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# Welcome



## Ed Haupt

LABA President  
Lifetime Design Homes



## Justin Snyder

Home Show Committee Chair  
The Audio Video Pros, Inc.

On behalf of the La Crosse Area Builders Association, I would like to welcome you to the 2015 Home Show!

We are very excited to bring you this year's show, and I encourage you to take this opportunity to talk with the extensive mix of vendors that are exhibiting their products and services. They are well-informed experts, and they are eager to assist you in any way that they can with your projects. You can also see what's new and innovative in the building and remodeling industry, find fresh new ideas and see how to incorporate them into your home. Be sure to check out the free educational seminars that the show has to offer. They are extremely informative and, best of all, free.

Using the La Crosse Area Builders Association as a resource is free—we do the homework for you. We are proud of our members and their commitment to quality and craftsmanship. Check us out at [www.labaonline.com](http://www.labaonline.com).

Thank you for attending this year's show. We hope that you have an enjoyable and educational experience. Please stop by the La Crosse Area Builders Association booth to give us your feedback. Your comments will go a long way to help us make the show better in years to come.

See you at the show,  
Ed Haupt  
LABA President

With winter coming to a close, we are excited for the 2015 La Crosse Area Builders Association's Home Show. The Home Show is a great place to get ideas, concepts and leads for upcoming projects you may be planning. We showcase professionals from the local area and beyond who have the expertise in getting your project going and completed, no matter what its scale.

This year's show will feature builders, interior designers, cabinetmakers, landscapers, technology solutions, electricians, plumbers and representatives from just about every other industry relating to your home. During the show, we will hold seminars on topics from landscaping for the region to future-proofing your home for the next generation of technology. Stop by the new center court lounge to rest your legs or get something to drink.

Thank you to all of the Home Show committee members and the La Crosse Area Builders Association for your dedication and hard work over the months to make this show come together. We look forward to seeing you at the show!

Justin Snyder  
Home Show Committee Chair

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# Leave It to the Experts

When it comes to building and remodeling, hiring a general contractor can save you money, time and pain.

by Betty Christiansen



**Being a do-it-yourself type** is admirable and gratifying, but when it comes to home building and remodeling, it pays—quite literally—to hire an expert to oversee your project. Many homeowners, especially those with some construction knowhow or desire to put in “sweat equity” on their dream home, see hiring a general contractor as an unnecessary expense in a project they feel they can accomplish themselves.

What many don't realize is that the hidden costs of these construction projects—financially, emotionally and even legally—can be immense. Hiring a general contractor—who brings considerable experience in managing building budgets, ordering materials and hiring and managing a crew of subcontractors—brings assurance that proper permits will be secured, problems will be taken care of, subs will be paid and the entire project will be done correctly, and on time.

## Money matters

Hiring a general contractor to oversee a major building project is so important that it affects your project at its very inception, which usually begins with financing. Having a general contractor is often a requirement of loan approval, says Brenda Fisher, a real estate loan originator at Altra Federal Credit Union. “We will rarely approve a loan for someone acting as their own contractor,” she says.

The assurance of funding can affect a do-it-yourselfer in other ways as well. Fisher points out that when a subcontractor is hired by a reputable general contractor, that sub knows he or she will be paid for work done. As a result, says Sue Weidemann, executive officer of the La Crosse Area Builders Association, when prioritizing jobs on any given day, subcontractors may give preference to those headed by a contractor over yours, resulting in delays on your project. “Their loyalty is often with the builders who give them steady work,” she says.

## The hidden costs

The costs of acting as your own contractor can go far beyond financial. Before you decide to oversee a major project, Weidemann says, ask yourself these questions:

- **Do I really have the time to undertake this project?** A general time estimate for building a 1,500-sq.-ft. home is 35 hours per week for at least five to six months. Considering the time required for your job, your family and other responsibilities, can you realistically allow this? If you're trying to fit construction into a specific time frame, what will happen when emergencies, obligations and other delays interfere with your deadline?
- **How stressful will it be on my family?** If your family will be temporarily displaced during this project, what happens if it's not completed on time? Can you handle long-term disruption of family schedules? Will you be able to uphold family responsibilities while working on a major project?
- **Do I really have the skills to build a home properly?** These go beyond the ability to use power tools. Do you know how to analyze a cost breakdown, or order and account for all needed materials? Do you have the technical expertise to oversee the work of subcontractors? Be realistic about your level of skill and the amount of time you can spend on the worksite. Can you ensure that your completed home will meet codes and last a lifetime?
- **Do I have the tools I need?** If not, how much money will you spend on those tools, and how likely is it that you will ever use them again? Are you informed enough to understand the codes, regulations and permits required?



