

Hammer Time

3rd Quarter 2018

LEADERSHIP

NAHB, HBI Pledge to Train 50,000 Workers

Attending a White House event on workforce development, NAHB Chairman Randy Noel **pledged that NAHB and HBI will educate and train 50,000 new workers over the next five years for careers in the construction trades.**



NAHB Chairman Randy Noel speaks with President Trump during a White House event.

President Trump signed an executive order that establishes the National Council for the American Worker, which will develop a national strategy for training and retraining workers for high-demand industries.

As part of this initiative, the administration is asking companies and associations to sign a pledge committing them to expanding apprenticeships, increasing on-the-job training and providing students and workers the training and opportunities they need to succeed in the American workplace.

The Home Builders Institute, NAHB's workforce development arm, will expand its training, certification and job placement programs for underserved and at-risk youth, transitioning military, veterans, ex-offenders and displaced workers.

David Johnson CGB, President
Signature Building & Design, LLC

Sam Beachy CGP, Vice President
Reliance Construction

Byron Kauffman, Treasurer
Wetzel Insurance Company

Adam Clemens, Secretary
Rabb Water Systems

Brett Harter CGP CAPS
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John Kidd CGB CGP
R.W. Kidd Construction

Gary Furniss
Momper Insulation

Doug Harvey CGB CGR CGP CAPS
Coplen Construction

Bruce Jackson CGP
Mission Contracting

Wendell Miller CGB CGR CGP
Renewal Homes, LLC

Julia Moore
First Federal Savings Bank Rochester

Frank Rhoades CGA
Cottage Watchman/EF Rhoades & Sons

Daniel Schlatter CGB CGP CAPS CPBD
Inglenook LLC

Deb Paton-Showley
Coldwell Banker Roth Wehrly Graber

Rick Mylin
Safe-Way Garage Door

Trisha Steger, Executive Officer

Looming \$1 Billion Tax Increase on Housing

President Trump's [proposed 10% tariffs](#) on \$200 billion worth of Chinese imports — including nearly 500 products used in residential construction — could have major ramifications for the housing industry.

Of the planned \$200 billion in tariffs, NAHB economists estimate that \$10 billion of goods used by the home building community would be subject to the 10% levy. Put another way, if the tariffs take effect, this would represent a \$1 billion tax increase on residential construction.

This tax increase would come on top of the current 20% tariffs on softwood lumber imports from Canada. Since the beginning of last year, lumber prices are up more than 40%, due in large part to the tariffs.

Informed Officials Mean Better Building Codes

This fall, voting members of the International Code Council will make decisions on changes to [building and energy codes](#).

NAHB is asking each HBA to name one member to give NAHB's codes voting guide to a local codes official.

"If one member of each HBA gives this guide to one code official to explain why these changes are important to home builders and their clients, we'll end up with a usable building code," said Construction, Codes and Standards Chair David Sowders.

ESA Proposals Focus on Species, Not Red Tape

[Proposed changes](#) to the Endangered Species Act would streamline a burdensome permitting process and allow regulators to spend more time on preservation rather than red tape.

One proposed change seeks to streamline the consultation process by encourag-

ing FWS, NOAA, and the Corps to agree to a set of broad requirements when it is clear that the impacts on species will be minimal.

Another would require FWS and NOAA to specify what data the developer must supply so the agencies can complete their review.

Apply to Serve on a Committee or Council

The online application for NAHB committee and council board of trustees appointments is now live.

NAHB's senior officers ask all members to [consider applying](#) for 2019. The deadline is Sept. 23.

Current committee and council members who are interested in serving another year must resubmit their applications: There are no automatic multi-year appointments.

DOL Officially Kills 'Persuader Rule'

In a victory for NAHB, the Department of Labor in July officially rescinded the Obama-era ["Persuader Rule"](#) that would have required lawyers to report to the DOL when counseling employers concerning union organizing.

The regulation was issued in 2016. However, before it could be implemented, NAHB scored a major legal victory when the U.S. District Court for the Northern District of Texas granted a permanent stay of the Persuader Rule.

