

NEWS FROM FCBA

From the President– Danny Wilkin:

Fellow Members,

At last the snow has mostly disappeared and I hope this spring brings new opportunities for our members to have a prosperous 2010. We on the board of the FCBA are doing several things to help our members promote their businesses and pick up that customer who is looking for someone to do their project.

This last week we sponsored a booth at the Ag-Expo so our members could participate without having to solely work a four day show and so they would not have the expense of paying for their own booth. Thanks goes out to those who took advantage of the opportunity. Candelaria Construction, First National Bank, Home Enhancement Systems, L&L Construction, Montezuma Builders, Sleeping Ute Construction, Stone Sand & Gravel, Wells Fargo Home Mortgage and Wilkin Home Constructors. I would encourage all members to take an active role in this organization, as in life and business you only get out—what you put in.

It is my and this board's goal to provide as many tools and resources to our members as we can to help us all be successful. I hope to see you all at the Home and Garden Show April 17th and 18th.

Sincerely,
Danny Wilkin

2010 Home & Garden Biz

- APRIL 17th & 18th (Set-up and Banquet Fri. 16th)
- Raffle Tickets are at the office—please come in the office and pick up yours to sell to customers, friends & family. \$5 per ticket or \$20 for a book of 5.
- Please check your email for upcoming H&G Committee Meetings. We would love all the help we can get.

The Cutting Edge
970-565-1771
Four Corners Builders Association

April 2010

What Health Care Reform Means for Your Business



The healthcare reform bill the House of Representatives approved last night will bring drastic changes to the way small businesses buy and supply health insurance.

Nothing is changing fast, though – most of the provisions of the \$940 billion legislation won't kick in until 2014.

Obama is expected to sign the main piece of the package (the underlying Senate bill) into law this week, possibly as early as Tuesday. The other piece – a fix-it bill that of amendments that would make several changes to the new law – goes back to the Senate. Debate could start Tuesday, and conclude before Congress's two-week recess begins Friday night. Republicans likely will offer lots of additional amendments to the reconciliation bill, but any changes – even ones Democrats might like – would send the bill back to the House rather than to Obama for signing, so Democrats are expected to oppose them all. (Yet another way the rules could change: Republicans already are vowing to repeal the laws if they win back majorities in November's midterm elections.)

By 2014, states must set up Small Business Health Options Programs – aka "SHOP Exchanges" – essentially purchasing pools where small businesses can club together to buy insurance. What's defined as a "small business"? Those with no more than 100 employees, though states can limit the pools to companies with 50 or fewer employees through 2016. Companies that outgrow the size limit will be grandfathered in.

The pools will probably only slightly shrink your insurance costs: The nonpartisan Congressional Budget Office predicts small-group premiums will fall by 1 to 4 percent thanks to the exchanges. (Unfortunately, the premiums may rise considerably before they fall. Health care insurance consultant Robert Laszewski told the Wall Street Journal that plans will want to make as much money as possible before the wide-sweeping reforms take effect in 2014.)

Companies with fewer than 50 workers won't face penalties if they don't offer insurance. If you have 25 or fewer employees and a work force with an average pay of up to \$40,000, you can get tax credits to help buy insurance: up to 35 percent of the cost of the premiums this year, rising to 50 percent in 2014. (You'll have to pay at least half of the total premium cost or 50 percent of a benchmark premium to qualify.) Full credits will be available for the smallest firms with the lowest-paid workers (10 or fewer employees and average yearly wages of less than \$25,000); the subsidies shrink as companies' size and average pay rise. The tax breaks – estimated to affect about 12 percent of employees covered by small-group insurance -- will last for the first two years a company buys insurance through its state exchange. The breaks should lower the cost of insuring affected employees by 8 to 11 percent, estimates the Congressional Budget Office.

If you provide health insurance coverage to retirees age 55 to 64 who aren't eligible for Medicare, the legislation includes what's being called a "temporary reinsurance program" that begins no later than 90 days from the moment Obama signs the bill and expires Jan. 1, 2014. The program will reimburse employers or insurers for 80 percent of retiree claims between \$15,000 and \$90,000.

Companies with more than 50 employees that don't offer coverage would be fined up to \$750 per worker if any employees rely on government subsidies to buy coverage. The compromise bill the Senate will consider this week will hike the fine to \$2,000 per full-time employee. The first 30 workers are excluded, but two part-time employees will count as one full-time one for purposes of penalty calculation.

The new legislation also will require more transparency from health insurance companies – they'll have to report the proportion of premium payments they fork over (as opposed to marketing and administration costs). Insurers will also be forced to reveal the rationale behind premium increases, and states will be able to bar them from the exchanges if they're found to be upping premiums without good reason.



