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On The Level - October 2008

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Elected Officials Night 2008

Brought to you by:







In anticipation of another record attendance on Tuesday, October 14th, the trustees of TABA Home-PAC have decided to continue to make Seaton Star Hall the venue for our Elected Officials Night celebration. Instead of hosting the event at one of our favorite venues—the Cyclone Corral Barbeque—we have asked Janell Mikeska Kasberg and the fine folks from the Cyclone Corral to cater the event at a venue that is just down the road from it. This change of venue has proven necessary as our event has grown from hosting around 200 in previous years, to now closer to 300.

Tri-Supply and Masonite International have graciously committed to sponsoring the event. A special thanks goes out to these outstanding companies!

Seaton Star Hall is actually a shorter drive out Highway 53 from Temple than Cyclone is. The venue is large enough to hold as many elected officials and TABA and/or TABA Home PAC members as we can get out there on the evening of Tuesday, October 14th so we are asking everyone to do all they can to attend.

Since 2008 is a big election year that is sure to have many across the nation staying up late to watch the returns on November 4th-General Election Day--we will focus our agenda on learning more about the elected officials we'll be considering on the ballot.

Beginning at 5:30 members can expect to hear from officials including Congressman John Carter, candidates running for the State offices, and County officials who are running for office. Additionally we expect to receive a report on a local bioscience initiative that should be taking place in the coming year, along with a report from the Texas Association of Builders relative to the upcoming legislative session.















President's Message
Derrick Hunt

As I write this message, news of our nation's largest banking failure is surfacing. I awoke this morning to find that Washington Mutual, the nation's largest thrift, was seized overnight and purchased by JP Morgan. This comes on the heels of Lehman Brothers bankruptcy, Goldman Sachs sale, large stock market swings, tight credit, and numerous other financial woes making headlines. It becomes increasingly difficult to focus on homebuilding when the financial markets seem to be crumbling around you and the future of your retirement plan is swinging in the balance.

You might be wondering if your new buyers are going to be able to get the loan they need to purchase a home you just completed, or, if you are going to get the loan that you requested to build your next home or complete the next phase of your development? These days, you might be wondering if you should even build that next home or open up the next phase of the subdivision at all. While only you can ultimately answer those questions, you don't have to go to battle by yourself. You can arm yourself with as much information as possible.

TABA is working to help you do just this! It probably won't make your strategy sessions any easier, but it may increase your understanding of the situation and give you the confidence to move forward. As the old saying goes, "Be in business for yourself, not by yourself."

As homebuilders, we are used to turning to NAHB, the Texas Association of Builders, and TABA for help with homebuilding issues. For many of us, our association is the first place we look to for assistance with the many aspects of building (regulatory, marketing, networking and otherwise). Today, I'm going to suggest that this is again the time to look to your local association for information on the financial crisis and the impending government rescue(?). I started my year as president with a commitment to you to focus on education. Throughout the year we have held a number of seminars ranging from technical code compliance issues to TRCC continuing education courses.

This month TABA is pleased to present what might be the most important educational session of the year. Longtime TABA member, Hugh Shine of Wachovia Securities, is going to present an informational session on the current economic crisis and what it means to you. Hugh will be presenting an in-depth explanation

in layman's terms of how we got into this mess and what the government's rescue plan will mean to Temple area builders and associates. We have allowed a full hour and one-half to hear Hugh's presentation and accommodate your questions, so please come prepared to ask those questions.

Hugh has asked that in the interest of time to please email any questions that you may have to stacy.wolbrueck@wachoviasec.com. It isn't often that we have access to an expert with a lifetime of experience at **no charge**. Let's take full advantage of this opportunity to improve our understanding of a complex subject that most of us had rather not think about--this is your chance to learn more about a crisis that could affect your business more than anything else in recent history.

Now it is time for my monthly rant on energy independence. This is directly tied to the economic crisis discussed above. Imagine how far \$500,000,000,000.00, (that's right 500 billion dollars!) annually would go toward solving our problems if we could inject it directly into the US economy instead of sending it overseas. I'd like to ask you again to go to www.AmericanSolutions.com and sign the Drill Here. Drill Now. Pay Less. petition. Please join me and 1.5 million and counting other Americans of all political parties who believe that drilling for our own resources is a key part of our future ability to be energy independent.