Greater Houston BA Teams with HBI, Norbord to Launch Training Program

HBI has teamed up with the Greater Houston Builders Association (GHBA), the City of Houston and Norbord Inc. to launch HBI Acres Homes, a [workforce development](#) initiative that will help people ages 18 to 24 prepare for careers in the building trades.

HBI, NAHB's workforce training arm, often partners with other stakeholders in the industry. Following hurricanes Harvey and Irma, HBI was contacted by Norbord Inc., a Toronto-based producer of wood-based panels that wanted to help with recovery.

Morgan and GHBA President Don Klein worked with Houston Mayor Sylvester Turner, HBI CEO John Courson and Norbord Inc. CEO Peter Wijnbergen to get the program started.

Mayor Turner had just announced Complete Communities, an initiative focusing economic revitalization and workforce development in five Houston neighborhoods.

The city found available classroom space in one of the mayor's Complete Communities neighborhoods, Acres Homes. HBI provided curriculum and hired two instructors, and the GHBA, along with the Chesmar Foundation, provided funding for classroom materials.

Fueled by a generous \$500,000 contribution from Norbord, the classes began June 18 with 14 students. The program includes two 12-week carpentry classes that will prepare students for jobs in framing, painting and roofing and similar trades.

NFIP Extended Four Months

The Senate voted July 31 to approve House-passed legislation that will extend the [National Flood Insurance Program](#) (NFIP) until Nov. 30. The Congressional action came just hours before the program was set to expire.

It is anticipated that the four-month extension — which will keep home owners covered through the end of the hurricane season — will give the House and Senate time to hammer out a long-term reauthorization of the NFIP.

NAHB has been at the forefront of this issue, working with lawmakers on a viable, long-term bill.

The House last year approved a five-year reauthorization that would keep the NFIP fiscally sound and let builders provide safe and affordable housing.

The Senate continues to work on its own version of a long-term reauthorization of the program.

IRS Targets S Corp Compliance

The IRS in July announced five new compliance campaigns, including one that seeks to stop S corporations from abusing the rules governing pass-through entities.

The IRS is looking at provisions in the law that dictate whether an S-corporation distribution to a shareholder is taxable, and if so, to what extent.

The [campaign takes aim](#) at three types of noncompliance resulting in underpayment:

- When an S corporation fails to report gain on the distribution of appreciated property to a shareholder;
- When an S corporation fails to determine that a distribution is properly taxable as a dividend; and
- When a shareholder fails to report non-dividend distributions—in excess of their stock basis—that are subject to taxation.

Time to Get Serious about Cyber Security

It is well known that in the 2013 cyber attack on Target, hackers got access to credit and debit card information on 40 million consumers, an attack that cost Target more than \$250 million.

It is less well known that the hackers gained access to the Target payment system through an HVAC contractor.

With nearly every aspect of the home building industry moving online and most information stored in digital formats, it's time for every home builder to take a close look at their cyber security and potential exposure to liability.

Home builders store and electronically share a trove of personal and financial data on clients, potential clients, vendors, suppliers, partners and more. Some of this data includes payment information. And most business-critical information – like building plans and proposals – is also kept in a digital format.

It's little wonder that a residential construction business might be a target for cyber criminals.

"It really is not a matter of if, but when," said Kristen Hilton, CIPP/US, an attorney with Sussman Shank LLP in Oregon. "And, of course, how much it will cost."

Loss of trade secrets, loss of reputation and even illicit bank account access are certainly huge concerns in a cyberattack. But the liability associated with exposing



others' personal and sensitive information to intrusions is where the greatest risk lies.

"There are many state privacy law implications to storing information containing personal and financial data," said Hilton. "If that data were to be exposed, there could be legal and civil liability."

Hilton notes that construction companies, like most other businesses, have numerous points of entry for malicious hackers. "Many people connect their company laptops and tablets to public Wi-Fi," she noted. "That could be a vulnerability."

The first line of defense is strong digital information training for all employees, not just those who operate computers and other connected devices.

Read the NAHBNow blog post to learn about the [many steps builders can take](#) to protect their data.

