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THE STRAIGHTEDGE



Ev Hyde's NAHB Spring Board Report

Below are some of the highlights of the meetings I attended representing you all at the NAHB Spring Board.

A major focus of the **Land Development Committee** is the application of 'green standards' to residential development. The 2012 National Green Building Standards, NAHB's contribution, supported by ANSI, is in comment phase of revision.

LEED ND, standards for residential land development, emphasize density, with a goal of 7 units/acre and the impact of transportation associated with the development. Cost for compliance is seen as prohibitive in most markets.

ICC is likely to address land development in the future. But because it's not yet explicitly included, it's showing up in Federal Transportation policy. The Administration "Sustainable Communities Initiative" is a partnership with HUD, DOT and EPA and by directing funds SCI is supporting housing, community development, codes, land use plans and transportation funding following certain sustainability criteria. (About \$40M is being spent in CT alone with this federal funding.)

At this time because affordability is up, there's little pressure for 'inclusionary zoning.

Jim Maddux, OSHA Director for Construction, was the guest speaker at this **Construction Safety and Health committee** meeting. The committee wasn't wholly friendly because of the new fall protection rules which have been instituted and the perception that OSHA has moved away from education towards enforcement, i.e., fines. Mr. Maddux relayed some statistics: 12 workers are killed each day on the job. Of those, 3 are in construction and 50% of construction deaths are from falls. Maddux acknowledged increased fines because of its "Severe Violator Enforcement Program." This program is aimed at what's seen as safety scofflaws is areas of scaffolding, fall protection, ladder safety, hazardous material handling and worker training. Rules governing spray foam application include full skin coverage, air supply, and product off-gassing. A draft proposal for crystalline silica inhalation is in comment phase.

At the Area 1 Caucus meeting for the New England states, reports included some legislative success. Maine passed a State building code, but there's already a repeal effort, so localities can opt out. New Hampshire has dropped their sprinkler mandate and will likely prohibit local adoption by ordinance.

PAC report included a discussion of candidates earning builders' support and broadening the base of contributors. A significant side note: NAHB staff contributes at a rate much higher than NAHB members.

Tom Woods, candidate for 3rd Vice Chair, showed a welcome respite from the doom and gloom. While acknowledging hard times, he spoke of his work in Independence, MO working with public and private entities to form partnerships supporting the local economy-and home building, which hadn't existed before, and maybe wouldn't without our bad economy and the consequent need for collaboration.

Michael Calhoun, President of the Center for Responsible Lending, Bruce Katz, Director of the Metropolitan Policy Program at the Brookings Institution and Mark Calabria, with the Cato Institute, presented divergent viewpoints about the economy at the **Board of Directors** meeting.

Calhoun, a community lender, advocates for increased ownership with wide access to loans and supports government guarantees at low rates. He insisted that bad loans were the problem, not the programs themselves.

Katz believes the lesson from the recession is that the economy is out of balance; we import more than export and don't support innovation. The way to economic health is to increase productivity, and therefore the wealth of individuals. Only when the real wealth-not bubble wealth, of the middle class improves will the housing market rebound. He sees the U.S. as falling behind world trends and markets of the future. Education, infrastructure improvements and conversion to a low carbon economy are the paths to a future that doesn't leave the United States behind. Katz believes new initiative should be supported through public/private partnership. These could be established with a 'Green Investment' bank or an infrastructure bank,

Calabria believes the reason for the housing and economic meltdown is that credit is too cheap. He described it as 'negative cost,' pointing out that homeowner equity has dropped from 70% to 40%. Calabria's 'free market' point of view believes government subsidy should stop and doesn't believe the mortgage interest deduction serves the public. He sees it also as a wealth redistribution and doesn't believe the 30-year mortgage would end with the MID. He also pointed out how despite being touted as a support for entry to the home ownership, in dollar value about 80% of the deduction goes to high priced markets in CA, NY, NJ and CT. In other words a redistribution to more wealthy home owners.

I'd be happy to discuss these concepts with any of you. The national board meetings are always great learning experiences.

Regards,

EV Hyde, BAEC National Director
 Shelter, LLC.