### How to choose a contractor

A good first step in finding a reliable contractor to oversee your homebuilding project is contacting the La Crosse Area Builders Association (608-781-5242 or [www.labaonline.com](http://www.labaonline.com)) for a referral. With more than 200 members, including numerous general contractors, LABA experts offer free recommendations of builders who meet high professional and ethical criteria. Then, learn all you can about potential contractors to find the best fit for your project.

- Ask for references—including the names of people they are working with now. Call them for their feedback. Inspect work where possible.
- Ask others in the building industry what they know about this contractor.
- Check court records for convictions of contractor fraud, open tax warrants and lawsuits.
- Rely on your instincts. If you don't feel 100 percent comfortable with a builder and don't believe they understand your vision, keep looking.
- Get multiple bids. Make sure that, when comparing bids, allowances and materials are the same. And remember that the right contractor for you is not always the one with the lowest bid.

Serious consideration of these questions can help you evaluate whether taking on an immense project—and a major investment—is something you can realistically do. Turning a project over to a contractor who has expertise in all facets of building may be well worth it in terms of health and happiness as well as financial matters.

### Legal pitfalls

Finally, what many individuals fail to take into consideration when planning to build their own home are the legal factors. As a self-contractor, you are responsible for any third-party injuries that occur on your property. Without the proper general liability protection—which general contractors carry, along with builders' risk and workman's compensation insurance—you will be held responsible if anyone gets injured on the project. You can also be held responsible for the missteps of your subcontractors—if any fail to pay their own suppliers or laborers, those people can place a lien against your property, even if you paid the subcontractors.

Additionally, as the general contractor of your own home, you can be held responsible for subcontractors who do not follow the construction site OSHA requirements. If your job site becomes the target of an OSHA inspection, penalties for infractions can be very costly.

Finally, if you sell your home down the road, you may be responsible for any defects that are discovered within a 10-year time. As the builder, you will be responsible for claims brought by future owners of the home.

Add to this the fact that, for every subcontractor who earns \$600 per year or more from you, you must prepare and send a 1099 tax form, and you may see there's much more to self-contracting than meets the eye. Perhaps, in your case, it's a task best left to an expert.

*Betty Christiansen is editor of Coulee Region Women.*

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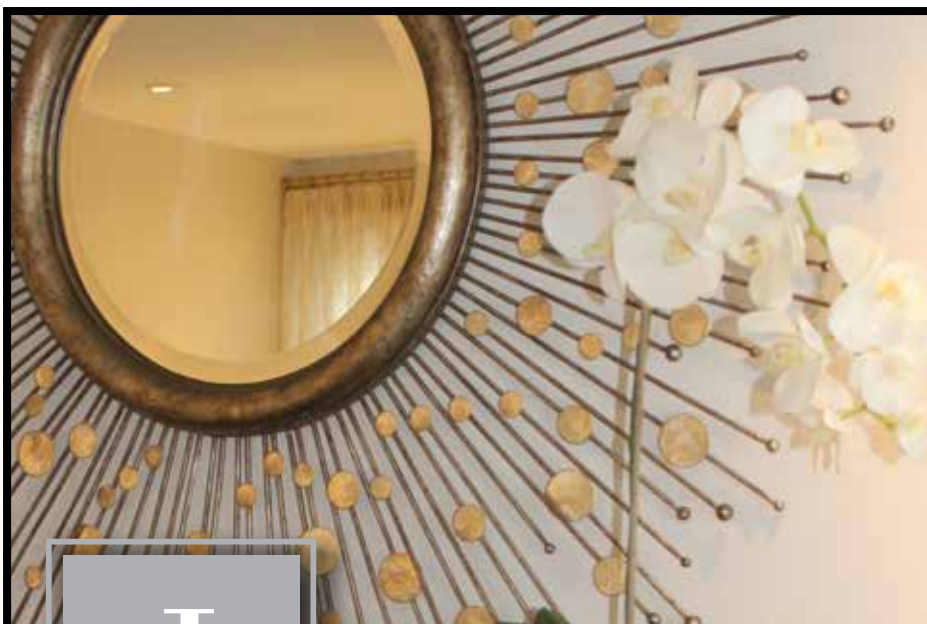


