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25 New Year's Resolution Ideas



And how to achieve each of them

by: Ivan Dimitrijevic, Lifehack.com

The New Year is upon us and with the holiday season past, many people have indulged in retrospection and reevaluation of their life choices. New Year's resolutions are the perfect opportunity for all those who have failed to start making the changes that they said they would make next week, next month, or perhaps when winter starts.

Now's your chance to sit down and prepare a list of

important lifestyle changes you may want to make. Here's a bit of help – because since the majority of people fail to stick to their resolution, you'll need all the help you can get.

What follows is a list of 25 common New Year's resolutions. If you are looking for effective ways of changing your life for the better, then you'll be sure to find some useful information here. They may not all apply to you, but will give you some great starting ground. Also, for the full article of 50 resolution ideas and links to many of these resolutions, go to the article online at:

<http://www.lifehack.org/articles/communication/50-new-years-resolution-ideas-and-how-achieve-each-them.html>

1. Get in shape: Losing weight is the top resolution for Americans, and combined with "exercise more" and "stay fit and healthy," it is something that over a third of the population wishes to achieve. It's easy enough to start an



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**CareWorks Group Deadlines
Approaching**

**Member News, Dates for
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Above list has been updated via the most current NAHB Spike Club Roster Report

*Current Life Spike status



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exercise and diet program, but the trick is to find a decent one that will give you steady results and will be easy to stick to in the long run.

2. Start eating healthier food, and less food overall: This is usually an extension of the previous resolution. Switching to a healthier diet can be incredibly tricky when we are surrounded by cheap junk food. However, with a good amount of determination and some basic tips, you can slowly develop healthier eating habits. Learn to control emotional eating, be aware of reasons for diets to fail, make use of these tricks and find easy to prepare yet awesome and healthy recipes.

3. Stop procrastinating: The biggest barrier that keeps most people from reaching their goals is the desire to relax and do something fun instead of working hard. Once you get used to procrastinating, it's difficult to snap yourself out of it, so you'll need to put in a lot of work to change this bad habit. There are many useful tips out there to find your way to stop procrastinating. There are also tools which can help you achieve this task.

4. Improve your concentration and mental skills: People have been trying to find ways to improve their focus and cognitive capacities for thousands of years, and most ancient civilizations had some combination of mental exercise and herbal medicine to help them reach this goal. Today we can use anything from apps to ancient meditation techniques to boost concentration and hone our mental skills. If you go pursue this, you will be able to control your mood, learn faster and have an easier time solving problems.

5. Meet new people: When we get stuck in a rut, we usually end up staying at home most of the time, missing out on a lot of interesting opportunities for networking and having fun. Meeting new people can be beneficial to your mental well-being and help your career, so don't be afraid to get out there and make some friends. Overcome your shyness, get some knowledge, and go and get to know new and interesting people.

6. Become more active: Some people don't really have a big weight problem, and they even get some exercise a few times a week, but they just sit around the most of

(Cover Story – Continued on page 9)



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From the Executive Director

Members and Friends:

I hope all of our members were able to enjoy a Merry Christmas and Happy New Year! Now it's on to 2016 and continuing the growth of the construction industry within our community.

Arm yourself the best you can by attending our Financial Forecast next Thursday. This one event, if you don't attend anything else, is the most valuable and helpful start to a planned and productive 2016 for your business.

We will have several industry experts on hand - be sure to bring your questions and ask. These people are at the top of their game and have the best possible advice to help you succeed.

I hope you'll take the time to attend this important meeting which will be held at Williams on the Lake. Make your membership count and use the tools we continue to provide you for your business.

Respectfully:

Dave LeHotan
Volunteer Executive Director



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Woodridge Schools

S/L 11 619 Chart Rd: 3/4 acre. Sloped, wooded, public water/sewer. **\$57,000. Gary Stouffer 330-835-4900.**

FAIRLAWN

Copley/Fairlawn Schools

V/L 93 & 94 Ghent Rd: 9.8 acres. Open, rolling, lake, public water, sewer. **\$1,300,000. Gary Stouffer 330-835-4900.**

GRANGER

Highland Schools

Western Reserve Homestead: Restrictions – 2200 sq.ft. min. Ranch / 2500 sq.ft. 2-story.

