



President's Message

Hi Everyone

As the economy begins to rebound, are you wondering when things will get back to normal for your business? Will there ever be a "back to normal." We may be looking at a "new normal" that we haven't seen in a long time, if ever. One thing is for sure: Nothing is for sure.

As entrepreneurs, you may have to adapt to whatever "the new normal" is this year. Or quarter. Or week. At any time. Agility is one of the greatest advantages you have. You have the ability to anticipate and adjust to major trends much more quickly than large corporations that are heavily vested in their current markets, models and practices. You can transform potential threats into opportunity.

Threat #1 : Unemployment

Long-term unemployment is the worst it has been since the end of the Great Depression. The current median duration of unemployment is over 23 weeks, nearly double what it was during the previous worst modern recession in the early 80s. Almost half of all unemployed workers have been out of work over six months.

Opportunity #1: Entrepreneurial Golden Age

2009 was a record year for starting new businesses, so I have been told. One way to look at it is that it means more competition. Another way to look at it is that it means more potential clients for business to business businesses—all those startups need websites, bank accounts, bookkeeping, office renovations and so on. What product or service can you market to these new businesses?

Threat #2: Tightened Credit

If anything's reasonably sure in all of this, it's that it will be a long time before we see credit flowing like it was a few years ago—if ever. Excessive national debt and consumer debt have proven disastrously unsustainable. Lenders will be, rightfully, much stricter in their lending requirements.

Opportunity #2 : Bootstrapping Is Better

Getting a loan (or worse, running up your credit cards) whenever your business is short on cash may be easier, but bootstrapping is better. Learn to think like a bootstrapper, and you'll build a more solid foundation for your business. Focus first and foremost on cash flow, not sales. That will sustain your business.

Threat #3: Weak Capital and Financial Markets

Many experts are predicting that investors may well be looking at capital market returns on the order of a mere 3-5 percent for several years to come. If that's the rate the stock market grows, you can expect interest rates on bonds and treasury bills to be similarly low.

Opportunity #3: Investing in Entrepreneurship

Investors don't want to just sit on their money. It has to be invested for them to make their living. With traditional capital market and money market returns so low, the entrepreneurial sector is one of the few places investors will be able to realize double-digit returns. Combined with proposed government incentives, this may very well spur increased investment in early-stage companies by a wide range of investors. Develop a solid business plan and you may be able to take advantage of that.

Threat #4: The New Frugality

Since the start of the recession, 62 percent of Americans have cut back on their spending, economists note. And with all those new entrepreneurs, that means more businesses vying for fewer dollars.

Opportunity #4: Shifting Spending Habits

During tough economic times, most needs don't simply disappear entirely—they shift. Vacation travel abroad becomes domestic travel. Women dye their hair and do their nails at home instead of going to the salon. Golfers spend more time on the driving range and less on the course. People mend and repair items of all kinds rather than buying new ones. A threat to one business is often an opportunity for another. What can you offer your existing customer that fits their "new normal"?

Threat #5: Consumers Mistrust Corporations

As if the corporate scandals weren't enough, the corporate mismanagement and fraud that has come to light have consumer trust of corporate America at an all-time low.

Opportunity #5: Consumers Trust People

Consumers trust each other, friends, as well as reviews and ratings in social business and social media sites. This is a great opportunity for small businesses, because while it typically takes big dollars to get exposure in traditional media, social media exposure is far less expensive, even free sometimes.

And a small group of vocal customers who are passionate about your product or service can have a big impact. Consumers also trust the voice of real people who work at companies—human beings. Be human. Be real. And help people solve their problems quickly.

The New Normal may look scary at first glance. It's not going to be easy, but, then, you weren't really expecting easy when you started your business, were you? Change always means opportunity, and that as a small business leader, you will be in a better position to take advantage of some of those opportunities than your larger competitors. Your flexibility is your strength.

To Our health & prosperity

Denise Nott
BAEC President



New Members

Welcome!

