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March 2014

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CORNERSTONE

The official magazine of the
Home Builders Association of West Florida



4400 Bayou Blvd., Suite 45, Pensacola, Florida 32503

(850) 476-0318

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David Peaden II
Executive Director
dpeaden@hbawf.com



Vicki Pelletier
Director of Marketing & Communication
vicki@hbawf.com

Next Issue:
April
2014

Edit: March 3, 2014
Space: March 17, 2014
Materials: March 24, 2014

Magazine Design & Layout by
warren wight creative services
www.warrenworld.com



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Cornerstone, the monthly publication of the Home Builders Association of West Florida serving Escambia and Santa Rosa Counties, is published monthly, twelve (12x) per year. Send address changes to HBA of West Florida, 4400 Bayou Boulevard, Suite 45, Pensacola, Florida 32503-1910. Cornerstone, is published in the interests of all segments of the home building industry and is distributed to its members and others associated with the HBA of West Florida. HBA of West Florida and Richard K. Nicholson Pub., Inc. does not accept responsibility for, or endorse any statement or claims made by advertisers or authors of any articles. Every effort has been made to assure accuracy of information, but authenticity cannot be guaranteed. No part of this publication may be reproduced without the written consent of Home Builders Association of West Florida, Copyright ©, 4400 Bayou Boulevard, Suite 45, Pensacola, Florida 32503-1910, 850.476.0318. Advertisers and advertorials in Cornerstone do not constitute an offer for sale in states where prohibited by law.

Do You Care Enough to Be an Industry Leader Who Can Make a Difference?

Who will lead the Florida home building industry into the 21st century? That question lies at the heart of my deepest concerns about our future. Committed industry leaders are the foundation upon which the day-to-day problems can be solved. Leadership translates into ideas, action, governmental affairs, membership growth and non-dues revenues for our Association.

But leadership comes at a price and it seems clear that fewer and fewer of our members are willing to pay it. Let me be perfectly clear: our current leaders are doing an outstanding job. But they have family and work commitments like everyone else, and they'd like nothing more than for a new round of leaders to step up to the plate and help them.

What's stopping them? Probably the biggest barriers to leadership involvement are time away from business and family. Those are difficult objections to overcome. Frankly, if your business is not profitable, you really have no basis on which to lead. As for family objections, I greatly respect the men and women who honor them, and that respect far exceeds that which they could earn from me for business success.

As important as business and family are, I don't believe they are the only weapons being used to deal death blows to leadership. By far the most lethal enemy is apathy, more fully defined as a lack of responsibility.

The fact is that our Association needs you. You can begin by attending Membership Meetings, or participating in the Parade of Homes, Home and Product Expo or other events. Just by attending different events helps the overall success of the HBA. Plus, you will find that our HBA members are kind and very hospitable. You must also conduct your business and your life in a manner that inspires others. This means honesty, integrity, and a solid work ethic. But most of all, you must care about our industry so deeply that your enthusiasm becomes contagious and ignites our entire Association.

And where is the payoff for you? The satisfaction of knowing that you were one of the few, proud people who cared enough to make a difference.

President's Message



NEWMAN RODGERS

"...they'd like nothing more than for a new round of leaders to step up to the plate and help them."



2014 PARADE OF HOMES DREAM HOME BUILDER

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of Westerheim Properties

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April 26 - May 4, 2014



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By being a member of the Home Builders Association of West Florida, you have the opportunity to save money and take advantage of the many benefits that we call, "Member Advantage." From General Motors to Lowe's and UPS, find a way to save your company valuable resources.

Associated Petroleum Products (APP) Fuel Card Program - Benefiting You... Benefiting Housing

Fuel is probably the second largest expense for any company involved in transportation, next to payroll. In an effort to continually provide value to our members, the National Association of Home Builders (NAHB) sought a new affinity vendor for a fuel program that would invest in our members and what we believe in. We found that in Associated Petroleum Products, Inc. (APP).

APP is a family owned company formed in 1981 based out of Tacoma, Washington providing a variety of fuel, lubricant, and propane products and services for many industries. They created the APP Fuel Card Program unique to NAHB that benefits our members with a vast network of fueling locations, industry-best purchasing controls, and online management tools that provide fleet managers the security and operational control required to run a fleet of any size, whether you have one vehicle or 400! The program is simple...Members earn \$0.015 for EVERY gallon purchased and gain a fuel management program that replaces messy accounting practices and gains accountability for all your fuel purchases.