S/L 7 Windfall Rd. 2 acres, flat lot. Well/septic. South of Granger Rd. Minutes from 71/271. **\$69,000.**

S/L 9 Granger Rd. 2.85 acres, flat lot. Highland LSD. Well/septic. South of Granger Rd. Minutes from 71/271. **\$49,900. Gary Stouffer 330-835-4900.**

Millers Meadow: 1 lot remaining with scenic view. 5 acres with bank barn. Bring your builder. Public water with tap-in paid. Minutes from 71/271/77. **\$145,000. Gary Stouffer 330-835-4900.**

S/L5 741 Huntley Dr. Plantation Drive. 2.28 acres, clear/wooded, on cul-de-sac. Well/septic. **\$137,500. Gary Stouffer 330-835-4900.**

HINCKLEY

Highland Schools

River Rd: Ravine, Creek, Waterfall. Over 7 acre wooded lot. Pick a spot on your own private park

to build. Borders Hinckley Hills Golf Course to East. Between 403 and 417 River Rd. **\$174,900. Ryan Shaffer 330-329-6904 and Gary Stouffer 330-835-4900.**

KENT

Lincoln Commons: 2 lots remain. Cul-de-sac in unique urban renewal community surrounded by amenities & walking distance to University/Downtown Kent. Public water/sewer. No HOA. Bring your own builder. 1200 sq.ft. for ranch, 1600 sq.ft. for 2-story. **\$37,500 each. Gary Stouffer 330-835-4900 and Ryan Shaffer 330-329-6904.**

LAKE MILTON

V/L Ellsworth Rd: 5 acres. Level, wooded, septic, well. **\$49,500. Ryan Shaffer 330-329-6904.**

MONTVILLE

Maplewood Farm Development offers 7 beautiful lots, 2+ acres each, Medina Schools and septic approved starting at **\$39,000. Tom Boggs 330-322-7500 or Gary Stouffer 330-835-4900.**

PALMYRA TWP

V/L Jones Rd: 5 acres. Level, wooded, septic, well. **\$39,900. Ryan Shaffer 330-329-6904.**

RICHFIELD

Revere Schools

3601 W Streetsboro Rd: Just over 10 acres backing up to Summit County Metroparks. One of a kind property creates the backdrop for any estate. Features 8-stall, 150'x50' horse barn w/arena, breathtaking ravine views, calming creekside paths and over 4+ acres of pasture to provide your personal escape. **\$469,900. Gary Stouffer 330-835-4900 and Ryan Shaffer 330-329-6904.**

2802 Southern Rd.: Rare 42+ acre private parcel in Richfield Twp. Includes nearly 2000 sq.ft. home, income producing gas wells. 10 acre parcel pasture & 9 stall horse barn. Perfect property to build estate of your dreams. Septic/well. **JUST REDUCED \$725,000. Gary Stouffer 330-835-4900.**

V/L Broadview Rd: 2 lots, 2 acres each. Open, flat, public water/sewer. **\$110,000 each. Gary Stouffer 330-835-4900.**

Glencairn Forest: Lots ranging from **\$80,000 to \$295,000.** Breathtaking views. Scenic waterfalls, babbling brooks, lakes, stunning homes. Water/sewer, tennis courts, playground. Easy access to 77 & 271. **Laura Horning Duryea 330-606-7131 or Gary Stouffer 330-835-4900.**

SHARON TOWNSHIP

Highland Schools

Blue Ridge Estates Lots 38 & 52. Great opportunity to build in privacy & seclusion, 2+ acre lots in Highland SD, septic/well, cleared & ready to build. **Lots 37, 38 & 52 \$76,000 each, Corner lot 15 \$71,500. Gary Stouffer 330-835-4900.**

S/L 14 467 Arbor Falls: 2.5 partially wooded acres on pond in The Estates of Sharon. Public water/sewer. **\$189,000. Gary Stouffer 330-835-4900.**