Carolee LaMarre of **United Cleaning & Restoration**
 70 Industrial Park Access Road
 Middlefield, CT 06455
 PH 860.349.2448 / FAX 860.349.2580 / CELL 860.398.2014
 clamarre@unitedcr.com
 www.unitedcr.com
 Sponsored by **Deb Applegate** of **New London County Landscaping**

Craig Caulkins of **Caulkins Building & Design**
 5 Freedom Way, Suite C7, PO Box 477
 Niantic, CT 06357
 PH 860.739.3497 / FAX 860.739.6468
 caulkinsdesign@snet.net
 www.caulkinsbuilders.com
 Sponsored by **Ed Windhom** of **United Builders Supply**



Members On The Move

Kelly Whipple and her family at **Copies Plus... More** have moved to a new location in Colchester, CT. Phone and fax numbers will remain the same. Stop by and visit them at:

 **Copies PLUS...more**

31 Halls Hill Road
 Colchester, CT 06415



Nort Wheeler and the gang at **Mystic River Building Co., Inc.** have a new home in Mystic, CT!
 67 New London Tpke
 Mystic, CT 06355
 Phone and fax numbers will remain the same.

Jason Jacaruso and his crew at **D/E/F Wiring Services Ltd.** moved to another town! They are now located at:
 1171 Voluntown Road
 Griswold, CT 06351
 Ph: 860.376.4896
 Fax: 860.376.1213



David Preka and his workers at **Advanced Improvements LLC** moved to downtown Mystic! Stop in and check out their newly renovated showroom located at:
 61 West Main Street
 Mystic, CT 06355
 Ph: 860.536.7663
 Fax: 860-536-7674

New Ground LLC Home Earns National Green Building Certification

A new home designed and built by BAEC member Jason Nowosad of New Ground LLC has received Gold level National Green Building Certification from the NAHB Research Center. This custom home was completed in July 2010 and is one of only a few homes in the state to achieve the designation.



Jason started his company New Ground LLC in 2004 and has been building green homes ever since. "All of our homes have been *green*, but we've never sought the certification from NAHB before" says Nowosad, "we were really pleased to achieve the gold level on our application for certification."

The 2,600 square foot home was designed with resource efficiency in mind using dimensions that reduce the need for cutting standard size construction materials and simply making the most of space and materials. The home in North Stonington, like all of New Ground LLC's homes, is built on a foundation of insulated concrete forms. The home is insulated with non-toxic high efficiency spray foam and gets its heat, hot water, and cool air from an onsite horizontal loop ground source heat pump. Energy star approved windows and appliances, CFL lighting and solar tempering further increase the home's energy efficiency. The home's HERS score is 44, meaning it is 56% more efficient than a standard home.

The custom home was also designed with the desires of the client in mind and Jason worked closely with the customer to create a home that is not only green but also very comfortable. The cape style home features an open floor plan with a beautiful spacious kitchen, a living room with cathedral ceiling, and master bathroom with a Jacuzzi tub. There are also two other bedrooms, each with a private bath.



"Builders who have their homes Green Certified through the NAHB Research Center's National Green Building Certification Program are not just saying they build green homes," said Michael Luzier, NAHB Research Center president. "They're proving it! The Research Center requires third-party verification of every green point claimed by a builder, so seeing our Green Certified certification mark on a home ensures the homebuyer that the builder's green claims are true."

Additional information on the NAHB Research Center's National Green Building Certification Program is available at www.nahbgreen.org/certification.



Education and Training



Seeking Courses to Earn Your NAHB Designation?

Green Building for Building Professionals

Date: 9/28/2010 Location: Fairfield, CT

Construction Contracts and Law

Date: 9/30/2010 Location: Stratford, CT

Risk Management and Insurance for Building Professionals

Date: 9/30/2010 Location: Rocky Hill, CT

Advanced Green Building: Building Science

Date: 10/12/2010 Location: Stratford, CT

Business Management for Building Professionals

Date: 10/15/2010 Location: Rocky Hill, CT

Scheduling

Date: 10/29/2010 Location: Rocky Hill, CT

Green Building for Building Professionals

Date: 11/11/2010 Location: Rocky Hill, CT

Profitable Business Through Quality Practices

Date: 11/18/2010 Location: Rocky Hill, CT

Estimating for Builders and Remodelers

Date: 12/1/2010 Location: Rocky Hill, CT

For a national listing, visit NAHB.org and click on Education and Events. Can't find what you're looking for? Call the BAEC office to schedule a class in our area.

