

contractor

THE MONTHLY PUBLICATION OF THE BUILDING CONTRACTORS ASSOCIATION OF SOUTHWESTERN IDAHO

"Every man owes part of his time and money to the business or industry to which he is engaged. No man has a moral right to withhold his support from an organization that is striving to improve conditions within his sphere."
- Theodore Roosevelt -

Associate of the Month



Jason Lloyd
Nextitle

See page 6

Spike of the Month



Bud Browne
A-1 Heating & AC

See page 7 for Spike list

Membership Golf Tourney
August 23, 2017
Shadow Valley Golf Course
LIMITED TO THE FIRST 120 PLAYERS!

Registration: 7:00 a.m. - Shotgun Start: 8:00 a.m.
4-Person Scramble - Members Only

Net Proceeds will go to: TREASURE VALLEY DOWN SYNDROME ASSOCIATION

Entry Fees
\$90 per player includes: Range balls, green fees, golf cart, beverages and lunch.

General Information

- Important Note: Prior to starting each player must register with the Shadow Valley front desk.
- To secure a spot players must be registered and paid by August 18, 2017.
- Mulligans are available at \$5 each, limit one per person.

Questions call Heather at 377-3550. To register see page 9 or go to events at www.bcaswi.org.

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BCA CHRISTMAS PARTY
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NEAR LOWEST LEVELS
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HOUSE PRICES 'HIGH AND
RISING'
PAGE 11

BOARD OF DIRECTORS

EXECUTIVE COMMITTEE OFFICERS

Juston Hall, President '16-17'
Craig Hammett, RMB, First VP 17'-18'
Dan Richter, VP/Secretary '17-18'
Patrick R. Minegar, Associate VP
Jason Peery, VP/Treasurer '16-17'
Joe Atalla, RMB, Immediate Past President
Steve Weeks, Immediate Past Treasurer
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Rod Givens '17-18'
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Abram Neider '16-17'

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Kent Mortensen
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Jeff Thompson, RMB

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Jon Yorgason

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Jay Clow
Bill Davis
Marie Hanson
Terry Heffner
Jerry Nemeč
Dwayne Speegle
Dale Sullivan
Frank Varriale
Ray Westmoreland
Ramon Yorgason



President's Perspective

by Juston Hall, Creekside Custom Homes

The Not-So-Obvious Benefits of Buying a New Home

Home buyers have the choice of two types of houses on the market: resale or new. Home buyers planning to buy a brand-new house or condominium often cite energy efficiency, open layout, a warranty, and being able to select appliances, flooring, paint colors and other design elements as factors driving their choice.

But builders say that buyers can be drawn to a new house for reasons that aren't so obvious. Here are a few more benefits of a brand-new home that you may not see in the sales brochure.

Building a Community Together: A brand-new community is one of the built-in benefits of many new homes. When families move into a subdivision at the same time, they often form lasting bonds of friendship and neighborliness right away. Nobody is the "new kid on the block," and many home builders host community parties in new developments to help owners meet and connect. Popular amenities like pools, walking trails and tennis and basketball courts offer additional opportunities for interaction among neighbors of all ages. Often new communities are comprised of home owners in the same stage of life, such as young families or active retirees, so neighbors can get to know each other through carpools, PTA meetings, tennis matches or golf games.

Entertaining: Throwing a party in an older home can be a challenge because smaller, distinct rooms make it difficult to entertain guests in one large space. Today, new home layouts feature more open spaces and rooms that flow into each other more easily. While you are preparing dinner, you can still interact with guests enjoying conversation without feeling closed off. The feeling of spaciousness in today's new-home layouts often is enhanced with higher ceilings and additional windows that bring in more light than you would find in an older home.

A Clean Slate: For some buyers, parking the car in a sparkling-clean garage or being the first to cook a dinner in a brand-new

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BCA Executive Overview

by Frankie Hickman-Rice, Executive Vice-President

Can you Hear me now? Or, are you Listening now?