Sharon Hts Development: 2+ acre private lots featuring lake, wooded lots, & rolling hills to create your own dramatic backdrop. Many w/walkout potential. Minutes from 71/76. Bring your own builder. Well/septic. Starting at **\$62,650. Gary Stouffer 330-835-4900.**

UNIONTOWN

Green Schools

Green Ridge Estates: 122x165 corner lot. Public water/sewer. **\$39,500. Gary Stouffer 330-835-4900.**

YORK TOWNSHIP

Buckeye Schools

V/L Smith Rd: Open corner lot w/1142' frontage surrounded by mature trees. Rolling topography. Possibility to subdivide. 26.29 acres. Septic/well. **\$220,000. Gary Stouffer 330-835-4900.**

Tom Boggs – tomboggs1@gmail.com

Laura Horning Duryea –
LauraDuryea@stoufferrealty.com



Email Our Agents:

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Gary Stouffer –

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CALL BEFORE YOU DIG ENFORCEMENT IN EFFECT

The new enforcement provisions of existing Call Before You Dig laws became effective January 1, 2016. While the PUCO rules implementing the new law are expected to be finalized later this year, the statutory provisions are in effect. Be sure to call OUPS when required to do so, and the PUCO will be sending out invoices in 2017 for registration based on those calls to OUPS in 2016.

When and who is required to call OUPS?

- The person or persons responsible for making the actual excavation **MUST** contact the Ohio Utilities Protection Service, 8-1-1 or 1-800-362-2764, at least 48 hours but no more than 10 working days (excluding weekends and legal holidays) before beginning ANY digging project.

- Each separate entity planning to excavate is required to call OUPS. **Note:** if a subcontractor has been hired to do any digging, the entity/person responsible for the actual excavation is required to call.

- **Excavation** is defined as, “the use of hand tools, powered equipment, or explosives to move earth, rock, or other materials in order to penetrate or bore or drill into the earth, or to demolish any structure whether or not it is intended that the demolition will disturb the earth. “Excavation” includes such agricultural operations as the installation of

drain tile, but excludes agricultural operations such as tilling that do not penetrate the earth to a depth of more than twelve inches.” (ORC 3781.25 (I))

- **Note: Everyone must call. An excavator is still required to call even if there are already marks present from a separate entity doing excavation on the same site, or in the same trench, if they are doing any work that would constitute excavation from definition above.**

- **Developers:** 3781.27 (A) In order to ascertain the name of each utility with underground utility facilities located at the proposed excavation site and the types and tolerance zones of those facilities based on current records of the utility, any developer who is planning a project that will require excavation or the designer employed by the developer for the project shall notify a protection service of the location of the proposed excavation site.

RCAC WILL HEAR FROM STAKEHOLDERS AT ITS JANUARY 27th MEETING

While the Committee started its initial review of the 2012 and 2015 IECC at its December meeting, it has indicated the more comprehensive discussion involving stakeholders will take place at its January 27th 9am meeting. It appears the committee will be evaluating the OHBA Path currently in the code, along with other changes from the 2012/2015 IECC. It will be at the January meeting where OHBA expects proponents of the energy codes to be in attendance, and are asking anyone willing to attend to help provide the builders' perspective come to the January meeting of the RCAC. It is clear those in favor of updating the code will be ready to challenge the committee on the OHBA Path and pushing for updates to the current energy standards. RCAC meeting location: Training Room, 6606 Tussing Rd, Reynoldsburg, OH 43068

Please contact OHBA with any questions.



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2015 OHBA YEAR IN REVIEW

OHBA ASKED TO PRESENT STATE OF THE INDUSTRY TO HOUSE HOUSING COMMITTEE

At the start of 2015, the House Financial Institutions, Housing and Urban Development committee chair asked OHBA to provide the committee insight into the state of the home construction industry. OHBA reported on starts levels, as well as, the upcoming challenges to the industry.

