

# potlight.

July General Meeting...

Golf Outing at Lacoma

When: Monday, July 9, 2018

Time: Shotgun Start Blue Course-11:30 Shotgun Start Red/Gold Course-12:30

Where: Lacoma Golf Course East Dubuque, IL

Sponsored by: Horsfield Materials

Cost: see reservation form enclosed

RSVP: Monday, July 2nd

call: (563) 582-4553 (office) call or text: (563) 564-6044

email: dbqhba115@gmail.com



## July...

Tuesday, July 10-Board Meeting Monday, July 9-Golf Outing at Lacoma (sponsored by Horsfield Materials)

## August...

Monday August 6-Board Meeting Tuesday, August 7-American Lady River Boat Cruise (sponsored by BARD Materials)

## September...

Monday, September 10-Board Meeting Tuesday, September 11-Dubuque Shooting Sociaety (sponsored by O'Meara **Custom Products**)

# From the President...

Our sincere thank you goes out to Black Hills Energy for sponsoring our Picnic in the Park event at Eagle Point Park again this year. The 50/50 raffle was won by Rick Barton, from Barton Construction & Painting, with the remaining half donated to the Black Hills Caring Program.

The Annual Golf Outing is our second summer event scheduled for Monday, July 9, 2018 at Lacoma Golf Course. It's time to get your foursome(s) together! A copy of the reservation form is enclosed in this newsletter and available online on our website. Please remember that reservation and payment is due prior to the event. We are also accepting donations for raffle items. As a convenience, arrangements can be made to pick up any raffle items by calling the office.

Plans are underway for the last summer event, a Riverboat Cruise on the American Lady (sponsored by BARD Materials) scheduled for Tuesday, August 7. Reservations are now being accepted and space is limited so call and sign up today!

The **Parade of Homes™** planning is in the works! Paperwork is available for any interested builder, or sub-contractor for the event. Sponsorship opportunities are also available. Please contact Julie for more information.

If any of you have information you would like to share about the building industry or one of our members, please let us know. We'd love to share the news with the membership!

Mark Ernst - President





## Want to share information with other members?

Advertising is now available in our monthly newsletter.

#### Rates:

Full page (per month) \$250 1/2 page (per month \$125 1/4 page (per month) \$62.50

Contact Julie for more information.



## Board of Directors...

President—Mark Ernst, Black Hills Energy

Vice President—Gerb Smith, Smith Home Gallery & Cabinets

Treasurer—Chad Wagener, Premier Bank

Secretary—Joe Schmitt, Cedar Ridge Construction

Social Director—Mark Gudenkauf, Mark Gudenkauf Construction

Board Member—John Cook, Spahn and Rose Lumber, Dubuque

Board Member—Dave Grable, FloorShow Furniture and Flooring

Board Member—Joel Mozena, Mozena Construction

Board Member—Rick Barton, Barton Construction & Painting

Board Member—Ron Sterr, Dubuque Bank & Trust

Executive Director—Julie Kinsella

# Mission Statement.

Dubuque Homebuilders and Associates is a non-profit trade organization formed to promote and enhance the professionalization of home building and associated businesses in the tristate area. Our goal is to achieve continuity and communication among builders, sub-contractors, suppliers, financial institutions and local government to network for community growth and development

Visit us on Facebook for updates, photos and special announcements. Search for Dubuque Homebuilders and Associates. Find us on



#### Lot Loan to Dream Home: One and Done!

You're buying the perfect property, building your dream, and planning long-term. The experts at American Trust make it quick, easy, and affordable to purchase your lot. finance your construction, and get you into the right home loan. To get you moving, take advantage of our lot special. Plus, when you finance your construction and permanent loans with us, we'll credit the \$250 document fee plus \$250 toward closing costs on your final mortgage!

