Mission: Accomplished!

When members of the BMSA family convene at Virginia Beach in July each year, all things are possible.

Our 2015 Mission:
✓ Perfect Weather
✓ Learn Something Relevant to Apply Back at Work
✓ Fun Family Activities
✓ Supervised Children’s Evening Programs
✓ Networking
✓ Make New Friends/Greet The Old
✓ Share Best Practices in a Casual Setting
✓ Beach Time

Cindy Hartley, BMSA Vice President, has spearheaded our Summer Conference for 43 years. She reports: “Our attendance was up 33% over last year, the highest it’s been in 10 years. This is also the first time that we had to turn away exhibitors, because we simply didn’t have the space. This year we had 67 children ages 2 weeks to 16 attend, a record high. Families recognize that our conference is a perfect event to bring children of all ages, and mix business with pleasure. It’s all about building relationships and making memories.”

For more on the Summer Conference, go to page 4.

Allen Assumes BMSA Leadership

Joe Allen, Anderson Lumber Company, assumed the Chairmanship of BMSA at the Association’s Summer Conference in Virginia Beach in July. Outgoing Chairman Mike Moore, TW Perry (Gaithersburg, MD), presented Allen with the BMSA gavel as he turned over the leadership to Allen.

In his acceptance speech, Allen said he has benefited from the extremely strong leadership and was humbled to follow in the footsteps of his predecessors, Mike Moore, Jon Stier, Leon Huneycutt and Patricia Jones.

Allen lives in Maryville, TN and has worked in the building material industry for 25 years, all for small independently-owned companies. At Anderson Lumber Company in Alcoa, TN for 10 years, Allen is responsible for the company’s sales, marketing and human resources. “But,” he notes, “in a small business, you do whatever it takes.”

He graduated from Maryville College with a degree in political science. He’s served on the board of the Maryville Church of Christ and the Maryville/Alcoa Homebuilders Association.

continued on page 3
The Many Faces of BMSA: Meet Your Fellow Members

In each issue of TimberTalk, we feature a member to help you get to know the many faces of your association.

Frank Anderson – President, Sun Windows, Inc.

Tell us about your company. We are an independent, family-owned, premium clad wood window and door manufacturer. We specialize in custom, built-to-order products, for residential replacement, commercial, historic, new construction and renovation. We are debt free and have a strong regional focus.

What is your current role/responsibility at the company? My current role is President, though I have been known to drive delivery trucks, work on production, do product testing, janitor, etc. We wear many hats at Sun!

How and when did you become involved with your company? I have been working and involved with Sun Windows my entire life. My career began after college working on all production lines and eventually earning the respect and ability to become President.

What do you like most about your job? Manufacturing a product that we can be proud of and satisfying valued customers’ needs, therefore, helping our customers to be more successful.

Where are you from? Where did you grow up and go to school? I was born and raised in Owensboro, KY. I attended Stetson University in Deland, FL for four years. Most importantly, I graduated from “The School of Hard Knocks” from my father!

What are your favorite books and movies? My favorite book is Total Money Makeover by Dave Ramsey. I’m a big fan! My favorite movie is a tough one, probably Forrest Gump.

What are you reading now? The Age Curve, How to Profit from the Coming Demographic Storm by Kenneth Gronbach.

What are you most proud of? Successfully managing our company through tumultuous circumstances and providing for many families, including my own.

How would you like to be remembered? By carrying on our family’s rich heritage of generosity, strong work ethic, sincerity and pride.

What’s the one thing about you that few people know? Since early childhood I have been a “river rat” and spend most of my spare time on or along the water. Thus my nickname is Huckleberry Finn.

What are your pet peeves (in other words, the things that bug you the most)? Tardiness, rudeness and dishonesty are a few things that really bother me.

Tell us about your family. I have three lovely children and two North Carolina-born granddaughters. Chris & Kellyann reside in Huntersville, NC with their two daughters Anabelle Grace and Adelyn Mae. Cameron is a chef and lives in Owensboro, KY. My youngest daughter Caitlin works in finance and currently lives in Louisville, KY. I have two coon hound dogs: Penny and Pancha.

What is your favorite vacation location and why? British Virgin Islands or most all Caribbean locations. I love boating, sailing, diving and island culture.

What is your favorite way to unwind after a hard day? Paddle boarding or playing tennis.