CONTACTED LEADERSHIP ON BIENNIAL BUDGET TAX PROPOSALS

During the budget process, there were several tax proposals being discussed by the governor and legislature. Most notably HB 64 proposed to increase the sales tax and extend it to a variety of services and to increase the CAT tax. OHBA was a part of a large group of industries who offered concern for said proposals, which ultimately eliminated before the passage of HB 64.

FACILITATED DISCUSSION WITH PUCO ON CALL BEFORE YOU DIG ENFORCEMENT

Working to clear up many questions resulting from legislation OHBA opposed requiring almost all contractors and some developers to register with the PUCO, OHBA had several discussions with PUCO staff. During one meeting, OHBA raised the staff's awareness of some practical implications of the new requirements, and posed numerous crucial questions to get a clear understanding for its members on both existing and new requirements under the law.

OFFERED EXPERTISE ON CODE DEVELOPMENT TO NEW DIRECTOR OF COMMERCE

OHBA sat down with the newly appointed Director of Commerce and her staff early to offer the industry's expertise on code development and adoption. OHBA explained the importance of proper review and analysis of the residential code, and its importance to our members. Further, we welcomed dialogue on continued success of code adoption in Ohio.

SUPPORTED AMENDMENTS TO NATIONAL ELECTRIC CODE

OHBA raised several concerns with some of the new code provisions of the 2014 NEC, including additional GFCI protected outlets, as well as, the cost data submitted with the petition for adoption. OHBA reminded the committee it was under no mandate to adopt a new code, and had the authority to change/amend as it see fit for Ohio. The amendments made by the Residential Construction Advisory Committee saved builders hundreds of dollars.

OHBA SERVED AS VALUABLE RESOURCE ON CONTRACTOR LICENSING BILL

As a bill to register home improvement contractors was being heard by the House Commerce and Labor Committee, the Chairman of the committee consistently relied on OHBA's feedback in working with the sponsor and committee members. OHBA

2016 Dates To Remember

January 14, 2016

Annual Financial Forecast –

Will be held at Williams on the Lake in Medina / lunch FREE for builders - MUST RSVP / \$25 for members and \$30 for non-members. Noon to 1:30pm. Details on page 10.

May 2-22, 2016

Spring Parade of Homes

– Builders – be ready and participate - your best bet to sell homes in 2016

June 9 or June 16, 2016

Annual MCHBA Golf Outing

– Firm date and details to follow via email

remained intimately involved throughout the process, testifying several times and providing those involved with insight from the industry. Further, OHBA remained in contact with the Senator who had initially contacted the industry with interest in licensing, but had yet to introduce legislation.

OHBA REPRESENTATIVES TESTIFIED IN SUPPORT OF LIMITING COGNOVITS

OHBA brought in members to testify in the House Judiciary Committee in support of legislation which would limit the use of cognovits notes to default of principal and interest. Each was able to explain to the committee situations they had experienced and the potential impact such actions had on economic development and their business.

(OHBA Year in Review – Continued on page 10)

Don't Miss the 2016
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See You Next Week!

Member News

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–Seville
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Sturgess Construction, Inc. –Medina
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Thomas Properties & Construction
– Medina

Renewed Associates

Citizens Bank – Strongsville
Kent's Excavating Services, Inc. –
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Rea & Associates, Inc. – Medina
Zimmerman Plumbing & Heating –
Sterling

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Stout Lumber – Medina

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the time at home and at work, which can have a negative effect on their posture and health. In that case, all you need is to find ways of moving around more throughout the day instead of staying hunched over the computer. It's even more fun if you share your activity with friends and family.

7. Become more confident and take some chances: If you are confident other people notice it, and it is much easier to have your opinions heard, ask people out on dates and get ahead at work. A good dose of self-confidence will help you lead a much happier life overall. Don't hesitate to get some input on ways to boost your confidence.

8. Become more polite: Good manners have always been an important part of a civilized society. They make it easier to connect with others, avoid offending people and will ensure that others perceive you as a good and trustworthy person. So know the etiquette, be prepared of other manners in other countries, deal with rude people in the right way and learn how to say no.