Welcome! New Members

Chip Poehnert of Wells Fargo Home Mortgage

2275 Silas Deane Highway

Rocky Hill , CT 06067

(P) 860-258-1505 (C) 860-202-6660

Chip.poehnert@wellsfargo.com

www.wellsfargo.com

Sponsored by **Tony Silvestri** of **Silvestri Development**

Anthony Bonafine of D & M Custom Homes

39 Bella Vista Drive

North Windham, CT 06256

(P) 860-617-1265

Sponsored by **Andy Gil** of **Erik's Design Build**

Did you know that you earn SPIKE credits for every member you sponsor who joins and upon their renewals? Awards can be earned through NAHB, in addition to great perks such as access to NAHB's SPIKE party at NAHB's International Builders' Show!



Save the Date!

BAEC Annual Golf Tournament



Mark your calendars for
Wednesday,
September 14, 2011

12:30pm Registration / Lunch

1:30pm Shotgun start

6:30pm Dinner Banquet

Get your foursomes together!

Put your company in the spotlight by
being a golf tournament sponsor!

We have three new sponsorships this year!

♣ Poker Game Sponsor

♣ "Goody" Sponsor

♣ Lunch Box Sponsor

Call the BAEC office at 860-859-3518
for more information

2011 House of the Year Update



Framing was completed on June 29 and now the well is in, the roof is on. Finish features have been finalized to include

- Gravel drive
- Landscaping and hydro seed
- Low Maintenance vinyl siding
- Front portico/porch azek low maintenance no rails
- Exterior 6 panel insulated steel door
- Huber Advantech subflooring and zip wall and roof system
- Boise truss roof and floor system, engineered so duct work is in a conditioned space
- Nuwool Cellulose Insulation R-35 walls and R-60 Attic!!
- Mitsubishi Hyper heat Technology Air source Heat Pump mini split for heating and cooling
- Hybrid Air Source Heat pump 80 gallon domestic hot water
- Upper levels feature third-year bamboo flooring and stairs
- Lower level features cork flooring in bathroom and den
- Lighting fixtures – oil rubbed bronze and satin nickel
- Kraftsmaid Kitchen Cabinets in oak with chocolate finish with slow-closing doors and Formica countertops
- Baths feature Kraftsmaid Vanities in oak with chocolate finish and cultured marble tops, Tub shower combos and Elongated Comfort Height, dual flush water saving toilets
- Second floor laundry

HOY Contributors

Aiudi Concrete
Boise Cascade LLC
Boundaries LLC
Camaro Signs
Chelsea Groton Bank
Chowanec Well Drilling
CJ Septic Services
Coastal Home Inspection
Conway, Londregan, Sheehan
& Monaco
Cyclone Home Systems
D & M Custom Homes
Erik's Design/Build Associates-
John C. George Co. Inc.
The Granite Group
The Greensulators, Inc.

Home Designs By Bruno
Huber Engineered Woods
The Kitchen Guy
Lombardi Realty LLC
Major Electric Supply of CT
Mercury Excelum Inc.
Mystic River Building Co. LLC
Nardone Construction
Norwich Lumber Co.
Overhead Door Co. of Norwich
Progress Lighting
RM Maynard Home Improvement
Standard Electric
TB Framing
Tewksbury Electric

And the list is growing!



Education and Training



Sponsored By



Financing for Home Builders

7/20/2011 2:00 - 3:00PM
BAEC Member Fee: Free

You may have great ideas for running and perhaps growing your business, but without the necessary cash flow, you can't implement them. As the home building industry continues to turnaround, how will home builders deal with financing issues? For your business to thrive, you need to consider these and other questions that affect your financial pulse.

The program will cover:

- New Financing Environment - Builder's Perspective on Current and Prospective Conditions in Residential Acquisition, Development and Construction Financing
- Community Banks' Current and Future Role in Residential AD&C Financing
- Creative Funding Structures and Alternative Sources of Funding

To register, contact Kimberly Moore at 800-368-5242 x8529 or email her at kmoore@nahb.org.

This webinar counts as one hour of continuing education credit for NAHB professional designations.

What's Hot in Residential Building

8/24/2011 2:00-3:00PM
BAEC Member Fee: 24.95

The home building industry downturn affected buyers as much as builders. As the industry continues its slow improvement, it's nearly certain that buyers on the sideline will return to the marketplace. This unique professional development session will provide insights into new trends for both single-family and multifamily homes, products, and strategies that help enhance design and business development as well as take advantage of new market opportunities.

