




THE METRO

WHAT TO EXPECT


- A QUICK LOOK AT WHAT'S BEEN GOING ON WITH YOUR ASSOCIATION IN 2018
- WELCOME OUR NEW 2019 HBAJ PRESIDENT
- THE 2018 FALL PARADE OF HOMES WINNERS
- FEATURED ARTICLE BY ATMOS ENERGY
- WHAT IS A CONTRACT BY TREY COPELAND

FALL 2018
PARADE
OF HOMES
BEST IN SHOW WINNER

153 Green Glades of Bridgewater
Shannon Hahn | J & N Builders Inc.



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HBAM STAFF

Executive Officer	Vicky Bratton
Director of Marketing Finance Events	Brandy Martin
Membership Coordinator	Lauren Odom
Graphic Designer	Jeremy Childress

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DO BUSINESS WITH A MEMBER.

OUTGOING PRESIDENT MESSAGE

Thank you for allowing me to serve the Home Builders Association of Jackson members this year! Many Past Presidents have told me that this year would fly by – and it has definitely proven true.

Just a recap of the events that were held this year – Key Connections (business to business event held in January), 3 Shooting Events (Clay Target Shoot, Skeet Shoot, and Dove Hunt), The Home Show, Spring & Fall Parade of Homes, Draw Down & Crawfish Boil (proceeds provided to Ronald McDonald House Charity), Golf Outing at Reunion, HBAM Convention, Summer Party, Fishing Summit at Woodland Plantation (where this photo was taken) and Remodeling Committee meetings, just to name a few.

The most important things that I have gained by serving as an Officer are the relationships that I have built over the years. I am a very hands-on person in my business and working for the Association. I've been able to continue my remodeling business, as well as open my new construction business. Because of the contacts that I've made in the Association, it's given me an advantage.

I am thankful to have gained friends and mentors like Wade Quin, Carl Sandberg and Joe Robertson, just to name a few of the key people that have influenced my business this year. You can count on me to be a leader that continues to stay involved. I have full confidence that DeFord Walker and the rest of his leadership team will continue to make this Association strong.

See you in 2019!

2018 EXECUTIVE COMMITTEE

President Shane McLendon

Vice President DeFord Walker

Secretary/Treasurer Jonh Michael Rainey

Builder Vice President Alex Ross

Associate Vice President James Swanner

Immediate Past President Carl Sandberg

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T'S
MESSAGE



SHANE
MACLENDON
2018 HBAJ PRESIDENT

INCOMING PRESIDENT MESS

I joined this Association almost 8 years ago, because I knew it would be a vital asset to my future as a homebuilder. My construction career started on February 14, 2005, I only know the date because it was Valentines Day. I went to work for a large spec home builder in the Memphis Metro and North Mississippi area, doing clean up and over the next 2 years I moved up to superintendent and then to builder. When the economy tanked I took on all 3 of those positions at once for that company's North Mississippi market. In September of 2009, I left the company to start studying for my licensing exam. In January of 2010, the next chapter of my career began when Southern Heritage Construction was born. So, I must thank my wife Amy for all her support and confidence she had then and still has in me today. I'm sure many of you understand that when you start a business it's not all roses in the beginning, so thank you, Amy. After a lot of hard work and apparently catching the attention of the members of the Association, I was asked to serve on the Executive Committee. I plan to continue the philosophy of hard work into my presidency of HBAJ.

We conducted a planning meeting this past September, where the team discussed challenges and opportunities for the Association. Everything comes back to membership. We discussed new members and retention and it really boils down to our members bringing in new members. Our Association needs YOU to recruit members so that we can continue to bring you the benefits of having an Association.

With Shane's initiative, we created a Remodeler's Committee – and now we need to use that committee to bring new remodeler members into this Association. We want to help with issues that our remodelers are facing. Membership comes when the value is seen first-hand. We have a saying at Southern Heritage Construction, "We don't have problems; we have opportunities." Problems are what you find on a math test, and let's be honest, nobody likes math, right? We, as an association, have opportunities every day to help our members whether it be an issue with a municipality or just needing a contact for a new sub-contractor. We face these opportunities together!

I have suggested working out more effective ways to promote our events held throughout the year to help with attendance. Your Association's Executive Committee, Board of Directors and staff are working hard for the entire membership and want participation levels high, it's good for the association and honestly, it's just more fun that way! Input from every member is very much welcomed and appreciated. Please feel free to contact myself, Vicky, or anyone on the Board with an idea that you feel may better the Association.

