

FRAMEWORKS



SCHEDULE OF EVENTS

November–

General Member-
ship Meeting, Nov.
9th, Jackson EMC

December–

Poker Tournament,
Dec. 2nd, The Rail-
Athens, GA.

January- No
Events.

GENERAL MEMBERSHIP MEETING

November 9th, 12:00, Jackson EMC auditorium.

Admission \$5.

Lunch sponsored by Jackson EMC.

Our program will be presented by Jackson EMC.

Topic: DET (Duct Envelope Tightness) Verifier

This is a new building code effective July 1, 2011.

This will quality as 1/2 credit toward builders license.

Come join us!

Bring a member or a future member with you!

“Every man owes part of his time and money to the business or industry in which he is engaged. No man has a moral right to withhold his support from an organization that is striving to improve conditions within his sphere.” 1
~Theodore Roosevelt

Thanksgiving!

In 1621, the Plymouth colonists and Wampanoag Indians shared an autumn harvest feast that is acknowledged today as one of the first Thanksgiving celebrations in the colonies. For more than two centuries, days of thanksgiving were celebrated by individual colonies and states. It wasn't until 1863, in the midst of the Civil War, that President Abraham Lincoln proclaimed a national Thanksgiving Day to be held each November.

Thanks for renewing!

Your membership is important to us!

**Chestnut Contract Services
Choice Insulation & Fireplace
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**JCBA has Builder and Associate Member position available
our the Board of Directors!**

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You're Invited!!

Jackson County Builders Association
Texas Hold'm Tournament



Friday, December 2nd
The Rail
1120 Mitchell Bridge Rd
Athens, GA
7 p.m.



In advance—\$40 donation for \$6,000 startup chips
At door—\$50 donation for \$6,000 startup chips
Plus \$15 donation add on for \$3,000 chips



R.S.V.P by Nov 30th



Prizes!!!

Sponsorship Opportunities Available:

Game table sponsor - \$100.00

Prize sponsor - \$50

Donation of Raffle items

The Rail will be running food and drinks specials!

Subject to change!

JCBA Texas Hold'm Tournament - Friday, December 2nd

Reservation & Sponsorship Form

Clip & Mail with check to: JCBA, P.O. Box 189, Jefferson, GA 30549

Phone: 706-367-0611/Fax: 706-367-0610

Names of People Attending: _____

Company Name: _____ Phone: _____

Check Enclosed: \$40 x # of people _____ = \$ _____ + Sponsorship: _____

HBAG Member Rebate Program

Free Member Benefit that Puts Cash In Your Pocket

Introducing Georgia's Builder Member Rebate Program



No one likes to leave money on the table. So, what would you think if you could get a rebate for your loyalty to many of the nation's leading housing industry product suppliers? Well, now you can!

We're happy to introduce the HBAG Member Rebate Program, aimed at increasing your bottom line. For the minimal effort of informing us about the home construction products you use and when you close on a home or project, you'll be putting money back in your pocket.

Both Builder and Remodeler companies, no matter how large or small, qualify for the program. When you participate in the program, you can count on receiving checks every quarter! **Please note:** Program is only available to current HBAG Members.

Participation is easy and free — Visit www.HBArebates.com to register & claim.

Participating Manufacturers

[Q3'11 Rebate Claim Form](#)

[Fall'11 Newsletter](#)

You can claim for all homes, remodeling projects, or multi-family units completed from April - September 2011 that any of these Manufacturers were installed in!
Deadline: November 23rd to submit

Have Questions?

Program Administrator:

Rich Robinson

Toll-free direct: 866-849-8400

Email: info@hbarebates.com



October Membership Meeting

Thank you Reeves Insurance Agency for sponsoring our October Membership Meeting and being our speaker. Kevin Reeves and Haynie presented information on General Liability and Worker Compensation. This meeting qualified for 1/2 hour continuing education for license contractors.



Thanks to everyone who attended the meeting.

Our next **membership** meeting will be November 9th, 12:00, Jackson EMC Auditorium. Sponsored by Jackson EMC. Program presented by Jackson EMC. The program will be on **DET (Duck Envelope Tightness) Verifier**. This is a new building code effective July 1, 2011. This will quality as 1/2 credit toward builders license.

Steve England-Harbin Lumber Company won our Associate Member drawing for a 1/2 page ad in our newsletter and a t-shirt sponsor for our Spring golf tournament. Congratulations Steve!



Oh Yeah! We Know Building Materials Too!



