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**President** 



# **INSIDE THIS ISSUE**

**Chapter Meetings Lobbying Update** 

**WAHI News** 

**New Members** 

Risk Management

#### Howdy Pardners!

The legislation that has been the focus of WAHI for the past 8 months looks as though it will pass through both houses of the legislature and become law. Home inspectors in Wisconsin will be required to identify what conditions are considered a Defect and label them accordingly on a summary page. WAHI was able to negotiate a new (improved) definition of the "D" word to make it more user-friendly for home inspectors and also to hopefully lessen the arguments coming back to us.

Home inspectors will continue to be the party advocating for our clients. We will continue to thoroughly read the book that is the home. It is the "book report" that has changed. Rest assured, WAHI is already at work preparing to guide our members as we all transition into the new rules and regulations.

On a happier note...our WAHI Spring 2020 Education House and Training Seminar! Two days of education, fellowship and opportunities to share the good, the bad and the ugly we have encountered since our last seminar in fall! We have another fantastic program planned for March 6th and 7th.

As usual, we have our most experienced inspectors providing wisdom and guidance during the WAHI Education House Peer Review on Friday morning! In the afternoon, experts will be positioned throughout the Education House covering a range of topics to make us all better home inspectors! A truly unique opportunity for personal growth and the betterment of our industry as a whole.

On Saturday, we have a perfect mix of practical (roofing, windows and plumbing) and business presentations (report writing, arbitration/litigation process and understanding your insurance policy). It's critical that we articulate our findings in an accurate and well documented way. We all set out to do our job to the best of our abilities and have everybody happy in the end BUT we need to know what to do when that unhappy client call does come in as well! This seminar offers a very timely array of topics with the changes that lay ahead for our industry.

If you haven't signed up yet, WHAT ARE YOU WAITING FOR????? This is the best education (and bang for your buck!) you can find as a home inspector in the State of Wisconsin! Don't miss this great opportunity!

Be safe out there and remember my standard offer...How can I help? Ric Thompson, WAHI President

# **WAHI Spring 2020 Education House and Seminar**

March 6th and March 7th The Sheraton Milwaukee Brookfield in Brookfield! Earn up to 15 credits! Details and Registration HERE!



**NEXT MEETING: Wednesday, March 18** 

Social at 6:00 pm & Meeting/Dinner/Education at 6:30 pm

Sconni's Alehouse & Eatery, 1239 Schofield Ave, Schofield, WI 54467 Education: We will address boilers and associated components.

For speaker information, or to provide a suggestion/lead, please contact the Chapter Education Chair, Tyler Groshek at 715.212.7341



**NEXT MEETING: Wednesday, March 4** 

Check-in by 5:15 pm - see important note below. Meeting/Dinner/Education to follow. NEW LOCATION: Hangar 54 Grill (in CV airport), 3800 Starr Ave, Eau Claire, WI 54703 IMPORTANT NOTE: The group will be ordering off a limited menu—orders MUST be

placed no later than 5:30 pm - plan your arrival accordingly!

**Education: Dan Walker, Walker Log Homes** 

Dan will share his expertise on what to look for when inspecting log homes, common

concerns and what it takes to make repairs.

For speaker information, or to provide a suggestion/lead, please contact Chapter Education Chair, David Welch at 715.382.6058



**NEXT MEETING:** Tuesday, March 17

Social at 5:30 pm & Roundtable/Meeting/Dinner/Education at 6:00 pm

Waverly Beach, N8870 Fire Lane 2, Menasha, WI 54952

Roundtable Discussion: Bring pictures on your smart phone or jump drive to load onto the

orojector!

Education: To be determined...come join us for a green beer!

For speaker information, or to provide a suggestion/lead, please contact Chapter Education Chair, Scott Hansen at 920.716.3025



**NEXT MEETING: NO MEETING IN MARCH** 

Maple Tree Supper Club, 6010 US-51, McFarland, WI 53558 Social at 5:00 pm & Meeting/Dinner/Education at 5:30 pm

APRIL Education: Hosted by Affiliate member Revive Restoration—details will be in the

April WAHI Isnpector and via email!

Calling all Madison members! We need your help to find speakers for our future meetings - we accept a wide range of topics.

