent decrease from the same threemonth period last year.
- There were 12,882 new listings during the three-month period ending August 31.

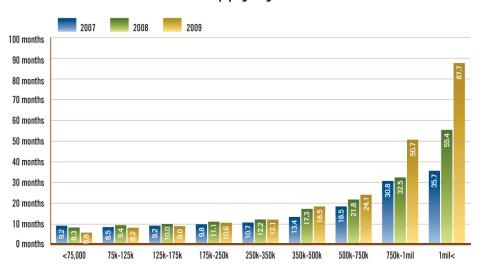
These statistics are based on data generated by MIBOR on Sept. 18, 2009. Data can be accessed at www.mibor.com.

	12 N	Month Ending Augus	t 31
	2008	2009	Percent Change
Units Sold	26,501	23,617	-11%
Units Pended	26,709	24,513	-8%
New Listings	54,135	45,914	-15%
Average Sale Price	\$145,933	\$136,020	-7%
Median Sale Price	\$118,900	\$113,000	-5%
Total Sales Volume	\$3,860,000,000	\$3,210,000,000	-17%

Sold Properties by Price Point

		3 Month			6 Month			12 Month	
	2008	2009	Percent Change	2008	2009	Percent Change	2008	2009	Percent Change
<75,000	1,843	1,745	-5%	3,780	3,645	-4%	7,082	7,094	0%
75k-125k	2,070	2,004	-3%	3,925	3,546	-10%	7,151	6,281	-12%
125k-175k	1,640	1,575	-4%	3,188	2,876	-10%	5,484	4,755	-13%
175k-250k	1,023	966	-6%	1,919	1,663	-13%	3,297	2,764	-16%
250k-350k	587	502	-14%	1,079	903	-16%	1,846	1,491	-19%
350k-500k	300	257	-14%	554	452	-18%	978	769	-21%
500k-750k	135	121	-10%	272	197	-28%	465	347	-25%
750k-1mil	39	20	-49%	70	31	-56%	125	70	-44%
1mil>	12	14	17%	26	18	-31%	63	39	-38%