When my oldest daughter wasn't paying attention to an assignment in elementary school, her teacher asked her if she had trouble hearing. "No ma'am," she answered, "I have trouble listening." My daughter was only seven years old at the time, and she had no idea she had zeroed in on one of the business world's biggest challenges: almost all of us hear okay, however, we don't listen well.

The irony is that listening is the most used communication skill and the least taught. It is, by far, the most valuable communication skill. Hearing is the first in a five-step hierarchical listening process, i.e., all six must be done for the message to be received the way the sender wants it to be. "Hearing" means only that your ears are absorbing sound waves.

Listening, on the other hand, also involves interpreting, evaluating, understanding, responding, and remembering! That's a lot to keep in mind when you're participating in yet another meeting when you would rather be returning phone calls or e-mails.

The following suggestions help me to listen better:

1. Control the urge to speak (Hard for me I tend to interrupt). Remember the old folk saying: God gave us two ears and one mouth so we could listen twice as much as we talk.
2. Be receptive. Be objective and willing to hear what someone else has to say. Our mind and a parachute have something in common: they only work when open.
3. Empathize. Strive to understand, as though you were in the person's shoes. If you are having a face-to-face conversation, listen to the words and the vocal tone and watch the body language.
4. Take notes. If possible write down what people are saying as they say it to make sure you capture the right words. This is especially helpful if you are a visual learner and need notes to reinforce your memory. Also, record the speaker's tone and body language to refine your interpretation as you review your notes.

5. Eliminate distractions. Very few people, if any, can effectively do two things at one time. While on the phone or talking to an employee,

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A Look Ahead August

**Members Only Meetings - For
membership information call
208-377-3550.**

- 8 Builders-Codes Council/Developers Council/Government Affairs, 3 p.m., BCA
- 9 Associates Council, Noon, BCA, RSVP for lunch.
- 14 Membership Committee & Spike, Noon BCA, RSVP for lunch.
- 15 Executive Committee, 11:30 a.m.
- 16 Sales & Marketing Council, Noon, BCA - RSVP for lunch
- 17 Board of Directors, 4 p.m., BCA
- 23 Membership Golf Tournament, 7 a.m. registration, Shadow Valley Golf Course

All dates, times and locations are subject to
change. Please call for confirmation -
208-377-3550.

BCASWI ASSOCIATION STAFF

Frankie Hickman-Rice,
Executive Vice-President

Autumn Gestrin-Blume,
Communications Projects Director

Heather Hooglander, Membership Director

Emily Covington, Receptionist



Membership The Foundation

Heather Hooglander,
BCASWI Membership Director

It “warms” me to say, “SUMMER IS HERE!” I know with the cold, snowy winter we had, I am ready to get out and about for the next few months while I can.

Speaking of out and about, did you know as a member, you are eligible to receive rental car and hotel discounts? There are also many other discounts offered with your membership such as, meat (this is perfect for this time of the year, BARBEQUES), office supplies, insurance, flowers, and home improvement stores, just to name a few. You might be asking, where can I find this information? Go to www.nahb.org/membership discounts. Or I am also happy to help you take advantage of all the wonderful membership advantages.

School may be out for some. For other students, they are taking another step into their education goals, creating their futures. The BCASWI Sales & Marketing Council offers a scholarship for those continuing their education. The scholarship fund was established to

provide a way to recognize worthy students within our Associations “family” each year. I would like to congratulate the following 8 students who have turned in their Sales & Marketing Scholarship applications. In alphabetical order; Abigail Stewart, Austin Peery, Bryce Miller, Chase Mahan, Lauryn Lanterman, Mackenzie McDermott, Olivia Austin, and Whitnee Echevarria. In my experience of being here, this is the most applicants we have received. Again, I thank you and let’s bring in more for 2018!

The BCASWI Membership Golf Tournament is quickly approaching! Save the date! On August 23rd at Shadow Valley Golf Course, is where you will want to come play for the day. If you’ve never attended a BCASWI Golf Tournament, I encourage you to come check it out! It is a day full of fun, networking, prizes, food, beverages and let’s not forget, it’s for a very worthy cause. All of the net proceeds from this event will go to the BCASWI President’s charity of their choice. This year’s BCASWI President, Juston Hall, has selected the “Treasure Valley Down Syndrome Association”. So come “par” take in this great event!