By [Courtney Rubin](#) | Mar 22, 2010

<http://www.inc.com/news/articles/2010/03/health-care-reform-and-small-business.html#>

NEW MEMBER SPOTLIGHT



Cortez (970) 564-0800
Durango (970) 247-2626
swcare.com

Cleaning And Restoration Experts is pleased to introduce you to our organization and services. We have over 19 years of experience and, we are a proud member of IMACC™, PCUCA, IAQA and IICRC. We offer the following lines of emergency service: full water damage restoration, water damage reconstruction, mold remediation, smoke damage restoration and pack outs. We also offer a full line of cleaning services including carpet, upholstery, area rug, stone, tile and grout cleaning. In addition we also provide comprehensive VCT cleaning and maintenance and dustless wood floor refinishing. In order to service our clients better we have recently build a 4600 sq ft facility in Cortez and we also opened another office in Durango.

C.A.R.E. has been providing cleaning and restoration services to Montezuma and La Plata counties since 2003. Owner Doug Yearout brought his experience and expertise in the cleaning and restoration industries when he moved to the area from Phoenix, Arizona. Our staff is currently comprised of nine full time employees and six part time employees. I have included several attachments describing our company in greater detail including copies of certifications. We would like to thank you for taking the time to consider us for your approved list of service providers.

I am confident you'll find the quality of work and attention to detail that C.A.R.E. provides to not only meet your expectations but exceed them. All of us at Cleaning And Restoration Experts (C.A.R.E) believe each job we do for our clients is our application for the next opportunity to serve. We are ready to show *the C.A.R.E difference* whenever you need us! We truly believe that it is all in the name "C.A.R.E."

RODEO Partners, LLC

JT Howell

PO Box 929 • Cortez, Colorado 81321-0929

489 North Harrison • Cortez, Colorado 81321

Cell Phone: 970.759.1998 • Fax: 970.403.0305

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MEMBER SPOTLIGHT

Montezuma Builders LLC Ed Dunn

*Garages, Additions, remodels, Windows, Doors,
Fences, Decks, Concrete
Handyman work, Observatories, Roofs*

2614 East Empire Street Cortez, CO 81321
970-799-2892 cell 970-565-7885 office edunn@frontier.net



Ed Dunn turned his affinity for building into a profession in 1978 when he began working for area builders, including Gerald Cauley and Kevin Lovett, picking up the secrets and tools of his trade. He's grateful that he always found mentors in the industry who were generous in sharing their talents and knowledge. By 1985 he was ready to manage on his own, and his sons, Matthew and Kevin, joined him in forming Dunn & Sons. They worked around the county improving properties with fences, new roofs, and concrete.

In 2003 he formed his current business, Montezuma Builders LLC, which has employed up to four carpenters and laborers and which now has two employees. They provide additions, remodels, concrete work of all types, handicap access, garages, sheds, fences, decks – and even one roll-away-roofed observatory. But Ed's favorite project is carriage house garage doors, a few beautiful examples of which can be found around the county.

Ed takes great pride in the quality of his work and in pleasing his clients. He works well with homeowners, suppliers, subcontractors, and inspectors. In planning new projects he works closely with engineers and building officials.

Ed seriously maintains his knowledge of the industry and new products by attending seminars and trade shows regularly, including Allen's Concrete College in 2006 and most recently Henry Goudreau's Contractors Superconference, where he picked up lots of marketing tips that are already proving successful. Ed advocates and practices building code compliance, and he is strict about his crew's safety, holding safety meetings with his employees regularly. He and his employees are RRP Certified.

**For 2005 Ed was named Builder of the Year by the
Home Builders Association of MontDolores. (now FCBA)**

Ed has served several terms on the board of the home builders association,
and he is currently the board's secretary.

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MEMBERSHIP DIRECTORY

March, 2010

BUILDERS/DEVELOPERS

Candelaria Construction	565-9093
Cruzan Construction	565-9326
ECO Development	565-3357
Rodeo Partners, LLC	759-1998
Timberline Properties of CO	570-1776
Wilkin Home Constructors, LLC	565-8140

REMODELERS

Montezuma Builders	565-7885
Sleeping Ute Construction	882-8830

BUILDING MATERIALS & SUPPLIES

Choice Building Supply	565-4245
Slavens True Value Hardware	565-8571
Steel Solutions	564-1600
Pro Build/United Building Center	565-9449

CLEANING, RESTORATION & INSPECTIONS

C.A.R.E	564-0880
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CONCRETE/AGGREGATES

Four Corners Materials	565-3274
L & L Construction	565-8035
McStone Aggregates	565-2603
Stone Sand & Gravel, LLC	565-3388

ELECTRICAL

Nice Electric	565-8661
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FINANCIAL INSTITUTIONS

Citizens State Bank	565-8421
First National Bank	565-3781
First Southwest Bank	565-3366
Four Corners Community Bank	565-2779
Vectra Bank	565-4411

FLOOR COVERINGS

Top Line Floors, Inc.	565-4877
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GARAGE DOORS/STORAGE

Professional Garage Door	565-8400
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HOME SPECIALTIES

Home Enhancement Systems	799-0185
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HVAC

Aire Serv Heating & Air Conditioning	565-7233
Brett's Heating & Sheet Metal	799-0193