Lumber Company, Inc.



Talk To Us About Contractor Getaways!

1508 US Highway 29
Athens, GA 30601
(706) 543-4363

Steve England
Outside Sales Rep
(706) 224-7733



Middle Class Would Suffer With Mortgage Interest Deduction Changes

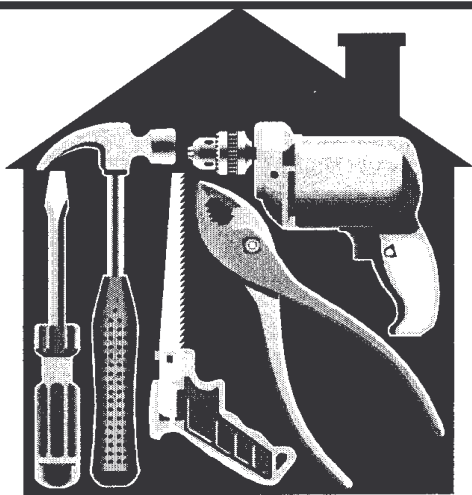
Owning a home for most Americans is not only a place to raise a family and build a sense of stability and pride, it is also their single best long-term investment and a primary source of wealth and financial security. As the foundation of the American dream, homeownership has long been a milestone that middle-class families strive to achieve and maintain.

For more than a century, Americans have counted on their homes for their children's education, for their retirement, and for their financial security. According to the 2007 Federal Reserve Survey of Consumer Finances, the median net worth of a home owner is \$234,600, compared to \$5,100 for renters.

But as policymakers seeking to reduce the federal deficit consider eliminating or decreasing the mortgage interest deduction, it is younger, middle-class families who would see their longer term financial prospects significantly and negatively affected.

Tampering with the mortgage interest deduction would place more downward pressure on home prices, which would cause more home owners to have mortgage balances that are higher than their homes are worth, spur more foreclosures, and act as a further drag on the housing and economic recovery.

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Jefferson, Georgia 30549

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Millions of existing home owners who are struggling to make ends meet, but still manage to stay current with their mortgage payments, would face a big tax increase they cannot afford.

And claims that the deduction benefits only wealthy taxpayers and that only a small number of home owners utilize the deduction are misleading. In reality, 70 percent of homeownership tax benefits go to middle-class home owners who earn less than \$200,000. And out of 75 million home owners, 35 million claimed the mortgage interest deduction in 2009. This doesn't even take into account the millions of taxpayers who are renters and one day aspire to own a home of their own, and the roughly 25 million who now own their homes free and clear, but used the deduction in the past.

Policymakers looking to create jobs and boost economic growth need look no further than housing. According to data recently shared by economic experts at the National Association of Home Builders in testimony to Congress, building 100 single-family homes creates more than 300 full-time jobs.

Learn more about the threat to the mortgage interest tax deduction and find out how you can take action to protect it at www.SaveMyMortgageInterestDeduction.com.

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at jacksonemc.com/rightchoice.



Support the Jackson County Builders Association and get involved.

All of our members are a great value to the association and we need each and everyone of you to be participate in our events and membership meetings. Our members are the backbone to the association. We will not be able to function without your support. It is important in these critical times to stay involved !

GET INVOLVED!!!!

Jackson County Builders
Association

P.O. Box 189
Jefferson, GA
30549

Phone: 706-367-0611

Fax: 706-367-0610

Contact JCBA office for password
for Online Membership Directory:

We're on the web!!
www.jacksoncountybuilders.com

**Next Membership
Meeting Nov. 9th**

**Get Involved!!
Attend our
Membership
Meetings!**



HBAG Health Plan
Interested in Learning More About the Health Plan Sponsored
by the Home Builders Association of Georgia?
For more information or to obtain a free rate quote on HBAG
Health Plan, contact Reeves Insurance Agency at
770-945-2141 for by email:
Kevin.reeves@reevesinsurance.com.

**THE NEXT MEMBERSHIP MEETING WILL BE
NOVEMBER 9TH, 12:00 (NOON) ,JACKSON EMC AUDITORIUM
LUNCH SPONSORED BY: JACKSON EMC
COME JOIN US!!
ADMISSION \$5
RSVP BY NOV. 7TH.**

**BOARD OF DIRECTORS &
MISSION STATEMENT**

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The Jackson County Builders Association is an organization of individuals within the building industry dedicated to the future of its members and the community it serves. We strive to provide leadership by promoting quality growth and affordable housing which protects our community's unique environment.