In closing, here is a little 4th of July humor. What did one flag say to the other flag? Nothing. It just waved!
Have a happy, fun, safe July!

New Membership and Renewals

The BCASWI wishes to thank the following new member companies and membership renewal companies. “Without Your Membership, We’d Be Lost!” If you have comments regarding any of these memberships, please direct them in writing to the Membership Committee, 6206 N. Discovery Way, Suite A, Boise, ID 83713. (Per the By-Laws, Art. 1, Sec. 2)

For a full list of members please go to the Classified Directory on our website at bcaswi.org.

NEW MEMBERS

A&J INSULATION
JUSTIN FRIED

BLACKROCK HOMES LLC
TONY LUCHINI

RENEWABLE ENERGY NW LLC
CARL SIMPSON



**FERGUSON'S BATH KITCHEN &
LIGHTING**
LONNY BARR

EARTHCRAFT CONSTRUCTION, INC.
MARK L HIXSON

THE MASONRY CENTER, INC.
MICHELLE BLISS

PARK POINTE DEVELOPMENT
CRAIG R GROVES

SHADOW VALLEY GOLF COURSE
JUDY HUTT

THE RIVERSIDE HOTEL
KATHY PIDGEON



ARCHITECTURE NW, P.A.
RANDY HAVERFIELD AIA

COST LESS CARPET
BRYAN WIPPEL

STACY CONSTRUCTION
WAYNE STACY RMB

TED MASON SIGNATURE HOMES
TED MASON RMB

VALLEY HARDWARE & SOFTWARE
RAY RICE

TITLEONE CORP
ABBY BLACK



WEEKS LAW, PLLC
STEVE WEEKS

O2 REAL ESTATE GROUP
KAMI BRANT

K ENERGY
KEN BAKER

TRESIDIO HOMES
JON HASTINGS

PARADIGM CONSTRUCTION CO. LLC
MATT KNICKREHM

IMPACT RADIO GROUP
DARRELL CALTON

INNOVATIVE CUSTOM HOMES
HEATHER ECHEVARRIA

HALLMARK HOMES
BRAD DILDINE

HAMMETT HOMES
CRAIG HAMMETT

FIDELITY NATIONAL TITLE
BROOKE BRENNAN



BENTLEY DOOR CO.
RICHARD BENTLEY

S & K PLUMBING SERVICES, LLC
SANDY WATSON

RSI CONSTRUCTION, LLC
COREY ELITHARP

STARLITE ELECTRIC INC.
ED OR LINDA MCGINTY

FAIRWAY INDEPENDENT MORTGAGE
CARRIE UBERUAGA

U.S. MIRROR & GLASS
JILL SMITH

THE SUNDANCE COMPANY
CHRISTOPHER ANDERSON

LEGENDS MECHANICAL LLC
AMY MCGINNIS

SILVER CREEK SUPPLY
TERRY HAMMONS

KM ENGINEERING LLP
KEVIN MCCARTHY

SOLAR CONCEPTS OF IDAHO
CURT GAMEL

CORE GROUP REALTY
THOMAS DALLMAN

BOSCH THERMADOR APPLIANCES
BRODY DEELSTRA

WRAD EARTHWORX
CLIFF WORDAL

Mortgage rates back near lowest levels of 2017 after short-lived rebound

Market Watch Published: June 22, 2017 10:00 a.m. ET
By Andrea Riquier

Mortgage rates fell to one of the lowest levels of the year in the most recent week, following a short-lived rebound, housing finance provider Freddie Mac said Thursday.

The 30-year fixed-rate mortgage averaged 3.90% in the June 22 week. The 15-year fixed-rate mortgage averaged 3.17%, and the 5-year Treasury-indexed hybrid adjustable-rate mortgage averaged 3.14%. Each product declined one basis point during the week.

