

# Monday Morning Blast

## April 23, 2018

This Monday Morning Blast  
brought to you by  
**ProFed Federal Credit Union**

# HBA

Home Builders Association of Fort Wayne, Inc.

### THIS WEEK AT THE HBA

- April 25th**      **8:00 am to 4:00 pm**  
2018 Town & Country New Home & Specialty Retail Tour  
● **Builder & Developer Signage & Planbook Pick-Up** ●
- April 26th**      **5:00 pm to 7:00 pm**  
Wabash Lighting Open House  
— 4621 Executive Boulevard
- April 28th & 29th**      **Noon to 5:00 pm**  
2018 Town & Country New Home & Specialty Retail Tour



**Know what's below.  
Call before you dig.**

### HBA Members

Please look at the people you are doing business with and bring them on board as New members.

Do Business with a Member!



## Make One Less Decision

With a New Construction Loan from ProFed Mortgage



#### Discover the Benefits

We understand that building a home can be challenging and full of decisions, but with ProFed Mortgage, we can take the worry and hassle out of the lending process. Discover the benefits of being pre-approved and prepared, and let your local mortgage experts walk you through the process. We offer:

- One-time closing
- A locked, competitive fixed rate
- Interest only payments during construction phase
- 5% down conventional financing
- In-house underwriting and servicing
- USDA financing

Contact ProFed Mortgage about your new construction loan today!



Apply online at [profedcu.mortgagewebcenter.com](http://profedcu.mortgagewebcenter.com) or contact us at 260.373.1636 or 800.752.4613 x1636 to set up an appointment.



**PROFED**  
CREDIT UNION

Connecting with members since 1933 with 11 locations in Northeast Indiana.



**TOWN & COUNTRY NEW HOME & Specialty Retail T • O • U • R**

# SAVE THE DATES!

**April 28 & 29 May 5 & 6**

Noon to 5pm FREE Admission



*Dream It!*



34 Homes, 13 Villas,  
29 In-Home Vendors  
& 2 Home Building Sites

*Build It!*



Presented by

**HBA**

Home Builders Association of Fort Wayne

*Live It!*

Sponsored by



FORT WAYNE NEWSPAPERS  
THE NEWS SENTINEL ▲ THE JOURNAL GAZETTE

**KIOS FM**  
Fort Wayne's #1 Country Station

**97.3 Wmee**  
Today's Best Variety

**MILLER**  
HEATING AIR CONDITIONING  
GEOTHERMAL

Website Sponsor **MENARDS**

[hometour.fortwayne.com](http://hometour.fortwayne.com)





*Thursday April 26th, 2018*

*5:00pm - 7:00pm*

*Wabash Lighting Showroom*

*4621 Executive Blvd*

*Fort Wayne, IN 46808*

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**Food, Music, Complimentary Drinks, Door  
Prizes, Vendors, and More!**

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Please RSVP by April 19th to Chesney at 260-209-6475 or  
[cboyer@wabashelectric.com](mailto:cboyer@wabashelectric.com)

*Please bring your business card to  
enter the door prize drawing.*



**JACK LAURIE**  
HOME FLOOR DESIGNS

and

**HBA**

Home Builders Association of Fort Wayne, Inc.

**GREAT  
FOOD**

**CASH  
BAR**

**Invite you to a  
MEET ME @ 5**

**BEER TASTING  
BY  
MAD ANTHONY**

**INDUSTRY  
NETWORKING**

**Wednesday, May 16, 2018**

**5:00 pm to 7:00pm**

**(Beer tasting, appetizers, and cash bar)**

**Jack Laurie Home Floor Designs**

**430 West Coliseum Boulevard**

**Fort Wayne, IN 46805**

**(Additional parking in Guitar Center lot)**

**RSVP to HBA Office—(260) 420-2020**

## GRAPHS AND LAUGHS

### Truthful Taxes

In 2017, the IRS audited 1 of every 160 individual tax returns, the lowest percentage since 2002, and the sixth straight year of declines. Overall audit probabilities peaked in 2010 at 1 in 90. For millionaires, the audit probabilities are 1 in 23, down from 1 in 8 in 2010. And remember, for you late filers, the IRS only takes checks for up to \$99,999,999.99; what a pain!