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# Buying a Dream

Buying, building or remodeling? Loan experts share tips on financing your dream home.  
by Julie Nelson

**If the LABA Home Show** has you imagining yourself in new surroundings—whether you’re planning to build, buy or take out a loan for remodeling—chances are your quest will begin with a bank or other financial institution.

## Casual conversation vs. ready to buy

The first step in the home-buying process is to figure out how much you can afford to spend, or more precisely, how much of a monthly payment you can make, including taxes. Jennifer Westlie, an assistant vice president at Park Bank, says even if you are just thinking about a new home, start by meeting with a lender to discern your price range. When you’re ready to buy, you’ll need to come prepared with documentation and proof of income. You want to convince the bank that you can and will pay back what they loan you. “Gather your recent pay stubs, last two years of tax returns and bank statements, as well as documentation of investment income, including 401(k)s and IRAs,” Westlie advises. “If you are divorced and paying or receiving alimony or child support, bring your court order.”

## Now shop around

Once you are approved for a loan, you will most likely be paying it back for a very long time. That’s why Westlie advises finding a financial institution where you feel comfortable. For example, you’ll want to find out if your lender plans to resell your loan. This could become critically important if—as happened to many in the last recession—your income drops and you need to negotiate a different payment plan. If you can’t reach the people who bought your loan, you can’t negotiate. Your lender is required to give you a servicing disclosure that tells you if your loan will remain unsold, may be sold or is going to be sold.

Also, be wary of bargain shopping. “Don’t get too hung up on

the interest rate or the closing costs,” says Westlie. “With interest rates at 4 percent, that’s already like getting free money. Another half point isn’t going to make a critical difference. Have a good relationship with your banker. This is your biggest asset.”

## Building vs. buying

A construction loan works a little bit differently than a home loan, but one thing remains the same: Your first conversation should be with your banker. “As with a home loan, you’ll need to know how much you’ll qualify for,” says Brenda Fisher, a real estate loan originator with Altra Federal Credit Union. This amount includes the cost of the lot and the construction. When plans for your home are drawn up, you’ll need to include blueprints with the paperwork you bring to your lender for the final loan. Generally, says Fisher, 10 percent of the total cost must be paid at the closing, and the loan is not paid out all at once. Rather, the money is dispersed through the title company as it is needed to pay construction costs in what is known as a draw.

For remodeling projects that are fairly limited in scope—say, under \$10,000—Fisher says taking out a home equity line of credit is best. Much larger projects will require a construction loan, with the plans and process described above.

## 30 days or less

While each customer and each home loan is unique, Westlie says the loan can happen fast when the time arrives. Whether you’re just dreaming or serious about buying, it pays to find an institution you’re comfortable with, get preapproved for your loan and then be ready to make your dreams come true.

*Julie Nelson, who works at The Salvation Army, tries to remember that the ability to pay every house payment is a blessing.*



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## WHAT LABA IS

The La Crosse Area Builders Association is a nonprofit trade organization uniting 210 building-related companies in western Wisconsin. We educate our members on the latest in the building industry, are advocates of the building industry, provide networking opportunities and run the Parade of Homes and Home Show.

## WHAT LABA DOES

The La Crosse Area Builders Association works to better the building industry; we are watchdogs for changes that can affect home building and remodeling. We offer a membership of trained, qualified and insured builders and tradespeople to the consumer. We do the homework so consumers can build, remodel or repair their homes with confidence in our members. From builders to electricians, plumbers, concrete, roofers, landscapers, fireplaces, stone work, heating and air, they and so many more affect the work on your most expensive purchase ... your home.