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1. Get your NAHB proof of membership form at www.nahb.org/gm.
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For private offer details, visit www.nahb.org/gm.

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Visit www.LowesForPros.com/NAHB and register to save 2% on your Lowe's Accounts Receivable purchases made

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* Offer is not automatic, see store for details.

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FHBA Builder Rebate Program

The Florida Home Builders Association (FHBA) Rebate Program has given builder members \$37,500 in rebates since FHBA started the program in January 2103.

No one likes to leave money on the table. So, what would you think if you could get a rebate for your loyalty to many of the nation's leading housing industry product suppliers? Well, now you can! FHBA's Member Rebate Program increases your bottom line. For the minimal effort of informing us about the home construction products you use and when you close on a home or project, you'll be putting money back in your pocket. Both Builder and Remodeler companies, no matter how large or small, qualify for the program, and you are not required to use products from every Manufacturer.

Besides the money, the next-best part of the program is that it doesn't change the way you do business. You are not required to submit receipts and you do not have to change how you purchase products. We do the paperwork, collect the money and mail you the quarterly rebate checks directly!

Visit www.hbarebates.com/fhba.html for more information. Or call Lynne Edwards at the Florida Home Builders Association at 800-261-9447.



The Auxiliary Council hosted its February meeting at the Home Builders Association where members are planning for a fun-filled year. If you are interested in getting involved with the Auxiliary Council, please contact Council President Wilma Shortall of Primary Residential Mortgage at (850) 982-6974 or e-mail: wshortall@primeres.com.



From left, Angie Cooper of Gulf Power Company; Janice Terrell of Pensacola Energy; Kim Cheney of Mathes Electric; Towana Henry of Keller Williams; HBA Director of Marketing and Communication Vicki Pelletier; Auxiliary Council President Wilma Shortall of Primary Residential Mortgage; and Laura Gilmore of Fairway Independent Mortgage Corporation.

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GBC Pensacola
Green Building Council

The Green Building Council, led by Jeff Hatch of Gulf Power Company, participated in the Neighborhood Energy Efficiency Expo sponsored by Evergreen Energy Initiative (EEI). EEI is a non-profit entity designed to help owners of older homes plan and implement cost-effective energy renovations. The neighborhood expo promotes EEI and its concept but also showcases industry partners such as Coastal Insulation, All Seasons Heating and Air, Folkers Windows, Wells Fargo and the Green Building Council.



From left, Dan Kealer of Coastal Insulation with Green Building Council President Jeff Hatch of Gulf Power

Council President Hatch said that his part was to represent the GBC. “One of our goals this year is more community involvement,” said Hatch. Hatch said he spoke to attendees about energy efficiency, and promoted the GBC and its mission to educate the public as well as promote HBA members.

2014 MEMBERS

The Green Building Council, led by Jeff Hatch of Gulf Power Company, would like to thank its current members. The Green Building Council is the leading source for Green Building programs and networking. If you are not a Green Building Council member, please join today by contacting the HBA at 476-0318.



GBC Pensacola
Green Building Council

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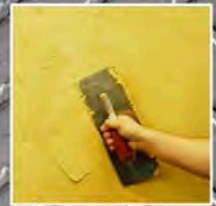
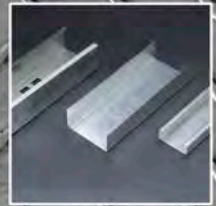
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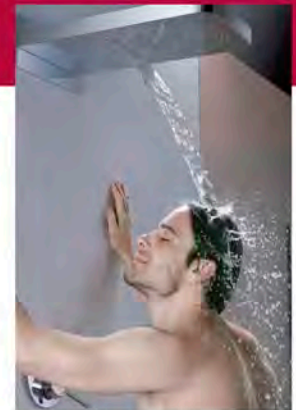


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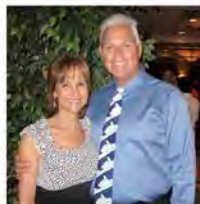
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Home Builders Association **SPRING** Golf Classic

**Thursday,
March 20, 2014
Stonebrook Golf Club**

**Registration: 12:00 p.m.
Shotgun Start: 1:00 p.m.**

**4-Person Scramble
\$80 Per Person**

Contact HBA Director of Marketing and Communication Vicki Pelletier at 476-0318.

