

## Dog houses are under construction

Nine Miami Valley NARI members have houses under construction, but they aren't moving to the home building side of the residential construction business. These houses are just a little smaller than the products of our home builder colleagues. They're for the dogs. In fact, they are dog houses.

The MVNARI Designer Dog Houses for Charity program is designed to provide charities throughout the Miami Valley with an opportunity to get publicity and raise, and have a little fun in the process. The NARI members are designing and building unique, high-quality dog houses that will be raffled to consumers at HomeWorld 2005, the area's largest and most complete home show. HomeWorld 2005 will take place February 10-13 at the Dayton Expo Center.

The dog houses will be prominently displayed on the show floor throughout the four-day event. Tickets, which will be sold before and during the show, will be \$2.00 each. Ticket buyers can put all of their

chances towards a particular dog house or spread the wealth and take chances on several different houses.

NARI members building dog houses and their partnered charities are Blue Ribbon Home Improvement (Humane Society of Greater Day-



ton), Eagle Property Maintenance (Humane Society of Greene County), Eckley Builders, (Dayton Right to Life), Greater Dayton Building & Remodeling (Juvenile Diabetes Research Foundation of Greater Dayton), Home Towne Construction (American Cancer Society), Hurst Total Home, Inc. (SICSA), Malchow Building & Remodeling (Alzheimers Association), Montgomery County Material Reuse Facility (Montgomery County Childrens Services), W.E. Bilbrey & Sons (Children's Medical Center).

These (dog)home builders are getting a big assist from Gary Lytle, Sibco Building Supplies, and David Hendricks, Lowe's of Wilmington Pike, who have volunteered to donate materials for the dog houses.

If you can't wait to see the dog houses at HomeWorld 2005 keep an eye on the Miami Valley NARI web site at [www.naridayton.org](http://www.naridayton.org) for updated pictures of the designer dog houses.

## January meeting to be tailgate party at arena

Super Bowl XXXIX will be played on February 6, but the owners and employees of Miami Valley NARI member companies plan to start their tailgating activities early with a Tailgate Party on Wednesday, January 26, at the Boesch Lounge, located inside the University of Dayton Arena.

The party, which is scheduled to kickoff at 6:30 p.m., will feature official presentation of the 2005 local Contractor of the Year Awards, recognition of NARI members who successfully earned Certified Kitchen and Bath Remodeler (CKBR) certification this fall, and an entertaining presentation by a prominent invited guest speaker.

Put this date in your PDA now and plan to join your Dayton area remodeling industry colleagues for an evening of fun and fellowship on January 26 at UD Arena.

## Three award programs accept CotY format

If you are entering one or more projects in the current local or national NARI Contractor of the Year Awards program there is another prestigious national awards program you may also want to enter — the 2005 Chrysalis Awards for Remodeling Excellence.

The Chrysalis Awards is a National Member of NARI, and the program has made it easy for a CotY entrant to participate. According to Ken Kanline, Chrysalis Awards director, "We accept entries in CotY format so NARI members don't have

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### November/December

No Miami Valley NARI meetings until January. A very happy holiday season to all the members and friends of MVNARI.

### January Dinner Meeting Date & Time

6:30 p.m., Wednesday, January 26

### Location

University of Dayton Arena

## President's Message



by **Jeff Miller, CR, CLC**  
*Hurst Total Home*

## NARI health plan can save members money

If your business fiscal year is ending and you are looking for ways to cut costs next year, the NARI group health insurance program may be one way to realize savings.

This new program provides owners and employees of NARI member companies with major medical insurance coverage through JLBG Health and Fortis Insurance.

With average premium savings of 42% (60% with a higher deductible) the NARI plan can offer significant financial benefits to member companies and individuals.

The NARI Health Benefits Program provides health benefits through preferred provider organizations (PPOs), health savings accounts (HSAs), family PPO plans, short term health plans, and health reimbursement arrangements. In addition to substantial premium savings, some of the additional benefits NARI members will enjoy include:

- Choice of doctors and hospitals from extensive PPO networks
- Initial 12 month rate guarantee
- Lifetime maximum benefit up to \$8 million
- Plans with a \$20, \$25, \$30, or \$40 co-pay for doctor visits
- Wellness benefits
- Optional Dental & Vision Discount Card
- Optional First Dollar Benefits
- Many deductible and coinsurance options
- Premium savings with our national PPO networks
- Worldwide coverage, 24 hours a day

For more information log onto [www.narihealth.org](http://www.narihealth.org) or call 888-547-5026 for more detailed information.

### *Miami Valley* **REMODELER**

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#### *The mission of MVNARI is:*

- 1 To establish and maintain the association's firm commitment to developing and sustaining programs that expand and unite the remodeling industry, as well as ensure the industry's growth and security.*
- 2 To encourage ethical conduct, sound business practices, and professionalism in the remodeling industry.*
- 3 To present NARI as the recognized authority in the remodeling industry.*

#### *This mission is carried out by:*

- 1 Promoting the common business interests of those engaged in the industry.*
- 2 Sponsoring educational programs and activities for members.*
- 3 Enlightening consumers to the needs and advantages of home remodeling and maintenance, thereby improving the nation's housing inventory.*
- 4 Recommending legislative and regulatory action which safeguards and preserves the remodeling industry and stimulates the marketplace.*

## Year's end is time to make sure business affairs are in order

by Bob Dunlevey, *Dunlevey Mahan & Furry*

2004 is coming to an end and for most businesses that means the end of the fiscal year as well. Don't let the holiday season frenzies cause you to neglect year-end business affairs. Here is a checklist of some things you need to consider.