9. Reduce stress: They say that stress is one of the biggest killers out there, and it can have a very destructive effect on your relationships as well as your health. It may be an unavoidable side effect of our hectic modern lifestyles, but it can be effectively managed with the help of useful, unconventional and easy to practice tricks for stress management.

10. Learn to be happier with your life: Even those that are in decent shape, make a good living and have stress under control can still be unhappy. It takes time and patience to learn how to find joy in the little things and not to let problems bring you down.

11. Get more quality sleep: With big TV's, computers, smartphones, tablets and all sorts of gadgets with glowing lights and beeping alerts, it can be hard to get enough sleep at night. You should be gunning for at least 8 hours of sleep.

12. Give up cigarettes: A bad habit that a lot of people don't know how to kick, smoking will not only endanger your health, but can burn a hole in your wallet as well. Just be prepared to dedicate a lot of will power to giving up cigarettes once and for all.

13. Watch less TV: The average person wastes a lot of time in front of the

TV, time that could have been better spent developing skills, learning or keeping your body active. Once you manage to cut down on TV time, you will realize just how long and productive a day can really be.

14. Read more: Books are an excellent way to gain a lot of knowledge on a huge variety of topics, and are also a great exercise for your brain. It's not that difficult to go through 20 or more books in a year – you only need to make it a habit, discover your type of books and find a bit of time for reading here and there.

15. Become tidier: There are a lot of slobos out there who can't really get their stuff organized, and a cluttered desk or chaotic home will negatively affect your productivity and even your mood, so it helps to clear the clutter, clean your house and lead a tidier and more organized life.

16. Spend more time with the people that matter: There is just too little time in this life for us to waste it on insincere, duplicitous and toxic people. We should focus on the people who we care about deeply and who care about us, as this is the best way to stay happy.

17. Become more organized: It doesn't matter how much time you have on your hands if you can't manage it properly – you'll just spend most of the day running around aimlessly. When you get organized there will suddenly be more time to spare and things will start falling into place. Make it a habit, get help from apps and enjoy your newly found leisure-time.

18. Go see your doctor more often: Staying healthy should be your top priority, but many people seem frightened of doctors and don't see their doctors nearly as often as they should, often waiting for conditions to significantly worsen. Regular checkups are a must, no matter how healthy you feel at the moment.

19. Reinvent yourself: If you don't feel quite happy no matter what you do, it is perhaps time to make some serious changes in your life. Reinventing yourself can give you a whole new perspective on life and take you in directions you may never have dreamed were possible.

20. Learn how to be more self-reliant: Technology, a relatively decent government, and corporations offering cheap ready-to-eat food and all manner of useful tools – these things have made us somewhat spoiled, and we often get well into adulthood without having what

it takes to be independent and self-reliant. These skills are important to learn. Take the time.

21. Spend less time on social media: Some people might not spend hours in front of the TV, or playing video games, but social media has become a serious addiction among a wide range of demographics. It's fine to stay in touch with friends and family, or even use social media to promote your business, but if you consistently spend more than an hour every day on social media, it's time to make a change.

22. Become more social: Being a person about town has its perks. You get to have fun, meet new people and find out interesting things, but you can also develop leadership skills and learn to work in a team. Even if you are an introvert or very shy and feel uncomfortable talking to others, there are ways to become a fairly active member of a community.

23. Start being more creative: There are times when we get mentally fatigued and our creativity just goes out the window. This is particularly bad if your job or hobby depends on you coming up with fresh ideas and thinking outside the box. As with anything else, there are many resources that help you spark your creativity in a number of different ways.

24. Face your fears and insecurities: You will find this point masked beneath other New Year's resolutions, but fear and insecurity are often the cause of several problems that we want to address. You need to think of it as surviving and controlling your fear rather than overcoming it, and it will enable you to shed off a lot of the insecurities that you have.

25. Stick to the good healthy habits you've developed: The last, and most important point to mention is that all the positive changes you make have to be permanent. You will need to work on sticking with the good habits you have adopted, until they just become a natural part of who you are. That is how you achieve true self-improvement.