## WHY USE LABA

LABA members are insured, sign a code of ethics and do continuing education to keep up with industry standards. One phone call can open doors to having a better experience when doing home projects. When choosing to work with a LABA member, you can feel confident that they are not a fly-by-night business. You can feel confident that they have ties to the community and often do service projects to help build a better community in which to work and live.

We get calls all the time from consumers who are having issues with their builder or someone doing work on their home who is not a member of the La Crosse Area Builders Association, and all the calls end the same way: "Next time I am going to call LABA before I hire someone." Our list of members is FREE to everyone and is available on our website at [www.labaonline.com](http://www.labaonline.com). We are your first call or place to search for help with your home!



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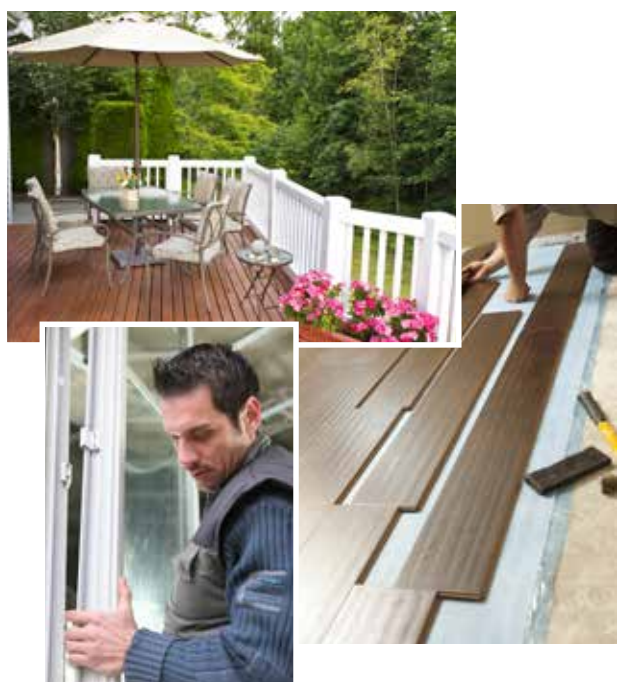


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Charter Media (608) 826-1667

## CARPENTRY (INTERIOR FINISH WORK)

Kirchner Custom Builders, Inc. (608) 782-3087  
Lassig Development (608) 792-0656

## CONCRETE CONSTRUCTION

Waldenberger Poured Walls, LLC (608) 526-4219

## CONCRETE FLATWORK

Five Star Concrete, LLC (608) 526-6550

## CONCRETE SUPPLIERS

River City Ready Mix (608) 781-5577

## CONSTRUCTION EDUCATION

Professional Education Resources (651) 301-2121

## CONTRACTORS (GENERAL)-MN LICENSED

Best Custom Homes, Inc. (608) 786-4923  
Jake Wieser Construction, Inc./  
Wieser Septic & Excavating (507) 896-5253  
Kirchner Custom Builders, Inc. (608) 782-3087  
Mastercraft Homes, Inc. (608) 781-7200  
Signature Design & Construction, Inc. (608) 769-3731

## CONTRACTORS (GENERAL/CUSTOM BUILDER)

Best Custom Homes, Inc. (608) 786-4923  
Bluske Custom Builders, LLC (608) 783-3021  
Bushek LLC (608) 792-0555  
Castle Rock Builders (608) 304-1978  
Fletcher Construction, Inc. (608) 781-5274  
Gerke Construction (608) 788-1921  
Hansen Building, LLC (608) 624-5885

Hartland Construction (608) 792-4403  
Jake Wieser Construction, Inc./  
Wieser Septic & Excavating (507) 896-5253

Jon Olson Construction, Inc. (608) 781-5428  
Kickapoo Homes of Viroqua, Inc. (608) 637-8181  
Kirchner Custom Builders, Inc. (608) 782-3087  
Lassig Development (608) 792-0656

Lautz Custom Builders, Inc. (608) 786-2535  
Lifetime Design Homes (608) 526-6928  
Mark Smith Construction (608) 780-5998  
Marlin Custom Builders, LLC (608) 779-4617  
Mastercraft Homes, Inc. (608) 781-7200  
Neumeister Construction, Inc. (608) 783-2182

