



The *Scaffold*

The Scaffold is the official monthly publication of the Arrowhead Builders Association, 802 Garfield Ave., Duluth, MN 55802

Our next Member Night Out September 17th Ferguson Enterprises

Join us

at

Ferguson Enterprises
4209 Airpark Blvd
In Duluth, MN

5:30 pm - 7:30 pm

Join us for a spectacular visit to Ferguson Enterprises' wonderful showroom! Ferguson's showroom always features the newest trends and products for your home. While attending our meeting be sure to tour the newly remodeled "fireplace room", appliance expansion (with over 45 new appliances), new sauna display, under counter sink display changes, and the new MTI shower display.

We will have a short meeting to cover announcements about Arrowhead Builders Association activities.

Please RSVP by September 10th. There is no charge for this event, but we have to let Ferguson know how many are coming so they can plan on refreshments.

Please RSVP by September 10th

218-722-5707, fax 218-722-1448 or e-mail: aba@abamn.org.

September 2009

Look inside for...

Vista Star Dinner Cruise

WE have the pictures to prove it

BAM Launches UPonGREEN

New Public Awareness Solution

Extreme Makeover Home Ed.

Thank Some of the Sponsors

Looking to Join a Committee

We Have a List of Them Inside

ABA MEMBER EVENTS CALENDAR

SEPTEMBER 2009

- 7 – ABA Office Closed for Labor Day
- 8 – Board of Directors Meeting 7:00AM ABA
- 14 – Marketing Committee Meeting Noon ABA
- 15 – Annual Dinner Committee Meeting Noon ABA
- 17 – Member Night Out – Ferguson Enterprises
- 18 – BAM Pheasant Hunt – Rochester, MN

OCTOBER 2009

- 13 – Exec. Committee Meeting 7:00AM ABA
- 15 – Member Night Out – Heritage Window

NOVEMBER 2009

- 10 – Board of Directors Meeting 7:00AM ABA
- 19 – ABA Annual Dinner Party – Greysolon Plaza
- 26-27 – ABA Office Closed for Thanksgiving

DECEMBER 2009

- 8 – Exec. Committee Meeting 7:00AM ABA
- 24-25 – ABA Office Closed for Christmas

Arrowhead Builders Association 2009 Board of Directors

President:

[Keith Kylmala](#)

Kylmala Truss

Immediate Past President:

[Terry Hammack](#)

Anderson & Hammack Construction

President Elect:

[Marty Knezovich](#)

Knezovich Home Design

Secretary/Treasurer:

[Jim Rich](#)

Cities of Hermantown & Two Harbors

Directors:

[Bob Bell](#)*

Bell's Remodeling

[Eric DeGonia](#)

Come Alive Integration

Tony Gagnon

Homestead Construction

[Frank Gerard](#)

Campbell's Do It Best

[Ray Moe](#)

Raymond Moe Construction

[Curt Slowinski](#)

Slowinski Construction

[Bob Wallner](#)*

Retired

[Jim Wallner](#)

RWC Construction

[Jill Winkler](#)

North Shore Mortgage

* Life members

SCAFFOLD ADVERTISING RATES

Business card size 2.5" x 3.5"	\$150.00
Banner ad size 1.25" x 7.5"	\$150.00
¼ page – 3.75" x 5" or 5" x 3.75"	\$250.00
½ page – 7.5" x 5" or 5" x 7.5"	\$300.00
Full Page – 7.5" x 10"	\$450.00

THESE ARE SIX MONTH RATES

Deadline: 20th of each Month.

Payment of ads are billed and due upon receipt.
Pre-payment is acceptable and appreciated.
Credit Card Payments are available.

Advertisers – are active members of ABA, BAM or NAHB.

Advertisements are to be appropriate content for this publication.

Distribution: 400 copies each month, emailed to ABA Members, Local HBA's in MN, Chamber of Commerce, City Mayors in our area, other building trade associations

The Arrowhead Builders Associations newsletter is the official publication of Arrowhead Builders Association. This newsletter is published and distributed monthly to its members and others associated with the building industry. Neither the advertisers, nor ABA will be responsible or liable for misinformation, misprints, typographical error, etc., herein contained.

Contact Paul for advertising or article placements in the Scaffold.
This newsletter is created for the ABA members by Paul Manning.