Those rates don't include fees associated with obtaining mortgage loans.

Mortgage rates are keeping close pace with U.S. Treasury yields. The 10-year TMUBMUSD10Y, +2.93% which recently fell to its lowest since the November election, is still hovering near 2017 lows.

The benchmark 30-year fixed-rate mortgage, meanwhile, is just one basis point above its lowest mark for 2017.

At the end of last year, many economists and analysts forecast mortgage rates averaging about 4.50% throughout 2017. So far this year, they've averaged 4.08%.

That's helping make housing more affordable. Lean inventory in the market pushed median prices to the highest on record in May, the National Association of Realtors reported Wednesday.

Associate of the Month

Jason Lloyd, Nextitle

A Fruitland, Idaho native, Jason has a strong connection with his home state and a superior level of professional courtesy rare in today's fast paced real estate industry. Honest and forthcoming, Jason values the relationships he has with his clients, works hard for them and treats them with the respect they deserve. An out of the box thinker who values proactive communication, Jason's innovative ideas help him be a valuable partner. He understands the importance of building a strong team and strategic relationships that focus on effectively meeting the needs of multiple parties.

Prior to joining Nextitle, Jason gained extensive experience and industry knowledge as a licensed real estate agent. Furthermore, Jason has over 16 years of experience in sales, including construction management and mortgage lending. Jason was appointed to the Board for the Eagle Chamber for a 3 year term

and was just appointed to the Nextitle Gives board as rep for the State of Idaho. In 1995 and 1996 Jason was on the original Casino night committee that helped get the tables built and idea off the ground. In the last 6 years Jason has been on the Parade of Homes committee, chaired distribution, active in the associates council as well as PR and Sales and Marketing. Jason love's being involved with the BCA because of what they stand up for and how they help the community have a voice in the construction world.

When Jason is not working or at an event he spends time coaching his 11 year old son in sports and attends his soon to be step daughter's soccer games as well as his nephew's games and matches around the valley. Jason loves the outdoors and enjoys golfing, skiing, rafting and camping with family and friends. Like most people, Jason is a big Boise State Bronco fan and can most likely be found cheering on the broncos' at the stadium or with friends for away games.

BCASWI FEATURED TRADES OF THE MONTH

TRADE:

Framing Labor:

Roofing Subcontractor:

Roofing Supplier:

Insulation subcontractor:

MEMBER COMPANIES:

Medicine Elk Framing
Scott Eastman Framing

K.D. Roofing Inc.
Signature Roofing LLC

Pacific Supply Company

A&J Insulation
Alcal Specialty Contracting
Big City Insulation
CBI, LLC
Gman Insulation
Go Green Insulation and Concrete Lifting

Each month the Membership Committee randomly draws BCASWI trades to list and feature on a board in the BCA conference room and in the newsletter. The goal is to show members who they can do business with as well as encourage signing up members used but not showing under the trade. For questions contact Heather Hooglander - 208-377-3550.



<i>Status</i>	<i>Name</i>	<i>Members</i>	
STATESMAN SPIKE - 500	Larry Van Hees	613.0	
	Jerry Nemeč	584.0	
SUPER SPIKES - 250	Dave Mortensen	283.5	
	Steve Martinez	270.0	
	Ted Martinez	266.5	
	Chuck Miller	259.5	
ROYAL SPIKES - 150	Chris Conner	212.75	
	Todd Amyx	211.0	
	Bob Barnes Jr.	191.0	
	Burt Smith	189.0	
	Kent Mortensen	176.0	
	John Seidl	164.5	
	Pat Minegar	156.0	
RED SPIKES - 100	Jeni Sexton	142.0	
	Frank Varriale	126.0	
	Wayne Stacy	125.25	
	Juston Hall	123.0	
	Bill Davis	119.0	
	Tracy Dixon	118.0	
	Ron Whitney	117.0	
	Dave Yorgason	116.0	
Marie Hanson	111.0		
GREEN SPIKES - 50	Dale Sullivan	97.0	
	Dennis Schaffner	91.5	
	Billy Mahan	82.5	
	Eric Smith	75.0	
	Bob Barnes Sr.	69.75	
	Zach Evans	62.5	
	Eric Stunz	61.5	
	Vicki White	60.0	
	Sarah Seidl	58.5	
	Milford Terrell	57.5	
	Ramon Yorgason	52.5	
LIFE SPIKES - 25	Ray Rice	46.25	
	Steve Weeks	46.0	
	Dale Conrad	42.5	
	Craig Groves	39.5	
	Russ VanWagenen	36.5	
	Ted Mason	35.5	
	Erick Wadsworth	32.0	
	Jake Centers	31.75	
	Dwayne Speegle	31.5	
	Dick Lierz	31.0	
	Joe Atalla	30.0	
	Bud Fisher	26.0	
	BLUE SPIKES - 6	Jon Hastings	24.0
		Trey Langford	23.5
		Jeff Thompson	21.5