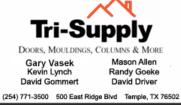
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Serving all of Bell and

Coryell Counties





Troy Glasson

Executive Officer

PLEASE VOTE!!! Important Voting Dates:

- ***Monday, October 6th is the last day to register to vote!
- ***October 20 31 is the Early Voting Period
- ***Tuesday, November 4th is General Election Day!!!

Building in the County

Stephen Polozola of Decker Jones was in at the end of September to brief our members on issues ethics and issues relating to the new requirements for building outside of a municipality. The new requirements apply to residential construction governed by the TRCC in areas not subject to municipal inspections. Both new homes and remodels are now required to be inspected by a fee inspector which can include a licensed engineer, architect, TREC inspector or TRCC SIRP inspector.

The minimum inspections for code compliance now include foundation prior to the placement of concrete; framing and

mechanical systems prior to being covered (with sheetrock, etc); and a final inspection when the home is completed. The applicable building code in effect for the TABA jurisdiction is that of our county seat (City of Belton). Belton currently has adopted the 2003 International Residential, Mechanical and Fire Codes. Contact Rex Robertson, Belton Building Official to learn more about Belton's codes. He can be reached at 254-933-5815.

Discussed during Mr. Polozola's presentation was the scope of the inspection, remodeling requirements, inspection costs, how to report inspection results, certificate's of completion, and compliance audits.

If you have questions related to building in the county, Stephen Polozola can be reached at 817-336-2400.

TABA Releases Statement on New Design Standards

September 24, 2008

To Whom It May Concern:

The Temple Area Builders Association has provided multiple venues for member comment on the design recommendations relating to culdesacs and secondary entrance standards that the Temple Development Standards Advisory Board, Planning and Zoning Commission and City Council will soon be considering. We have had heard nothing but positive comments from the local engineering and development community, who seem grateful for the flexibility that the additional standards would provide as we move toward the adoption of a more burdensome fire code—there is no doubt the requirements for the increased size of culdesacs will increase the costs of developments.

We understand that it would be extremely difficult to account for every design issue and that none of the designs that are offered will mitigate the additional costs related to the new standards. However, we believe the additional designs are another positive indication that the City of Temple is willing to work with the development community in addressing the rigid demands that often accompany updates to international codes.

Thank you very much for your work in this area. As always, we appreciate the opportunity to comment.

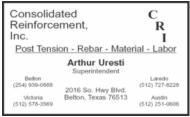
Sincerely,

Troy Glasson

Troy Glasson

Director of Government Affairs

Temple Area Builders Association
254-228-3609









Booking of NEW exhibitors for the 2009 Home & Garden Show has opened up. If you were not in the show this year and would like to exhibit in 2009, please call the TABA office and have the show layout in hand when you do so. The layout can be printed from the TABA website by clicking on the Home & Garden Show tab. A booth price guide is found on this page as well.

With an anticipated 5,000 visitors over the course of the weekend, our vendors consistently tout this opportunity as one of the best ways to spend marketing dollars. The dates of the event are February 21st and 22nd with the Preview Party on the 20th. Please don't wait to secure a booth.

We are putting our heads together to assure another phenomenal center booth for next year. The Project Playhouse center booth, which was provided by Patco Construction and Heart of Texas Landscaping & Irrigation this year, provided an exciting visual for all attendees. If you are interested in exhibiting in the center booth please give us a call for further details on the proposal process. We hope to have a center booth determined by October 30th.

The focus of the 2009 show will be on going GREEN. Green is a huge industry buzz word this year as with skyrocketing fuel and energy prices we are all looking for ways to save. If you have a "green" product, please let us know as we are working on ways to showcase these types of products to the attendees.

If you have any questions regarding the 2009 Home & Garden Show please contact Cheryl Copeland at 254-773-0445.