ANCHOR

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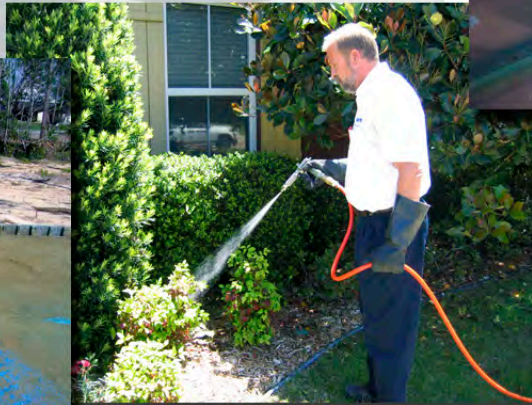
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DELAWARE BUILDER ELECTED CHAIRMAN OF NAHB

Kevin Kelly, a Delaware builder and developer with more than 30 years of experience in the housing industry, was elected as the 2014 chairman of the National Association of Home Builders (NAHB) during the association's International Builders' Show in Las Vegas.

Kelly is president of Leon N. Weiner & Associates, Inc., and became actively involved with the Home Builders Association of Delaware when he joined the company in 1979. His building experience includes land development, multifamily and single-family home building, with an emphasis on affordable housing.

"Kevin's ascension to the top of this organization not only further affirms his leadership in advocating for home builders, but also in securing better housing opportunities for everyone," said Delaware Governor Jack Markell. "His commitment to affordable housing has made a difference for people in Delaware and his experience will serve him well as chairman of NAHB. I congratulate him on this honor."

"Our focus this year will be to ensure

that the housing market continues to strengthen," said Kelly. "We will fight to protect the mortgage interest deduction, the Low Income Housing Tax Credit and other vital housing tax provisions. We will work with the Administration and members of Congress in a bipartisan manner to enact meaningful housing finance reform that includes a federal backstop to ensure sufficient mortgage liquidity for homeownership and rental housing opportunities. On the regulatory side, we will oppose unnecessary and burdensome regulations that harm home builders and consumers and seek major reforms in appraisal practices to ensure that appraisals accurately reflect true market values."

Throughout his career, Kelly has been active in the NAHB leadership structure at the local, state and national levels. A life director of the Home Builders Association of Delaware, he served two terms as its president (1998 and 1999) and was named Builder of the Year in 1999. In 2008, the Delaware association honored him with its distinguished service award. Kelly is only the third person to receive the award since the association was chartered in 1947.

At the national level, Kelly is an NAHB life director, and has been a member of the NAHB Executive Board for more than a decade. He previously served as the Area 3 national area chairman and was selected by his fellow chairmen to serve as their moderator for 2010. From 2005 to 2008, he was the NAHB state representative from Delaware.

Kelly also has chaired some of NAHB's most important committees, including Federal Government Affairs, Association Planning and Joint Councils, and has served on the Budget and Finance Committee. In 2009, Kelly was honored as the NAHB Government Affairs Member of the Year and the NAHB Advocate of the Year.

In recognition of decades of dedication to the cause of affordable housing, Kelly received NAHB's Daniel M. Grady



Memorial Award in 2010. He is a founding member of NAHB's Housing Credit Group, which works for improvements to the Low-Income Housing Tax Credit program.

From 2003 through 2007, Kelly also served on the Board of Governors of the National Housing Conference.

In 2007 Kelly received a Distinguished Alumni Award from his alma mater, St. Anselm College.

In 2011, Kelly and his business partner, David Curtis, received the Fair Housing Person of the Year award from Housing Opportunities Inc., of New Castle County, Del.

Kelly is also president of the Leon N. Weiner Education Foundation, serves on the board of directors of Catholic Charities for the Diocese of Wilmington, and is a member of the New Castle County Housing Advisory Board. He was appointed by now U.S. Senator Chris Coons.

Kelly and his wife, Marcia, are also active in their church and in several local community organizations that serve the homeless, the mentally and physically challenged, and victims of domestic violence. They have two sons, Sean and Ryan.

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Learn How Some Builders Earned a Profit

Although the housing downturn and struggling economy hit all builders hard, some managed to earn a profit in spite of the odds by building equity and positioning their companies to prosper when more buyers return to the market.

Builders have an opportunity to see which companies earned a profit and how they did it with NAHB's "Cost of Doing Business Study, 2014 Edition."

Available from NAHB BuilderBooks, this one-of-a-kind resource gives home builders a rare glimpse at other builders' financial information by providing data on profitability, cost of sales and expenses from hundreds of home builders across the country.