I'd like you to DO BUSINESS WITH A MEMBER. It is what our Association should take seriously and all builders in this Association should be doing business with a member. Our unity as an Association makes it possible to fight construction issues that we all face. We need our Association to show the strength that we have.



BRIAN HUGHES
PriorityOne Bank

T'S SAGE



2019 EXECUTIVE COMMITTEE

President	DeFord Walker
Vice President	John Michael Rainey
Secretary/Treasurer	Bruce Kirkland
Builder Vice President	Brent Clark
Associate Vice President	James Swanner
Immediate Past President	Shane McLendon

2019 BOARD OF DIRECTORS

Steven Bailey	Alex Mann	Scott Shoemaker
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Christian Cowan	Billy Ray	DeFord Walker
Eddie Duran	Bobby Rayburn	Tim Weaver
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2019 HBAJ PRESIDENT

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Home Builders Association of Jackson returned to Woodland Plantation in West Point a La Hache, LA for the second annual HBAJ Fishing Summit in October. This group of anglers hauled in over 200 fish over the three day weekend. Thank you to 84 Lumber, Atmos Energy, BancorpSouth, Community Bank, First Bank and Trustmark for sponsoring this event.

FOR MORE PHOTOS VISIT HBAJ'S FACEBOOK PAGE.



1. Wade Quin

2. Landry Holloway

3. Jeff Sullivan, Vicky Bratton, Landry Holloway, Shane McLendon, James Swanner, Lauren Odom, Doug Smith, Wade Quin, Larry Fortenberry, Joe Robertson, Carl Sandberg, Bill Bethany, Blake Hoerman and Steven Bailey

4. James Swanner, Shane McLendon and Bill Bethany

5. Carl Sandberg

6. Shane McLendon making some new friends

7. Steven Bailey, Lauren Odom and Blake Hoerman

8. Jeff Sullivan

Installation of Officers

Home Builders Association of Jackson held its Installation of Officers for 2019 on November 1, 2018. The 2019 Officers are as follows: President DeFord Walker of Southern Heritage Construction, LLC, Vice President John Michael Rainey of Tailored South Homes, LLC, Secretary/Treasurer Bruce Kirkland of Kirkland Development, Inc., Builder Vice President Brent Clark of Clark Builders, Inc., Associate Vice President James Swanner of AmFed Companies, LLC, and our Immediate Past President Shane McLendon of Shane McLendon Builder, LLC.

Our top award winners this year were DeFord Walker of Southern Heritage Construction, LLC for the Big Spike Member of the Year, this is given to the person who brings in the most people to join our association; Marvin Freeman of Trustmark National Bank for Associate Member of the Year, this is for the member that goes above and beyond. Marvin has helped us with almost every event and we couldn't be more thankful; Carl Sandberg of 3S Homes, LLC for Builder Member of the Year, who also received it from Home Builders Association of Mississippi, and Joe Robertson for Lifetime Achievement Award, he has dedicated his HBAJ membership to lead, support, and teach the rest of the members. One of the other awards was for Rising Star- this award is given to the member who has attended, participated and made special efforts during the year to support HBAJ with participation on multiple committees and volunteer time spent on HBAJ. Cynde Ray, with American Concrete Products, was the recipient of this award because she goes above and beyond! "Winning this award took me completely by surprise. It is so humbling and such an honor that my fellow members I respect so much took notice of my involvement in HBAJ. Whatever work and effort I have put into HBAJ has paid dividends in the relationships and lifelong friendships I have made," Cynde said.

We appreciate all our members, officers, and committees for helping make 2018 such a successful year! A special thanks to Installation and Award Luncheon sponsors: 84 Lumber, Amfed, Atmos Energy, BancorpSouth, BankPlus, Capitol Building Products, Lakeside Moulding, MMC Materials, Trustmark, and PriorityOne Bank.