CALENDAR OF EVENTS

SAVE THE DATES!

JULY 24, 2018 & AUGUST 28, 2018

General Membership Mtg.
WYNDHAM GARDEN HOTEL
CENTER/PIKE MTG ROOM(S)

Social Time: 6:00 - 6:30 pm
Meeting: 6:30 - 8:00 pm

BUFFET COST: \$16.00

*

SEPTEMBER 20, 2018

**BAKFC'S 40TH
ANNIVERSARY
CELEBRATION**

**& HOMES ON PARADE
KICK-OFF**

\$25 Per Person

(See Details Page 13)

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SEPTEMBER 21-23, 2018

2018 Homes on Parade

(See Details Page 14)

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**THERE WILL NOT BE A
SEPTEMBER MEMBERSHIP
MEETING DUE TO THE
40TH ANNIVERSARY
CELEBRATION & HOMES ON
PARADE.**

**PLEASE PLAN TO JOIN US
FOR EACH EVENT**

We Want To See You There!



Pictured from left to right: Indiana's Frank Rhoades, IBA Associate National Director; Rick Wajda, IBA CEO; Tom Slater, Associate National Life Director; Tom Schroering, National Director; and Greg Furnish, NAHB State Representative.

NAHB Members from Across the US Converged at the Oregon Convention Center in Portland, Oregon July 24th - 28th for the National Association of Home Builders Midyear Board Meeting

Lowell Aplebaum, CAE, CEO and Strategy Catalyst of Vista Cova was the key note speaker for the meetings. Vista Cova is a company that partners with organizations on strategic visioning and planning, creating stronger stakeholder connections, and reimagining value and engagement. In his keynote speech, "*Networking Evolution: Building Stronger Relationships and Connections*," Aplebaum discussed how to deepen Board Member connections, create micro-brain trusts for volunteers, members, and industry stakeholders, and create personal conversation starters for 5 or 5,000.

Midyear Board Meeting participants engaged in a variety of forums and committee meetings throughout the 3 day event. BAKFC Director, Frank Rhoades, attended the meetings as an IBA Associate National Director. Rhoades will share insights from his experience during the NAHB Midyear Board Meetings and forums at the upcoming BAKFC General Membership Meeting in August.

WHAT'S HAPPENING.



Pictured: Rick Wajda, Chief Executive Officer, Indiana Builders Association addresses the BAKFC General Members at the July 24th Membership Meeting

State and Local Updates...

Home Builders Look Toward the Future
Housing leaders from the Indiana Builders Association visited Warsaw to discuss upcoming policy and announce a new membership drive in an effort to increase access to more safe and affordable housing...

The Builders Association of Kosciusko – Fulton Counties (BAKFC) welcomed Indiana Builders Association Chief Executive Officer Rick Wajda and President, Pat Richards at their July 24th General Membership Meeting, where the emphasis of the evening was *The Importance of Lobbying & Political Action*.

Wajda explained the lobbyist's role and necessity while providing critical insights to the Indiana Builders Association (IBA) *Indiana Builder PAC Fund* vs. other industry PAC funds, pointing out that the building industry has yet to recover from the 2008 recession, during which IBA membership and subsequent PAC contributions fell significantly. Although highly successful in fighting Indiana state legislation that would otherwise further impact the rising costs of new housing starts, nation-wide industry issues such as skilled labor and lumber shortages and the rising costs for building materials continue to threaten housing affordability on a national scale. Local association membership and IBA PAC contributions are critical to ramping up lobbying efforts in Indiana and in Washington.

(cont.,...)

IBA's PAC vs. Our Peers

2006 - 2014 PAC Totals

	PAC	Contributions	Expenditures	Differential
1	Realtors	\$2,897,266	\$3,200,783	(\$303,517)
2	Chamber	\$2,511,898	\$2,724,305	(\$212,408)
3	Multi-Family	\$1,713,025	\$1,702,483	\$10,542
4	Bankers	\$1,114,890	\$1,089,202	\$25,688
5	ABC	\$863,737	\$803,795	\$59,942
6	Firefighters	\$697,240	\$635,281	\$61,959
7	Manufacturers	\$662,726	\$664,783	(\$2,057)
8	ABBI	\$598,983	\$696,153	(\$97,169)

Note: Contributions are incoming funds to the PAC and Expenditures are political/campaign contributions made by the PAC.