### Failing Farms

Non-inflation-adjusted farm income is projected to hit just \$59.50 billion in 2018 due to lower crop and livestock prices. This will be its lowest level since 2006, when farm income was \$57.44 billion, and is 7% lower than it was last year as the farm crisis enters year five. Farm income steadily rose from \$50.68 billion in 2000 to a peak of \$123.75 billion in 2013 and has plummeted since.

### GDP Gap

Usually the gap between GDP and potential GDP (what GDP would be if all economic resources were fully utilized) is very small. However, during 09Q2, the gap hit \$935 billion; 6.5% of GDP. That was the largest gap since 82Q4 when it hit 7.9%. Since mid-2009 the gap has steadily shrunk and is now actually negative, meaning the economy is over-performing! This is why inflation is expected to rise.

Elliot F. Eisenberg, Ph.D.

## **2018 HBA LEVEL SPONSORSHIP**

### **GOLD LEVEL—\$10,000**

- 3 Rivers

### **SILVER LEVEL—\$7,500**

- ProFed Federal Credit Union

### **BRONZE LEVEL—\$5,000**

- The DeHayes Group—Greg Gerbers

**THANK YOU FOR YOUR SUPPORT!**

# Job Opportunities

J & N Stone, Inc.

Job Opening—Call (260) 627-2404

Full Time Opening for a Warehouse Manager in our Grabill Office. The warehouse manager would be working independently, and reporting to the Office Manager.

The position requires someone who is self-motivated, detail oriented, organized, works well under pressure, and can multi-task.

Any interest in this position please email: [nissa@jnstone.com](mailto:nissa@jnstone.com)

**FULL TIME POSITION**— Apply at: [www.bldr.com](http://www.bldr.com) / careers and then find search your area. Use Huntertown for local search. Under general supervision performs routine loading and unloading of materials within yard or work site; assembles load packages into truck for delivery to customer job sites.

- Loads and unloads materials onto or from pallets, trucks or customer vehicles and installs strapping, bracing or padding to prevent shifting or damage in transit.
- Drives various lifting devices (e.g. forklift) to move products, equipment of materials around the warehouse, shop or yard.
- Performs load-building, determining the appropriate weight, composition, and placement of load based on customer order and capacity of delivery vehicle to ensure load is balanced and safe for hauling. Conveys materials to or from storage to designated area using hand truck, electric dolly, forklift or other devices.
- Attaches identifying tags or labels to materials or marks information on cases, bales or other containers so as to provide correct identification of items.

Requirements: High school diploma or General Education Degree (GED) and three (3) months experience performing these or similar tasks; or equivalent combination of education and experience. Forklift Certification required.

**SEILER EXCAVATING, INC. ....Job Opening—Call (260) 925-0507**

- Full time laborer position
- Option for over time
- Year round work
- Must be able to lift some heavy weights
- Must be able to work out in the weather and in the shop
- Benefits: Health Ins, STD & LTD, Life Insurance, Paid Holidays, Paid Vacation
- Must have valid driver's license
- Snow plowing in winter

**Closet Concepts Inc. — Job Opening**

- Full Time position
- Basic Carpentry Skills
- Monday – Friday work schedule
- Installation crew member

Contact Jon Ross at (260) 483-6763 or email: [jon.ross@closetconceptsinc.com](mailto:jon.ross@closetconceptsinc.com)

Korte Does It All is growing and is seeking full-time Installers/Service Technicians for HVAC, Plumbing and Electrical, as well as, Drain Cleaning Technicians. We are looking for personable, knowledgeable, service-minded individuals who take pride in their work. We want people who are looking for a career with Korte, not just another job. Great benefit package that includes: health, dental, life, STD, LTD, 401K, PTO, paid holidays, etc.

Email your resume to: [employment@kortedoesitall.com](mailto:employment@kortedoesitall.com)