#### Lot Loan Special\*

- 2.499% APR
- 20% down payment
- 12 Interest-only monthly payments

\*Subject to credit approval. Limited time offer. Rate subject to change and requires credit score of 740 or higher. One per household. Residential only. Other restrictions may apply. Other rates available. Payment example: \$50,000 purchase with \$10,000 down financed at 2.499% APR = 12 monthly interest-only payments of \$82.16 to 84.90. Payments do not include taxes or insurance premiums. Balloon payment is required after 12 months if not converted to another mortgage. Balloon payment in this example would be \$40,082.16. Borrower pays out-of-pocket fees (including legal, abstract and filing, etc.) plus \$250 document fee. Borrowers who finance construction and final mortgage with American Trust receive \$250 document fee credit and \$250 credit toward closing costs. See a lender for complete information on lot, construction, and mortgage loans

#### A Lot for Your Dreams

You've found the perfect property. More than a place, it's the space where you'll build your home and happiness. The experts at American Trust make it quick, easy, and affordable to purchase a lot for your dreams. To get you moving, take advantage of our lot special. Plus, when you finance your construction and permanent loans with us, and we'll credit the \$250 document fee plus \$250 toward closing costs on your final mortgage!

#### Lot Loan Special\*

- 5.00% fixed APR
- 3 years
- 0% down payment

\*Subject to credit approval. Limited time offer. Rate subject to change and requires credit score of 700 or higher and auto payment from American Trust checking account. One per household. Residential only. Other restrictions may apply. Other rates available. 5.00% APR is fixed for three years and amortized up to 15 years. Payment example: \$50,000 financed at 5.00% APR for 36 months has an average monthly principal and interest payment of \$395.48. Balloon payment is required after 36 months if not converted to another mortgage. Balloon payment in this example would be \$43,143.52. Borrower pays out-of-pocket fees (including legal, abstract and filing, etc.) plus \$250 document fee. Borrowers who finance construction and final mortgage with American Trust receive \$250 document fee credit and \$250 credit toward closing costs. See a lender for complete information on lot, construction, and mortgage loans.

#### See a Consumer Lender Near You!



Rose LoBianco JFK Rd. Office 563.583.5751 NMLS #614315



Dave Recker Locust & Main St 563.582.1841 NMLS #589455



**Debbie Tancrell** 32nd St. Office 563.583.5755 NMLS #552271



Jessie Ehrlich Asbury Office 563.582.5556 NMLS #557344



Tricia Mandersheid Key West Office 563.583.5757 NMIS #537274



Brian Latham Hartig Office 563.584.1703 NMI S #893668



Kristie Heims Farley 563.744.3380 NMIS #541126



Sheila Tegeler 563.875.2491 NMIS #543170



Megan Werner Main St.-Dyersville Main St.-Dyersville Hwy 136-Dyersville 563.875.2491 NMLS #1119554



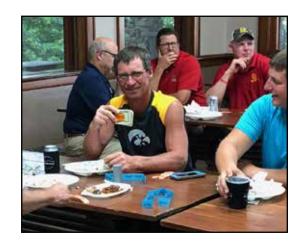
Tanva Ostwinkle 563.875.2492 NMIS #543755



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# PICNIC IN THE PARK

What a beautiful evening we shared during this year's Picnic in the Park, sponsored by Black Hills Energy. Employees from Black Hills Energy covered all the details, allowing our members time to mingle and enjoy the view of the might Mississippi. Our Grill Master from Kalmes Catering prepared a wonderful meal and cooked





the steaks to perfection.

Black Hills provided the raffle items, such as a couple of folding lawn chairs, a heavy duty cooler, and many smaller items. Members enjoyed the raffle time and were very thankful for the beautiful weather and conversation.

The 50/50 drawing was won by our own Rick Barton, who was very surprised to win! The remaining half was donated to Black Hills Energy's Caring Hearts Program which provides funds to less fortunate families to assist in their winter heating needs.





We want to extend our sincere thank you to Black Hills Energy for their sponsorship and assistance for another successful event.

Thank you BHE!





Monday, July 9, 2018 at Lacoma Golf Course 8080 Timmerman Drive East Dubuque, Illinois

# 2018 Four Person Titlein **Best Shot Golf Outing**

Dubuque Homebuilders & Associates along with our event sponsor, Horsfield Materials, are excited to invite you to this year's golf outing. Enjoy a fun day of golf, networking, and a great steak dinner by Kalmes Catering!