Wajda shared critical financial information regarding industry PAC Funds vs. the Indiana Builder PAC (formerly known as ABBI). 2006 - 2014 PAC Totals above show Contributions vs. Expenditures by industry for the years 2006-2014...

IBA's PAC vs. Our Peers

2014 PAC Totals

	PAC	Contributions	Expenditures	Differential	Cash on Hand
1	Realtors	\$346,305	\$421,245	(\$74,940)	\$303,098
2	Chamber	\$279,847	\$460,343	(\$180,496)	\$32,643
3	Multi-Family	\$239,275	\$317,470	(\$78,195)	\$44,862
4	Bankers	\$166,693	\$292,212	(\$125,519)	\$101,674
5	Firefighters	\$107,790	\$88,380	\$19,410	\$74,752
6	Manufacturers	\$76,817	\$92,884	(\$16,067)	\$15,657
7	ABC	\$39,668	\$156,326	(\$116,658)	\$89,367
8	ABBI	\$25,011	\$68,491	(\$43,480)	\$20,000

Note: Contributions are incoming funds to the PAC and Expenditures are political/campaign contributions made by the PAC.

IBA 2014 PAC Totals were well under historic (twelve year) averages. Wajda points to the Great Recession and subsequent declines in association membership and PAC Fund contributions - which have yet to be regained - with the industry now in the midst of what has been termed a "national housing shortage crisis."

2018 IBA President Pat Richards underscored the importance of the *Indiana Builder PAC Fund* while updating the association on the *Build Your Future Indiana* (BYFI) project; a *statewide initiative* geared toward educating students about building industry careers and developing skilled labor; created by the Indiana Builders Association and Builders Association of Greater Indianapolis (BAGI).



Funded by the Indiana Construction Roundtable Foundation, BYFI seeks to connect Indiana students with building industry career pathways through education. Eleven Indiana associations and over one hundred respective BYFI Ambassadors will begin meeting with Indiana school officials, educators, and students to increase awareness of rewarding career opportunities in the industry, expected salary ranges and education pathways to them this fall. Richards also reminded BAKFC members that the IBA will soon be hosting a *state-wide membership drive* in an all out effort to unify Indiana building and construction industry professionals and fortify lobbying efforts. Kosciusko – Fulton County and surrounding area businesses and individuals involved in residential and/or commercial building industry – from funding and planning stages to finish – are expressly encouraged to join the IBA through their local association in support and protection of building industry-related small businesses and consumers by visiting their website at <https://buildindiana.org/local-associations/or> <http://www.bakfc.com/index.php/become-a-member-today>.



Pictured Left to Right: BAKFC President, David Johnson; IBA Senior Life Director, Larry Coplen; IBA President, Pat Richards; IBA Treasurer/BAKFC Past President, Brett Harter; and IBA Chief Executive Officer, Rick Wajda.



Local Home Builders Meet with Indiana Lt. Governor to Discuss Housing Issues

Members from the Builders Association of Kosciusko – Fulton Counties (BAKFC) met with Indiana Lieutenant Governor Suzanne Crouch to discuss issues threatening affordable housing.

Members of the Builders Association of Kosciusko – Fulton Counties (BAKFC) met with Indiana Lieutenant Governor Suzanne Crouch July 23rd to discuss the myriad of challenges the building industry is facing. Affordable housing is the cornerstone of the home builders' association – but proposed mandatory legislation, skilled labor shortages, and lumber import tariffs coupled with domestic lumber supply shortages continue to threaten the cost of new housing starts in the face of affordable housing shortages. Discussions with state and national policy makers are crucial to keeping affordable housing at the forefront of policy making. The Indiana Builders Association (IBA) plans events for members to meet with lawmakers and elected officials in order to strengthen the voice of the building industry.

