

The Golden Rule

MARCH 2020



Calendar of Events:

- **March 16**—Open House at Stone Innovations 5:30pm—7:30pm
- **April 20** – Silent and Live Auction (Parade Advertising at Live Auction)
- **May 15**—GSHBA Hammer Down 5K Event at Backcountry Brewing in Plover
- **July 23** —Jeff Nygaard Golf Outing date TBD
- **September 10th– 13th** Parade of Homes

YOU'RE INVITED TO AN
OPEN HOUSE



Stone Innovations



Stone Innovations, Inc., was formed in 1998. Its quick success is demonstrated by the company's growth, ranking it today among Wisconsin's largest stone fabricators in homes, commercial and public structures.

If you haven't visited lately you're in for a treat!

CHECK OUT THE NEW SHOWROOM
ENJOY DRINKS, HORS D'OEUVRES AND MINGLING
MARCH 16th 5:30pm—7:30pm

3611 POST ROAD PLOVER, WI

RSVP to office@gshba.net by March 12th



President's Message

Greetings GSHBA Members,

Not sure about you, but the warm weather last week really made me think of the Spring and spending more time outside with my family and friends. I hope you all enjoyed the 40-50's and appreciate a little break from the cold!

It was great to see those members who were in attendance at the last month's general membership meeting held at Springville Bar & Grill in Plover. We had great speakers from Kerber-Rose and I want to thank Stacey and Chris for their informative and educational presentation. I would like to have more opportunities to invite knowledgeable guests to discuss their areas of expertise and share their information with our members that can benefit everyone in running your business. Huge thanks to Central Door Solutions for sponsoring beer!!!

Our March meeting will be held at Stone Innovations and I cannot wait to see their new showroom and learn more about their business. I feel these types of events provide great educational insight on what our members do and how they go about their business. We'll continue to exercise proper safety protocol to ensure our members are comfortable in a group setting and can attend these meetings without fear of health risks. One of the criteria that we are following is to pick locations and venues that provide spacious environment, so folks can spread out yet still enjoy social interaction.

I am excited to inform everyone of the new event that is going to take place in May and organized by our association. We are going to plan a 5k walk/race and invite not only our members, but also the general public to partake. This event will take place on May 15th at Backcountry Brewing with the route set forth around Lake Pacawa. I would highly encourage you to reach out to Jay Wolf and inquire about any way you can volunteer your time to ensure this event is successful. There will also be an opportunity to sponsor this event and have your business featured on the race's t-shirt. Several Board members met with the representatives from the Village of Plover and they are also super excited and would like to help as much as possible.

Lastly, we are going to host our annual Parade of Homes Auction as well as Silent Auction at Springville Bar & Grill in April. I am hoping we have plenty of builders and associate members in attendance. This meeting is very important if you are interested in advertising in the Parade of Homes booklet as well as other means to promote your business during the annual event. As far as Silent Auction goes, we are looking for donated items, so we can action them off. Please contact Carrleen and look to contribute to this event!

Sincerely,

Mikhail Salienko



Mikhail Salienko, Jr.

Commercial Lines Account Executive

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Officers

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Jason Blenker	Stacey Zimmermann

May 15th, 2021

At Backcountry Brewing

3252 Mecca Dr. Plover, WI

Hosted by



AWARDS — FOOD — COLD BREWS — MUSIC — SWAG BAGS

Event Selection

- ☐ 5Kish Run
- ☐ 5 Kegger Walk
- ☐ Car to the Bar Hustle
(distance subject to parking)



Pre Register online at www.gshba.org
or mail to 1001 Theater Dr. Plover, WI 54467.

Event Schedule

Registration/Check In Friday May 14th
4:30pm–6:30pm & Saturday May 15th
8:30am - 9:45am

5kish Run 10:00am

5 Kegger Walk 10:10am

Car to the Bar Hustle 8:30am to Noon

Everyone Pre Registered by April 24th receives a FREE Long Sleeve Dry Fit Shirt, Token for a Free Beer and a Swag Bag with goodies. Race Day Registration is an additional \$5 and shirts & bags while supplies last.