Nicolai Builders (608) 788-7962  
North Country Contractors (608) 786-2628  
Sader Construction, LLC (608) 526-6372  
Scott Krismer Construction (608) 792-8452  
Signature Design & Construction, Inc. (608) 769-3731  
T.N. Thompson Enterprises (608) 792-8453  
Traditional Trades, Inc. (608) 783-4785

## CONTRACTORS (GREEN CERTIFIED)

Best Custom Homes, Inc. (608) 786-4923

## COUNTERTOPS

Interior Designs, Inc. (608) 526-3386

## CULTURED STONE PRODUCTS

County Materials Corp. (608) 526-9020  
La Crosse Fireplace Company (608) 788-7200

## DECKS

ABC Supply Co. (608) 779-2001  
Lassig Development (608) 792-0656

## DESIGN SERVICE

Balduzzi Midway Lumber Co., Inc. (608) 783-3329  
Jake Wieser Construction, Inc./  
(507) 896-5253

Wieser Septic & Excavating  
Mastercraft Homes, Inc. (608) 781-7200  
Rugroden Drafting & Design (608) 781-4470  
T.N. Thompson Enterprises (608) 792-8453

## DRYWALL CONTRACTORS

Dunn Drywall, Inc. (608) 488-5891  
Earley Drywall & Construction, Inc. (608) 784-5611

## DRYWALL SUPPLIERS

Bond Drywall Supply, Inc. (608) 783-6273

## ELECTRICAL CONTRACTORS

Elite Electrical Solutions, LLC (608) 386-0575

## ITS ELECTRIC LLC

(608) 788-0720

Kish & Sons Electric, Inc. (608) 785-0207

Seymour Electric (507) 724-1323

Stetter Electric (608) 769-5890

## ELECTRICAL SUPPLIER

Viking Electric (608) 796-1761

Werner Electric Supply MN. (507) 895-3523

## EXCAVATING

Hess Excavating & Plumbing (608) 788-1763  
Jake Wieser Construction, Inc./  
(507) 896-5253

Wieser Septic & Excavating

## FINANCIAL INSTITUTIONS/SERVICES

Altra Federal Credit Union (608) 787-4504  
Community Credit Union (608) 779-2400  
Edward Jones (608) 788-6420  
Firefighters Credit Union (608) 526-3230  
Merchant's Bank - Onalaska (608) 779-8294  
Nommensen Financial (608) 782-5293  
Park Bank (608) 526-5503  
US Bank (608) 791-7202

## FIREPLACES, SPAS & PATIOS

American Home Fireplace & Patio (608) 786-1233

## FIREPLACES, STOVES & CHIMNEYS

E & B Insulation (608) 269-5839  
La Crosse Fireplace Company (608) 788-7200

## FLOORING

Builders Flooring, Inc. (608) 779-5366  
Carpets To Go (608) 783-3750  
Decker Design, Inc (608) 783-5669  
Floorcrafters, Inc. (608) 783-1088  
Flooring Interiors, Inc. (608) 779-9440  
Interior Designs, Inc. (608) 526-3386  
Wisconsin Terrazzo & Tile, Inc. (608) 779-5010

## FOUNDATIONS - CONTRACTORS

Waldenberger Poured Walls, LLC (608) 526-4219

## FURNITURE

King Furniture (608) 526-3399  
Wesco Home Furnishings Center (608) 269-2115

## GARAGE CONSTRUCTION

Lassig Development (608) 792-0656

## GARAGE DOORS

JBrooke Garage Door, LLC (608) 790-7355  
Midwest Wayne Door, Inc. (608) 526-4474

Overhead Door Company of the

(608) 783-6080

7 Rivers Region, Inc.

## GLASS & MIRRORS

Glass Interiors of La Crosse (608) 782-2334

## GUTTERS & DOWNSPOUTS

Advanced Seamless, Inc. (608) 786-2929  
E & B Insulation (608) 269-5839  
Midwest LeafGuard (507) 775-7901