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Raising the Bar



Canyon Creek Drive Median Project

Keep Temple Beautiful has partnered with a variety of businesses and organizations to beautify a fast-developing and heavily-traveled boulevard in South Temple. We will "Raise the Bar" for the look of Temple traffic medians with a project that will include professional landscaping on six median end caps along Canyon Creek Drive between 5th Street and 31st Street. The planting will take place on Saturday, Oct. 25th—National Make a Difference Day— and will be completed in one day by many local volunteers during an old-fashioned "barn-raising"-type event.

We hope you will be our Partner!



Total Budget \$60,000

6 Median End Caps

- 1500 Shrubs/Grasses
- 48 Trees
- Sandstone Boulders
- Irrigation
- Steel Edging
- Hardwood Mulch
- Bed Prep & Tilling
- Soil & Fertilizer

October 25th

Partners and Supporters to date:

City of Temple Tem-Bel Nursery Pops Tree Farm Omega Builders

Central National Bank PALACO Development Jack Hilliard/Johnny Martin Scott & White Pharmacy

Kiella Homebuilders Charter Group

Freytag Irrigation Canyon Creek Crossing LLC
Kelly Foundation First State Bank Central TX

Lowes DuBois Furniture
Wal-Mart Patterson
Lone Star Grading Gopal Guttikonda

Temple Area Builders Assoc.

Community Garden

Bell County Master Gardeners

Phi Theta Kappa—UMHB

Limestone Landscapes and Designs Paramount Wastewater Solutions with

TABA Home-PAC

Benefits for Partners

- · Temporary signage in the median
- Highlighted in KTB Newsletter
- Press coverage by Temple Telegram
- Article in Chamber Focus Magazine
- Notice in TABA "On the Level"
- Beautiful landscaping for curb appeal
- Increased property value

Tanya Gray Executive Director 254-493-4000 100 W. Adams Suite 302 Temple, TX 76501



www.keeptemplebeautiful.org

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NEW HOME STARTS

	Sept '08	Sept '07	'08 YTD	'07 YTD
Temple	20	36	342	419
Belton	7	7	61	86
Morgan's Point	6	2	16	22

Totals 33	3 45	419	527
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ALL HOME CLOSINGS

Sept '08	145	'08 YTD	1,573
Sept '07	181	'07 YTD	1,872

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EO's Comments
Cheryl Hunka
Executive Officer

Shell Fuel Program - Another Member Benefit

All TABA members should have now received a marketing flyer about TABA's latest partnership with Shell Fleet. As a member of TABA you qualify for a 3 percent discount on your fuel purchases. You are invited to apply for the Shell Fleet Plus card and begin earning this discount immediately on your company's fuel purchases and with the sting at the pumps these days, 3 percent can add up to a considerable savings if you operate multiple company vehicles. If you have questions regarding this program please contact our Shell representative, Raed Salah at 972-653-3127 or by email to shellfleetcard@citigroup.com. TABA hopes this newest member benefit will help to relieve some of the costly burden of doing business.

November Awards Banquet and December Christmas Mixer

It's the end of the year and only two more Association events are scheduled. The very important November Awards Banquet will be held at the CAC-Strasburger Hall on November 11th with Classic Catering again providing the meal. This is the night we reserve each year to honor many special people who have helped the Association succeed and grow. Your attendance is encouraged to show support for those who were able to step-up and lend a hand this year.

Believe it or not, Christmas is just around the corner (Oh my gosh!!!) and that means a million different Christmas gatherings to attend. I hope that you will add ours to your event calendar. It will again be held at the TABA office and is a come and go affair beginning at 11am and running until 1pm. There will be hors d'oeuvres, Christmas goodies and well wishes to all. The TABA Christmas Mixer is scheduled for December 4th.

Please mark these two important dates on your calendar.

That's it from my desk. Hope to see everyone at the Home-PAC's Elected Officials Night at Seaton Star Hall. It should be a great event.

FINANCIAL CRISIS

How'd We Get Here? What's It Mean To Me?



WHO: Special Guest Speaker Hugh Shine Of Wachovia Securities

WHAT: Hugh will address TABA Membership on the current economic situation, "What Congress Is Doing and How It Impacts YOU!!!"