IBA / BAKFC Sustaining Dues Members Meet with Governor Holcomb...

Indiana Builders Association (IBA) *Sustaining Dues Members* met with Indiana Governor, Eric Holcomb, August 14th, where the conversation was again centered around the national housing crisis. Holcomb shared plans to soon increase state-wide focus on increasing student awareness of building industry careers in addition to high school and middle school educational programs geared toward building and construction trade careers. Focused on future technologies, middle schools and high schools *throughout the U.S.* replaced some if not all former building trades programs with courses centered around science, technology, engineering and mathematics (STEM). Skilled labor shortages in building trades have since become one of the primary factors in the increasing costs of housing, along with shortages in domestic lumber production, tariffs on lumber imports, and domestic lumber *exports*. Many thanks to Brett Harter, Larry Coplen and Frank Rhoades for their time, financial contributions, and continued support for the local, state and national home builders associations!



Builders Association Kosciusko - Fulton Counties members - IBA 2018 State Treasurer Brett Harter; Senior Life Director Larry Coplen; and IBA State Parliamentarian Frank Rhoades meet with Indiana Governor Eric Holcomb and fellow IBA Sustaining Dues Members in Indianapolis August 14th.

Here's How You Can Help....

State Advocacy

The Indiana Builders Association's political action committee (PAC) fund, Indiana Builders PAC, enables builders and lobbyists to develop effective networking programs with Indiana government leaders and has produced effective results in numerous political campaigns. Every dollar the PAC spends on electing business-friendly legislators and keeping them in office represents an investment in our future that will pay exponential dividends in the years to come. All campaign contributions are based upon candidates or incumbents history and philosophy of support for pro-growth and affordable housing as well as support of overall business issues.

[Click here to contribute to Indiana Builders PAC](#)

Federal Advocacy

The Indiana Builders Association supports federal candidates through BUILD-PAC, or Builders United in Legislative Decisions Political Action Committee, the political arm of the National Association of Home Builders (NAHB). It helps elect pro-housing, pro-business candidates on both sides of the aisle to federal office. BUILD-PAC and NAHB's advocacy team work on your behalf to open doors in Washington and on Capitol Hill to ensure that housing is a national priority. They work to eliminate burdensome regulations and preserve the mortgage interest deduction, the property tax deduction and other critical tax measures.

[Click here to contribute to NAHB BUILD-PAC.](#)

Contribute to BUILD-PAC and Join A Club!

Capitol Club: \$5,000 annually

The Capitol Club is composed of members who recognize the magnitude of influence behind a BUILD-PAC contribution. They enjoy exclusive dinners, hospitality suites, and transportation at each of the national board meetings and the International Builders' Show.

Platinum Club: \$2,500 annually

Platinum Club members understand the importance of BUILD-PAC to the housing industry and their businesses. Members of this club receive special perks at the International Builders' Show and all national board meetings.

Gold Key Club: \$1,000 annually

Gold Key members view their BUILD-PAC contributions as investments in their industry and their personal businesses. These individuals attend special events at each of the national board meetings and enjoy an exclusive hospitality suite at the International Builders' Show.

Dollar-A-Day Club: \$365 annually

The Dollar-A-Day Club is a committed group of supporters whose BUILD-PAC contribution ensures that Congress keeps NAHB's governmental issues a top legislative priority. Dollar-a-Day members receive recognition at all of the national board meetings.

Century Club: \$100 annually

Composed of business leaders from coast to coast, the Century Club ensures there is a solid line of communication between the housing industry and Congress. These members receive recognition at all of the national board meetings.

Fair Share: \$25

If every member does their Fair Share and invests a minimum of \$25, then BUILD-PAC would have even greater success electing pro-housing, pro-business candidates who will support our issues and fight for housing in Congress.



INDIANA BUILDERS ASSOCIATION

INDIANA BUILDERS PAC

The INDIANA BUILDERS PAC is a political action committee for the Indiana Builders Association. The PAC is a fund that supports our legislative and regulatory efforts - keeping relevant in policy making discussions that affect our members and their ability to build a home.