Arrowhead Builders Association - **Membership Fitness Update**

Thank you for your continued support!

Hermantown Federal Credit Union	1993
Home Beautifier Co, Inc.	1969
Republic Bank	1987
Seppi Bros Construction	1997
The Fireplace Corner	1990
United Products	1999
WLSSD	1998

July Memberships up for Renewal:

Amerigas	1998
Bobcat of Duluth	2001
Curtis Oil & Propane Co.	1998
Hovland, Inc.	1992
Miller Creek Lawn & Landscape	2001
Somrock Construction	1997

August Memberships up for Renewal:

AA Roll-off Services, Inc.	2007
Arrow Lift	2007
J & R Sundberg Construction	2005

September Memberships up for Renewal:

Come Alive Audio	2005
Comfort Systems	2000
Custom Ste Company/ Del Zotto Products	1975
Duluth Housing Authority	2002
Edwin E. Thoreson, Inc.	2006
Great Lakes Alarm & Security Products	2006
The Home Improvement Co.	1998
Lenard Electric, Inc.	1999
Lipe Brothers Construction	1992
Minde Log Construction, Inc.	1996
Nordic Electric of Grand Marais, Inc.	2008
Rasmussen Well Drilling, Inc.	2000
RWC Construction, Inc.	1970
Superior Construction Company, Inc.	1994
US Bank	2004

October Memberships up for Renewal:

Arrowhead Flooring Installations	2007
Barrett Builders, Inc.	2006
Billman Construction	1987
Carlson Floor Center, Inc.	2006
Conservation Technologies, Inc.	1995
Demo-licious Disposal & Processing	2006
Don Mitchell Construction, Inc.	2007
Dryke Plumbing & Heating, Inc.	2007
Duluth Electrical Contracting, Inc.	2006
E & H Custom Builders, Inc.	2007
Elias Masonry, Inc.	2004
Fryberger, Buchanan, Smith & Frederick	2006
Goodin Company	1993
Green Mill	2006
Jim Perrault Construction	2006
Johnston Masonry	2006
Kalenowski Construction	2007
Ken Hiukka Custom Builder	2006
KTM Paving, Inc.	2006
La Porte's General Contracting	2001
Lakes Gas Co.	2004
Lakeside Advanced Builders, LLC	2005
Lakeside Builders, Inc.	2006
Mellin Promotional Advertising	2006
Midwest Builders	2006
Minnesota Power	1981
Northern States Basement Systems	2001
Pete Cagle Construction	2007
Plaunt Plumbing & Heating	1991
Port Cities Realty	2007
Quality Drywall & Plastering, Inc.	2007
Sherwin-Williams Co.	2007
SIMCO Electric	2006
Slowinski Construction	1997
Summit Mechanical, LLC	2006
The Tile and Stone Company	1992
Tower Plumbing & Heating, Inc.	2006
United Rental	2006
Walker Construction, Inc.	2007

Dropped Memberships from June:

Country Trucking & Excavating	2005
Verizon Wireless	2008



Do Business with a Member

REMEMBER YOUR MEMBERSHIP DOES NOT COST, IT PAYS!

Member-to-Member News!

ABA MEMBER-TO-MEMBER event - Vista Dinner Cruise



Extreme Makeover: Home Edition



On August 3, "Extreme Makeover: Home Edition" traveled to Douglas County, WI, to tell Howard Huber, a hero firefighter and his service minded wife Jessica, that he and his family will have a newly rebuilt home in seven days. It was great to see all of the different people come together for the common goal of building a new house for the Huber family.



Paul Manning, ABA, and Lars Kuenhow of Builders Commonwealth, during construction.

Builders Commonwealth took the lead and they were the General Contractors on this project. Of course they were helped by quite a few others. There were hundreds of volunteers at site each day to join in getting an old house demolished and a new one built in less than a week. The work didn't stop on the house, it kept going 24 hours a day.