Please contact Chapter Education Chair, Ron Miller at 608.235.9836



**NEXT MEETING:** Tuesday, March 10

Social time starts at 5:30 pm, Buffet Dinner available from 6:00 - 7:00 pm

Meeting/Education at 6:30 pm

The Pallas Restaurant, 1657 S 108th St, Milwaukee

**Education: To be determined** 

For speaker information, or to provide a suggestion/lead, please contact Chapter Education Chair, Ryan Eigenfeld at 414.795.9018

## LOBBYING UPDATE

On Thursday, February 20th, the State Assembly passed AB 655 with one substitute amendment and three amendments - the vote to accept was unanimous.

Here is a summary of the bill as amended and passed by the State Assembly:

- Requires incoming home inspectors to have completed at least 40 hours of instruction.
  - The details and standards of the instruction will be determined by the Department of Safety and Professional Services (DSPS) through the administrative rulemaking process.
  - These newly registered home inspectors are not required to have continuing education for renewal of his/her registration until after his/her first two renewal dates.
  - This would go into effect after May 1, 2022 or when the administrative rule is finished whichever is sooner.
- Allows for the reciprocity of registration for home inspectors from other states that meet or exceed the requirements of home inspectors of Wisconsin.
- Amends the definition of defect in 440.97 (2m) to read (<u>underline</u> is new language, <u>struck</u> is removed): "Defect" means a condition of any component of an improvement that a home inspector determines, on the basis of the home inspector's judgment on the day of an inspection, would significantly impair the health or safety of future occupants of a property or that, if not repaired, removed, or replaced, would significantly shorten or adversely affect the expected normal life of the component of the improvement."
  - The new definition would go into effect the day after the Governor signs the bill into law. This could be sometime in April 2020.
- Adds a new requirement that a home inspection report state the property address, the name of the home inspector who conducted the home inspection, the date of the inspection, the names of the individuals who prepared the report, the date the report was prepared and, if applicable, the date the report was revised.
  - This requirement would go into effect January 1, 2021.
- Amends 440.975 (3) (cm) to state (<u>underline</u> is new language): That a home inspector <u>shall</u> use the term "defect" in describing a <u>condition</u> in a written home inspection report <u>if the home inspector believes the condition satisfies the definition of defect under 440.97 (2m).</u>
  - This change would go into effect January 1, 2021.
- Creates a new statute 440.975 (3) (cr) to require a summary page as part of the inspection report that includes at least a list of conditions, labeled as defects, that are observed under 440.975 (3) (cm) and as defined in 440.97 (2m), and a listing of components needing repairs, components needing further evaluation, items to monitor and maintenance items.
  - The summary page shall include references to the page number, heading or item number in the inspection report for further information.
  - The summary page shall include:
    - A statement that the summary page is provided for convenience and is not a substitute for reading the entire report and should not be relied upon as the complete list for the client's reference.
    - A statement which includes the definition of defect from 440.97 (2m) and explains the difference between the home inspector's definition of defect and the definition of defect in the contract of sale.
    - A statement that a home inspector may not report on the market value or marketability of a property or whether a property should or should not be purchased.
  - This requirement to us a summary page would go into effect January 1, 2021.

(continued on page 4)



WAHI Lobbyist Kathi Kilgore, Swandby/Kilgore Associates, Inc.

#### **Questions or Concerns**

If you have questions about this legislation or other legislative or regulatory issues, please feel free to contact me at 608.286.9599 or Kilgore@swandby.com.

I look forward to working with WAHI in 2020!

# LOBBYING UPDATE (CONT'D)

The legislation passed as amended by the Assembly will now be taken up in by the State Senate - the last full week of March - it is expected to pass the State Senate at that time.

WAHI fought valiantly against AB 655 as originally drafted and introduced. However, as it became clear that there was more support for this legislation than we could beat back, the WAHI Board negotiated an amendment to the bill to make needed changes to the definition of defect. With that adoption of Amendment 2, WAHI agreed to no longer oppose the bill and has become "neutral" on AB 655 in its amended form.

To see the actual statutory language of the bill as amended, go to:

#### **Substitute Amendment 1 (which replaces the original bill)**

https://docs.legis.wisconsin.gov/2019/related/amendments/ab655/asa1\_ab655.pdf

#### Amendment 1 (requested by DSPS)

https://docs.legis.wisconsin.gov/2019/related/amendments/ab655/aa1 asa1 ab655.pdf

#### Amendment 2 (negotiated by WAHI)

https://docs.legis.wisconsin.gov/2019/related/amendments/ab655/aa2 asa1 ab655.pdf

#### **Amendment 3**

https://docs.legis.wisconsin.gov/2019/related/amendments/ab655/aa3 asa1 ab655.pdf

## **UPCOMING WAHI MEETINGS**

## **BOARD MEETING**

The next Board Meeting is scheduled for <u>Friday, March 6th</u> at 2 pm at the Sheraton Milwaukee Brookfield.