## GYPSUM FLOOR UNDERLAYMENT

E & B Insulation (608) 269-5839

## HEATING, VENTILATION & A/C CONTRACTORS

Absolute Comfort Heating & A/C (608) 385-3328  
Bagniefski Heating & Air Conditioning (608) 782-0664  
Cary Heating & Air Conditioning Co. (608) 782-0977  
Heating & Cooling Specialists (608) 269-2681  
Paul's Heating & Air Conditioning, Inc. (608) 784-0751  
Schneider Heating & Air Conditioning (608) 782-4035

## HOME AUTOMATION SYSTEMS

Advanced Multimedia Solutions (608) 783-0949  
Audio Video Pros, The (608) 779-9395  
Kish & Sons Electric, Inc. (608) 785-0207

## HOME ENTERTAINMENT

Advanced Multimedia Solutions (608) 783-0949  
Audio Video Pros, The (608) 779-9395

## HOME FURNISHINGS

HotSpring Spas & Pools of La Crosse (608) 788-7747  
The Company Store Outlet (608) 783-6646

## HOME IMPROVEMENT & REMODELING

Bluske Custom Builders, LLC (608) 783-3021  
The Board Store Home Improvements (608) 782-8877  
Fletcher Construction, Inc. (608) 781-5274  
Interior Designs, Inc. (608) 526-3386  
Jon Olson Construction, Inc. (608) 781-5428  
Kirchner Custom Builders, Inc. (608) 782-3087  
Lassig Development (608) 792-0656  
T.N. Thompson Enterprises (608) 792-8453  
Ulrich Construction, LLC (608) 788-2806  
Your Home Improvement Company (320) 230-9182  
Home Plan Design  
Jake Wieser Construction, Inc./  
(507) 896-5253  
Wieser Septic & Excavating  
Rugroden Drafting & Design (608) 781-4470

# LA CROSSE AREA BUILDERS ASSOCIATION MEMBERSHIP DIRECTORY

## INSULATION

Doerre Insulation (608) 782-1087  
 E & B Insulation (608) 269-5839  
 Green Built Insulation LLC (608) 769-0501  
 Ultimate Insulation (608) 386-1711

## INSULATION INSTALLERS

Beaver Builders Supply, Inc. (608) 526-3232

## INSURANCE

Coverra Insurance Services, Inc. (608) 526-6345  
 Noble Insurance Service (608) 779-5500  
 Westland Insurance Services, Inc. (608) 784-2775

## INTERIOR DESIGN

Interior Designs, Inc. (608) 526-3386  
 J Company Design Studio (608) 784-9530

## KITCHEN & BATH DESIGNS

Beyer Custom Cabinets, LTD (608) 786-2220  
 Interior Designs, Inc. (608) 526-3386  
 Marble Shop, The (608) 783-2277

## LAND DEVELOPERS

Elmwood Partners Limited (608) 781-4777

## Partnership

Hoppens Realty, Inc. (608) 783-6700

## LANDSCAPING

Armstrong Landscaping (608) 487-5311

## LAWN/TREE MAINTENANCE

Outdoor Services, Inc. (OSI) (608) 786-3202

## LIGHTING

Kish & Sons Electric, Inc. (608) 785-0207  
 Werner Electric Supply MN. (507) 895-3523  
 Wettstein's (608) 796-7826

## LOCKSMITH AND SECURITY

Bob's Lock and Safe, Inc. (608) 782-9725

## MARKETING AIDS

Market\$sharp (608) 779-5165

## MASONRY CONTRACTORS

Design Masonry, LLC (608) 387-9449

## MEDIA

Family Radio, Inc. (608) 796-2580  
 La Crosse Radio Group (608) 782-8335  
 Mueller Media, Inc. (608) 780-3853  
 Millwork & Moldings  
 Beyer Custom Cabinets, LTD (608) 786-2220

## MORTGAGE LENDER/SERVICER

Altra Federal Credit Union (608) 787-4504  
 Associated Bank (608) 793-3832  
 Community Credit Union (608) 779-2400