The following is a list of those members of the Arrowhead Builders Association that notified us of their involvement in this project:

A.W. Kuettel & Sons	Lakehead Concrete
AA Roll-off Services	Lenard Electric
Abbott Construction	Manion Truss & Components
Adamski Builders	Mellin Promotional Advertising
Anderson & Hammack Construction	National Bank of Commerce
Arrowhead Concrete	Northern Trends Building & Design
Arrowhead Flooring Installations	NorthStar Insulating Systems
Campbell's Do It Best Center	Overhead Door Duluth
Carlson Duluth Company	Port Cities Realty
Come Alive Integration	Proctor Builders/Just Ask Rental
Common Ground Construction	Riverside Flooring
Como Oil & Propane	Rob's Custom Cabinetry & Millwork
Don Mitchell Construction	Service Electric of Superior
ECO - <i>Environmentally Conscious Options</i>	Shel/Don Design & Imaging
Economy Garages	Shelton Excavating
Energy Plus	Slowinski Construction
Ferguson Enterprises	Superior Construction OF Duluth
Goodin Company	Superior Glass
ON-SITE Professional Cleaning	Tarnowski Bros Construction
Granite Works	The Carpentry Works
Great Lakes Stone Supply	Vesel Construction
H&H Lumber	Waddell & Reed
Johnson Mertz Appliance	WLSSD
Lafarge North America	

Building Inspection – Itemized Building Permits for the City of Duluth, MN

August 2009

August 2008

	August		Year-to-Date		August		Year-to-Date	
	number	valuation	number	valuation	number	valuation	number	valuation
New Residential								
One family dwellings	3	497,269	17	3,143,463	5	922,697	24	5,765,745
Townhouse								
two family dwellings							5	1,120,210
three/four family dwellings								
five/more family dwellings							4	4,876,738
Total New Residential:	3	497,269	17	3,143,463	5	922,697	33	10,839,996
Hotels/motels etc.			1	8,000,800				
Other non-housekeeping			1	248,000				
Total New Non-Houskpg:			2	8,248,800				
New Non-Residential								
amusement/recreation			1	9,575,200			1	877,842
churches/religious					1	2,100,000	1	2,100,000
industrial buildings							2	4,950,000
parking garages								
service station/repair garage							1	640,000
hospital/institutional							1	2,700,000
office, bank, professional	1	1,170,585	3	2,204,885	1	70,000	2	1,280,000
public works/utility								
schools/educational			2	195,530				
stores/mercantile			1	689,000			2	2,279,900
other buildings	2	5,800	16	2,667,800	3	1,273,262	13	1,606,944
garage/carport	12	164,192	66	1,009,977	20	358,410	84	1,240,579
structures not buildings			6	83,144	1	2,139	2	67,139
Total New Non-Residential:	15	1,340,577	95	16,425,536	26	4,433,811	109	17,742,404
Addition/alteration/repair:								
alterations, residential	62	355,107	509	3,091,961	72	326,200	549	3,487,856
additions, residential	3	67,485	23	1,241,487	10	150,464	55	2,874,164
alterations, non-res	12	3,158,171	90	22,275,456	14	1,065,890	117	13,985,291
additions, non-res	1	284,800	7	6,012,424	3	876,837	14	22,740,432
roofing/siding	127	1,500,180	690	5,515,795	129	698,993	958	6,156,009
foundation permits	3	4,127,860	15	5,977,599	7	201,649	37	1,226,017
Total Addition/Alteration:	208	9,493,603	1,334	44,114,722	235	3,320,033	1,730	50,469,769
Total Building Permits	234	11,409,805	1,470	72,047,528	275	8,676,541	1,909	79,974,866
Total Plumbing Permits	144	2,711,273	1,148	6,116,851	195	523,653	1,151	3,796,681
Total Electrical Permits	162	3,972,979	1,163	8,962,646	186	1,406,131	1,281	8,523,832
Total Mechanical Permits	51	3,915,492	326	7,713,273	105	938,769	514	5,968,764
Total Sign Permits	7	106,002	49	319,959	4	10,830	84	322,430
Total Moving Permits			4		2		11	
Total Use Permits	2		9		2		19	
Total Mobile Home Permits			3	16,640	6		24	
Total Sprinkler Permits								
Total Window Box Permits								
Total Wrecking Permits	6		63					
		(units)		(units)				

Tips for Getting Paid

Collecting receivables are more important than ever in the construction industry. Below are a few tips to help ensure you get paid for your work.

Get your agreement in writing - Documentation of a transaction is at the heart of being able to prove the dollar amount owed to you and convinces your customer (or a court) the exact dollar amount due and owing. Not documenting the services provided or the goods might leave you without leverage.