The "Cost of Doing Business Study" examines and compares financial performance according to builder type and size, as well as industry-wide averages using the following key indicators:

- Gross margin
- Net profit
- Cost of goods sold
- Operating expenses
- Financial ratios — current ratio, debt-to-equity ratio, and more

The study contains a wealth of data, analysis and guidance to help builders boost profitability, increase efficiency, set realistic budget targets and improve upon their business practices.

It also includes more than 35 proven cost-cutting, profit-raising ideas that builders can apply to their businesses.

To Order

The "Cost of Doing Business Study" is available as an eBook at ebooks.builderbooks.com.

NAHB Urges OSHA to Withdraw Silica Rule

The National Association of Home Builders (NAHB) on Tuesday requested that the Occupational Safety and Health Administration (OSHA) withdraw a proposed rule that would drastically lower the permissible exposure limit (PEL) of crystalline silica for the construction industry.

The rule also requires impractical medical surveillance of construction industry workers, extensive and costly recordkeeping processes, and restrictions on certain construction site work practices, which contradict existing safety procedures.

"The real problem here is that OSHA doesn't understand how this rule would work on real world residential construction sites," said NAHB Chairman Kevin Kelly, a home builder from Wilmington, Del. "Before this rule moves forward, OSHA needs to work with us and our members to craft something that is pragmatic, workable and actually improves construction industry workers' health and wellbeing."

OSHA has determined that a rule is needed to substantially reduce the risk of serious disease from exposure to airborne concentrations of silica dust. This, however, runs contrary to data from the national Centers for Disease Control and Prevention that shows a sharp decline in the incidences of silicosis in recent decades. To date, OSHA has not explained how drastically lowering the PEL will effectively reduce the current number of silica-related illnesses and deaths.

As such, NAHB is recommending that OSHA use the existing PEL for silica in construction until a comprehensive study demonstrates that the PEL must be made lower for legitimate health reasons. NAHB has also advised OSHA to focus mandated control methods on silica-generating tasks – within the construction industry – that have been proven by silica exposure monitoring data to generate high levels of silica exposure above the existing PEL.

In addition to the drastic 80 percent reduction in the PEL, NAHB believes the rule is economically and technologically unfeasible for the industry to comply with. OSHA has estimated that the rule will cost the industry approximately \$511 million to implement, however, analyses show that this number is grossly underestimated. Economic analysts estimate the cost to be closer to \$2.2 billion per year, and likely to increase given the present state of the economy.

Given the many problems associated with the proposed rule, NAHB is urging OSHA to withdraw it, and instead, treat it as an advance notice of a proposed rule. Doing so will allow the agency time to collect more comprehensive data and determine how best to align the rule with current industry practices.



Green Home Building Continues to Climb, Valued at \$36 Billion in 2013

McGraw Hill Construction, a part of McGraw Hill Financial (NYSE: MHFI), today released findings from a new Green Home Builders and Remodelers Study at the National Association of Home Builders (NAHB) International Builders' Show in Las Vegas.

Green homes comprised 23% of the overall residential construction market in 2013 and are expected to grow to between 26% and 33% of the market by 2016. This equates to a doubling in the value of green home construction over three years, growing from \$36 billion in 2013 to \$83-\$105 billion in 2016, based on the current McGraw Hill Construction forecast for total residential construction.

According to McGraw Hill Construction research dating back to 2006, the green home building market most rapidly accelerated during the housing downturn when builders experienced in green remained in business at higher proportions than those not knowledgeable about energy-efficient and green home building. As the residential market improves, indications are that the residential market is becoming bifurcated, with green builders accelerating the depth of their green work, and new or returned entrants into the market focusing on traditional construction practices.

"Green experience was a significant part of what kept builders in business during the recession," said Harvey M. Bernstein, VP of Industry Insights and Alliances, McGraw Hill Construction, "and now, those same firms are embracing the competitive advantage they earned by deepening their delivery of energy-efficient and green homes. We also see firms reentering the market that are using traditional home building practices versus green practices because that's what they know. However, the broader availability of green building products and practices, a more educated consumer and an increase in activity at the regulatory level will also encourage this group of builders to learn green practices over time."

The study shows that the top drivers to increased green home building activity include changes in codes and regulations, better quality, wider availability and affordability of green products, energy costs, and competitive advantage.