All WAHI members are welcome to attend.

Please contact Executive Director
Julie Arnstein if you would like to attend to
ensure sufficient seating and handouts.

julie@wahigroup.com or 414.299.9766

## **ANNUAL MEETING**

WAHI will hold their Annual Meeting on Saturday, March 7th in conjunction with the WAHI Spring 2020 Training Seminar.

The meeting will be held during lunch at the Sheraton Milwaukee Brookfield.

Members not attending the seminar, but interested in attending the Annual Meeting, should contact Executive Director Julie Arnstein to ensure sufficient seating and handouts.

julie@wahigroup.com or 414.299.9766

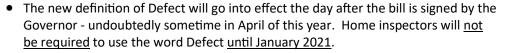
## WHAT'S HAPPENING IN WAHI?

This is a brief recap of activity in the past month and a preview of what lay ahead. If anyone would ever like further information on something mentioned in this piece, just let me know...julie@wahigroup.com or 414.299.9766

# February 2019

- Home Inspector Bill: On February 13th, the Assembly Regulatory Licensing Reform Committee passed AB 655 and Substitute Amendment 1 by a 7 to 0 bi-partisan vote. The substitute amendment removed the licensing component of the legislation and made changes to the summary page section of the original bill. After learning that the bill would likely be scheduled for a vote of the full Assembly on February 20th, the Board, with the assistance of our lobbyist, drafted and negotiated an amendment of our own a change to the current definition of defect. WAHI worked with the office of Sen. Dan Feyen (R-Fond du Lac), bill author Rep. Rob Brooks (R-Saukville) and the WRA to prepare the following revised definition. See the new definition below 440.97 (2m):
  - "Defect" means a condition of any component of an improvement that a home inspector determines, on the basis of the home inspector's judgment on the day of an inspection, would significantly impair the health or safety of occupants of a property or that, if not repaired, removed, or replaced, would significantly shorten or adversely affect the expected normal life of the component of the improvement."

Our member's best interest, and that of your client, has been in the forefront for WAHI throughout this journey. We felt strongly that revising the definition of Defect would improve the legislation and lessen the impact of the required use of the word defect. In exchange for the introduction of this amendment, WAHI took a neutral position on AB 655 – meaning WAHI, and our members, would no longer lobby for or against the legislation. Timeline of Effective Dates:



- The required use of Defect and the Summary Page will go into effect on January 1, 2021.
- The required education would go into effect after the Department of Safety and Professional Services rule is finished.

# March 2020 and Beyond...

- 2020 Spring Education House and Training Seminar: It's not too late to join us on March 6<sup>th</sup> and 7<sup>th</sup> in Milwaukee! Register at <a href="https://wahigroup.com/event-3710153">https://wahigroup.com/event-3710153</a>. Thank you to all of you who have registered already I look forward to seeing you there!
- **Board Meeting:** The next Board Meeting is scheduled for Friday, March 6th at the Sheraton Milwaukee Brookfield. See page 6 In this newsletter for details.
- Annual Meeting: WAHI will hold their Annual Meeting on Saturday, March 7th in conjunction with the WAHI Spring 2020 Training Seminar - during lunch. See page 6 In this newsletter for details.
- State Election 2020: WAHI conducts a State election each year to avoid a complete turnover of the Board of Directors. In even-numbered years, the voting membership elects the positions of Vice President and 4 Members at Large to serve a 2-year term. Please consider increasing your level of involvement. Contact Nominations and Elections Chair Andy Helgeson with any questions or to put your name on the ballot! <a href="helge4674@outlook.com">helge4674@outlook.com</a> or 414.315.0266. See further details from Andy on page 7 in this newsletter.
- **2020 Fall Education House and Training Seminar**: Save the date for our fall training event November 13th and 14th in Stevens Point!



Julie Arnstein Executive Director

You can add your photo and/or a link to your website to your WAHI profile!

Submit photo and/or company website info. to: julie@wahigroup.com

# **DISPUTE PROCESS**

All member-to-member or member-to-association disputes must go through the Membership Committee. A member going public, with disputes of these types, risks disciplinary action. The Membership Committee will implement this policy.