Well, there you have it – an abbreviated list of ideas to help you see your resolutions through and make some long-term changes in your life. Pick the ones that you want to improve and set some goals for yourself

“Life is hard at times. But when I overcome more challenges, I become much stronger then. So I'm going to embrace them.” ■



*(OHBA Year in Review –
Continued from page 7)*

PARTICIPATED IN SPECIALTY CONTRACTOR LICENSING DISCUSSION

When two bills were drafted, one to include roofing as licensed specialty contractor, the other to extend the specialty contractor licensing to residential dwellings, the bill sponsors and interested parties reached out for OHBA's input. OHBA was able to add valuable insight into the history of the existing law, and potential areas for concern given the nature of the residential construction industry.

MONITORED NUMEROUS OEPA RULE PACKAGES OUT FOR REVIEW

Throughout the year, numerous changes had been put out for review by the OEPA Division of Surface Water. OHBA submitted comments, met with staff, as well as, participated in group stakeholder meetings to offer input on changes to beneficial use designations, 401 Program rules, and a second round of wetland antidegradation review.

OFFERED SUPPORT FOR PROGRAM TO HELP STREAMLINE PERMIT APPLICATIONS

During the budget process, OHBA offered its support to establish a Certified Water Quality Professional Program under the OEPA. With its support, EPA engaged OHBA to provide feedback to ensure it's meaningful and results in an advantage to the permittee user.

URGED FEDERAL AND STATE LEGISLATORS TO HELP STOP PATENT TROLLING

OHBA signed on to the coalition urging change on a national level to help stop recent issues with patent trolling in the home building industry, as well as, in various other industries. On the state level, OHBA supported legislative efforts in the House which would help address the issue more locally in Ohio.

SALES TAX CLARIFICATION SOUGHT FROM DEPT OF TAX

Based on an inquiry received from a member, OHBA looked into the collection of sales tax in more detail. Several discussions with the staff at the Ohio Dept. of Tax helped clarify an issue on the determining the location where the sales tax is to be collected.

OHBA SUGGESTED REVIEW OF COMMENTS ON HOUSING FINANCE AGENCY PLAN

OHBA met with the Ohio Housing Finance Agency (OHFA) to understand what was asked of applicants in its QAP. Following suggestions raised on areas of consideration for the plan during its review, OHBA sought further clarification and offered its support in working with OHFA on the plan's future development.

MONITORED LEGISLATION

Throughout the year, OHBA tracked and monitored numerous items receiving attention by the legislature. Some of these included HB 64 Biennium Budget, HB 149 Attorney's Fees, HB 291 Judgement Hearings, SB 58 Sewage Systems, HB 293 Accessibility Grants, SB 109 Township Impact Fees, HB 182 Development Zones.

For more detailed information, you can review our government affairs agenda presented at our three board meetings this year:

March 9-10, 2016 – OHBA Spring Board of Trustees Meeting - Sheraton, Downtown Columbus

June 7-8, 2016 – OHBA Summer Board of Trustees Meeting - Hilton Easton, Columbus

November 14-15, 2016 – OHBA Fall Board of Trustees Meeting - Hilton Easton, Columbus

Have a successful and prosperous 2016.

Vince Squillace, Executive Director
Ohio Home Builders Association

Thank you Ken Cleveland For Continuing to Make a Difference on Behalf of the Medina County Home Builders Association!

Ken Cleveland recently made another very generous donation to the Medina County Home Builders Association.

Ken is a charter member of our association and one of the founding fathers which helped create the Medina County HBA back in 1973 - 42 years ago. Ken Cleveland is our top spike member and has shown unending support for our association and all it stands for. Without his support over the years, the organization may not have survived - for which we are grateful!

We congratulate Ken Cleveland for his continued support of our Association and sincerely thank him for his generous donations. This helps to continue the momentum of growth of our organization and helps us make a difference in our community. ■

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We appreciate your business!

2016 MCHBA FINANCIAL FORECA\$T



We are all busy, but this is one meeting you need to plan to attend and hear what is being predicted by area experts regarding the anticipated general economic climate for 2016, as well as what will likely happen in the local building / construction industry.