Upcoming NAHB Webinars

Webinar: Rethinking the Woman Home Buyer

Oct 19, 2-3 PM ET | Online

Webinar: Development Agreements Can Add Certainty During

Uncertain Times

Oct 26, 2 PM ET | Online

Construction Forecast Conference Webinar

Oct 27 | Online

Visit nahb.org for further information and to register.

Latest Guide on Residential Construction Performance Includes Comprehensive Updates and Advancements

As a BAEC member, you have signed a code of ethics stating that, if you build or remodel, you will meet or exceed the latest edition of the Residential Construction Performance Guidelines for Professional Builders and Remodelers published by the National Association of Home Builders.

BuilderBooks, the publishing arm of NAHB, just released the fourth edition of the guidelines, the industry's most widely accepted reference on how homes should perform. Available in contractor and consumer versions, this fully revised and updated reference helps builders and remodelers successfully manage customer expectations while delivering high-performance homes.

Initially created and reviewed by more than 300 builders and remodelers, as well as representatives of specialty trade organizations, the fourth edition updates the performance guidelines to make the text more comprehensive and consistent with current building science advancements.

The fourth edition also features:

- A unique collection of nearly 300 guidelines in 12 major construction categories
- New guidelines that address efflorescence, deflection, and water penetration
- Sample contract language
- Remodeling-specific guidelines
- Tips for taking critical measurements
- A glossary of common terms

The consumer version of Residential Construction Performance Guidelines helps customers understand the basics of a properly constructed home and how it should perform during the warranty period. Builders and remodelers can give the Consumer Reference to every customer as an integral part of their warranty claims process.

"This publication is a wonderful resource for both contractors and consumers in helping to better understand how homes are meant to perform," said NAHB Chairman Bob Jones, a home builder from Bloomfield Hills, Mich. "The latest edition includes even more useful guideline updates and tips than before."

Both Contractor and Consumer versions of Residential Construction Performance Guidelines are available at www.BuilderBooks.com. A reference copy will be available soon at the BAEC office.

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2011

NAHB International Builders' Show

Attend the Building Industry's Biggest Event!

- More than 200 Education sessions taught by industry leaders.
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Register today at BuildersShow.com!

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BAEC Golf Tournament Once Again Swings into Action.

The Winners!

1st Place:

**Anchor Insulation
with 13 under.**

Tyler Fiske
Doug Stewart
Dean Desantis
Rick Olinsky



2nd Place:

**Gasparino Construction with
10 under.**

Mike Gasparino
Ted Gasparino
Glenn Gasparino
Bob Gasparino



3rd Place:

**Liberty Bank
with 8 under.**

Alex Gebbie
Nancy Gordon
Pat Konturas
Mike Wallace



Closest to the Pin women's winner is **Joan Shea** of **People's United Bank**

Closest to the Pin men's winner is **Doug Stewart** of **Anchor Insulation.**

Longest Drive women's winner is **Monica Garrity** of **Smith Insurance Inc.**

Longest Drive men's winner is **Dean Desantis** of **Anchor Insulation**

Hole Sponsors:

Anchor Insulation
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Red Stone Promotions
United Cleaning & Restoration
Wireless Zone

Thanks to Golf Committee Chair Ed Windhom, Jr. of United Builders Supply, and committee members Dave Hammerstrom of Chelsea Groton Bank, Matt Nick of Kostin, Ruffkess & Co, Mark Spinnato from Smith Insurance, and Chad Whitcomb, of the Greensulators. A special thank you to newest member Carolee LaMarre, of United Cleaning and Resoration for volunteering throughout the entire day helping to keep the tournament running smoothly.

Proceeds from the tournament will benefit our region's homeless veterans.