Shirt Selection: ___ Male Fit ___ Female Fit Size: ___ S ___ M ___ L ___ XL ___ XXL

Event: ___ 5Kish Run \$35 ___ 5 Kegger Walk \$35 ___ Car to the Bar Hustle \$20 ("I Paid Not to Run" shirt included)

Accident waiver and release of liability: I _____ hereby absolve and hold harmless the race sponsors, GSHBA, Backcountry Brewing Co. and all persons connected to this race/event, from any liability or injury to me while participating in this run/walk event. I further provide that this hold harmless agreement applies to my heirs, executors & assignees. I am physically fit to participate in this event. (Parent or Guardian, if under 18).

Signature of Participant: _____ Date: _____

First Name: _____ Last Name: _____

Address: _____ City: _____ State _____ Zip _____

Phone: _____ Email: _____

Birth Date: _____ Male or Female _____

Mail Checks Payable to GSHBA or Credit Card Info to 1001 Theater Dr. Plover WI 54467. OR register online at www.gshba.org

Credit Card # _____ Expiration Date _____

Name of Card Holder _____



2021 Sponsorships

8 Penny Sponsor: \$200

- Name listed on the back of Race Shirt if paid by April 15th
 - Name/logo and link on website
 - Table at Event
-

16 Penny Sponsor: \$300

- Name / Logo listed on the back of Race Shirt if paid by April 15th
 - Name/logo and link on website
 - Table at Event
 - Acknowledgement on social media and during race announcements
 - Name listed on Race Day Banner at the start and finish of the event
-

Pole Barn Spike Sponsor: \$2000

- Name / Logo listed on the back of Sleeve of the Race Shirt if paid by April 15th
 - Name/logo and link on website
 - Table at Event
 - Acknowledgement on social media and during race announcements
 - Name / Logo on Race Day Banner at the start and finish of the event
 - Name mentioned as “Platinum Sponsor” on advertising for the event
 - Flyer and/or approved item in the participants race bag
-

Bag Sponsor : \$400

- Name / logo on race bag that goes out to all participants with their shirt and Bib #
- Flyer and/or approved item in the participants race bag
- Name / logo on the website
- Table at Event

More Sponsorships will be available as we continue to plan the event. Watch your email for updates. If you are interested in a sponsorship please call 715-341-3536.

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Mikhail Salienko
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Mikhail Salienko
Commercial Lines Account Executive

PROUD MEMBER OF THE
GOLDEN SANDS
HOME BUILDERS
ASSOCIATION

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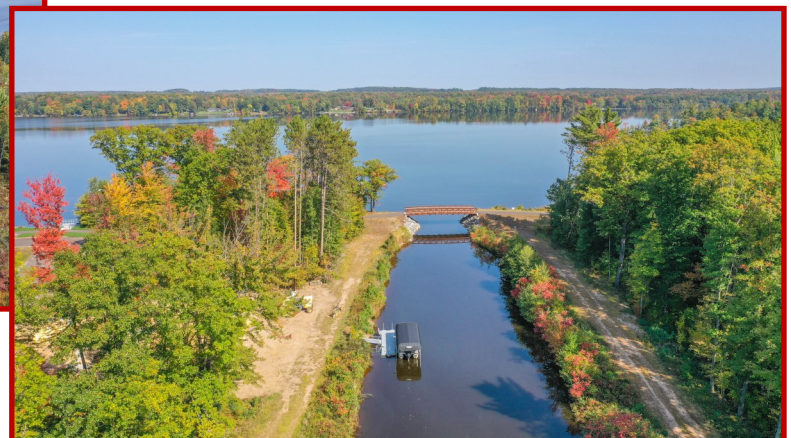
- Builders Risk
- General Liability
- Property
- Workers Compensation

PERSONAL INSURANCE

- Home
- Auto
- Umbrella
- Renters

CLASSIC DEVELOPMENT CORP

Classic Development completed phase 1 street and recreational improvements at the Bridgewater Development in Biron this past summer and construction started on waterfront and water access.