7 IBA MEMBERS IN THE INDIANA GENERAL ASSEMBLY

2 DEDICATED LOBBYISTS FOR HOME BUILDERS

WHY CONTRIBUTE?

The IBA carries the banner for safe and affordable housing. Our efforts to elect and re-elect candidates who are both pro-business and pro-housing have earned us a position of influence at the Statehouse. Building a strong PAC fund helps us to maintain our advocacy operations.

TOP 5 LEGISLATIVE ACCOMPLISHMENTS

- Passed prohibition of residential fire sprinkler mandate
- Passed prohibition on local builder license and registration requirements
- Passed Right to Work Law and repealed Common Construction Wage Law
- Defeated Employee Classification
- Passed Developers Discount Statute



B.A.K.F.C Associate Member, Safe-Way Garage Door, is now matching INDIANA BUILDER PAC FUND DONATIONS up to \$800. Please give today!



Learn more at buildindiana.org/advocacy

 @IBAHome

 Indiana Builders Association, Inc.



BAKFC Participation in the NAHB Membership Drive Resumes October 1st...

Recruit During the Fall Drive - Win a Trip to Napa

As the official NAHB membership sponsor, *Signature Kitchen Suite* is offering an all-inclusive trip to Napa Valley to each of the top six Builder members who sign up the most new* members during the fall membership drive.

The competition runs from Sept. 1 to Oct. 31, 2018. Builder members will compete against others from HBAs similar in size (see size categories below). The top two members from each category will be invited to attend and bring a guest.

HBA categories are:

- Small: 0 – 249 members
- Medium: 250 – 499 members
- Large: 500+ members



The prize includes:

- 3-day, 3-night trip from Wednesday to Saturday
- Airfare, meals, hotel and transportation
- Exclusive *Signature Kitchen Suite Experience* featuring *sous-vide* cooking demos and learning more about the True to Food™ philosophy and Technicurean™ customer
- Great food, fine wine and fun activities (wine tour or golf)

* Membership renewals will not be included.

Official rules coming soon.

[Download BAKFC Member Applications HERE](#) or visit www.bakfc.com
New Member Applications subject to approval by the the BAKFC Board of Directors.

PLEASE JOIN US

THURSDAY, SEPTEMBER 20TH

For Our

40th Anniversary

CELEBRATION



2018 HOMES ON PARADE KICKOFF

Spikes Beach Grill - 310 Eastlake Drive, Warsaw, IN 46580

\$25 per person | Social Hour 5:30pm - 6:30pm | Dinner to follow

Tickets \$25 PER PERSON - RSVP REQUIRED IN ADVANCE

[Click Here to RSVP by Sept. 12, 2018](#)

Call (574) 267-6125 or email info@bakfc.com for more information

Big Thanks to Julia Moore, First Federal Savings Bank of Rochester for Organizing This Event



Special Thanks to Our Celebration Sponsors...



Don't Miss...

The Builders Association of Kosciusko - Fulton Counties

HOMES ON PARADE

Friday - Sunday
SEPT. 21-23



Brought To You By



Parade Hours

FRI 4 to 8 PM

SAT 12 to 8 PM

SUN 12 to 6 PM

Coplen Construction | Milestone Construction
Renewal Homes LLC | Timber Rock Construction

\$5.00 Ticket Buys You Access to ALL Four Entries

Children 12 and Under, US Veterans, and Active Duty FREE

**TICKETS AVAILABLE AT THE FOLLOWING SUPERMARKET
CUSTOMER SERVICE COUNTERS BEGINNING LABOR DAY...**



Visit www.bakfc.com for Google™ Map Driving Directions to Each Home

[You Can Also Click Here](#)

KREMC to Host the BAKFC General Membership Meeting Tuesday, October 23rd



Kosciusko REMC, will host the BAKFC's October General Membership Meeting...