INSURANCE

Schild – Leavitt Insurance	259-7966
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MARKETING/ADVERTISING/PUBLIC RELATIONS

American General Media	565-6565
Cortez Journal	565-8527
LanMark Productions	749-6966

MORTGAGE COMPANIES

Wells Fargo Home Mortgage	564-9929
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PAINT

Bru's House of Color	565-7991
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PLUMBING & HEATING

Mac's Plumbing	882-2140
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PROPANE GAS

Fraley & Company	565-8538
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REALTORS

Re-Max Mesa Verde Realty	565-2000
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REMODELERS

Montezuma Builders	565-7885
Sleeping Ute Construction	882-8830

SOLAR

Sundance Solar Designs, LLC	888-786-3374
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STUCCO/PLASTERING

Whatcott Plastering, Inc.	565-3974
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SURVEYING

Absolute Surveying	564-0220
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UTILITY COMPANIES

Atmos Energy	565-7575
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Before you Dial. Think a While!
Shouldn't You Call an Associate Member
First?

ANNOUNCEMENTS

The Verde Fest that is held at the City Park in Cortez is being held on August 21 this year. If you would like to be a part of this fun-filled family event that fosters green living practices, 10 X 10 booths are available for \$35 before May 1st. After May 1st, booths will be \$50. Please call Betty Janes at 970-533-1051 for further information (ejanes@frontier.net)

4Core has a series of **FREE** workshops for the Sustainable Building Education Program:

- **Wednesday, April 7th 12-1:15 pm - Solutions for the Southwest Landscape**
*Speaker Tom Bridge, Owner of Durango Nursery @ the First National Bank of Durango, 259 West 9th Street, Training room (downstairs) - Please RSVP to:
 Kathy Burgess, VP, kburgess@fnbdurango.com, 382-5792 (leave message)
 Megan Hronich, mhronich@fnbdurango.com, 382-5774*
- **Thursday, April 15th 8-11:30 am - Zero Waste Workshop with Gary Liss** *Gary Liss is a leading advocate of Zero Waste and has helped more communities develop Zero Waste plans than anyone else in the US. This event will be at the Durango Public Library, Program room 1, 1900 East 3rd Avenue in Durango. Please register at:
www.fourcore.org or call 970-259-1916*

Teresa Steely will be at our **next Member meeting on Tuesday, April 13th at Koko's** to talk to us on **how to get energy rebates** and the programs that are out there for us to enable us to help home owners obtain those rebates. **Slavens Door Prizes** will be raffled for only \$1 a ticket or 6 for \$5. Come early and get a good space!

Sam Proffer (the building inspector from the City of Cortez) is willing to come May 11th, to our member meeting and share with us what he is looking for and at during his inspections. This is a great opportunity to meet with him and get to know him better.

NEWSLETTER ADVERTISING RATES

Full page	7.75" X 10"	\$200.00	
Half page—horizontal	7.75" X 4.75	\$100.00	
Half page—vertical	3.75" X 10"	\$100.00	
One-Quarter page	3.75" X 4.75"	\$50.00	
Business Card size		\$25.00	\$100/yr

Camera ready copy and check must accompany your advertisement.

Ads must be received by the 20th of the month prior to the next quarter mailing. Call (970) 565-1771 to make arrangements.



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Calendar at a glance:

April						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4	5	6	7	8	9	10
11	12	13*	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

*Koko's

May						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

June						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

July						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4	5	6	7	8	9	10
11	12	13*	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

*Koko's

Please make a note on your calendars of the following events:

- FCBA - Board Meeting — Every 2nd Tuesday; ***April 13th**, May 11th, June 8th & July 13th at Francisca's at 6 pm, except ***every quarter at Koko's (April, July, October and January - with door prizes to be raffled!)**
- FCBA - General Members Meeting — Every 2nd Tuesday; ***April 13th**, May 11th, June 8th & July 13th at Francisca's at 6:30 pm, except ***every quarter at Koko's (April, July, October and January - with door prizes to be raffled!)**
- FCBA - Last 2010 Home & Garden Show Committee meeting at the Elks Club.

👉 **The 2010 Home & Garden Show is on** 👈
April 17th - 18th
with the banquet on the Friday before (the 16th)

- Look for an announcement for when Scholarship Committee will meet - sometime before the end of April.

👉 **July 17th - Golf Tournament** 👈

- If any of you want a FCBA picnic this summer, please feel free to call Celeste ASAP to sponsor this event. Atmos is no longer going to do it, but this would be a great event to have to get together as an Association.

FOUR CORNERS BUILDERS ASSOCIATION

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Danny Wilkin

VICE-PRESIDENT

Casey McClellan

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Ed Dunn

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Kathy Stone

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THE CUTTING EDGE

The Cutting Edge is a quarterly newsletter for the
Four Corners Builders Association in the Four Corners Area
www.fourcornersbuilders.com (970) 565-1771 fcba@qwestoffice.net

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**FOUR CORNERS
BUILDERS ASSOCIATION**