Having information like this is very similar to having GPS or an atlas when you take a trip. It most definitely helps get you to your destination without nearly as much hassle as just guessing how to get there.

Remember, ***failing to plan means planning to fail*** so plan for success by attending the 2016 Financial Forecast and be prepared to take advantage with the foresight you receive from this important meeting.



Thurs., January 14, 2016
From Noon to 1:30 pm

@

Williams on the Lake

Back Building – Lakeside East
787 Lafayette Rd. | Medina, Ohio 44256
330.725.2371 (HBA Office)

Speakers include:

Bob Giacomo, Westfield Bank

Jim Owen, Fifth Third Bank

**Russell Holmes, Third Federal
Savings & Loan**

**Registration: Builders FREE (must RSVP);
Members – \$25; Non-Members – \$30**
(includes lunch by Williams on the Lake)

Lunch: “Soup and Sandwich” - includes Deli
Wrap sandwich; Chicken Noodle soup; tossed
salad, assorted cookies and brownies, and coffee,
water and soft drinks.

You **MUST** register to attend this meeting. You can register online through Builder Fusion or call the HBA office at **330-725-2371** to RSVP. Builders **MUST** RSVP to get your **FREE** lunch. No shows will be charged.

Be sure to RSVP / register your attendance ***no later than January 7th*** and don't miss this important event to help you plan for business success in 2016 and beyond. We look forward to seeing you there!





CareWorksComp™

A York Risk Services Company

Dear Member:

Upcoming Deadlines and Important Dates:

- **GROUP RETROSPECTIVE RATING DEADLINE APPROACHING**

January 25, 2016 is our enrollment deadline for group retrospective rating programs! For those businesses who received a Group Retrospective offer, please complete the "Employer Statement for Group Retrospective Rating" (form U-153) and submit to CareWorksComp to ensure enrollment for 2016.

- **January 29, 2016** is the application deadline for many of the BWC alternative rating programs, including, Deductible Program, One Claim Program, Individual Retro, and Group Retro all for the 7/1/2016 rate year.

"A New Dawn for Ohio": Ohio was recently featured in Risk & Insurance magazine for the recent aggressive transformation of our workers' comp system. It is an interesting read, and simplifies the many changes which have occurred and outlines the future goals of the Ohio BWC. Here is the link for the article:

<http://www.riskandinsurance.com/new-dawn-for-ohio>.

Extraterritorial Coverage: Have you ever questioned out-of-state coverage, and what would happen if one of your employees was injured in another state or country? Although this depends on the specific situation and is almost never a cut-and-dried answer, we thought we would offer some basic information here.

In general, if you are reporting payroll and paying premium on your Ohio BWC policy for an employee who is temporarily working outside of Ohio, the claim will be covered **if it is filed with Ohio BWC**. However, the state in which the injury occurred may require the employer to have coverage in that state and each state has different laws in this regard. You could be open to

penalties/fines if the state finds you to be without coverage there. It is a good idea to check before you have employees working in another state, even if it is only for one day.

If it is a regular occurrence that you have one or more employees working outside the state, Ohio's workers' comp coverage may not be sufficient to cover your risk exposure and BWC cannot manage or administer a claim filed in another state. You can check with your insurance agent or broker for coverage in other states. **The good news is that BWC is currently implementing a program (planning to roll out in 2016) that can offer coverage to eligible Ohio employers for out-of-state coverage.** More on that next year!

CareWorksComp Seminars: We will once again be hosting a series of workers' comp & safety seminars throughout the state in Spring 2016. Attendance will fulfill the 2-Hour Group Safety Training Requirement for the 2015 policy year. I'll share more information on how to enroll in future articles, but please make a note of these dates:

Toledo:

Monday, April 18

Wooster/Canton:

Tuesday, April 19

Cleveland:

Wednesday, April 20

Dayton:

Wednesday, April 27

Columbus:

Thursday April 28

Cincinnati:

Friday, April 29





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