■ Schedule your annual corporate meetings for shareholders and directors; give notice in accordance with your bylaws/code of regulations; set the agenda for the meeting

■ Review your corporate minute book to make sure it is up-to-date; are last year's minutes in there and are they signed? Has there been a change in the officers, directors or shareholders? Do the corporate records reflect those changes? Do others need to be elected?

■ Are there shares of stock needing to be transferred or canceled? Is your share ledger in the back of the minute book up-to-date?

■ Is the statutory agent designated to receive important papers current and on file with the Secretary of State?

■ Is your corporation in good standing with the state in which you are incorporated?

■ Does your company do business in several states? If so, is it appropriately registered and in conformance with the requirements to do business in those states?

■ Is the annual financial report, including a balance sheet, statement of profit and loss and surplus, and an opinion of the financial position of the corporation being prepared?

■ Do the corporate records verify payments of salaries versus bonuses and dividends? The IRS can con-

tend that payments to corporate officers, employees, or shareholders are not deductible dividends and that payments to officers who are not shareholders are not deductible. Assure the proper classification of such payments by identifying the payments as deductible compensation. Consider identifying the justification.

■ If no, or nominal, dividends are to be paid, and your corporation has



a large amount of accumulated earnings, do the minutes include a statement of the reasons why the earnings are being retained?

■ Have you changed financial institutions during the year and not noted it within the corporate records? Are those who are authorized to sign checks still the appropriate names and are the appropriate corporate resolutions contained within the minute book?

■ Do you have a buy/sell agreement which regulates and restricts the transfer of shares so you don't end up with an unwanted "business partner?" Have you updated the valuation information which sets the price for which shares are repurchased? Has the buy/sell agreement been amended to include new shareholders?

■ Are your benefit plans, such as retirement, profit sharing, medical reimbursement, Section 125 or 401(k) plan, appropriately documented within the corporate records and in full compliance with the law? Are the summary plan descriptions you give to employees up-to-date?

■ Have you consulted with your CPA regarding year-end matters, such as tax incentives for such things as equipment purchases, you still may wish to take advantage of before year-end?

■ Have you evaluated the cost of your workers' compensation program? Have you shopped for enrollment in a workers' comp group that provides good savings (discounts) and effective third party administration? Have you gone online and looked at your claims history at [www.ohiobwc.com](http://www.ohiobwc.com) to identify your major claims? Have you met with your workers' comp attorney to devise a plan to eliminate costly claims from your experience and reduce your premiums?

■ Have you reviewed your general liability insurance and other business coverage with your agent to ensure proper, cost effective coverage?

■ Are your licenses to do business in various locales current?

Dust off those corporate records and make sure that everything is ready for 2005. If you need legal assistance in your business affairs, contact your attorney.

*Bob Dunlevey, Dunlevey, Mahan & Furry, managed his family's construction company before turning full time to the practice of law.*



## Award entries

(Continued from page 1)

to reinvent the wheel to enter another remodeling awards competition. The timing is also excellent. Our deadline for submissions is March 1, 2005, well after the regional and national COTY entries have all been returned. We will have the entries judged and returned well before the May 27 deadline for the *Qualified Remodeler* Master Design Awards.”

Kanline emphasized the Master Design Awards, because next year *QR* will also accept Master Design Award entries in CotY format. With the entry format coordination of the programs NARI members will only have to prepare one entry submission to participate in three major award competitions.

The NARI office has a limited number of Chrysalis Award Call for Entry brochures. Call the office at 937-222-6274 if you would like to receive one. You can also find Chrysalis Award information, see past award-winning projects, and download an entry form at [www.chrysalisawards.com](http://www.chrysalisawards.com).

*Qualified Remodeler*, Stock Building Supply, and DuPont Tyvek sponsor the Chrysalis Awards.



**January Dinner Meeting**  
*Tailgate Party*  
& *Awards Presentation*  
January 26, 2005  
Boesch Lounge  
University of Dayton Arena

**Homeworld 2005**  
February 10-13, 2005  
Airport Exposition Center  
Dayton International Airport

## National members help chapter grow

by Don Vossburg, National Membership Director

While there has been concerted interest in better understanding the intent of the NARI National Market Match Program, we certainly appreciate the opportunity to detail it once again for your understanding, use and benefit.

The National Member Council has looked for a way to better connect their distribution network (sales force) with the remodeling contractors at the Chapter or the “grass roots” of NARI. Market Match was born Fall 2003!

Market Match is an Excel spreadsheet listing all Chapters and the Executive Director contact information of each Chapter. The spreadsheet is e-mailed to the new National Member requesting they accomplish one or both the following opportunities:

1. The National Member enters their company distribution network into the spreadsheet (sales person or company and sales person if other than an employee) and returns the spreadsheet, now a matrix of information, to NARI (this office) which in turn forwards it to all Chapters as appropriate in a pro-active manner. The

Chapter Executive is requested to either forward the lead to the designated person/committee or to call the lead as appropriate to invite them to join the Chapter as referred by the National Member and/or

2. The National Member forwards the spreadsheet to their distribution network (sales force) in a re-active manner for them to contact the Chapter directly regarding joining the local Chapter.

With each Excel spreadsheet sent, the Market Match Matrix sent to a Chapter, a cover memo prefaces the document to assure awareness of the nature of the spreadsheet.

We have provided the matrix to each National Member and will do so as new National Members join in the future. If you have any questions regarding Market Match please contact me at 847-298-9200 or e-mail at [dvossburg@nari.org](mailto:dvossburg@nari.org).

This is another example of how NARI’s national members benefit local chapters. We look forward to your having great success with the Market Match program as an aid in helping to build the Chapter.

MIAMI VALLEY NARI  
136 S KEOWEE ST  
DAYTON, OH 45402