NAHB Concerned Over EPA's Continued Use of Faulty Lead Rule Test Kits, Enforcement Plans

The U.S. Environmental Protection Agency has no plans to discontinue the use of the inaccurate lead paint test kits available, even though they indicate "false positives" of lead being present by as much as 72% of the time, NAHB learned during an Aug. 25 meeting it called to discuss concerns about the implementation and enforcement of the lead paint rule.

During the meeting, EPA officials confirmed that second-generation and more accurate test kits would not be available on Sept. 1, as originally planned. The agency said that none of the new test kits reviewed was able to pass the "false positive" requirement indicating the presence of lead and did not know when more accurate kits would become available.

NAHB indicated its concern that the use of the three currently approved and inaccurate test kits will continue to raise the cost of renovation and repair for home owners as remodelers employ lead-safe work practices even though lead may not be present.

As posted on the EPA website, the inaccurate kits will remain in use until new kits that meet both the EPA's negative and positive response criteria are introduced.

Bob Hanbury, CGR, of Connecticut, represents NAHB remodelers in talks with the EPA. He clarifies that there will be three accepted test kits for CR's use. The benefits of the new accepted test kits are that you can test plaster and drywall for presence of LBP and that the false positives are better than Lead check. Leadcheck is acceptable tester and will continue to be acceptable. The new kits may be ready by Oct 1st."

"EPA says three accepted tests work but don't reach statutory limits for false positives(10%) and the only one new one that meets false negative limit of 5%. One can't be used on walls so in essence you should assume there is lead present since you have no objective data that the walls don't have lead paint and you disturb the walls."

"Mechanical trades and drywallers, who may only disturb walls and ceilings, should definitely get the new test kits as they will now be able to test out easily in most cases. Lead-check couldn't be used so they previously had to assume lead paint was present and follow work rules."

Hanbury recommends that customers sign a waiver in your contract that says they understand the limitations of the EPA accepted test kits and will hold you harmless from the inaccurate test kit results. He is working with NAHB to develop a tight clause for members to utilize in their contracts. Hanbury informs his customers that third party testers use more accurate testing equipment which the owner can pay for if they are not satisfied with the EPA accepted test kits.

EPA Enforcement Procedures Not Finalized

EPA officials have released a draft enforcement plan detailing the fines it will levy against contractors for violating the lead rule. The fines will range from \$150 to \$37,500 per violation per day, depending upon the severity of the infraction, the EPA said.



The nature of the offense; the contractor's record, including previous offenses; and the contractor's willingness to correct issues would all be factored into the severity of the fine, officials said.

Hanbury says, "If you read the violation matrix it will show how many ways to Sunday you can violate this Rule. Level 1 violations are the worst and are pretty easy to mess up on. Only read the penalty matrix if you don't scare easily or have a lot of money to give to EPA. Any sane person will need to consider the risks and rewards that this Rule creates. The penalty is even determined by how much economic gain was garnered by your non-compliance. There goes any potential reward so there is nothing left but risks."

"I hope no one finds out about this violation and penalty process in real life. It appears to be a business closer. although EPA must consider your ability to pay and your business to survive. Take a look at what you must show them before you think that excuse will work. Either find a way to comply or hire someone who can," he continues.

Ten states have adopted the lead rule and have assumed implementation and enforcement responsibilities, with Georgia, Rhode Island and Massachusetts the most recent ones to implement the regulation.

Most of the states have instituted identical requirements of the federal rule, but some — such as Rhode Island, which plans to require clearance testing for completed remodeling projects in homes that test positive for lead — may enforce stricter rules and levy larger enforcement fines.

NAHB and our own Bob Hanbury will continue to monitor the implementation and enforcement of the lead paint rule and keep members apprised.

For more information on the lead paint rule, e-mail Matt Watkins at NAHB, or call him at 800-368-5242 x8327.



HBA of Connecticut News

HBACT has a full schedule of events through the end of the year!

- The Developer's Council, as part of a coalition of construction & economic development groups is hosting a **Meet the Candidates** forum on October 7 with candidates for Governor, Mayor Dan Malloy and Ambassador Tom Foley.