Learning Outcomes:

- Learn about the key market trends emerging in interior, exterior and outdoor living design
- Explore tricks of the trade for achieving hot new looks on a tight budget and how to understand home buyers wants and needs.

To register, contact Jaclyn Toole, Assoc. AIA at 800-368-5242 x8469 or by email at jtoole@nahb.org.

This webinar counts as one hour of continuing education credit for NAHB professional designations.

5 Basic Tips to Fast-Track Your Internet Market Plan

8/31/2011 2:00 - 3:00PM
BAEC Member Fee: \$24.95

More buyers are turning to the internet first when looking for a house, either existing construction or for new construction. Moreover, younger buyers stay abreast of new developments constantly, using social media resources to communicate their preferences and find out what's hot.

In the post-recovery marketplace you need to understand what buyers want. You also need to effectively utilize social media with existing marketing tools to reach the younger demographic that will be an increasingly important sector of the market.

Register Now, or for more information or inquiries about this product, contact: Office of the Registrar at 800-368-5242 x8338 or registrar@nahb.org.



2011 NAHB Area 1 Summer Caucus ~ July 24 & 25



The NAHB Area 1 Summer Caucus is more exciting and jam packed with information than ever before!! Register now and plan on joining your friends and colleagues for a two day trip to Boston. Catch the Red Sox take on the Seattle Mariners on Sunday, July 24, enjoy discounted rooms at the Boston Marriott in Newton. Relax and then be part of an exciting NAHB Area 1 Caucus on Monday, July 25. For more information on this exciting event, please call the BAEC office at 860-859-3518!



Tax News for Construction Contractors

The DRS just released its interpretation (Special Notice 2011(9)) of the transitional rules for the new sales tax rate change. There is one item of interest for construction contractors.

The interpretation Per the DRS "...the new rates will not apply to any sale of tangible personal property under a binding sales contract without an escalator clause that was entered into prior to July 1, 2011, where delivery is made within 90 days after July 1, 2011...."

Action items

Material purchases from material vendors or subcontractors

If you have a qualified contract (binding sale contract/no escalator clause/entered before July 1) you will pay the 6% sales tax as long as materials are delivered to you or the job site 90 days from July 1st. That's September 28th (July and August both have 31 days).

The closer you get to September 28th, the more critical the delivery date becomes. If you've got goods that could be delivered near that date, you'll want to accelerate the delivery so you can meet the deadline. Make sure you keep evidence of the delivery date for any potential DRS inquiry.

Services only

For your services (if taxable) or for a subcontractor that only provides services (if a taxable job) the 6.35% applies to all services provided after July 1st. Remember, mark up on materials is considered a service cost. So mark up is subject to the 6.35% rate.

Subcontractors who provide materials and services

These transitional rules are not well publicized. If you're a general contractor, you'll want to make sure any subcontractors you work with know the rules. If you are using the services of a subcontractor, and the contract is for both materials and labor, you should inform the subcontractor to deliver their goods before the September 28th deadline (assuming this is a qualifying contract – see above).

If you're a subcontractor providing materials and labor under a qualifying contract, don't pass on increased sales tax costs based on materials. Of course, a subcontractor could have increased sales tax on their labor. So, the correct tax may be difficult for a general contractor to calculate, especially when given a lump sum bill.

The point to remember is the increased sales tax cost (6.35%) would never be calculated or charged on 100% of the costs of a qualified contract, since the material component of the contract is taxed at the old 6% rate while services are taxed at 6.35%.

If you have questions regarding the contents of this document, or pertaining to other tax matters, please contact one of the tax professionals at Kostin, Ruffkess & Company, LLC at 800.286.5726.



Business Advisors and Certified Public Accountants

Mark Your Calendar for a BAEC Pigapalooza!

We're invited back again this year by the Applegate's for a Pig Roast and BBQ Cook-Off on Wednesday, August 24, 2011 at New London County Landscaping in Bozrah.



We'll be looking for the classic cars again! Details and registration are soon to follow!

The fun starts at 5:00 PM!

Summer is Here and It's Time to Enjoy Some of Your Member Benefits!

Grillin' time is here! Now's the time to enjoy your discount at Omaha Steaks

Need to rent a car to get to your summer destination? Try any one of these three care rental facilities to get you where you need to be, for less!