2019 HBAJ OFFICERS

**BRENT CLARK, JAMES SWANNER, SHANE McLENDON, BRUCE KIRKLAND
JOHN MICHAEL RAINEY AND DEFORD WALKER**



2019 PRESIDENT PINNING
DEFORD WALKER (PINNED BY STEVEN SMITH)



2018 BIG SPIKE OF THE YEAR
DEFORD WALKER



2018 SECRETARY/TREASURER
JOHN MICHAEL RAINEY



2018 BUILDER VP
ALEX ROSS



2018 ASSOCIATE VP
JAMES SWANNER



2018 RISING STAR
CYNDI RAY



2018 LIFETIME ACHIEVEMENT
JOE ROBERTSON



2018 ASSOCIATE OF THE YEAR
MARVIN FREEMAN



2018 BUILDER OF THE YEAR
CARL SANDBERG

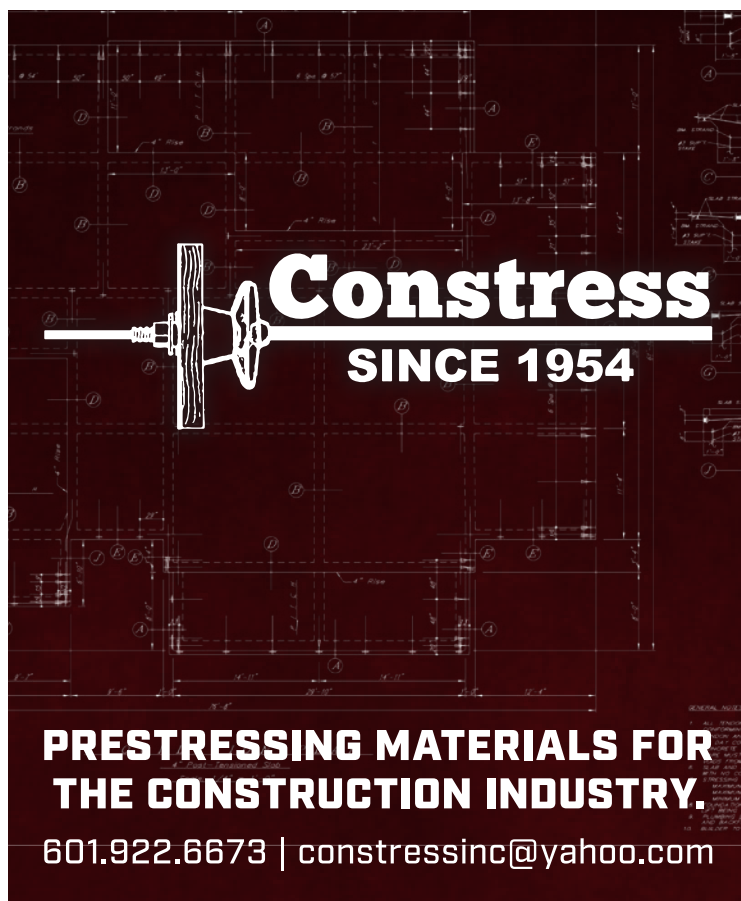
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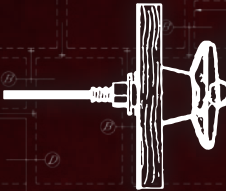




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FALL 2018 PARADE OF HOMES AWARD WINNERS

The Fall Parade of Homes, which was held October 20, 21, 27 and 28, went off without a hitch. This go around we welcomed some new builders, some new advertisers and a couple of new judges to this season's Parade of Homes. With all these new things coming around this time, it made sense to take on this Parade with the idea of "new" leading the way. *Fall Into Something New* was the slogan for this Parade and in many ways it proved to be just the right phrase to encapsulate this Parade of Homes.

We had 64 homes entered into the Fall Parade of Homes. Some by new builders and others by familiar names. Regardless of the newness of the builders, each home in this Parade proved that the Metro Jackson area has some of the best builders in the state of Mississippi. We know that homes were sold from this Parade of Homes and we feel sure that the others will sell soon.

Our judges this time were Whitney Reece of Whitney Reece Interiors and Lauren Harris of Miskelly Furniture. For first time judges, they did a wonderful job. Home Builders Association of Jackson would like to thank both Whitney and Lauren for their time and hard work put into judging this Parade of Homes. We look forward to working with them again.

The Fall Parade of Homes Award Luncheon was held on October 18 at the HBAJ office. This Parade Luncheon theme was *Octoberfest* and was well attended. Continuing our streak of new, we crowned a new Best In Show winner this Fall. Congratulations to Shannon Hahn on winning this Parade of Homes' Best In Show with your home, 153 Green Glades.

HBAJ would like to thank all the participants in the Fall Parade of Homes, and we hope to see even more in the Spring!