## For more information on this process, contact Membership Committee Chair:

Ron Miller 608.235.9836 or ronmiller547@gmail.com





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Environmental Initiatives of North America, INC 414.651.6653 | 608.790.2665 | 847.293.7554 | 920.253.1247

# WAHI STATE ELECTION 2020

Attention WAHI members! In March we will be holding our statewide election for 5 State Board positions - Vice President and 4 Member at Large positions. WAHI board positions are 2 year terms.

Whether you have only been in the business for a few years or for many years, we welcome your candidacy. What the WAHI Board needs are members who can look at issues thoughtfully, from all sides, and are willing to voice their opinion to the other members of the Board. Serving as a Member at Large is a great entry-level position for someone new to the Board.

If you have interest and/or questions, please contact me, I am happy to discuss the role of a Board Member helge4674@outlook.com or 414.315.0266.

Now is the time to give back to your association!



**WAHI Nomination** and Elections Chair



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See page 9 for an informative article provided by InspectorPro

# **NEW MEMBERS**

### **Dennis Catencamp (Madison)**

Home Inspector Member
Amerispec Inspection Services
608.276.8060
dcdeer39@gmail.com

### Ben Lofgren (Madison)

Home Inspector Member Lofgren Home Inspection, LLC. 608.797.5357 blofg213@gmail.com

#### Adam Kotlarek (Madison)

Home Inspector Member 608.438.5544 alankotlarek675@hotmail.com

#### Jeff Mudlin (Milwaukee)

Home Inspector Member
JM Home Inspections
262.977.6794
jminspects@gmail.com

#### Gilbert Nimm (Central)

Associate/Student Member 920.254.5922 gjnimm@yahoo.com



# RISK MANAGEMENT ARTICLE

# CHOOSING THE RIGHT BUSINESS ENTITY TYPE

By Stephanie Jaynes, Marketing Director at InspectorPro Insurance

Whether you're just now entering the home inspection industry or have been an inspector for years, establishing and maintaining your own business is no small feat. One of the most common questions we receive form new or growing inspection companies is what type of business entity they should create. In this article, we hope to help you decide which entity type is right for your inspection company by sharing insights from attorneys, accountants, and your fellow home inspectors.

#### **Home Inspection Entity Types: A Quick Comparison**

There are three major types of business entities that home inspectors may consider: sole proprietorships, corporations (C-Corps or S-Corps), and limited liability companies (LLCs).

#### **Home Inspection Entity Types: A Quick Comparison**

When choosing which entity type is right for your business, the home inspectors we interviewed recommend the following considerations:

#### Your growth plans.

Which entity type you choose impacts ownership, income distribution, and taxation, and each of these factors can impact your growth potential. Thus, knowing where you'd like your home inspection company to be in the future will likely impact which entity type you choose.

For example, James Szczesny of <u>4 Seasons Home Inspections</u> in New Mexico has been a sole proprietorship, a limited liability company (LLC), and a corporation. With his certified public accountant (CPA), Szczesny's strategy has been to adapt his business entity type as his company grows. As he's generated more income, Szczesny has been more equipped to invest in the entity types that cost more to establish but provide larger tax breaks.

Alternatively, Nick Calero of <u>CR Pro Home Inspections</u> in Florida planned to start his inspection business as a one-man operation. If things went well, Calero intended to incorporate. After discussing his plans with multiple attorneys, Calero decided to begin his inspection career creating an LLC.

"It all came down to what our future goals were going to be, how large we wanted to make the company, and...the steps that it would take to get there," Calero said. "We felt that, as a small, one-person show, [an LLC] would be the best option for us [starting out]."

#### Your taxes.

Each type of entity that can be applied to your home inspection business has different tax implications. Take it form Steven Brewer, Founder of Steven Brewer & Company, an accounting firm that represents 35 home inspection companies across 22 states, and creator of the Facebook group The Home Inspector CPA, which answers inspectors' business, accounting, and tax questions. According to Brewer, choosing the right entity type for your business can result in significant tax savings.

"As a sole proprietor, if you have a profit, you have a second tax you pay called a self-employment tax...of about 15 percent of the profit of the business," Brewer said. "As the business grows, there are tax advantages to the other entities that can greatly reduce the overall effect of the self-employment tax upon your business and your personal life."

READ MORE

To learn more about InspectorPro Insurance, please see our ad on page 7 of this newsletter.