If your customer hires an attorney and/or has significant other debts, if you are unable to show the amount owed to you, your debt may fall in priority or may not get paid at all.

Get a Personal Guarantee - Obtain a Personal Guarantee when selling goods or services on credit. A personal guarantee is an agreement with a particular representative from the company that he/she will be responsible for the debt if the business is unable to pay it. In other words, he/she "guarantees" the debt of the business will be paid.

Continue to keep track of purchases or retain your documents after the sale - Your transaction ends after your sale, after the customer pays, after its check clears, and after the business does not dispute any of its purchases. The last point may take months or years. There are plenty of ways to store documents electronically and it is a necessary part of any business.

Do not wait longer than 90 days - Debts that are over 90 days are far less likely to receive payment. Creditors should work with their attorney or collection agency and be comfortable turning over accounts 30 days after the due date. There are of course, those certain customers you consistently do business with and a longer grace period is provided.

Continue communicating with your customer - It is much easier for your customer to avoid paying a debt when the customer never hears from you. If owed a debt, you should call your customer at least weekly, and attempt to pin down specifics-when the payment will be in your office and the exact dollar amount of the payment.

Hire a third party - Businesses that try to do all the collection without the assistance of an attorney or a collection agency may save costs but debt collection attorneys and collection agencies are successful for a reason-they help stir up payment when nothing was paid before. Use all of your tools available for collection and maximize your recovery rate.

Continue collection after receiving a partial payment - It is a common scenario where a business extends credit and the customer promises to pay for several weeks or months. Finally, after threatening to send the account to an attorney or collection agency, the customer pays part of the debt. Based upon this, the business holds onto the debt and waits for the final payment.

Despite the partial payment, the situation is no different-the customer has not paid the entire debt and it is past due. Do not stop collection based upon a partial payment without a specific, written and signed agreement detailing when the other payments will arrive. If you do enter into such an agreement, keep the timeframe short, one month at the most.

© 2009 Rinke-Noonan Law Firm. Andrew Steil is an associate at Rinke-Noonan in St. Cloud. He practices in the areas creditor/debtor commercial collections, construction and litigation.

IRS NEWS FOR BUSINESS SEPTEMBER 2009

- [Federal Contractor rule delayed until September 8, 2009](#). The effective date of the final rule requiring certain federal contractors and subcontractors to use E-Verify has been delayed until September 8, 2009. This new rule requires federal contractors to agree to use E-Verify to confirm the employment eligibility of federal contractors' employees who perform contract services for the federal government within the United States.
- [IR-09-72](#) For businesses wishing to take advantage of the expanded business loss carry-back option included in this year's recovery law, eligible individuals have until Oct. 15 and eligible calendar-year corporations have until Sept. 15 to chose this option.
- The Small Business Administration [Recovery Act Information Center](#) has information about the America's Recovery Capital [loan program](#) for stressed small businesses.
- Summertime [Tax Tip 09-02](#) lists the top seven things the IRS wants you to know to fulfill your federal tax responsibilities when starting a new small business.

Summertime [Tax Tip 09-08](#), Five Tax Scams to Avoid this Summer

[IR-09-71](#), IRS Alerts Public to New Identity Theft Scams

- New [Audit Technique Guides](#) are available for [construction](#) business, [day care](#) centers or when a [hobby](#) qualifies as a business.
- [Headliner 272](#): Some State Offices Offering One-Stop Form 2290 Filing and Vehicle Registration.
- [Notice 09-69](#) clarifies guidance to employers seeking to claim the Work Opportunity Tax Credit on two new targeted groups. Notice 09-69 explains that "not readily employable by reason of lacking a sufficient number of basic skills" includes individuals who have worked occasionally since high school graduation / receipt of GED certificate.
- [Notice 09-71](#) The Treasury Department and the Internal Revenue Service plan to issue guidance relating to eligible combined plans under § 414(x) of the Code. In an eligible combined plan provides, an employer can maintain both a defined contribution plan and a defined benefit plan on a combined basis, thus reducing the administrative burdens and costs of maintaining separate plans.
- The Summer edition of the [Retirement News for Employers](#) is now available.

Arrowhead Builders Association's Mission:

The Arrowhead Builders Association's purpose is to support, promote, educate, and enhance the building industry.