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Woodscape of Oakfield | Irvin Ellard



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128 Rosemont Drive
Rosemont of Provance | Scott May



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Rosemont of Provance | Scott May



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Gardens of Manship | Nick Thomas & Chris Thomas

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336 Royal Pond Circle
Kensington | Vernon Hearst



126 Long Leaf Way
Lost Pine | Shane McLendon



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Copper Ridge Estates | Scott May

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161 Stone Creek Drive
Stone Creek | John Michael Rainey



157 Greenway Lane
Links V of Caroline | Todd Seymour



316 River Forest Lane
River Forest | Gary Lyles & Wayne Lyles

\$401,000 – \$450,000



110 Colony Place
First Colony | Arthur Noble



2342 Wild Valley Drive
Hinds County | Shannon Hahn



127 Colony Place
First Colony | Jon Mark Jordan

\$451,000 – \$550,000



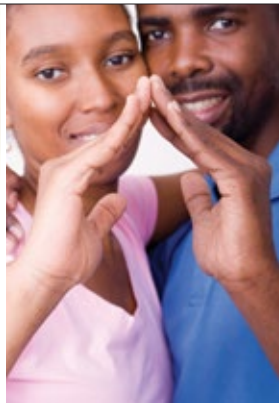
101 Chartres Drive
Belle Terre | Leo Giurintano



109 Lake Bend
Camden Lake of Caroline | Tommy Lister



113 Lake Bend
Camden Lake of Caroline | John Michael Rainey



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2ND

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153 Green Glades

Bridgewater | Shannon Hahn



2ND

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Stone Lake | Castlerock Properties

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FALL 2018
PARADE
OF HOMES
BEST IN SHOW WINNER

153 Green Glades of Bridgewater

Shannon Hahn | J & N Builders Inc.

Welcome to 153 Green Glades in Bridgewater, which holds the most Best in Show winners on record. It is Shannon Hahn's first "Best in Show" award, however, it won't be her last. Both of her home entries for the Fall Parade totaled high in scores, but this beauty surpassed other entries in craftsmanship scores, as well as impressing the judges with unique professional and creative touches.

Arriving at Hahn's 4,800 square foot, 5 bedroom, 4.5 bath home, you'll notice the painted and exposed brick by HBAJ member, Old South Brick, on this 2-story home. And, local member 84 Lumber supplies framing material to begin with a solid construction base. You'll also notice the uniquely designed covered breezeway that leads to the back of the home. Guest parking is located off the front entrance, providing a covered front porch with dark wood columns, exposed beams, copper awning and copper gutters. Gas lanterns light the front entryway.

Guests walking through the front door are welcomed into an impressive foyer with striking gold leaf patterned light fixture and white oak hardwood floors that stand the test of time. Turn left to enter the perfectly located study that provides a place to stock books while providing an artistic flair with navy accents on custom-built shelving and window seating with storage underneath. Lauren Harris, Interior Designer for Miskelly Furniture and one of two Fall Parade of Homes judges commented, "I loved the dark navy color built-ins and the uniquely designed light fixture." The light fixture is made of wooden pearl-like beads and creates an accomplished, yet soft atmosphere. The white oak ceiling, flooring and accents behind the cabinets create a professional, yet, creative work place.

Enter into the dining room, where the focal point, of course, is the chandelier, which features textured painted gold pottery accent spheres. It is important to note that Ferguson Bath, Kitchen & Lighting

Gallery provided unique lighting and plumbing fixtures. The room is stately, complete with painted, coffered ceiling and continuing with the white oak wooden floors. Around the corner, there is a conveniently located storage room, using space under stairs.

Cross over between the dining room and kitchen, you'll find a wet bar area with wine refrigerator, perfect location for providing needs to dining guests. Beautiful white marble with gray grain in a striped pattern is used for the counter and arabesque-shaped tile backsplash which adds to the refined look for this useful area. Cabinets and open shelving allow for stemware and other cocktail needs.

Down a short hallway, there is an easily accessed entryway from the covered breezeway to drop off groceries or last minute items for a dinner party. The covered brick breezeway provides convenience in inclement weather and easy access to the kitchen around the corner. Special feature to note here is the round window set in brick to allow more light and it provides an artistic feature to this area. One guest bedroom with white on white, full bath features is located around the corner.