**BLUE SPIKES - 6
(continued)**

Cade Coltrin	20.0
Karen Ellis	18.0
Cody Weight	16.0
Steve Edwards	14.0
Craig Hammett	13.0
Matt Knickrehm	11.5
Dan Richter	11.5
Thomas Coleman	11.0
Barb McDermott	10.75
Reata Conner	10.0
Mike LaRue	10.0
Tammy Schacher	10.0
Bud Browne	9.0
Clay Boyce	8.0
Jason Peery	8.0
Jon Yorgason	8.0
Mark Wilkins	7.5
Heather Echeverria	7.0
Shaun Urwin	7.0
Jeff Martell	7.0
Daniel Cullip	6.5
Lars Hansen	6.5
Don Flynn	6.0
Rod Givens	6.0
Kevin Howell	6.0

Candidates

Spike candidates are called "Tacks." Tacks must earn 6 credits to become a "Spike"

4.5 - 5.5 Credits

Dan Clark
Steven Hanson
Tammy Lanore
Rob Pearce
Alicia Rodman
Stephen Sengelmann
Ray Westmoreland

3 - 4.0 Credits

Kevin Amar
Corey Barton
Mike Brown
Robert Bruno
Todd Campbell
Nate Fehrenbacher
John Flaherty
Dan Foutz
Matthew Gardner
Jim Hunter

Spencer Kofoed
Christine Langhorst
Tim Mallon
Trudy Mallon
PJ Nava
Abram Neider
Don Newell
Lance Snyder
Ingo Stroup
Marvin Ward
Steve Warren
Roger Wilson
David Wipper

1.5 - 2.5 Credits

Martin Artis
Dennis Baker
Brent Belveal
Alan Berman
Chad Christensen
Peggy Deffenbaugh
Corey Elitharp
Bryant Forrester
Rick Garret
Tyler Gustafson
Don Hubble

Justin Hubble
Jason Lloyd
Justin Mai
Brian Morkid
Stan Ray
Clint Rogers
Tracy Skidmore
Chad Smith
Christal Smith
Jake Tunison
Darren Wood

.5 - 1.0 Credits

Josh Anderson
Geoff Berschneider
Kami Brant
Dave Buich
Clay Conner
Dave Evans
Terri Harvey
Amy Hawkins
Greg Johnson
Sandra Majors
Jackie Metzger
Jason Ramsey
Ival Turner

According to the rules of the Spike Club program to become a Spike member, an individual must sign up 6 new members - which earns 6 Spike Credits - within two consecutive years. To retain that Spike status a minimum of one new member - which earns 1 credit (new or retention) - must be earned each year until a total of 25 credits have been earned - which triggers Life Spike status. For individuals that do not earn 6 credits by December of their second year of recruiting, all credits from the first year are forfeited.

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Membership Golf Tourney

Net proceeds benefitting the Treasure Valley Down Syndrome Association



August 23, 2017 - Shadow Valley Golf Course
Limited to the first 120 players!