Arrowhead Builders Association's Vision:

To be the region's primary resource for the building industry and its customers; setting the standard for integrity, value and trust.

The 3rd Annual

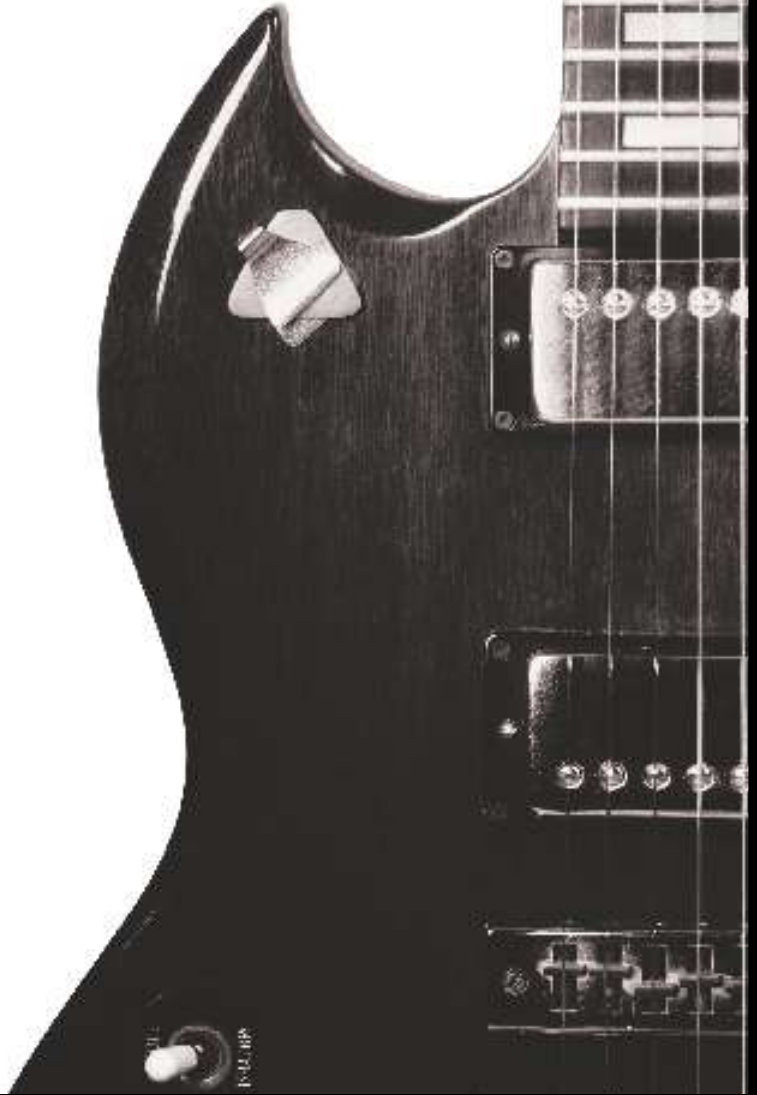
Builders Convention

Taking care of business.



BUILDERS
ASSOCIATION OF MINNESOTA

January 7th - 10th, 2010
Holiday Inn Hotel, St. Cloud





BAM Update

What We're Doing For You:

CWGD Insurance

TBG Insurance

Gov. Relations

Legal Action

Education

Online Forums

Action Center

Energy Payback

Visit www.bamn.org and
log-in to the Members
Only site for more
information on these
BAM initiatives!



T: 651.646.7959
T: 800.654.7783
W: www.bamn.org

Executive Committee

President
Kathe Ostrom

Builder VP
Monte Mraz

Associate VP
Pat Goff

2nd Associate VP
Donna Herriott

Secretary
Todd Bjerstedt

Treasurer
Mike Gohman

Past President
Jim Gander

NAHB Representative
Mike McCalvy

BAM Launches New Program: Up On Green

The Builders Association of Minnesota is participating in a new environmental, economic, and public-awareness solution called UPonGREEN. BAM joins other industry leaders that are meeting the UPonGREEN Criteria and publicly presenting their Eco-Profiles for all companies and consumers to see.