## PAINT SUPPLIERS

Hallman Lindsay Quality Paints (608) 784-1222  
 Sherwin-Williams (608) 781-7040

## PAINTING CONTRACTORS

Rohde Painting, Inc. (608) 783-6237

## PLUMBING CONTRACTORS

Every Plumbing & Heating, Inc. (608) 783-2803  
 Maxwell-White Plumbing, Inc. (608) 786-4004  
 TP Plumbing (608) 769-2397

## PLUMBING SUPPLIERS

Gerhards (608) 791-3685  
 Portable Sanitation  
 Arcade Pumping Service, LLC (888) 525-7229  
 Best Kept Portables (608) 317-4232

## RADON MITIGATION

Schneider Heating & Air Conditioning (608) 782-4035

## REAL ESTATE AGENTS & COMPANIES

Hoppens Realty, Inc. (608) 783-6700  
 Real Estate Closing & Escrow Services  
 The Title Company, Inc. (608) 791-2000

## REMODELLING

Home Maintenance Experts, LLC (608) 385-1941  
 Jones Construction (608) 386-8292

## RETAINING WALLS

Retaining Wall Specialists, Inc. (608) 787-6053

## ROOFING

ABC Supply Co. (608) 779-2001  
 Beaver Builders Supply, Inc. (608) 526-3232  
 Bluske Custom Builders, LLC (608) 783-3021  
 First American Roofing & Siding, Inc. (608) 783-3101  
 Ledegar Roofing (608) 785-0901

## SATELLITE TV / DISHES

Dean's Satellite & Security (608) 269-2897

## SECURITY SYSTEMS

Advanced Multimedia Solutions (608) 783-0949  
 Dean's Satellite & Security (608) 269-2897

## SEPTIC WORK

Jake Wieser Construction, Inc./ (507) 896-5253

Wieser Septic & Excavating

## SEWER & WATER CONTRACTORS - MN

### LICENSED

Jake Wieser Construction, Inc./ (507) 896-5253  
 Wieser Septic & Excavating

## SIDING

ABC Supply Co. (608) 779-2001  
 Beaver Builders Supply, Inc. (608) 526-3232  
 First American Roofing & Siding, Inc. (608) 783-3101  
 Window World of La Crosse, LLC (608) 519-3230

## SIGNS

Sign Pro (608) 782-3456

## SPAS & SWIMMING POOLS

HotSpring Spas & Pools of La Crosse (608) 788-7747

## STONE PRODUCTS

County Materials Corp. (608) 526-9020

## TILE INSTALLATION

Builders Flooring, Inc. (608) 779-5366  
 Flooring Interiors, Inc. (608) 779-9440

## TITLE INSURANCE

The Title Company, Inc. (608) 791-2000

## TRASH REMOVAL/RECYCLING

Harter's Quick Cleanup (608) 782-2082  
 Hilltopper Refuse & Recycling (608) 783-6727

## TRUSS MANUFACTURING (WOOD)

Wisconsin Building Supply, Inc (608) 781-3900

## UNIVERSAL DESIGN

Home Living Mobility Solutions, LLC (608) 317-1325

## URETHANE FOAM APPLICATORS (SPRAYED)

E & B Insulation (608) 269-5839

## UTILITIES

Dairyland Power Cooperative (608) 787-1320  
 Riverland Energy Cooperative (608) 323-3381  
 Xcel Energy, Inc. (608) 789-3651

## WALL COVERINGS

Rohde Painting, Inc. (608) 783-6237

## WELL DRILLING

Well Pros Pump & Well Drilling (608) 526-4900  
 Services, LLC

## WINDOW CLEANING

Bob's Window Cleaning (608) 457-2067

Window Treatments & Coverings

Hidden Valley Designs, Inc (608) 526-9870

## WINDOWS & DOORS

ABC Supply Co. (608) 779-2001  
 Balduzzi Midway Lumber Co., Inc. (608) 783-3329

(920) 342-6983

Marvin Windows & Doors (608) 519-3230

Window World of La Crosse, LLC (608) 788-7313

Windows by Pella, Inc. (608) 781-3900

Wisconsin Building Supply, Inc

## WOOD (PRE-FINISHING)

Rohde Painting, Inc. (608) 783-6237

## WOOD FLOORS

Builders Flooring, Inc. (608) 779-5366  
 Interior Designs, Inc. (608) 526-3386



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