Information

- Check In Time 7:00 am
- Shot Gun Start 8:00 am
- Tournament Fee \$90
(Includes 18 holes, cart, range balls, lunch and beverages. Players must check in at the clubhouse!)
- Limit one mulligan per person @ \$5 each
- Players must be registered and paid by Aug. 18th.

Rules

1. Four-person scramble format
2. Team advances to best shot
3. One score per hole per team

Registration

If you do not have a full team, we will place you on a team. Payment must accompany this form.

Member Company _____

Player 1 _____ handicap/avg. _____

Player 2 _____ handicap/avg. _____

Player 3 _____ handicap/avg. _____

Player 4 _____ handicap/avg. _____

Golf Sponsorship

I/We wish to sponsor

- # _____
- \$100 green \$500 Beverage
- \$100 tee \$1,000 Lunch
- \$175 hole

Company name: _____

Address: _____

Contact person: _____ Ph #: _____

Payment

*Make checks payable to BCASWI

Check enclosed

Charge to my: Visa Mastercard Discover

Name on Card: _____

Card Number: _____ Exp. Date: _____

Vcode: _____ Zip Code: _____

Registration: _____ at \$90 each

*10% off per team if you have a member builder playing.

Mulligans: _____ at \$5 each (only one per person allowed)

Sponsorship: \$ _____ (from above)

Total: \$ _____

Signature: _____

Mail your registration form to: BCASWI, 6206 N. Discovery Way, Ste. A, Boise, ID. 83713, or fax form to: (208)377-3553. For questions contact Heather at the BCA - 377-3550 or hsciola@heritagewifi.com.



SAVE THE DATE!!!

Christmas Party & Industry Awards

December 1, 2017

5:30 p.m.

Riverside Hotel

Builder, Developer, Government Affairs Committee Report

Meets the second Tuesday of every month at 3pm

Reports from Participating Jurisdictions or Agencies.

Boise City Building Department: Plan review times have not changed: 10 working days for single family plan reviews and 30 for commercial plan reviews. The Erosion control program is getting a new system which should be rolled out the end of July.

New Boise City Duplex policy includes these:

1. The building foot print cannot be greater than 55% of the lot size.
2. Must be 375 ft. of private open area in the back yard
3. Garage/driveway must have a 7 ft. buffer of landscaping
4. 10ft setback for porches
5. More unified design and can have a single appearance
6. Parking allowed in rear/side and set-backs with solid fence
7. 15% of street facing wall must be windows or doors
8. Can have a 45 degree angle for the front door
9. Length of the garage cannot exceed 50 percent of the frontage.

Ada County Highway District: ACHD has received 584 plan submissions with about 50 sitting on the desk. Minor changes to local street sections only will be out for review and public hearing in July and so

will the storm water policies manual.

Ada County Building Department: The County for permits continues to be up year over year. By city: Meridian 120lots, Eagle 20 lots; Boise 8 lots; Garden City 34 lots; Kuna 27 lots.

Meridian Building Department: Meridian city reports single family with 125 single family; commercial is up and multi-family is down a little. There were 1150 miscellaneous which include mechanical, plumbing, fire, etc.

Star Building Department: filed report from Cathy Ward, Zoning Administrator

<u>Month</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>2014</u>
May	35	21	24	29

New Construction median sales price is down this month, \$317,990 reflecting a 0% over last year this time. Affordability of the median price is at 29% which is up from last year at this time according to F/M and Fr/M was 28%. Inventory is down (756) over last month (785). Rolling average of sales is up over last month. Pending sales are up to 711 compared to 681 last month. FYI: in 2016 that number was 579.

State Building Code update: The question of whether or not monthly meetings would be feasible was also discussed. It appears that the most successful were the ones that were attended by legislators and a representative from the governor's office as well as BCA Members.

Planning & Zoning Commission Openings within any city or the county will be posted on the BCA Facebook.

CONTINUED FROM PAGE 3 - EXECUTIVE OVERVIEW

don't read materials on your desk, daydream, or think about what is going on outside your window. Put on blinders and concentrate on the task at hand!