UPonGREEN provides a solution for the confusion surrounding the term "green," creates environmental, financial and social incentives in which all can engage, rewards participants for inspiring others, and can benefit every type of BAM member. It allows businesses to gain market share as a result of making simple, meaningful, measurable, often cost-reducing actions and using UPonGREEN communication tools.

BAM members have access to several excellent green building programs and through them can promote their companies as green, but not all members offer a green product measurable by the green building criteria. UPonGREEN provides a simple way to measure each type of member's commitment to green. It provides a way for every business to be certified and acknowledged by the public and consumers.

This program was developed in Minnesota and is quickly being adopted by industry leaders in each category, including schools, retail, food, faith-based organizations, insurance, food-service, non-profits, national sports, and hospitality. In addition, individuals, families and consumers are participating by getting UP in their own lives and pledging to support participating businesses.

UPonGREEN can help us generate a greater public awareness of our industry's green certifications, terminology, accomplishments and goals. Because the program quantifies the term green it works for the ultra-green businesses as well as the members trying to figure it out; making it a marketing tool for our entire industry; all companies from LEED-H builders to fireplace installers.

BAM is excited to be part of this program and the marketing potential this provides to all its members. Go to www.bamn.org and click on the UPonGREEN link to see for yourself.

UPonGREEN's website: www.upongreen.com not only allows a business to spell out for consumers how they meet green objectives, but they are also able to display how many people and businesses they have inspired to do the same.

DO YOU KNOW YOUR TOOLS?

DRILL PRESS:

A tall upright machine useful for suddenly snatching flat metal bar stock out of your hands so that it smacks you in the chest and flings your beer across the room, denting the freshly-painted project which you had carefully set in the corner where nothing could get to it.

WIRE WHEEL:

Cleans paint off bolts and then throws them somewhere under the workbench with the speed of light. Also removes fingerprints and hard-earned calluses from fingers in about the time it takes you to say, 'Oh sh --'

SKILL SAW:

A portable cutting tool used to make studs too short.

PLIERS:

Used to round off bolt heads. Sometimes used in the creation of blood-blisters.

BELT SANDER:

An electric sanding tool commonly used to convert minor touch-up jobs into major refinishing jobs.

HACKSAW:

One of a family of cutting tools built on the Ouija board principle... It transforms human energy into a crooked, unpredictable motion, and the more you attempt to influence its course, the more dismal your future becomes.

WISE-GRIPS:

Generally used after pliers to completely round off bolt heads. If nothing else is available, they can also be used to transfer intense welding heat to the palm of your hand.

OXYACETYLENE TORCH:

Used almost entirely for lighting various flammable objects in your shop on fire. Also handy for igniting the grease inside the wheel hub out of which you want to remove a bearing race..

TABLE SAW:

A large stationary power tool commonly used to launch wood projectiles for testing wall integrity.

HYDRAULIC FLOOR JACK:

Used for lowering an automobile to the ground after you have installed your new brake shoes , trapping the jack handle firmly under the bumper.

BAND SAW:

A large stationary power saw primarily used by most shops to cut good aluminum sheet into smaller pieces that more easily fit into the trash can after you cut on the inside of the line instead of the outside edge.

TWO-TON ENGINE HOIST:

A tool for testing the maximum tensile strength of everything you forgot to disconnect.

PHILLIPS SCREWDRIVER:

Normally used to stab the vacuum seals under lids or for opening old-style paper-and-tin oil cans and splashing oil on your shirt; but can also be used, as the name implies, to strip out Phillips screw heads.

Continued on page 11

DO YOU KNOW YOUR TOOLS?

Continued from page 10

STRAIGHT SCREWDRIVER:

A tool for opening paint cans. Sometimes used to convert common slotted screws into non-removable screws and butchering your palms.

PRY BAR:

A tool used to crumple the metal surrounding that clip or bracket you needed to remove in order to replace a 50 cent part.

HOSE CUTTER:

A tool used to make hoses too short.

HAMMER:

Originally employed as a weapon of war, the hammer nowadays is used as a kind of divining rod to locate the most expensive parts adjacent the object we are trying to hit.

UTILITY KNIFE:

Used to open and slice through the contents of cardboard cartons delivered to your front door; works particularly well on contents such as seats, vinyl records, liquids in plastic bottles, collector magazines, refund checks, and rubber or plastic parts. Especially useful for slicing work clothes, but only while in use.