Hahn simply delivers an exquisite, yet comfortable kitchen. The judges loved the white, scalloped, fish scale pattern backsplash and noted the unique custom metal vent hood. White on white marble and tile complete a very clean expression. The kitchen features include Thermador appliances, supplied by fellow member, Cowboy Maloney, pot filler and griddle on the stove, farmhouse sink, glass globe pendant lighting with gold and silver accents over the island with seating for 4 guests. There is plenty of cabinet storage and glass-paned top row cabinets are illuminated to display favorite artistic items on display. Hahn purchased top notch material from Lakeside Moulding to create this type of quality.

The judge's expressed their opinion in that the best feature in the kitchen would have to be the gathering, comfortable dining area with built-in bench seating, which makes the most of storage space as well, by providing drawers available on both ends of the seating bench. To top that off, custom, gray cushions were made for this space, complete with richly textured fabric that is durable enough for tons of use with guests. The lighting fixture in this area repeats the gold-tone and is contemporary in style. There is plenty more room for additional furniture in the kitchen to be used for either more dining space or a comfortable area with sofas and chairs to relax and socialize while there is work being accomplished in the kitchen.

Around the corner, you'll find personality in the half bath because of the weathered antique diamond shaped mirrors on the cabinet doors and uniquely textured sink. Across the hall is the laundry room that carries the smooth white finishes on the folding area counters. There is a ton of storage including a mop closet and a utility sink. There is a drop area at the back entrance with navy accented cabinets and drawers. The 3-car garage has the cleanest look with epoxy floor and two storage areas with doors and one open storage area. Stairs located by the garage lead to a huge unfinished bonus room.

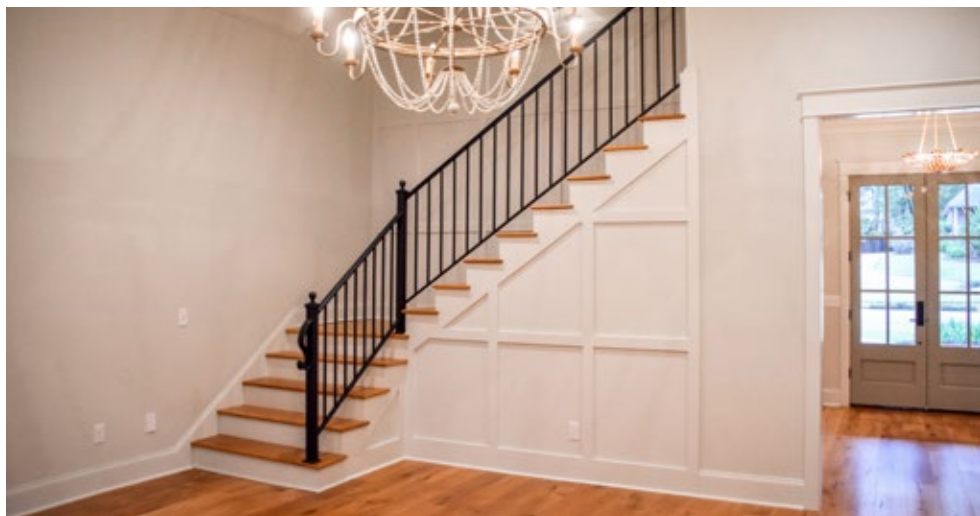
The family room is located in the middle of the home and features a painted white brick fireplace, uniquely beaded chandelier and two exit doors to the outdoor screened in back porch. The covered back porch has brick floors and walls for the outdoor kitchen and there is a screened door to an open patio and custom built stand-alone fireplace, brick paver surface and back yard.

Back inside, through the family room, the master bedroom suite has a great, three panel window view of the fireplace and back yard. The master has vaulted ceilings with dark wood beams and a modern silver light fixture. The judges commented on the uniquely designed master bath suite, which the glass framed shower holds center attention. The wavy, white architecturally designed textured tile behind the stand-alone tub was a major hit for the judges.

The main stairs to the second floor has a beautiful paneling design on the wall that runs under the stairs. Once on the second floor, the most comprehensive children's suite you'll find anywhere, there's a huge carpeted, playroom, large enough for a professional pool table and still room for other gaming equipment. There is also one bedroom with a full bath, a gathering area with wood floor and street view through panel windows and two more bedrooms that share a Jack and Jill bath. There is only one reason for kids to come downstairs and that is when they are hungry.