The KREMC-hosted meeting is an annual favorite for BAKFC builder and associate members alike and our most attended. BAKFC members will meet KREMC's new Key Account Coordinator, Dalton Caley, and can learn about KREMC programs, builder rebates and electric safety in addition to hearing local, state and national updates for the builders association(s). RSVP is required. Meeting invitations will be emailed from Whoozin 14 days prior to the meeting. **To add your name to the invitation list, call (574) 267-6125 or email info@bakfc.com.**



SAVE THE DATE!

For the Builders' Association of Kosciusko - Fulton Counties
Annual Membership Meeting

Tuesday, November 27th

The BAKFC Annual Membership Meeting Takes Place At The Wyndham Garden Hotel

In the Center/Pike Meeting Room(s)

Located at 2519 East Center Street, Warsaw

Social Time: 6:00-6:30 pm

Meeting Time: 6:30 - 8:00 pm

2019 Officers and Directors Nominations and Elections will take place at this meeting.

**RSVP Required. Whoozin Invitations will be emailed 14 days prior to the event.
Call (547) 267-6125 or email info@bakfc.com to add your name to the invitation list.**

BAKFC Raises Funds to Buy New Coats for Kids

The Builders Association of Kosciusko – Fulton Counties (BAKFC) held its 23rd Annual Coats for Kids Community Outreach Golf Outing at Stonehenge Golf Course & Country Club in Winona Lake on Tuesday, June 26th...

BAKFC Members and their guests golfed to show their support in raising funds to purchase new winter Coats for Kids of families in need in Kosciusko, Fulton and Whitley Counties.

T.L. Jackson Construction's team consisting of BAKFC Builder Member Bruce Jackson, daughter Elizabeth Jackson, and sons Ben and Luke Jackson defended their title for first place with a score of 53. Team RPM Supply's William Maule, Kyle Champoux, Wes Knuckles and Andy Wolfe placed second, and Lake City Bank's Kirtus Murray, Scott Bucher, Everett Nifong, and Cory McClarnon placed 3rd. Other tournament contest winners included Putting Contest Winner: Murray Bartel, Bartel Printing (Team Old National Bank); Closest to the Pin for Men: Jeff Moore (Team Fidelity National Title Services); Closest to the Pin for Women: Beckie Moore, Todd Realty (Team Fidelity National Title Services); Longest Putt for Women: Katy Berger, Leading Edge Fabrications (Team DB Polishing); Longest Putt for Men: John Perry, (Team Yoder Home Services); Longest Drive for Men: BJ Sutherland, Universal Contractors (Team Big C Lumber); Longest Drive for Women: Mindy Rethlake, Big C Lumber (Team Big C Lumber); and Straightest Drive for Men: Scott Bucher, Lake City Bank (Team Lake City Bank).

The Coats for Kids Community Outreach Golf Outing directly impacts the lives of young children from nineteen (19) elementary schools within Kosciusko, Fulton, and Whitley Counties. Since 1996, through the generous contributions of member and non-member sponsors and golfers, the Builders Association of Kosciusko – Fulton Counties has purchased over 7,000 new winter coats for school-aged children of families in need.

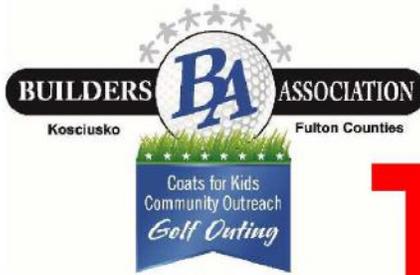
Wetzel Insurance Agency Challenges Golfers to Donate Funds in Driving Challenge..

Builders Association of Kosciusko – Fulton Counties' (BAKFC) Associate Member, Byron Kauffman/Wetzel Insurance Agency raised \$774 in golfer donations at the Coats for Kids Community Outreach Golf Outing. For the past several years, Kauffman has challenged Coats for Kids golfers in a driving contest in lieu of donations. Wetzel then matches donations roughly 2 to 1; for a total 2018 donation of \$2,020 to be used to purchase Coats for Kids. Kauffman presented golfers' donations and Wetzel's matching funds to Coats for Kids Chairman, Kyle Wurtzel on Thursday after the event.