The green home building study, produced by McGraw Hill Construction in conjunction with the NAHB, is the fourth in a series that dates back to 2006. It was designed to provide key insights into market opportunities, backed by proprietary research surveys and the power of the Dodge database. The study reveals business benefits afforded by green building:

- Competitive marketing advantage: 51% of builders and remodelers find that it is easier to market green homes, up from 46% in 2012 and 40% in 2008.

- Customer willingness to pay for green features:
 - 68% of builders (up from 61% in 2011) report their customers will pay more for green, with 23% reporting that their customer will pay more than 5%
 - 84% of remodelers report the same (up from 66% in 2011), with 55% reporting their customers will pay more than 5% for green features.

"This study shows that more and more builders are incorporating environmentally sensitive and energy and resource efficient techniques into traditional home building practices, and we expect to see even stronger growth in the coming years," said Matt Belcher Co-Chair of NAHB's Energy & Green Building Subcommittee and a Builder from Wildwood, MO. "Green building expertise provided builders and remodelers with a competitive advantage during the housing downturn, and now as the market continues to recover, NAHB members stand ready to meet the increased demand."

In 2013, 16% of builders were dedicated to green building with more than 90%

of their projects green, and another 20% were highly invested in green activity with 61% to 90% of their projects green. By 2015, that is expected to increase, with 20% of builders expecting to be exclusively working on green buildings, and 24% doing 61% to 90% green work. Remodelers are also increasing their attention to green work,



with 16% reporting more than 60% of their projects are green today, expected to grow to 23% doing this amount of green remodeling in 2015 and 32% by 2018.

This spring McGraw Hill Construction will publish its 4th SmartMarket Report on the green home building marketplace, which will include these findings with additional analysis and new market research data on the trends of the multifamily builder. In the meantime, key findings from the study can be found at analyticsstore.construction.com/GreenHomeKeyFindings14.

NAHB Study Provides Further Analysis on What Home Buyers Really Want

Before your members build another house this year, they need to read the study recently released by NAHB, What Home Buyers Really Want: Ethnic Preferences.

Builders and other industry professionals now have an opportunity to find out what home buyers from different ethnic groups really want and will not give up in today's market, as well as which features they are ready to leave behind in light of current economic realities with a new publication from the National Association of Home Builders (NAHB).

NAHB's publishing arm, BuilderBooks, recently released What Home Buyers Really Want: Ethnic Preferences, a survey of recent and prospective home buyers that compares and contrasts how housing preferences are affected— or not —by the racial/ethnic background of the home buyer (controlling for factors such as age and income). The analysis focuses on four groups: White (non-Hispanic), African-American (non-Hispanic), Hispanic, and Asian home buyers.

The study provides insights into buyers' preferences for home type and size, room layout, kitchen and baths, windows and doors, accessibility and outdoor features, electronics and technology in the home, energy efficiency, choosing a community, and trade-offs buyers are willing to make.

What Home Buyers Really Want: Ethnic Preferences is available as an eBook at ebooks.builderbooks.com.

A limited number of print copies will be available beginning February 24, 2014, from BuilderBooks.com.

Residential Remodeling Market Continues Gradual Climb, Bath and Kitchen Most Popular Upgrades

Residential remodeling will continue a gradual climb back up in 2014 from a dramatic fall during the economic downturn, according to experts at a press conference hosted by the National Association of Home Builders (NAHB) Remodelers at the International Builders' Show (IBS) in Las Vegas. Remodelers from around the country agreed with the forecast, citing increased demand from home owners for upgrades to existing bathrooms and kitchens.

NAHB projects that residential remodeling spending on owner-occupied single-family homes will increase 2.5 percent in 2014 over 2013, and another 1.8 percent in 2015.

"Remodelers are regaining confidence in the market as home owners continue to upgrade their homes and make repairs or replacements that were deferred during tough times," said 2014 NAHB Remodelers Chairman Paul Sullivan, CGR, CAPS, CGP, a remodeler from Boston. "NAHB Remodelers looks forward to working in a strengthened market as homes sales rise."

"We are predicting slow and steady growth in remodeling activity throughout 2014 and into 2015," said Paul Emrath, NAHB's vice president for survey and housing policy research. "That outlook is consistent with the indicators of future activity in our recent Remodeling Market Index (RMI) survey. It's a positive sign that whole house remodels have rebounded somewhat as home equity levels increased in 2013, though traditional bath and kitchen projects remain the most popular remodels."