#### **Tournament Features:**

- −18 holes of golf with cart
- -Best Shot format
- -Steak dinner from Kalmes Catering
- -New Truck Hole-in-One opportunities
- -Flight awards & Raffle winners

#### **Schedule of Events:**

11:00AM Registration & Check In for Blue Course 11:30AM Shotgun Start for Blue Course 12:00PM Registration & Check In for Red/Gold Course 12:30PM Shotgun Start for Red/Gold Course 5:30PM-6:30PM Dinner

7:00PM Flight awards and Raffle winners announced Lunch is available on the course, on a cash basis

#### Raffle Items:

With over 200+ golfers attending this event, we welcome donated items for the raffle. What a great way to showcase products and services from your business!

Contact Julie at dbqhba115@gmail.com to schedule a pickup if requested.

#### **HOMEBUILDER'S SPECIAL:**

- -Foursome 18 holes of golf
- -Cart rental for four
- -Steak dinner for four
- -Hole Sponsorship

The Homebuilders Special is \$400. Note that signs must be provided for the Hole Sponsorship.

#### ASSOCIATE'S DEAL:

- -Foursome 18 holes of golf
- -Cart rental for four
- -Steak dinner for four

The Associate's Deal is \$300.

#### 9-HOLE GOLFER:

- -9 holes of golf
- -Cart rental
- -Steak dinner

The 9-Hole package is \$65 per person

#### **SINGLE GOLFER:**

- 18 holes of golf
- -Cart rental
- -Steak dinner

The Single Golfer Option is \$75 per person. We will team you up with other members for the day.

#### Mulligan:

Mulligans are \$5.00 and limited to one per golfer. Mulligans can be purchased at sign-up or day of the event.

#### **Non-Golfing Options:**

\$25.00 Dinner Only. Not a golfer? Join us for a great dinner by Kalmes Catering. We'd love to see you!





Contact Information				
Company Name				
Member Name				
Address / City / State / Zip				
Contact Phone Number / email address				
Player Information				
1. Player's Name				
2. Player's Name				
3. Player's Name				
4. Player's Name				
Course Choice:BLUERED / GOLD				

Payment Ir	nformation		
Homebuilders Special (1 foursome)	Х	\$400	
Associates Deal (1 foursome)	Х	\$300	
9-Hole Golfer	Х	\$65	
Single Golfer	х	\$75	
Mulligans (Only 1 per Golfer)	х	\$5	
Cash Raffle Donation Donating Raffle ItemsYES	х	\$40	
Hole Sponsorship only	Х	\$100	
Dinner Only Names(s)	Х	\$25	
TOTAL		•	

All reservation forms including payment, must be received at the Homebuilders office by June 30, 2018. No call-in reservations are accepted. The Blue Course is limited to the first 25 foursomes with a paid reservation.

Please send form and payment to: Dubuque Homebuilders & Associates P. O. Box 1352 Dubuque, Iowa 52004-1352



**2018 Parade of Homes** *Oct 13-14, Oct 20-21, 2018. 12-5PM* 

### Sign-ups are underway

If you have not received a Builders, Advertisers or Sponsorship Packet, please contact Julie either phone, text, or email and request a copy.

ALL Parade of Homes forms can be downloaded from the website at dubuquehomebuilders.com

# **Lost and Found**

We had a few items left behind from our trip to Milwaukee in April. If any of these items belong to you or a member of your party, please call the office at (563) 582-4553.





### **Second Annual Cruise on the Mississippi**

The American Lady Riverboat has been reserved for an evening cruise down the Mississippi

Sponsored by BARD Materials

Date: Tuesday, August 7, 2018

Boarding starts at 6:00pm. Cruise departs at 6:30 pm and returns at 9:00pm, so don't be late!



Cost: \$30 per person, Cost includes boat ride, food, soft drinks, and drink tickets.

Catfish Charlie's will provide a variety of appetizers including Charlie's Pulled Pork Sandwiches and many others.

We want to thank our main event sponsor, Bard Materials, for making sure everyone has a great time on the cruise.

Space is limited to the first **135** paid reservations. Be sure you are not left out, so call early to reserve your spot for this relaxing stroll down the river.



Dubuque, IA 52004–1352

## Contact Information ...

880 Locust Street, Suite 115 Dubuque, IA 52001

Phone: (563) 582-4553

email: dbqhba115@gmail.com

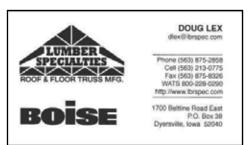
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Chris O'Rourke