As an industry-leading log manufacturer and material supplier, Stevens Point Log Homes offers high-quality home materials and products at competitive prices. They deal in both full logs and half logs. They also build custom log home.

Below are two log homes that Stevens Point Log Homes built next to each other on Nepco Lake. Beautiful Job Guys!



SAVE THE DATE

2020 Annual Jeff Nygaard Golf Outing
Glacier Wood Golf Club Of Iola
July 23rd



The Golf Committee will be holding it's first meeting soon to begin planning for this event. If you are interested in volunteering, sponsoring, doing a Tee event or being on the committee call the office 715-341-3536 or email seth@pointlogs.com



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best advantage.
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THE
Diane Jahn
SALES TEAM



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jahnd@firstweber.com



Ryan Stevenson
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Sarah Smith-Jahn
262-355-5801
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MLS # 22004444 – Land For Sale

Two Acreage Lot

Asking Price - \$44,900

Address - 5520 Jordan Road, Stevens Point WI 54482

Looking for a nice lot to build on? Do you want a home? or just a nice big shop or extra garage? This 2.01 acre lot is zoned AG 4 so as long as you follow set backs and get a permit there is no limit to the size of outbuilding that can be built here. If you build your driveway would face South which is nice for melting that pesky Wintertime snow and ice! Price includes the design and permit already completed for a Conventional Septic System. These lots are hard to find. No subdivision covenants restricting you. Take Jordan Road East from Torun Road to the lot on the North side of the road. Call if you'd like the aerial and survey maps sent to you.



MLS # 22003987 – Waterfront Lots For Sale

.86 Acreage Lot

Asking Price - \$144,900

Address - ISLAND VIEW COURT Stevens Point, WI 54481

INCREDIBLY RARE OPPORTUNITY TO LIVE ON THE WATER! If you want to own one of the last buildable lots on McDill Pond now is your chance. Located on a very quiet cul de sac this beautiful lot on the water is ready for you to build your dream home. Builders this would make a great location for your your next PARADE HOME!! The land is a mix of open and some trees for privacy. It gently slopes towards the water to provide easy access for swimming, kayaking or boating. The large open water and deep channels allow for you to pontoon and motorboat as well as good fishing. Call today for maps and more info before it's gone.

DianeJahn.FirstWeber.com



SILENT AUCTION

In April we are planning our Silent Auction again! It's been a few years since we did the silent auction and we are hoping to bring it back this spring with a bang. This is a great fund raiser for our association and we need your help with it. If your business has anything you would be willing to auction please contact the office.



We will also be doing the **LIVE Auction** that same night where we will sell advertising and **Sponsorships for the Parade of Homes**. Mark your calendar, you don't want to miss this event.

We hope to gather all donations by April 10th.

The Silent Auction will be held April 16th.



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Referrals Welcome! Each month 2-\$100 Winners drawn from those who referred that month.
End of the year all of the referrers will be in a grand prize drawing for \$1,000.

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FINANCIAL FOCUS

What Can Investors Learn from 2020?

Now that we're a few weeks removed from 2020, it's a good time to reflect on such a momentous year. We can think about developments in the social and political spheres, but we also learned – or perhaps re-learned – some valuable lessons about investing.

Here are four of them:

- **A long-term perspective is essential.** Volatility in the financial markets is nothing new, but, even so, 2020 was one for the books. Of course, the COVID-19 outbreak was the driving force behind most of the wild price swings. Soon after the pandemic's effects were first felt, the S&P 500, a common index of U.S. large-cap stocks, fell 34% but gained 67% by the end of the year. Consequently, investors who stuck with their investment portfolios and kept their eyes on their long-term goals, rather than on shocking headlines, ended up doing well. And while 2020 was obviously an unusual year, the long-term approach will always be valuable to investors.