Repairs and replacements of old components and the desire for upgraded amenities were cited as the top reasons for customers to hire a remodeler, according to a recent NAHB survey. The survey results describe the changes the remodeling market has undergone in recent years, such as the growth in whole house remodels after a dive in 2010.



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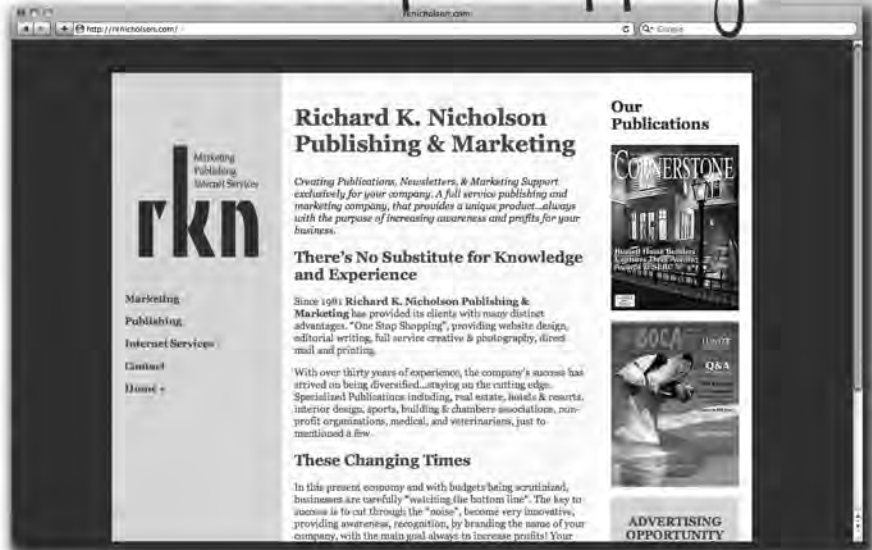
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HBA new member James Walker, of Walker Construction and Properties, earned a construction management degree from the University of West Florida. Walker has over 12 years of residential, commercial and industry project management experience. Walker said that the HBA provides him with the opportunity to meet other industry professionals, and to belong to an organization that keeps him informed with industry information. By being informed, he can make sure that his customers are getting the latest and best products/services available. "I look forward to being an active member of the HBA, and I hope I can help it grow in the community," said Walker. When he isn't working, Walker enjoys watching the New Orleans Saints in person, since he's a season ticket holder. "I bleed black and gold," Walker says! Walker also enjoys fishing and coaching his children's soccer team.



Laura Gilmore

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TOP 10 REASONS TO DO BUSINESS WITH AN ACTIVE ASSOCI- ATE MEMBER

1. They support the industry at the local, state and national levels.
2. They volunteer time, talent and treasure to help the association accomplish its goals.
3. They recruit their colleagues and business contacts to become members.
4. They serve on committees and councils gaining valuable networking opportunity while helping to advance the association's mission.
5. By doing so, you increase the value proposition for all membership in our HBA.
6. They are strong supporters of local and state PACs and BUILD-PAC.
7. They are a major source of non-dues revenue through sponsorships, advertising, etc.
8. As industry partners, they are a valuable resource for business and management tips.
9. They are heavily invested in your business success: You win, they win!
10. Why wouldn't you do business with a member?



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In construction, a spike is a steel object that is essential to making a building strong. As in construction, the HBA of West Florida sees a Spike as someone that works to keep our association strong. Spikes work on the recruitment and retention of members in addition to keeping members active with the association. Anyone is eligible for Spike status. On Spike credit is awarded for each new member recruited and an additional credit is awarded for that new member's renewal on or before their anniversary date. If you help to retain a member, you are eligible to receive a half point for each member.

Spike Club Levels

Spike Candidate	1-5 credits
Blue Spike	6-24
Life Spike	25-49
Green Spike	50-99
Red Spike	100-149
Royal Spike	150-249
Super Spike	250-499
Statesman Spike	500-999
Grand Spike	1000-1499
All-Time Big Spike	1500+

Spike Club Members and their credits as of 01/01/2014

Statesman Spike	500 Credits
Harold Logan	506

Super Spike	250 Credits
Rod Hurston	406.5
Jack McCombs	280.5

Royal Spike	150 Credits
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Edwin Henry	196
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Bob Boccanfuso	160.5

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Collier Merrill	129
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Ron Tuttle	88.5
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David Holcomb	77
John Harold	76
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