Have you "listened" to what you read or did you just "hear" it? You may wish to ponder the advice my bar-

tender friend gives new hires: Listen to your customers. Listen. It's the quickest way to establish loyalty. They want you to know more about them than they want to know about you. That's why they come here.

What do non-members want to know about the BCA? We have the answers ... if we are listening!

CONTINUED FROM PAGE 2 - PRESIDENT PERSPECTIVE

kitchen is part of the appeal of new construction. In addition, you won't have to spend time stripping dated wallpaper or repainting to suit your own sense of style — creating your own home décor from the get-go! The advantages of being the first owner extend to the outdoors. Instead of inheriting inconveniently or precariously placed trees, or having to tear up overgrown shrubs, you can design and plant the lawn and garden you want.

Outlets, Outlets Everywhere: Homes built in the 1960's and earlier were wired much differently than houses today. Builders had no way of anticipating the

invention of high-definition televisions, DVRs and computers that we enjoy today — and the very different electrical requirements they would introduce. New homes can accommodate advanced technologies like structured wiring, security systems and sophisticated lighting plans, and can be tailored to meet the individual home owner's needs. Anyone who has ever lived in an older home can also attest to the fact that there are never enough outlets, inside or out! Today, home builders plan for the increased number and type of electronics and appliances used by today's families, so you can safely operate a wine cooler, Christmas lights and your laptop — and more.

Homeownership: Opportunity is Knocking!

Fed's Fischer Says House Prices 'High and Rising' Amid Low Rates

Bloomberg Markets • Published June 20, 2017
By Jeanna Smialek

Federal Reserve Vice Chairman Stanley Fischer said a long period of low interest rates may have contributed to "high and rising" home prices in several countries, cautioning against forgetting the lessons of the 2007-09 housing crisis.

"There is more to be done, and much improvement to be preserved and built on," Fischer said, speaking at an event in Amsterdam on Tuesday that was closed to the press. "The world as we know it cannot afford another pair of crises of the magnitude of the Great Recession and the Global Financial Crisis."

Fischer emphasized that much has been achieved to shore up the global financial system since the last recession. His remarks struck a cautionary tone at a time when the value of residential real estate is climbing from Canada and the U.K. to Australia.

"House prices are now high and rising in several countries, perhaps as a result of extended periods of low interest rates," Fischer said in the prepared

remarks, without specifying any particular frothy markets. He also noted that in the U.S., Fannie Mae, Freddie Mac and the Federal Housing Administration are "now the dominant providers of mortgage funding."

Government support for housing should be explicit where it exists, he said, and its costs should be balanced against its benefits. Likewise, rules and expectations for mortgage modifications and foreclosure "should be clear and workable."

In the U.S. and around the world, "much has been done," he said. "The core of the financial system is much stronger, the worst lending practices have been curtailed, much progress has been made in processes to reduce unnecessary foreclosures."

Fischer made no mention of the path forward for monetary policy or the economic outlook in his speech.

BCASWI Mission Statement and Goals

Statement

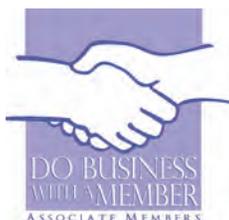
The Building Contractors Association of Southwestern Idaho is a nonprofit organization dedicated to promoting the responsible development of our community. Utilizing the collective strengths and talents of our members, we represent the American Dream politically, economically and professionally.

Mission Goals

- To be the respected voice of the building industry.
- To be the deciding factor in political, legislative and regulatory matters.
- To be the leader in protecting and enhancing the quality of life through effective stewardship of the land.
- To be the resource for members to enhance business opportunities.
- To be the leader in promoting partnerships with the community groups, related industries and governmental entities to accommodate an expanding economy.
- To provide educational opportunities for the professional advancement of its members.

IT'S GOOD BUSINESS TO DO BUSINESS WITH A MEMBER.

PLEASE TAKE NOTE OF OUR MEMBER ADVERTISERS WHO SUPPORT OUR PUBLICATIONS.



THE BUILDING CONTRACTORS ASSOCIATION OF SOUTHWESTERN IDAHO

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