- **Investment opportunities are always available.** The pandemic drove down the prices of many stocks – but it didn't necessarily harm the long-term fundamentals of these companies. In other words, they may still have had strong management, still produced desirable products and services, and still had good prospects for growth. In short, they may still have been good investment opportunities – and when their prices were depressed, they may also have been "bargains" for smart investors. And this is the case with virtually any market downturn – some high-quality stocks will be available at favorable prices.

- **Diversification pays off.** Bond prices often move in a different direction from stocks. So, during a period of volatility when stock prices are falling, such as we saw in the weeks after the pandemic hit in March, the presence of bonds in your portfolio can lessen the impact of the downturn and stabilize your overall returns. And this, in essence, is the value of maintaining a balanced and diversified portfolio. (Keep in mind, though, that diversification can't guarantee profits or prevent all losses.)

- **The market looks ahead.** The pandemic-driven market plunge may have been stunning, but it made a kind of intrinsic sense – after all, the sudden arrival of a pandemic that threatened lives, closed businesses and cost millions of jobs doesn't sound like a positive event for the financial markets. But the strong rally that followed the initial drop and continued into 2021 has surprised many people. After all, the pandemic's effects were felt throughout the rest of 2020, and are still being felt now, so why did stock prices rise? The answer is pretty straightforward: The financial markets always look ahead, not behind. And for a variety of reasons – including widespread vaccinations, anticipated economic stimulus measures from Congress and the Biden administration, and the Federal Reserve's continued steps to keep interest rates low – the markets are anticipating much stronger economic growth, possibly starting in the second half of 2021.

All of us are probably glad to have 2020 behind us. Yet, the year taught us some investment lessons that we can put to work in 2021 – and beyond.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor, Jay Wolf at 3029 Village Park Dr. Plover, WI (715) 342-7293.
Edward Jones, Member SIPC

HOW TO NAVIGATE COMPLEX WISCONSIN CONTRACTOR SALES & USE TAX LAWS

A Series of 5, One-Hour On-Line Webinar Based Classes
5 Tuesday Afternoons in March 2021 | 1:00 - 2:00 PM
Attend Individually or All 5 (Highly Recommended)



Attendance Fee

\$49 per person per session

\$89 per person for ALL 5 sessions

\$139 CORPORATE registration
(2 - 10 seats)

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Easy-to-follow instructions will be sent with your confirmation! Contact Holly at the Sales & Income Tax Advisory Network if your confirmation and handouts are not received prior to the sessions.

For more information & to register, contact:
Sales & Income Tax Advisory Network
Holly Hoffman, Owner
715.498.4164

hhoffman@salesandincometax.com

REGISTER ONLINE AT:

<https://salesandincometax.eventbrite.com>

-OR-

BCMA-Wisconsin Credit Association
262.827.2880

www.wiscacredit.org

REGISTER ONLINE AT:

<https://wiscacredit.org/webinar-seminar-registration/>

Meet Your Instructors:

Holly Hoffman a former WI Department of Revenue auditor, speaker, and contractor tax law specialist is uniquely qualified to lead and train on the complexities of the WI sales and use tax laws. Holly will share tips, tricks, and resources available to help you comply with the laws and prepare for that next audit!

Russ Bredeson, Tax Specialist & Auditor with the Wisconsin DOR will also be on hand to add to these valuable training sessions.

This extensive program is designed **SPECIFICALLY FOR CONTRACTORS** who are required to incorporate these law requirements into processes for managing the sales & use tax reporting. Proper compliance with the law is YOUR responsibility. Your learning experience will include:

CLASS #1 Tuesday, March 2 | Real vs. Personal Property

- Difference between Real Property Construction Activities and Sales of Tangible Personal Property and Services
- Tax treatment when providing both Real Property Construction Activities and Sales of or Services to Personal Property

CLASS #2 Tuesday, March 9 | Contractor Purchases

- Tax requirements for General Purchases, Supplies, Motor Vehicles, Equipment
- Tax treatment for materials used in providing Real Property Construction Activities vs. Sales of or service to Personal Property

CLASS #3 Tuesday, March 16 | Exemption Certificates

- 90-day rule to relieve Seller of sales tax liability
- Common exemptions and documentation required
- Contracts with Exempt Entities

CLASS #4 Tuesday, March 23 | Complex Exemptions

- Building Materials Exemption
- Construction Contract Exemption
- Temporary Storage Exemption (NEW)

CLASS #5 Tuesday, March 30 | Exam Review & Q&A

- Review exam (interactive)
- Ask your questions!