On behalf the Coats for Kids Committee and the children who receive new winter coats as a result of these donations, the BAKFC would like to publicly recognize and thank Wetzel Insurance Agency for their generous contributions and continuing support!



L-R: Wetzel Insurance Agency's Byron Kauffman, Nathan Katzer, Robyn Hunt, Regina Ferguson, Grace Suranyi, Daisy Jacobson, Jeremy Walters, and Coats for Kids Committee Chairman, Kyle Wurtzel, Northwestern Mutual



THANK YOU!

The Builders Association of Kosciusko – Fulton Counties (BAKFC) held its 23rd Annual Coats for Kids Community Outreach Golf Outing at Stonehenge Golf Course & Country Club in Winona Lake on Tuesday. A total of twenty-six golf teams competed for donated prizes throughout the day. BAKFC Members and their guests golf each year to raise money and show their support in raising funds to purchase Coats for Kids of families in need in Kosciusko, Fulton and Whitley Counties. The Coats for Kids Community Outreach Golf Outing directly impacts the lives of young children from nineteen (19) elementary schools within Kosciusko, Fulton, and Whitley Counties. Since 1996, through the generous contributions of our corporate, member, and non-member sponsors, we've purchased over 7,000 new winter coats for children of families in need. On behalf of the children we serve, the Builders Association of Kosciusko – Fulton Counties would like to publicly thank and recognize the following 2018 Coats for Kids Sponsors:



Warsaw's Meijer has been our Coats for Kids Coat Sponsor since first opening its doors in 2014. To the Warsaw Meijer store managers, team leaders and staff who participate in Coats for Kids each year, *Thank you for caring for Kids!*



Event Sponsors:



Birdie Sponsors: Coplen Construction ■ Harter Custom Construction

Par Sponsors: Bob Buescher Homes ■ Builders Mart ■ Deb Paton-Showley Group ■ Cottage Watchman Security Systems ■ Fidelity National Title Company ■ First Federal Savings Bank of Rochester ■ MutualBank ■ Nu-Wood ■ Quality Window & Door, Inc. ■ Salem Insurance ■ Shiloh Industries

Bogie Sponsors: Bailey R. Moore Foundation ■ Carey Excavation, Inc. ■ Horizon Bank ■ J.K. Walker & Associates ■ KC Recycling Depot ■ Kosciusko REMC ■ Kuert Concrete ■ Lutheran Health Network / Kosciusko Community Hospital ■ Millennium Sounds ■ Miller's Building Supply, Inc. ■ Momper Insulation ■ NIPSCO Old National Bank ■ Reliance Construction ■ Sunrise Sprinkler Systems

Thank You to Our Water Sponsors: Culligan Water and Rabb Water Systems
Big Thanks to Our Associate Members Who Sponsored Hole Contests and Matching Donations...



Special Thanks to Lake City Bank for Preparing Lunch for Us!!!

Thank You Goody Bag & Door Prize Donation Contributors

ABC Supply Co., Inc. • Big C Lumber • Cottage Watchman Security • Fidelity National Title • First Federal Bank of Rochester • Nu-Wood



Special Thanks to the Coats for Kids Community Outreach Golf Outing Committee Members

We greatly appreciate your time, service and caring dedication!

Coats for Kids Committee Chairman, **Kyle Wurtzel**, Northwestern Mutual
Associate Members, **Rob Springer**, and **John Roy**, Big C Lumber
Associate Member, **Rachael Rhoades**, Cottage Watchman Security
Associate Member, **Julia Moore**, First Federal Savings Bank of Rochester
Builder Member, **Brett Harter**, Harter Custom Construction
Associate Member, **Kirtus Murray**, Lake City Bank
Builder Member, **Thomas Burnworth**, Milestone Construction
Associate Member, **Kristy Ottinger**, Old National Bank
Associate Member, **Sonny Nemitz**, Safe-Way Door
Builder Member, **Tyler Miller**, Timber Rock Construction

Golf Outing Volunteers

Christy Briney, Protechs, Inc.

7,173 Coats for Kids... and Counting!