What better time to vacation than in the summer! Check out the deal at Endless Vacation Rentals!

These and many more member benefits can be found at NAHB.org/MA.
Go ahead, check it out! You'll be glad you did!

Energy Efficiency Fund Offers Incentives For Proper Installation of Heating and Cooling Equipment

New Program Developed to Maximize Return on Homeowner Investments

Connecticut residents are among the first in the country to be given the chance to participate in an innovative new program that offers financial incentives. The Quality Installation and Verification (QIV) program certifies that new air conditioning and heating equipment is installed in accordance with standards recently created by the Air Conditioning Contractors of America (ACCA).

Participating customers of CL&P and UI will receive checks of \$500 per household once results of air conditioning or heat pump installation are successfully verified. In addition, Yankee Gas, Southern Connecticut Gas and Connecticut Natural Gas customers who replace a qualifying natural gas warm-air system, or install one for the first time, will be issued incentive checks of \$100 per home.

The program is offered by the Connecticut Energy Efficiency Fund in partnership with Connecticut Light & Power (CL&P), The United Illuminating Company (UI), and the state's three natural gas companies. To be eligible for the QIV program, all equipment must be ENERGY STAR®qualified. Participation is expected to be mandatory for ENERGY STAR-certified homes beginning next year.



"This Connecticut Energy Efficiency Fund program is an excellent opportunity for homeowners to make energy-saving upgrades and to receive financial incentives for being environmentally conscious," said Richard W. Steeves, Chairperson, Energy Efficiency Board.

According to CL&P Operations Supervisor Joseph Swift, the program can significantly reduce a homeowner's air conditioning and heating bills while maximizing comfort levels.

"All too often, the installation of HVAC (heating, ventilation and air conditioning) equipment neglects a total systems approach and does not address proper equipment sizing or duct losses," Swift said. "Now we've developed a program to help solve that problem and we're in the process of implementing it for our customers."

On-the-spot improvements and equipment computations, along with energy-saving recommendations and information on available rebates, are provided during an initial in-home assessment by a Home Energy Solutions (HES) approved contractor as a preliminary step in QIV program participation.

QIV participants may choose a contractor from an approved list provided by utility program administrators, which includes information on the level of experience each contractor has had in working with the program.

For more information on the QIV program, call 1-877-WISE USE (1-877-947-3873) or visit www.CTEnergyInfo.com, Connecticut's complete energy information resource.

Connecticut 4th in Nation in Land Share Percentage

Connecticut ranks fourth in the nation in land share percentage, the share of the total home value in a state attributed to the cost of land. New data from the Lincoln Institute of Land Policy shows 51.4% of a home in Connecticut is attributed to the cost of the land it sits on. The average home value in Connecticut is \$358,413, of which \$174,224 is attributed to structure cost. The remaining \$184,189 is the value of the land. Only California (54.7%), Hawaii (59.4%) and Washington D.C. (76.2%) have a higher land share percentage.

ST	Rank	Home Value	Structure Cost	Land Value	Land Share (Pct)
DC	1	\$636,235	\$151,450	\$484,784	76.2%
HI	2	\$715,363	\$290,616	\$424,747	59.4%
CA	3	\$433,955	\$196,443	\$237,513	54.7%
CT	4	\$358,413	\$174,224	\$184,189	51.4%

Connecticut's neighboring states rank significantly lower, with Massachusetts' land share at 18.4%, New York's at 14.1% and Rhode Island's at 8.7%. Significantly, the structure cost - materials and labor - remains relatively equal across all states in spite of their different demographic, economic and geographic make-ups. The data shows that land costs are lower in states that allow higher housing density and/or have a greater supply of land.

The intervening variable in Connecticut is restrictive zoning, the practice of setting a minimum lot size for a dwelling. As minimum lot sizes increase, increasingly more low- and moderate-income buyers are priced out of home purchases. With structure costs remaining constant throughout all types of dwellings, the data shows that higher allowable density permits builders to spread the land cost over more units of housing, making each one more affordable.

There are 10 states tied for lowest land share of 5%, or approximately \$8,700, of the total home value: Iowa, Illinois, Kansas, Michigan, Minnesota, Missouri, New Hampshire, Nevada, Ohio, Tennessee & Wisconsin.