- The Sales & Marketing Council presents a workshop on October 14: **Converting Browsers to Buyers**, with nationally-recognized speaker, Mike Lyon. Choose the morning session in Stratford or the afternoon session in Chester. \$25 for SMC members, \$35 for HBA members and \$50 for non-members. For details, visit www.hbact.org, or call the HBA office: 860-216-5858.



- Stop by **Envirobuild** at the CT Expo Center on October 13-14. The HBACT will have booth at this green trade show in Hartford.



- It's time for the **Annual HOBI Awards** – November 9, 2010 at the Aqua Turf. Celebrate the best of the home building industry in Connecticut. There are many **sponsorship opportunities** at the HOBIs, and with a potential audience of more than 700 industry insiders, this is the perfect venue to promote your business! Call Joanne Hoerrner today 860-216-5858.



- New this year: **Builders-Only HOBI Tour**, November 17, 2010. Visit the best of the best HOBI-Award winning homes, with guided tours by the builders. Tickets are \$150, which will be donated to "Homes for Our Troops". Sponsorships of \$500 are available and include an opportunity to speak to builder attendees on the tour bus. For more information, visit www.hbact.org.



Visit www.HBACT.org

For details on all of these events.

November 2 is Election Day. Do you know your local candidates?

The weeks before elections are a great time to get to know the candidates running for local and state office. The candidates are highly visible at many local events and anxious to talk to constituents. Stop by and say hello, send them an e-mail, and find out where they stand on issues important to the home building and remodeling industry.

When you meet a candidate who supports your issues, offer your support – make a donation, hand out flyers to your neighbors, put up a lawn sign, or campaign for them -- do everything you can to help these candidates get elected.

The HBACT's 2010-2011 Government Affairs Issues list is now posted at www.hbact.org. There will be many specific issues to address in the coming months, but there are just two priorities:

1. Reduce and streamline regulations on land development and building homes for Connecticut's citizens at both state and local levels.
2. Reduce state spending and the size of state government.

New Member Benefit from Energy Plus

HBACT's new affinity partner is Energy Plus, an electric supplier. You still get the same service from your local utility, but will save on the supply portion of your bill. Receive a \$50 activation bonus for each meter you sign up at your

business (\$25 for your home) and get an annual rebate exclusive for HBA members. Details are on the website. Be sure to use offer code 3041.

Reminder: the HBACT has a new address & phone number

At the end of June, the HBACT office moved from West Hartford to Bloomfield. The new address is 3 Regency Drive, Suite 204, Bloomfield, CT 06002. The new office

phone number is 860-216-5858 and the fax is 860-206-8954. Staff e-mail addresses stay the same.



BUILDING BRIEFS

Builder Confidence Unchanged in September

Builder confidence in the market for newly built, single-family homes held unchanged in September from the previous month's low level of 13, according to the latest NAHB/Wells Fargo Housing Market Index (HMI), released September 20. Any number over 50 indicates that more builders view conditions as good than poor.

"The stall in the nation's housing market continues," says NAHB Chief Economist David Crowe. "Builders report that the two leading obstacles to new-home sales right now are consumer reluctance in the face of the poor job market and

the large number of foreclosed properties for sale. However, we do expect that moderate improvement in the job market will help boost consumer confidence and improve conditions for new-home sales in this year's final quarter."

Regionally, HMI readings fell two points in the Northeast and three points in the Midwest, to 16 and 12, respectively. The South posted a two-point improvement to 14 while the West held unchanged, at 8.

Multicultural Markets Expand

The much anticipated 2010 Census will accelerate and confirm what has long been anticipated: the U.S. is a nation on the brink of a transformative profile change. Every state in the U.S. has been impacted by the population growth of the multicultural markets. In fact, the multicultural community is the fastest growing population segment in the nation.

Overall buying power, which is defined as the total post-tax, personal income of residents that is available to spend on goods and services, jumped 148 percent for the period between 1990-2008, according to the Selig Center for Economic Growth at the University of Georgia. In 2008, the combined buying power of African Americans, Asian Americans and Native Americans exceeded \$1.5 trillion; more than triple the 1990 level of \$456 billion. That's a gain of \$1.1 trillion, or 231 percent. Hispanic buying power, however, jumped 357 percent, while that of blacks increased 189 percent, the study says, continuing the upward mobility of minorities in the United States.