Whitney Reece, Whitney Reece Interiors and Fall Parade of Homes judge adds, "This home is a wonderful example of quality construction. The moment you enter it, you are welcome by the upscale and comfortable environment. Attractive fixtures and finishes were carefully selected. Whoever purchases this special home will enjoy it for years to come!"

Congratulations, Shannon Hahn, for your Best in Show award winning home!



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HBAJ members arrived at the Capitol Gun Club on August 15th for the annual Wade Quin Skeet & Trap shoot. The winners were: 1st place Dun-Rite Gutters Team, 2nd place Cummins Appraisals Team, 3rd place Brandon Lighting Team. Thank you to 84 Lumber, AmFed, Atmos Energy, Capitol Building Products, CenterPoint Energy, CertaPro Painters, Community Bank, Constress, First Bank, Exit Advantage Realty: Ken Allen, Lakeside Moulding, Gotta Go, MMC Materials, ProSource and Trustmark for sponsoring this event.

FOR MORE PHOTOS VISIT HBAJ'S FACEBOOK PAGE.



1. First Place Team Dun-Rite Gutters
2. Billy Ray, Steven Smith, Bill Bethany, Jeff Salmons, Kenny Martin Jr., Alan Wall and James Swanner
3. Carl Sandberg
4. Ken Allen
5. Brian White, Nick Gullette, John Michael Rainey, David Penton and Steve Horn - 3rd Place Team (Brandon Lighting)
6. John Travis, Robyn Stevens, Bill Bethany, Mark Hearst, Steven Smith and Greg Moore
7. Colby Johnson, Wally Cummins, Kent Moore, John Christopher and Steve Simmons - 2nd Place Team (Cummins Appraisals)
8. Adam Cox and Tyler Harrison
9. Don Wall, Garrett Leber, Drew Henderson, Alex Mann and Zack Jordan



Clyde "Trey" Copeland, III, ESQ
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WHAT IS A CONTRACT?

An Education Article by Trey Copeland

I have on many occasions given talks to the Association on contracts. One I titled, "Anatomy of a Construction Contract: Or 'Contracts..., We Don't Need No Stinking Contracts!'" The secondary title was a bit tongue-in-cheek, but still represents the attitude that many have about written contracts: "Why do I need to have a written contract, isn't my word good enough?!" I have had clients who did not have a written contract, claim that a certain term was agreed to as part of the project; however, one party or another just didn't seem to remember that they agreed to that specific term, or that "wasn't really the way they remembered it."

What is a contract? A contract is an agreement between parties, typically an offer and an acceptance, bound by consideration, of some sort. The two types of contracts important to home builders are those between themselves and their owners; and, between themselves and their subcontractors. As between an owner and a contractor, there are generally two types of contracts: Custom Contracts and Spec. Contracts.

A contract for the construction of a Custom home is between an owner and a contractor that relates to the actual design and construction of the house on a piece of property owned by one or the other. These contracts fall into either one of two categories, generally: "Flat rate" or GMP (Guaranteed Maximum Price) contracts, or "cost-plus" or T&M (Time and Material) contracts.

The contract for a Spec. House is really a "contract after the fact"--the owner has no, or little, input into the construction design, means, and methods, and is really just purchasing the house from the builder for a set price. The contract for a Spec. House is a little less complicated than the contract for a custom house, and typically reflects more of a contract for the purchase of real estate. The builder should be aware that he has certain protections available to him that I rarely see used: These include provisions relative to dispute resolution (arbitration, mediation, attorney fees provisions, etc.); warranties and express warranties (and the limitation of same); soil and other liability disclaimers; notice and right to cure provisions; and waivers of consequential damage. All of these are provisions which I view as necessary, which should be, but almost never are, contained in Spec. Contracts. With regard to Custom contracts, they are more complicated. They are there to govern a relationship, and deal with issues like who is responsible for the design, soil testing, change orders, payment and insurance, etc. Equally important in a Custom contract is the issue of warranties, and, as above with Spec. Contracts, dispute resolution and waivers.

Important in Custom contracts -- is the issue of getting paid. That's why we have two separate types of Custom contracts: Flat rate and cost-plus. Flat rate contracts require the builder to build the house in accordance with the set of plans and specifications for a set price. There are dangers with the flat rate contract. If you are not a good estimator, you may be building the house for a loss. If you are not a good plan or design reader, you may have agreed to build the house based on "plans and specifications" which contain items that you either never originally saw when you made your bid, or that your subcontractor just overlooked during the course of construction.