Based on what you’ve learned in your career, what advice would you give a young person entering the building products industry? Stay focused on your objectives, be a good listener, be adaptive and flexible towards advanced technologies. And always be open to adjusting to ever-changing circumstances. PMA = Positive Mental Attitude!

What does belonging to BMSA mean to you? How have you and your company benefited from membership in BMSA? The BMSA has truly been a godsend for me and our company. Since joining BMSA during the “meltdown” we have had the privilege and honor of meeting and engaging with the most wonderful people in the world. The relationships, friends, experiences, education and business from our BMSA involvement has exceeded our expectations on all fronts.

BMSA Hires Communications Manager

Jessie Norman joined BMSA in May as our Communications Intern and has been instrumental in incorporating social media to communicate with our members. We are pleased to announce that effective August 1st, Jessie is with us full time as our Communications Manager! Jessie is responsible for three monthly electronic newsletters: BMSA Bulletin, The Cutting Edge, and Safety First. In addition, she maintains our website, www.mybmsa.org, to keep it up-to-date and relevant, and manages BMSA’s presence on social media.

“We are thrilled to have Jessie on board with us. She is a breath of fresh air with new ideas and methods on how we can communicate more effectively with members. In the short time she has been with us, she has already improved the professionalism and consistency of our Association communications,” says Lynn Schwarz, BMSA President.

A native of Marion, NC, Jessie graduated from Wingate University in May 2015 with a degree in Marketing. Jessie can be reached at jessien@mybmsa.org or 800-849-1503.

BMSA Mission:
To strengthen independent building material dealers through advocacy, communication & education.
BMSA is pleased to launch two new member services. Like all services that BMSA offers, these new services are designed to help members grow their businesses and be more successful.

**Online Industry Training** – While BMSA’s live seminars continue to be well received, we recognize that there is a need for even more industry training. Members continually tell us that training new employees is a challenge, as well as making sure veteran employees stay current on the latest industry skills and knowledge. To that end, BMSA has teamed up with Greg Brooks, Building Supply Channel, to offer BMSA members a custom branded Learning Management System (LMS).

This online tool provides our members with the opportunity to receive education and training via the BMSA education portal. Over 150 topics/courses are available for salespeople, yard workers, and front-line supervisors. Managers and employees can manage training in minutes and identify strengths and weaknesses with a skills evaluation test, track progress, view scores, run reports, create assignments, and much more. Additionally, all material is mobile and tablet-ready which allows our members to learn on the job, at home, and on any device, thus providing a truly Learn Anytime, Anywhere experience.

Through BMSA, our members enjoy the lowest price available for The Learning Management System. Pricing is tiered so members can purchase as many or as few subscriptions as they need. BMSA members can access LMS through the Education Resources tab on the BMSA website (www.mybmsa.org) or by going directly to www.bmsatraining.org. For more information and pricing, contact Lynn (lynns@mybmsa.org) or Cindy (cindyh@mybmsa.org) at BMSA (800.849.1503).

**Hiring Assistance** – Have you ever made a bad hire? If you have, you know how costly that can be – costly both in money spent to get the new employee on board and trained, as well as costly in time. To help members make more informed hiring decisions and to help increase the odds of a successful hire, BMSA has teamed up with RefCheck® to offer members an affordable background and reference checking service. Reference checks should be a key component of the hiring process. It’s a matter of due diligence. Done correctly, reference checks help you make better, more informed hiring decisions which increases productivity, enhances your company image, reduces turnover and improves workplace safety. RefCheck’s customized approach enables you to choose only the employment tools you actually need to satisfy your hiring needs – and RefCheck’s HR professionals can help you determine which tools are best for your particular hiring situation. You only pay for what you need. Plus, BMSA members receive a 15% discount off RefCheck’s standard fees. Screening tools available through RefCheck® include:

- DOT drug testing
- Driving records search
- Criminal records search
- Sex offender registry
- Employment verification
- Criminal record searches – local, state and federal

For more information or to begin using RefCheck’s services, contact Zuni Corkerton at 800.510.4010, ext 12.
### 2015 Program Exhibitors