Months of Supply by Price Point



2009 GREATER INDIANAPOLIS NINE-COUNTY SINGLE FAMILY BUILDING PERMITS

Lebanon	JAN 0	FEB 0	MAR 0	APR 0	MAY 0	JUNE 0	JUL 1	AUG 3	SEPT 0	UUI	NOV	DEC	TOTAL 4
Lebanon Zionsville	2	1	7	6	7	6	1 8	3	5	ļ			45 45
Unincorporated	7	1 15	13	13	14	23	26	ა 16	ວ 19		+		146
2009 TOTAL BOONE CO.	9	16	20	19	21	29	35	22	24			İ	195
2008 TOTAL BOONE CO.	39	30	38	25	23	32	26	29	16			1	258
PERCENTAGE CHANGE	-77%	-47%	-47%	-24%	-9%	-9%	35%	-24%	50%				-24%
Arcadia	0	0	0	0	1	0	1	1	0				3
Carmel/Clay	10	15	24	30	21	40	18	24	17				199
Cicero/Jackson	0	0	3	_0	4	2	0	4	4				17
Fishers	22	31	42	36	55	53	59	37	44				379
Sheridan	0	0	0	26	0	0	0	0	0	ļ			26
Noblesville	13	38	30	32	36	55	34	40	28				306
Westfield	8	13	13	23	16	14	17	33	9			ļ	146
Unincorporated	0	0	0	1	0	0	4	0	1			ļ	6
2009 TOTAL HAMILTON CO.	53	97	112	148	133	164	133	139	103	ļ			1082
2008 TOTAL HAMILTON CO.	99	127	174	187	153	172	131	135	118			. ļ	1296
PERCENTAGE CHANGE	-46%	-24%	-36%	-21%	-13%	-5%	2%	3%	-13%				-17%
Cumberland	0	0	0	0	0	0	0	0	0			ļ	0
Greenfield	0	0	4	4	0	5	1	2	1	<u> </u>			17
New Palestine	0	0 4	1	0	0	0	0	1	0	ļ			2
Unincorporated 2009 TOTAL HANCOCK CO.	2 2	4 4	12 17	10 14	9 9	19 24	13 14	10 13	6 7				85 104
2008 TOTAL HANCOCK CO.	20	13	17	20	17	22	16	20	6				104
PERCENTAGE CHANGE	-90%	-69%	21%	-30%	-47%	9%	-13%	-35%	17%	<u> </u>			-30%
Avon	-90%	-69 %	10	23	-47% 14	16	14	-35% 14	9				-30% 113
Brownsburg	2	6	10	23 14	18	14	9	13	8	ļ			94
Danville	0	1	0	14	0	2	2	2	2	<u> </u>	<u> </u>		10
Pittsboro	0	0	1	0	0	0	2	0	1	 	-		4
Plainfield	3	5	11	1	14	13	14	16	9		1		86
Unincorporated	3	8	11	14	25	20	31	25	23		1		160
2009 TOTAL HENDRICKS CO.	13	28	43	53	71	65	72	70	52				467
2008 TOTAL HENDRICKS CO.		56	55	59	62	71	73	57	54				528
PERCENTAGE CHANGE	-68%	-50%	-22%	-10%	15%	-8%	-1%	23%	-4%				-12%
Bargersville	0	0	0	1	1	0	0	0	0				2
Edinburgh	0	0	0	0	0	0	0	0	0				0
Franklin	2	0	2	1	3	3	2	3	1				17
Greenwood	4	1	5	6	7	5	4	14	12				58
Prince's Lake	0	0	0	2	0	0	0	0	0				2
New Whiteland	0	0	0	0	0	1	0	0	0				1
Trafalgar	0	0	0	0	0	2	2	0	1				5
Whiteland	0	0	0	0	1	0	0	0	0	<u> </u>			1
Unincorporated	6	10	12	12	13	17	6	15	6				97
2009 TOTAL JOHNSON CO.	12	11	19	22	25	28	14	32	20	ļ			183
2008 TOTAL JOHNSON CO.	24	34	60	47	71	29	36	52	41	ļ			394
PERCENTAGE CHANGE	-50%	-68%	-68%	-53%	-65%	-3%	-61%	-38%	-51%			<u> </u>	-54%
Alexandria Anderson	0 2	0	0	0	0	0 3	0	0 2	0	ļ			7
Elwood	0	0	0	0	0	0	0	1	0	ļ		<u> </u>	1
Frankton	0	0	0	0	0	0	0	0	0				0
Ingalls	0	0	0	0	0	0	0	0	0			<u> </u>	0
Lapel	0	0	0	0	0	0	0	0	0				0
Pendleton	0	0	2	2	1	2	0	1	1	<u> </u>			9
Unincorporated	0	4	2	2	4	3	2	0	4				21
2009 TOTAL MADISON CO.	2	4	4	4	5	8	2	4	5				38
2008 TOTAL MADISON CO.	16	4	10	13	9	10	4	9	7				82
PERCENTAGE CHANGE	-88%	0%	-60%	-69%	-44%	-20%	-50%	-56%	-29%				-54%
Beech Grove	0	0	0	0	0	0	0	0	0				0
Lawrence	2	5	8	3	3	3	7	3	4				38
Indianapolis	31	63	53	58	60	84	72	64	56	<u> </u>			541
2009 TOTAL MARION CO.	33	68	61	61	63	87	79	67	60	ļ			579
2008 TOTAL MARION CO.	61	75	72	111	119	106	95	144	92				875
PERCENTAGE CHANGE	-46%	-9%	-15%	-45%	-47%	-18%	-17%	-53%	-35%				-34%
Martinsville	0	1	0	0	1	2	0	0	2	ļ			6
Monrovia	0	0	1	1	0	0	0	1	0	ļ	-		3
Mooresville	0	1	2	0	1	1	3	1	4		-		13
Morgantown	0	0	0	0	0	0	0	0	0	 			0
Unincorporated	4	3	7	2	4	6	6	2	8	ļ			42
2009 TOTAL MORGAN CO.	4	5	10	3	6	9	9	4	14		-		64
2008 TOTAL MORGAN CO.	-33%	7 -20%	9	21	10	8 12%	18 -50%	16 -75%	15 -7%				110
PERCENTAGE CHANGE	-33%	-29%	11%	-86%	-40%	13%	-50%	-75%	-7%				-42%
Morristown Shalbavilla	0	0	2	0	0	0	0	0 1	<u> </u>		-		0
Shelbyville St. Paul	0	0	0	0	1 0	0	0	}	0		-	 	0
Unincorporated	3	0	1	0 3	7	4	4	0 2	2	<u> </u>			26
2009 TOTAL SHELBY CO.	3	0	3	ა 3	8	4	4	3	2	 			30
2009 TOTAL SHELBY CO.	3 1	6	3 8	- 3 - 5	8	9	9	3 7	8		_		61
PERCENTAGE CHANGE	200%			-40%	0%	-56%	-56%	-57%	-75%	ļ			-51%
GRAND TOTAL 2009	131	233	289		341	418	362	354	287				2742
GRAND TOTAL 2009	307	352	269 440		472	418	408	469	357				3752
		JU2	770	100	TIL	700	TUU	ruu		J			3132
PERCENTAGE CHANGE	-57%	-34%	-34%	-33%	-28%	-9%	-11%	-25%	-20%	1	i		-27%