This may seem to be a small item, but in a recent case that I had, which involved, thankfully, a cost-plus contract, the plans called for a geothermal heating and cooling system, which would have cost several times more than the conventional system my client had installed. Had that been a flat rate contract, my client would have been required to either remove the conventional system and install the geothermal system, or provide the necessary rebate in the form of the cost difference to the owner from the fee that my client had already been paid.

In contrast, the cost-plus contract merely provides that the builder will build the house for the “cost” of what the owner wants, plus a certain agreed-upon percentage. This arrangement places the burden on the owner for any changes made in the contract documents; whereas the flat rate contract requires greater attention to the plans and specifications, and more thought into change orders and the execution of change orders to protect the builder. In a “cost-plus” arrangement, if the owner wants to make a change, while it is prudent to make sure that change is in writing, the contractor merely has to oblige, document the change, and then add on his agreed-upon percentage. If an item is omitted, the owner, at law, cannot demand that the contractor perform the omitted work without first having paid the contractor for it.

Lastly is the subject of contracts between Contractors and their Subcontractors. I cannot tell you the importance of these often omitted documents. The purpose of having a written agreement between a contractor and a subcontractor is several fold: To set forth the subcontractor’s scope of work, to delineate the amount to be paid and the payment schedule, and to provide protection to the general contractor in the event that the subcontractor’s work is either deficient or defective. Indemnity language, insurance provisions (including,

“additional insured” language), and dispute resolution mechanisms. The law provides a benefit to general contractors who have written contracts with their subcontractors that it does not provide in their absence. Mississippi has a six-year statute of repose that provides that six years after substantial completion of a project, the owner is barred from suing the contractor for any defects caused thereby. The same statute also cuts off claims for indemnity between a general contractor and a subcontractor for defects, within that same six years. Therefore, if an owner sues a general contractor for construction defect on year five, day 300, and the general contractor does not do the procedural things required to perfect his indemnity claim against the subcontractor whose work is at issue within that same six years, then the general contractor’s indemnity claim is lost and gone forever, even though the owner’s claim against the general contractor remains viable. The exception to this Draconian rule lies if a written contract exists between them, then the statute specifically saves the general contractor’s right to seek indemnity against his subcontractor.

Of equal importance are contractual provisions between a general contractor and subcontractor for the naming of the general contractor as an “additional insured” to the subcontractor’s GL policy. Such a provision negates the need for the general contractor to seek indemnity from the subcontractor, or even name him in a suit as a third-party defendant, because the provisions are intended to have the subcontractor’s GL carrier pick up the general contractor’s defense and indemnity.

And all these provisions can only be effectuated if they are in writing and signed between the parties, they cannot be made on a hand shake. A good contract is like a seat belt, you hope that you never ever have to rely on it, but when you do, and you have one, you are awfully thankful that you do.

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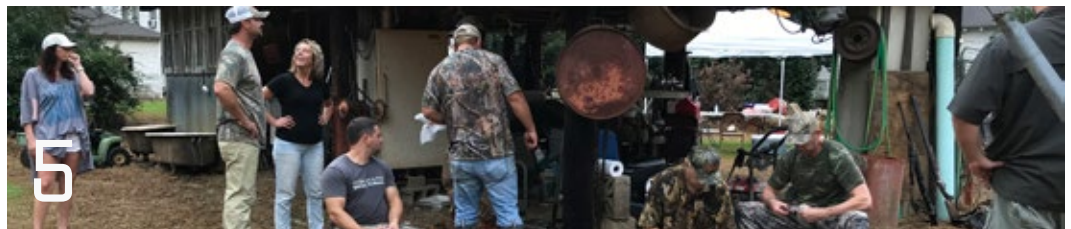
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DOVEHUNT

Home Builders Association of Jackson went to Richland, MS on September 7th for the annual HBAJ Dove Hunt. Even though we were pushed back a couple of days due to Tropical Storm Gordon, this year's HBAJ Dove Hunt was a great success. Thank you to 84 Lumber, AmFed, Atmos Energy, BankPlus, CenterPoint Energy, Community Bank, Constress, First Bank, Frierson-Bailey Lumber & Supply, ProSource and Trustmark for sponsoring this hunt. Special thanks goes out to James Swanner for coordinating this hunt.