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<thead>
<tr>
<th>Company/Full Name</th>
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<tbody>
<tr>
<td>Amelia Lumber</td>
<td>Madison Wood Preservers</td>
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<td>Blue Linx Corp.</td>
<td>Norbord</td>
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<td>BlueTarp Financial</td>
<td>Parksite</td>
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<td>Bonsal American</td>
<td>PA &amp; IN Lumbermen’s Mutual</td>
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<td>Cedar Creek</td>
<td>Insurance Companies</td>
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<td>Cox Industries</td>
<td>Randolph-Bundy</td>
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<tr>
<td>Culpeper Wood Preservers</td>
<td>REEB Millwork</td>
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<td>Diamond Hill Plywood</td>
<td>Rocco Building Supplies</td>
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<td>ECMD/Arndt &amp; Herman</td>
<td>Rogers &amp; Associates</td>
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<td>Empire Mouldings</td>
<td>Roxul, Inc.</td>
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<td>ENAP</td>
<td>Royal Building Products</td>
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<tr>
<td>Federated Insurance</td>
<td>Smith Millwork</td>
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<td>Fortress Wood Products</td>
<td>Spruce Computer Systems</td>
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<td>Georgia-Pacific Wood Products</td>
<td>Superior Plastic Products</td>
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<td>Hannah Sheridan Loughridge</td>
<td>The Emery-Waterhouse Co.</td>
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<td>&amp; Cochran</td>
<td>UFPi Elizabeth City, LLC</td>
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<td>Vann Attorneys</td>
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<td>LMC</td>
<td>Weyerhaeuser EdgeGOLD</td>
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<td>Wholesale Millwork</td>
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**“The Summer Conference provides me with relevant and timely industry information.”**

Bradley Huneycutt, Locust Lumber

**“I love it here.”** Emily, age 7

**“This is the best conference I’ve ever been to.”** Shelley Fallon, Cosella-Dorken
THANK YOU 2015 Summer Conference Sponsors

Amelia Lumber
BlueTarp Financial
Cox Industries
Culpeper Wood Preservers
ECMD/Arndt & Herman
Empire Mouldings
ENAP
Federated Insurance
Fortress Wood Products
Georgia-Pacific
Huttig Building Products
Jim Carpenter Co.
Lamberth Building Materials
LMC
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Rocco Building Products
Roxul, Inc.
Royal Building Products
Siewers Lumber & Millwork
TW Perry Enterprises
Vann Attorneys
Weyerhaeuser
Weyerhaeuser EdgeGOLD
Wholesale Millwork

Virginia Beach Is Too Far Away?
Not For These Families:

The Huneycutt Family of five traveled from Locust, NC, 323 miles
Steve & Susan Kegley traveled from Chilhowie, VA, 397 miles
The Yoder Family of 6 traveled from Fair Play, SC, 481 miles
The Jones Family of nine traveled from Columbus, OH, 585 miles
Patricia & Theresa Jones traveled from Henderson, TN, 853 miles

It’s worth the trip!

“What you all do for the kids is phenomenal.” Norwood Morrison, Culpeper Wood Preservers

“This is the best conference I’ve ever been to.” Shelley Fallon, Cosella-Dorken
Are There Holes in Your Umbrella Policy?

When was the last time you reviewed your umbrella limits? Four years ago? Five years? More? That's probably four or five years too many. Why? Can you name anything that costs less than it did five years ago? Probably not. That goes for legal costs and settlements too—they continue to increase exponentially.

Accidents happen. How they happen and the outcome typically defines the extent of the damages. For example, picture a slip and fall incident at your business, then imagine the claim difference between “just” a broken arm and a claim that involves a head injury resulting in traumatic brain damage. Or, what might be the consequences if your employee driver was in a head-on collision with a single-occupant vehicle versus one carrying a family of four?

It’s easy to grasp the difference in claim costs when comparing a serious accident to a less severe one. If you haven’t reviewed your umbrella limit recently, how confident are you it’s enough to cover claims? Are you ready to pay for what it can’t? Insurance is intended to help protect you after catastrophic events, but it can do so only if you have purchased adequate limits.

If it’s time for a policy review, don’t wait. Your provider should look at your umbrella limits; examine your exposures (large auto fleet, potentially hazardous product, etc.); and help you determine the business and personal assets you could lose, social responsibility, requirements of vendors or others you do business with, and any unique situations that should be taken into account when determining your policy limit.