HBA of Connecticut News

2011 HOBI Applications Are Due September 14th!

The 2011 HOBI Awards Gala will be held on Nov. 15, 2011. Mark your calendars and join your colleagues to celebrate the best of the home building industry.

Winning a HOBI Award is a great marketing tool and provides a competitive edge. Only HBA of Connecticut members are eligible to enter and categories include: custom homes, spec homes, communities, and remodeling projects. Special categories include green/energy efficient homes to accessory buildings. Awards are also given for sales and marketing, home financing and community service projects.

If you've never submitted a project for a HOBI Award, look over the list of categories and you'll be surprised at the options.

The application for the 2011 HOBI Awards is posted at www.hbact.org. Deadline for applications is Wednesday, September 14th.

For questions or more information, contact Joanne Carroll, JMC Resources, 203-453-5420 or jmresources@snet.net.

The HBA's Government Action Fund Needs to Raise \$20,000 to Fund a Challenge to DEP's Proposed Stormwater Permit

Your donation to fund legal action against the DEP's proposal with protect the home building industry's rights. The new DEP proposal would require:

- outside reviews by conservation districts
- payments of thousands of dollars in fees to these districts
- more reviews by, and fees paid to, DEP
- substantial NEW technical, testing & monitoring requirements.

The HBACT sent out a mailing with more details in early July. If you have not received this information, need more details, or would like to make a credit card payment over the phone, please call the HBACT office at 860-216-5858.

7-11 Is A Lucky Number For The 9th Annual NAHB Build PAC Tournament

The Annual NAHB Build PAC Golf Tournament was held on July 11 at the TPC River Highlands in Cromwell. The day started with a Leadership Breakfast meeting to hear from NAHB 3rd Vice President Kevin Kelly, NAHB VP for Government Affairs Jim Tobin, and Lindsey Rose Hurlbut, Ass't. Staff VP of Government Affairs. The lending climate and



Bob Mariano speaks on behalf on sponsors, as emcee Bob Hanbury steps aside.

potential changes to the mortgage market were topics of discussion. Kevin Kelly thanked HBACT members for what he called the "Four T's – Time, Talent, Tenacity, and Treasury" in supporting NAHB. He noted that even during the summer, NAHB was working and tracking 90 issues impacting home building in both the legislative and regulatory arenas. Kelly urged members to look past party labels and look at the work of legislators when deciding who to support. Tobin noted that housing is being attacked from all sides, despite the fact that 9 in 10 consumers (homeowners and renters alike) feel strongly that housing is part of the American dream.

HBACT members and guests enjoyed a great day of golf while raising money to fund NAHB's ongoing lobbying efforts in Washington, DC. At a post play reception, guests enjoyed networking and a brief visit from State Rep. Bill Wadsworth of Farmington. Again this year, the Tournament Committee, led by Larry Fiano, did an incredible job, once again surpassing the fundraising goal set by NAHB, so the HBA of CT will receive a split back check to support Government Affairs efforts at the State Capitol.

Special thanks to this year's tournament sponsors and their continued support:

PLATINUM SPONSORS:

**Builders Alliance - CT Lighting Centers,
Contractors Home Appliance, Cyclone Home Systems,
Dalene Flooring Carpet One, Sanson Inc.**

SPONSORS:

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Caltech Windows,
Moen - Mike d'Aquila, Nordic
Roberts Insurance Agency /
The Hartford Insurance
Rockville Bank,
Sanford & Hawley Inc.
Viking Cabinets**



The post-play reception was a welcome opportunity to network and cool off after a very warm day on the course!

BUILDING BRIEFS

A Case For The Theory That There's Actually a Housing Shortage

The *Atlantic* contributor (from *Modeled Behavior*) Karl Smith walks readers through the math of housing supply, and argues that there's really not enough of it.

Smith writes that when it comes to absorbing excess units, "underlying pressure is mounting. The population is still growing despite the lack of new homes. Household formation has been slow, but this seems to be primarily because younger workers are moving back in with their parents or taking on more roommates than usual. All in all, it looks like there might be 2 million fewer households than we would expect given the adult population in the country.

Estimates of the number of vacant houses are hard to get a handle on. The census bureau tracks that number. How-

ever, its month-by-month estimate was well out of whack with the preliminary data coming in from the formal 10-year Census. Still a credible guess is that there might be in the range of 1.5 million "excess" vacant homes. That number includes empty rentals as well as homes for sale. Even in the best of times some homes are vacant, but there are roughly 1.5 million more than there were in 1990, adjusted for population changes. That 1.5 million number is less than our estimate of the number of missing households.