SON of a B*T*H TOOL:

Any handy tool that you grab and throw across the garage while yelling 'Son of a b*t*h' at the top of your lungs. It is also, most often, the next tool that you will need.

How Would You Like to Host a Member Night Out?

We are going back to having our monthly meetings at a member's business location. This will let you show off your business, and let them see your products and specialties. The following are some of the arrangements needed for hosting a Members Night Out:

Chairs and tables for at least 25 people, expect to host about 50-60 people

Open area to conduct a business meeting for about 30-45 minutes

Refreshments:

Drinks: like beer, wine, pop, water, coffee, etc

Snacks: like cheese & crackers, fruit, hot hors d'oeuvres, sandwiches, etc

(There is no right or wrong, this does not have to be very elaborate)

Staff Members there to answer questions about your business.

Right now we have sponsors through the end of the year, but we are looking companies to host this event starting with January's Member Night Out. If you are interested in hosting one of these, please contact Paul or Sarah at the Arrowhead Builders Association office. Keith Kylmala, our ABA President, would like to ask everyone to make a conscience choice to make it to at least one meeting this upcoming year. We all need to think of different ways to market our companies and networking is one of the best forms of advertising there is, for sure the cheapest for of advertising.

ARROWHEAD BUILDERS ASSOCIATION

Committee Descriptions

Marketing Committee:

Works to increase ABA's visibility. Promotes ABA's professional image using various media.
Assists other committees and task forces in communicating their message.
Considers using a public relations firm for creative assistance with various events.
Conveys to the community all of the events, services, and programs the ABA provides.
Publicizes member recognition.

Membership Committee:

Recruits new members and helps to retain current members.
Develops membership drives and other methods to recruit new members.
Conducts New Member Orientation sessions.

Education/Scholarship Committee:

Provides education and continuing education for ABA members, general public, and others in the building industry.
Provides educational opportunities with Members Night Out task force.
Reviews Scholarship applications and chooses recipients.

Government Affairs Committee:

Monitors local, state, and national government issues affecting the building industry.
Provides a voice to government officials to communicate our issues.

Special Events/Summer Picnic Committee:

Responsible for coordinating and implementing task forces relating to special events.

DuWayne Lenius Annual Golf Outing Committee:

Planning of the annual golf outing including date, time, location, prizes, sponsors, etc.

Homes on Parade Committee:

Plans and promotes event, including setting guidelines for participation, fee structure, deadlines, ways to increase builder participation, and increasing traffic.

Home Show Committee:

Works closely with the production company and ensures a positive relationship.

Annual Dinner Party Committee:

Planning of the annual dinner party including date, time, location, entertainment, sponsors, etc.

Remodelers Committee:

Represents the remodeling industry in the local ABA through national Remodelors™ membership.
This committee addresses issues that are important to the remodeling industry.

If you are interested in joining any of the committees listed above or would like more information, please free to contact the ABA office by phone or email.

Greetings members!

Planning for the annual dinner party is underway once again. The date and location has been set and is as follows:

Thursday, November 19, 2009
Greysolon Plaza – Moorish Room
231 East Superior Street
Duluth, MN 55802
5:00 - Social Time
6:30 - Dinner and Dessert
- Awards & Recognition

This year's theme will again be "*Building the Spirit of Giving*". An appropriate theme as we would like to put our focus on brightening the lives of needy families in the northland during a season that can be so trying for those who have so little.

We will do a coat/scarf/mitten drive. They need to be new or slightly used, and we will take donations for all ages. We will have a "Job Box" donated, and so let's try to fill it.



NEW BABY!

Congratulations to Dave and Melanie Mesojedec of NorthStar Insulating Systems, Inc.

They are the proud parents of Faith Olivia Mesojedec, born August 29, 2009 at 8.3 lbs, and 20.5".

Arrowhead Builders Association's Mission:

The Arrowhead Builders Association's purpose is to support, promote, educate, and enhance the building industry.

Arrowhead Builders Association's Vision:

To be the region's primary resource for the building industry and its customers; setting the standard for integrity, value and trust.

FOUR TIME MANAGEMENT DON'TS FOR STUDENTS

By: Dr. Donald E. Wetmore

In my years as a Time Management speaker and consultant, college professor, and father of four grown kids, I have observed a lot of what students can and should not do to increase their daily results. Time management is not necessarily working “harder”, but rather, “smarter”.