If you don’t have an umbrella, adding one now may be more important than ever. Ask your provider to explain the advantages and help you determine the limits you may need to protect the business you’ve worked so hard to build.

This article provided courtesy of Federated Mutual Insurance Company, your association’s recommended insurer for property & casualty.

This article is intended to provide general information and recommendations regarding risk prevention only. There is no guarantee that following these guidelines will result in reduced losses or eliminate any risks. This information may be subject to regulations and restrictions in your state and should not be considered legal advice. Qualified counsel should be sought regarding questions specific to your circumstances and applicable state laws. All rights reserved.

Many Thanks to Our Spring Roundtable Sponsors

• Blue Tarp Financial
• Carl Rogers, Rogers & Associates
• Culpeper Wood Preservers
• Federated Insurance
• PA & IN Lumbermen’s Mutual Insurance Companies

Calendar of Events

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<tr>
<th>Date</th>
<th>Event Description</th>
<th>Location</th>
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<tbody>
<tr>
<td>Sept. 23-25</td>
<td>CFO Roundtable, Carmel, California</td>
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<td>Sept. 27-29</td>
<td>Roundtable 3, Nashville TN</td>
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<td>Oct. 4-6</td>
<td>Roundtable 6, Charleston, SC</td>
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<td>Oct. 11-13</td>
<td>Roundtable 1, Jackson, TN</td>
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<td>Oct. 28-30</td>
<td>NLBMDA’s ProDealer Industry Summit, Colorado Springs, CO</td>
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<td>Nov. 1-3</td>
<td>Roundtable 7, Roanoke, VA</td>
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<td>Nov. 4-6</td>
<td>Sales Managers Roundtable 3, Asheville, NC</td>
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<td>Nov. 10</td>
<td>Special Orders Seminar, Columbus, OH</td>
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<td>Nov. 11-12</td>
<td>Yard &amp; Delivery Managers Workshop, Columbus, OH</td>
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<td>Dec. 1</td>
<td>Beat Last Year (Sales Seminar), location to be determined</td>
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<tr>
<td>Dec. 2-3</td>
<td>Emerging Leaders/Next Gen Roundtable, Charlotte, NC</td>
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<tr>
<td>Feb. 3-4, 2016</td>
<td>BMSA’s 2016 Building Products Show, Hickory, NC</td>
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BMSA Member News

Terry Lumber & Supply, Peninsula, OH, is celebrating its 75th Anniversary. John “Terry” Montaquila founded Terry Lumber in 1940, and the company is now run by his daughter, Judith Montaquila Lahoski, and grandsons John & Terry Lahoski.

Just five days after BMSA’s Summer Conference, Jon Stier, owner of Stier Supply in Gaston, SC, welcomed his 10th grandchild, a baby girl named Lincoln Grace Johnson. Proud parents are Becky Stier and her husband Max Johnson.
2015-2016 Executive Committee

Chairman of the Board
Joe Allen
Anderson Lumber Company
Alcoa, TN

First Vice Chairman
George S. Miser
Lumber Service, Inc.
Carrollton, OH

Second Vice Chairman
Thad Shuler
Southern Lumber & Millwork
Charleston, SC

Treasurer
Chris Yenrick
Smith Phillips Building Supply
Winston-Salem, NC

Immediate Past Chairman
Mike Moore
TW Perry Enterprises
Gaithersburg, MD

President
Lynn Schwarz
BMSA
Charlotte, NC

Vice President & Secretary
Cindy Hartley
BMSA
Jamaica, VA

2015-2016 Board of Directors

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Bryan Strickland
Guy C. Lee Building Materials
Shallotte, NC

Matthew Hawkins
Safrit’s Building Supply
Beaufort, NC

Ohio Directors
Evan Jones
Jones Lumber & Millwork
Columbus, OH

Jeff Crowl
Crowl Lumber Company
Malvern, OH

South Carolina Directors
Rob Crawford
Buck Lumber
Charleston, SC

Harley Yoder
Yoder’s Building Supplies
Fair Play, SC

Tennessee Directors
David Hunt
Tindell’s, Inc.
Knoxville, TN

Eddie Crosslin
Crosslin Building Supply
Eagleville, TN

Virginia Directors
Bruce Shelton
Capps Home Building Center
Moneta, VA

Jim O’Brien
The Lester Group
Martinsville, VA 24115

National Director
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The Lester Group
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