REGISTRATION: WI CONTRACTOR Sales & Use Tax Online Training Series

NAME _____ EMAIL _____
COMPANY _____
ADDRESS _____ CITY/ST/ZIP _____
TELEPHONE # _____

Sign me up for the following class(es)--Check all that apply: ☐ ALL 5 Classes | \$89.00 for all ☐ #1-Mar 2 ☐ #2-Mar 9 ☐ #3-Mar 16 ☐ #4-Mar 23 ☐ #5-Mar 30 | \$49.00 each

☐ CORPORATE Registration \$129.00 | 2-10 Seats for all 5 Classes | We will contact you for names of attendees for tracking Continuing Education Units for each registrant.

Method of Payment:

☐ Check Enclosed \$ _____

☐ Credit Card

(Please contact BCMA Wisconsin to provide details)

Mail in registrations should be sent to:
BCMA-Wisconsin

PO Box 510157 | New Berlin WI 53151
Or Fax 262.827.2899

NOTE: Registrations are due no later than 5 working days before the Webinars. Sorry, no credit or refund for no-shows or cancellations received less than 5 days prior to the program.

PPP Loan Federalization Becomes Law

With the help of WBA members lobbying their members of the Wisconsin Legislature using the VoterVoice System, a bill to federalize the taxation of PPP loans was passed by a wide and bipartisan vote and signed into law by Governor Evers.

Over 200 individual emails were sent to members of the State Senate and Assembly by WBA members encouraging a “yes” vote on Assembly Bill 2 (AB 2) which would assure there is no Wisconsin tax liability for PPP loans. Now, [2021 Wisconsin Act 1](#) treats the taxation of PPP loans the same in Wisconsin as they are on the federal level. Over 90% of the members who sent messages via the VoterVoice system were new users of the system. Thank you to those members who used the VoterVoice system to lobby members of the legislature on this issue, to those members of the legislature that voted in favor of AB 2, and to Governor Evers for signing the bill into law.

Governor Evers’ Introduces 2021-2023 State Budget

In a virtual speech to a joint session of the legislature and to those watching at home, Governor Evers recently introduced his 2021-2023 State Budget. The introduction of Governor Evers’ budget now triggers the review of that document by the republican controlled Joint Committee on Finance under the leadership of two first time co-chairs, Representative Mark Born and Senator Howard Marklein.

In a joint appearance organized by the online political news service Wispolitics.com, Born and Marklein appeared to be leaning towards mostly ditching Governor Evers’ budget plan and starting over. The cochairs did react positively to some increase in public school funding and additional support for broadband expansion to more rural parts of the state.

Some of the positive aspects of Evers’ budget proposal include funding for additional positions to review and approve POWTS applications at DSPS, expanded use of TIF to encourage workforce housing, and first-time homebuyers savings accounts.

A few of the more concerning provisions that have a negative effect on housing affordability include requiring prevailing wage on developer financed subdivision infrastructure, the reintroduction of an additional contractor registration at DSPS that had been previously eliminated as part of the 2013-2015 state budget, and greater flexibility for local municipalities to increase property taxes on Wisconsin families.

Over the next few months, the [Joint Committee on Finance](#) will first be briefed by the Legislative Fiscal Bureau and various cabinet secretaries to get more information on the overall fiscal condition of the state and the needs of the various state agencies prior to starting to vote on various provisions in the budget. State law requires a state budget to be passed and signed into law by July 1, but if that date is not met, state government does not shut down (like on the federal level) but continues funding at levels from the previously passed state budget.