FOR MORE PHOTOS VISIT HBAJ'S FACEBOOK PAGE.



1. Val Moore, Charlie Peoples, Buell Polk and Adam Peoples

2. Rachel Burton-Williams, Lauren Odom and James Swanner

3. Andy Barksdale and Fountain Barksdale

4. Tim McLendon

5. A little networking while cleaning between hunts

6. Carl Sandberg

7. Shane McLendon

HBAM Convention was held June 24 – 28 at Perdido Beach Resort in Orange Beach, AL. HBAJ and its members would like to congratulate our former EO, Bob McKay, for being inducted into the Hall of Fame. Thank you to our sponsors, Atmos Energy, AmFed, BankPlus, First Bank, Old South Brick & Supply and Trustmark, for making this a great convention.



1. Cheering on the Hitmen in the Volleyball Tournament!

2. Shane and Breanne McLendon

3. Marcella McKay, Bob McKay and Wade Quin

4. Steven Bailey, Alan Wall and Bill Bethany

5. Pam Reeves, DéDee Morgan, Jodie Morgan, Terry Hughes and Linda Hughes

6. Brent Clark and Steven Smith



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ENJOY RETIREMENT



Joe Robertson, BancorpSouth, has earned the Lifetime Achievement Award for his work with HBAJ. Members look up to Joe as a mentor and he has always provided guidance and support to those interested in how to use the Association to get results in business. James Swanner, Amfed Companies, adds "AmFed has been a member of HBAJ for over 20 years and I have participated in the social events my entire career, but it was Joe Robertson who first came to me and told me I could get so much more out of it if I would serve rather than just attend. Joe has led by example and encouraged me by saying 'Give more than you take and in the end the reward will be ten-fold.' I cannot thank Joe Robertson enough for his mentorship and friendship over the years. He is truly a pillar of our industry."

Joe began his career by graduating from Mississippi State University in 1975. He handled commercial business accounts and added residential construction lending to his portfolio. Joe made his involvement with the Association a large part of doing business. Joe adds, "My involvement with the HBAJ has allowed me to establish lifelong friends. It has been the catalyst to my involvement in the state and national associations. The exposure, experience and industry education has been very meaningful and unforgettable." Billy Ray, past Associate VP of HBAJ adds, "I owe so much of my growth and success to Joe. He has been a great mentor and advisor but most of all, he has been a great friend. Joe is well respected and well liked."

In 2005, Joe was awarded the "Associate of the Year" award for both HBAJ and HBAM. HBAJ Past President, Scott Shoemaker adds, "I have so much respect for Joe Robertson. His involvement with HBA has been inspiring to me and others. His deep conviction to attend events was something that we could all count on. Whether it was 2:00am during the Extreme Makeover, a critical committee meeting or just an HBA function, you could always count on Joe Robertson being there. I am thankful that I had the opportunity to serve with him."

During the 2015 International Builders Show, the National Association of Home Builders Board of Directors elected Joe Robertson as a Life Director. This special designation was given to Joe as he has served as a voting director and has attended at least 2 national meetings per year for 10 years! Vicky Bratton, Executive Officer of HBAJ, adds, "There will be a void in this Association when Joe retires in December. He has been my rock through the years! We've worked together on so many projects and the impact that he has had on this Association is way more than words can describe. I am happy for Joe and his wife, Pat, who retired from her career in June of this year. It's the perfect time for them to be able to continue the traveling that they love so much."



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PHOTO BY: RENFROW DECORATIVE CENTER

RENFROW DECORATIVE CENTER GRAND OPENING

Renfrow Decorative Center held a Grand Opening for their new Gluckstadt location at 110 Kimball Drive on Tuesday, November 13th. Renfrow sales and installs all types of flooring-wood, vinyl, laminate, tile, carpet and all hard surface counter tops. They will sell just material if a customer has their own installers. They also have 3 full time decorators on staff to help builders, freelance designers and individuals select material at no cost.

Renfrow Decorative Center was formed in 1998 by Charles Renfrow, Hubie Renfrow, and Larry Collette. Throughout the years, they've grown and expanded their services to offer a wide selection of beautiful custom finishes from flooring to tile, granite to marble and much more. They offer installation services, as well as, free quotes and interior design consultations. Their goal is to enhance your home in custom finishes with superior quality and top of the line craftsmanship.



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