What does this mean to real estate professionals? It means that the multicultural homebuyer in your near term and extended future will play a major role in your business.

Over the next five-years, total households are forecasted to grow about 5%, which will add about 5 million new households in the U.S. Multicultural market homebuyers will make up a majority of this growth. For example:

Hispanics, the largest segment, is expected to grow about 17%, resulting in roughly 1.5 million new households, which constitutes about 28% of the total five-year growth estimate.

African-Americans, the second largest segment, will grow by 8%, adding 1 million new households and will constitute about 20% of the total five-year growth estimate.

Asian-Americans, while expected to grow at 17%, will result in about 600 thousand new households or 12 % of the total five-year growth estimate.

Rell Announces Housing Funds for Eastern Connecticut

Bridgeport, West Hartford, Windham, New London and Stamford will receive state Housing Trust Fund and federal HOME dollars to finance projects, Gov. Rell's office announced Aug. 27.

Briarcliff Apartments, New London: The New London Communities I LP was awarded \$4.6 million in HOME and trust fund dollars to rehabilitate 106 two- and three-bedroom rental units in a "walkable community" within a quarter mile of a bus line. Forty-three units will be targeted to families with incomes at or below 50% of area median income. The remaining units will be targeting to families with incomes at or below 60%.

Cedarwoods Apartments, Windham: DECD will award \$3.4 million through the HOME program to The Common Ground Community II HDFC to develop 56 units of rental housing to serve the homeless and people with physical disabilities or special needs. Fourteen of the units will be targeted to households below 25 percent of area median income; 18 targeted to households between 25 percent and 50 percent

of area median income; and the remaining 24 units will be targeted to households at 60 percent. The \$13 million project will also be receiving funds from CHFA.

Rell also announced that 35 towns across the state received grants from the U.S. Department of Housing and Urban Development's Small Cities Community Development Block Grant Program.

Ten Eastern Connecticut towns received a share of federal grant funds for affordable housing and other rehabilitation projects.

Canterbury, Franklin, Lebanon, Windham and Woodstock will receive \$300,000 each for housing rehabilitation. Hampton will receive \$400,000, Jewett City will receive \$575,000 and Killingly will receive \$610,000 toward housing rehabilitation.

Sprague will receive \$500,000 to improve drainage on Upper High Street in downtown Baltic. Ashford will receive \$50,000 to expand programs at the Ashford Food Bank.

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



Builders Association of Eastern Connecticut Inc.
20 Hartford Road, Suite 18, Salem, CT 06420
Phone: 860.859.3518 / Fax: 860.859.1713
BAEC@aol.com

**Bulk Mail
Permit No. 9
Bozrah, CT**

Your imagination is your
preview of life's coming
attractions.

-Albert Einstein

 **Copies PLUS...more**
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.*

September Membership Meeting



Open Mike Night on The Credit Crunch

Calling on BAEC Industry Experts to Update us on

- Acquisition & Development Financing
- Small Business and Construction Lending
- Tax Credit Information and Deductions

**Participants have 5 minutes at the mike to inform
---not advertise!**

If you get too windy...the air horn will blow!



Amanda Trothier from the Habitat for Humanity of SE CT ReStore, will share what their organization does at an international & local level, and educate you about what the ReStore does and how it serves the overall mission of our local affiliate.

Call 860.859.3518 to participate!

Calendar of Events

September 2010

Tues	21st	12:00 PM	BAEC Home Show Mtg. Illiano's, New London
Wed	22nd	5:30 PM	BAEC Membership Mtg. Bella Fiore's Restaurant 543 West Thames Street Norwich, CT

October 2010

Tues	5th	6:00 PM	BAEC Board of Directors Prime 82 Restaurant Norwich, CT
Thurs	14th	6:00 PM	BAEC Membership Comm.
Tues	19th	12:00 PM	BAEC Home Show Mtg. Illiano's, New London
Wed	27th	5:30 PM	BAEC Membership Mtg. Bella Fiore's Restaurant 543 West Thames Street Norwich, CT

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