WHEN: Wednesday, October 8, 2008 in the John Kiella Conference Room at the TABA Building, 12 North 5th Street, Temple 4:00—5:30pm (to include Q&A)

NO CHARGE TO TABA MEMBERS!

RSVP's are requested by 9am, October 1st

Hugh Shine will address:

- ***Current Financial Environment
- ***Congressional Bail Out
- ***How It Affects You and Your Business
- ***Impact on the Housing Industry

Hugh Shine is our former District 53 (current District 55) State Representative. He is a retired U.S. Army Colonel and Texas Army National Guard Brigade Commander. He currently is employed as Managing Director for Wachovia Securities in Temple as well as the owner and operator of Eagle 6 Ranch. Mr. Shine has been a member of the Temple Area Builders Association for over a decade. TABA welcomes Mr. Shine and appreciates his willingness to share his knowledge with our members.



As it has the previous two years, the 3rd Annual TABA Home PAC Skeet Shoot proved to be an event that we can build upon in years to come. Even though we've almost doubled our participation since our inaugural event, going from 64 to 116 shooters in three years, we've figured out a formula that will allow us to add more shooters while maintaining a safe and efficient pace next year.

Many thanks to our event chairman, Mitch Johnson, who took special pride in assuring that the event went off without a glitch. Mitch recently wrote to say that he "...would like to take this opportunity to thank the 18 committee members, the numerous sponsors and 29 teams of the 3rd Annual TABA Home PAC Skeet Shoot. In all, 75 companies participated in our event. Special recognition goes to Texian Insurance Team for placing first with a shooting of 181 (of a possible 200)--the team name will be added to a perpetual plaque that will be displayed year round at Weber's in Troy for all to see! Plans for next year's event are underway, and this event promises to be bigger and better each year.

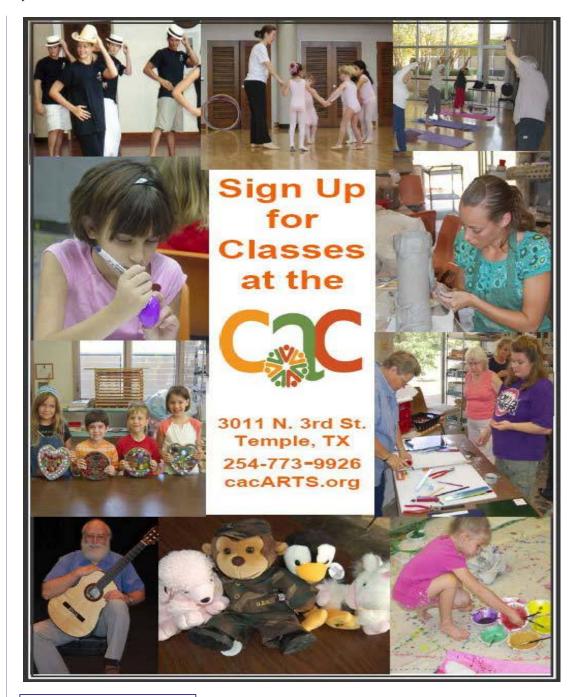
As with any TABA or TABA Home PAC events, the success is truly realized through the support of our members who donate their resources so generously. We are fortunate to have a solid base of members who recognize the importance of their membership with TABA HomePAC."

Please click the above banner to view the slide show from our 2008 fundraiser and plan to participate next year. Thanks again to Bruce Walker and the folks at Lengefeld Lumber Company for your generous sponsorship of our event!

Special thanks to the following:

- Salado Pools and Carothers Executive Homes for the event meals!
- Coufal Prater Equipment for the event transportation!
- Weber's Sporting Goods for hosting us!

Finally, we couldn't have put on this event without the support of our committee. Joining Mitch Johnson on the skeet committee were Vice-Chair Brandon Tarnow, Ashley Drews, Bruce Walker, Cheryl Copeland, Debbie Swift, Jared Bryan, Jason Carothers, Jason Parker, Jeffrey Schneider, Jon Locklin, Kelly Hosch, Mat Naegele, Mike Pilkington, Brad Turner, Todd Weber, and Tony Gallagher. TABA Home PAC can't thank these folks enough for all they did to support our event.



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