Roth and Rodriguez introduce bill to streamline DSPS Commercial Plan Review

Recently State Senator Roger Roth and Representative Jessie Rodriguez introduced a bill to streamline the approval of commercial building plans by the Department of Safety and Professional Services (DSPS).

The bill would make some changes to the way application fees are processed by DSPS that are required for plan review and exempt certain smaller commercial buildings from plan review at DSPS if they are approved by a state licensed engineer, architect, or designer. The bill also suggests plumbing plans with fewer than 26 plumbing fixtures to be exempt from DSPS review. Currently, plumbing plans with 15 or fewer fixtures are not reviewed by DSPS.

From NAHB: [Record-High Lumber Prices Add \\$24K to the Price of a New Home](#)—Lumber prices have skyrocketed more than 180% since last spring, and this price spike has caused the price of an average new single-family home to increase by \$24,386 since April 17, 2020, according to NAHB standard estimates of lumber

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Advocacy Digest Continued—

used to build the average home. Similarly, the market value of the average new multifamily home has increased by \$8,998 over the same period due to the surge in lumber prices.

The latest Random Lengths prices as of mid-February show the price of framing lumber topped \$975 per thousand board feet — a 180% increase since last April when the price was roughly \$350 per thousand board feet.

NAHB calculated these average home price increases based on the softwood lumber that goes into the average new home, as captured in the [Builder Practices Survey](#) conducted by [Home Innovation Research Labs](#). Included is any softwood used in structural framing (including beams, joists, headers, rafters and trusses), sheathing, flooring and underlayment, interior wall and ceiling finishing, cabinets, doors, windows, roofing, siding, soffit and fascia, and exterior features such as garages, porches, decks, railing, fences and landscape walls.

The softwood products considered include lumber of various dimensions (including any that may be appearance grade or pressure treated for outdoor use), plywood, OSB, particleboard, fiberboard, shakes and shingles — in short, any of the products sold by U.S. sawmills and tracked on a weekly basis

Free Classified Ads



Do you have an open position in your company that you are looking to fill? Do you have something you would like to Buy or Sell? Send a brief description with or without pictures to the GSHBA office with your contract information. We will list it for free in the Golden Rule Newsletter for fellow members that may be interested. This is just another way to network and work together as an Association.

Sixteen \$750 scholarships will be awarded

The online application for Cellcom scholarships is now open. Cellcom will award 16 \$750 scholarships to graduating high school seniors across its service area this year.

Recipients will be selected on the basis of academic record, potential to succeed, leadership and participation in school and community activities, honors, work experience and an essay on community involvement. Financial need is not considered.

Applicants must reside within a county in Wisconsin or Michigan where Cellcom operates and be planning to enroll in a full-time undergraduate course of study at an accredited two- or four-year college, university or technical school.

Applications are due March 15, 2021, and only online applications will be accepted. Interested students can visit www.cellcom.com/events for more information and to apply.



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\$780

PER ACRE
ELIMINATED CONVERSION FEE
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WAGE LAW



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PER HOME,
REFORMED ELECTRICAL CODE
IN HOMEOWNERS
BILL OF RIGHTS



\$100

PER TRADESPERSON
ELIMINATED BUILDING
CONTRACTOR REGISTRATION

FREE

CONTINUING EDUCATION
CREDITS FOR YOUR LICENSE
RENEWAL

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FINANCIAL PLANNING
TOOLS THRU
THIRD COAST
ADVISORS

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PER YEAR, TRAVEL DISCOUNTS THRU
SNAZZY TRAVELER

\$2200

ANNUAL ASSESSMENT SERVICES THRU
SMALL BUSINESS GROWTH PARTNERS

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UP TO THOUSANDS IN SAVINGS THRU
ASSOCIATION HEALTH PLAN

\$1472

PER PARTICIPANT
WBA MEMBER REBATE PROGRAM

\$100

PER LEGAL CALL, \$35 PER
BUILDING CODE
MEMBER HOTLINE

\$6000

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