And to accomplish significantly more in your school days, you need not increase your efforts. As an example, in a horserace, the first horse may earn a \$50,000 purse and the second horse may earn a \$25,000 purse.

The first horse gets twice as much money as the second horse, not because it ran twice as far or twice as fast. It was only a “nose ahead” of the competition.

So it is with your daily schoolwork. You need not run twice as fast or put in twice the effort to significantly increase your daily success.

You only need to be a “nose ahead” of where you already are. Students are productive in their days. They would not survive the demands of the academic world if they were not. The real challenge is how much more productive and successful can they become?

A lot of your Time Management has more to do with what you are not doing rather than what you are doing. Sometimes your mistakes and omissions will keep you from running at a full pace.

Here are the “Four Time Management Don'ts for Students” to avoid to help increase your success at school and at home, in less time and with less stress.

1. Start your day without a plan of action. You will begin your day by responding to the loudest voice (the squeaky wheel gets the grease) and spend it in a defensive mode, responding to other people's and events' demands. The tail will wag the dog. If there is a void of leadership in your time management life, someone will fill that void, not that others are bad people, but others will take all of your time if you let them.

You will have worked hard but may not have done enough of the right things. Time Management is not doing the wrong things quicker. That just gets you nowhere faster. Time Management is doing the right things.

2. Get out of balance in your life. Our lives are made up of Seven Vital Areas: Health, Family, Financial, Intellectual, Social, Professional, and Spiritual. We will not necessarily spend time every day in each area or equal amounts of time in each area. But if in the long run, we spend a sufficient quantity and quality of time in each area, our lives will be in balance. But if we neglect any one area, never mind two or three, we will eventually sabotage our success. Much like a table, if one leg is longer than the rest, it will make the entire table wobbly. If we don't take time for health, our family life and social life are hurt. If our financial area is out of balance, we will not be able to focus adequately on our intellectual goals, etc.

Continued on page 15

FOUR TIME MANAGEMENT DON'TS FOR STUDENTS

Continued from page 14

3. Work with a messy study area. Studies have shown that the student who works with a messy study area spends, on average, one hour per day looking for things or being distracted by things. That's seven hours per week. ("Out of sight-out of mind." And the reverse of that is true too, "In sight, in mind"). And, it's not a solid block of an hour, but a minute here and a minute there, and like a leaky hot water faucet, drip, drip, drip, it doesn't seem like a major loss, but at the end the day, we're dumping gallons of hot water down the drain that we are paying to heat. If you have ever visited the office of a successful manager, typically, that person is working with a clean desk environment. Many would attribute this practice to that person's access to other staff members. While there may be some truth in that conclusion, in most cases, if we went back some years in that person's career, they probably were working with a clean desk back then which gave them the focus they needed to become promoted to where they are today.

4. Don't get enough sleep. Studies show that nearly 75% of students complain on a regular basis, all throughout their days, that they are flat-out tired. (Ever see a student nodding off in class?) For most, they get the quantity of sleep, but they lack the quality of sleep. Their days are filled with so much stress, they are out of control, working harder but maybe not smarter, that it's difficult to get a full night's sleep. (For some, they simply do not allow for a sufficient quantity of sleep.) Plan and take time for a sufficient quantity of sleep. And, if you will plan your day, then work your plan, you will get more done, feel a higher sense of accomplishment, greater self-esteem, and experience less stress and enjoy a more restful night's sleep.

If these ideas were helpful, we have prepared an additional article entitled, "Five Time Management Do's for Students". It's no cost. If you would like a copy, email your request for "do's" to: ctsem@msn.com

Give your student the advantage this year with our Dynaminc Speed Reading Home Study Kit to double their reading speed and improve comprehension.

Dr. Donald E. Wetmore-Professional Speaker Productivity Institute-Time Management Seminars

127 Jefferson St., Stratford, CT 06615

(203) 386-8062 (800) 969-3773

email: ctsem@msn.com

Your Free Timely Time Management Tips List is sponsored by Dr. Donald E. Wetmore and the Productivity Institute. Free Time Management articles are available at our homepage:

<http://www.balancetime.com/>

Follow me on Twitter: <http://www.twitter.com/timeguy>