Somewhere around 500,000 new homes are scheduled to be completed in 2011. However, typically around 200,000 to 300,000 homes are demolished each year as they become unlivable."

New Retrofitting Market

By Juan Rodriguez, About.com Guide June 22, 2011

Older buildings use 25 percent more energy per square foot than new construction. Today, owners of affordable multifamily properties can participate in this new **Fannie Mae/FHA Risk-Share** program called **Green Refinance Plus**.

The program, an expansion of an existing 'risk share' program between Fannie Mae and the Federal Housing Administration, allows energy-efficient retrofits on older properties to undertake renovations geared towards energy-efficiency. Simple renovations such as new windows, added insulation, water efficient equipment or boiler upgrades can increase the energy-efficiency of a building and reducing the need for oil exportation.

The program requirements include:

- Property at least 10 years old.
- Five percent of the loan must be applied to energy-efficient retrofit.
- All renovation improvements must enhance property value.

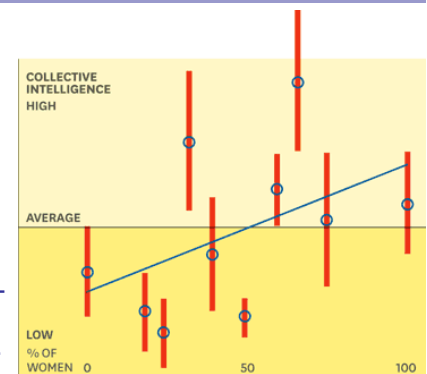
This program is intended to reduce operational costs, utility cost for building occupants and at the same time produce better indoor environmental quality. Beginning next month, Fannie Mae and its participating lenders will begin accepting applications to owners who want to improve the energy efficiency of their properties.

A Way To Make a Team Smarter: Add More Women

There's individual intelligence and team intelligence, and the sum of the former often doesn't equal the total of the latter. It's the assertion of *Harvard Business Review* contributors Anita Woolley and Thomas Malone that "There's little correlation between a group's collective intelligence and the IQs of its individual members. But if a group includes more women, its collective intelligence rises." Fact is, most home building organizations, be they father-and-son, mom-and-pop, small outfits, medium-sized firms, or Fortune 100 public enterprises, have too few women in the ranks, particularly on the design, operations, and management front.

There is evidence to suggest that collective intelligence is strengthened by diversity. Some companies that do well at

scanning the environment and setting targets also excel at managing internal operations and mentoring employees—and have better financial performance. Consistent performance across disparate areas of functioning suggests an organizational collective intelligence, which could be used to predict company performance.



A good challenge to address when times are slow, and each head count spot is critical.

**WE'RE ON THE WEB!
WWW.BAEC.NET**



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Light travels faster than sound. This is why some people appear bright until you hear them speak!

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has brought color to the BAEC world of news!

*BAEC is the recognized source of quality building services and information.
We build neighborhoods and improve the communities in which we live and work.*

SUNSET CRUISE ON THE ARGIA

**Open to ALL BAEC Members
and Their Guests**

**First come, first served!
Get your reservation in today!
Treat yourself, your spouse,
or co-worker to a relaxing
evening on the water!**

**Tuesday, August 2, 2011
5:00 pm—9:00 pm**

\$50.00 pp & a finger food contribution

Deadline to sign up is July 29, 2011

CALENDAR OF EVENTS

AUGUST 2011

Tues. 2nd	6:00 PM	BAEC Board of Directors
Tues. 2nd	5:15 PM	Cruise on the Argia
Wed. 24th	5:00 PM	BAEC Pig Roast New London County Landscaping Bozrah, CT

September 2010

Mon. 5th		Labor Day Office Closed
Tues. 6th	6:00 PM	BAEC Board of Directors
Thurs. 9th	6:00	BAEC Membership Comm.
Wed. 15th	1:00 PM	BAEC Golf Tournament Richmond Country Club
Wed. 22nd	5:30 PM	BAEC Membership Mtg. Holiday Inn, Norwich, CT

**Call 860.859.3518 for more
information or to register!**

**For more information visit our
calendar at www.BAEC.net**