# UPDATE YOUR WAHI PROFILE IN 5 EASY STEPS

- 1. Go to <a href="https://www.wahigroup.com">www.wahigroup.com</a>.
- From the Home Page upper right corner, select "LOG IN." ENTER your email address on file with WAHI and password.
   \*If you have questions, contact Julie at julie@wahigroup.com.
- 3. Once logged in, the upper right corner shows your name, "Change Password" and "Log Out." CLICK on your name.
- 4. You should now be on the "My Profile" page. Select "EDIT PROFILE" in the gray rectangular box.
- 5. After making your updates, select "SAVE" in the gray rectangular box at the bottom of the page.

# **OFFICE DEPOT/MAX**

Office Max and Office Depot merged some time ago. The Office Max discount program offered to WAHI members no longer exists – the savings became spotty as the merger was coming together and then finalized.

Office Depot has come to WAHI with a new, improved program. See page 15 for information on their in-store program and page 16 for a program overview and the contact person to establish an online account.

From one of our Central Chapter members - "I needed 2,000 copies made – they quoted me \$160.00. AFTER I presented my WAHI card, the cost dropped to \$50.00! What an AWESOME savings!"

From one of our Madison Chapter members - "I recently had printing done at my local Office Depot/Max.

Cost before WAHI discount = \$137.00.

Page 10 The WAHI Inspector 414.299.9766

## WAHI ARBITRATION PROGRAM

Not every homeowner/inspector interaction goes smoothly. Although all members are encouraged to make every effort to resolve disputes on their own, we know that is not always successful. WAHI's Dispute Resolution Program is here for you during those difficult times.

For information, please contact:

WAHI Arbitration Chair David Nason 262.443.8958 or bestinspectionslic@gmail.com

WAHI was recently asked, and answered, a question presented by a Home Inspector member on the "cusp" of retirement.

Must a home inspector continue his/her WAHI membership for the 2 year liability period following retirement to take advantage of the arbitration system in the event of a claim? If so, at what level...Home Inspector member or Retired member?

While WAHI would appreciate your continued support and involvement as a Retired member, it is not required. Currently, if a Home Inspector member has not renewed their state license they are eligible to renew their membership in WAHI at the Retired status.

# Stay in touch with the WAHI Facebook page!

Our WAHI Facebook community provides the perfect opportunity to post minutes, make chapter announcements, post meeting changes, start a dialog/ask questions of other inspectors or just see what your fellow WAHI members have been up to.

If you have any questions, please contact:

Bob Turicik 920.892.7654 homeview@wi.rr.com



# WAHI LEGAL SUPPORT

Affiliate members Attorney Roy Wagner and Attorney Lauren Triebenbach of Michael Best and Friedrich offer a risk-free, INITIAL consultation to WAHI members with legal concerns. WAHI members have the right to contact any attorney of their choice. Should a WAHI member decide to work with Roy or Lauren, the steps below, provided by Lauren, provide an explanation of their services.

- 1. If you receive an email, letter, text, or pleading from a customer, please contact our office. Lauren is generally more accessible than Roy, but feel free to call either of us.
- 2. We will ask that you provide us with the communication you received plus your inspection agreement and report. If there are other communications related to the claim, we will ask for those too.
- 3. After we review your documents, we will schedule a time to talk to you. Calls generally last 15-30 minutes. We will discuss with you your options, which could include working it out on your own, engaging us to respond on your behalf, or tendering the claim to your insurance company. The strategy we discuss will be based on your specific claim, whether litigation or arbitration has already been initiated, and whether your inspection agreement specifies arbitration as the method of dispute resolution.
- 4. If you don't hire us, you don't get a bill. If you do hire us, the time spent reviewing the case will be included in the final billing.
- 5. Knowledge is power. We want inspectors to know their options so they can the decision that's best for them and their business.

Visit the WAHI Affiliate Member page to contact Lauren or Roy: <a href="https://wahigroup.com/Affiliate-Members/">https://wahigroup.com/Affiliate-Members/</a>



4712 N. 125<sup>th</sup> St. Butler, WI 53007 Office: (262) 797-8181 Cell: (414) 588-5800 www.smokestacks.net



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# MEMBERS ONLY INTERACTIVE FORUM

It has come to our attention that many of you may be unaware the WAHI website hosts an interactive forum on the Members Only page.

We encourage all members to check it out!

This is a very useful tool for communicating directly with fellow members and with our large membership, chances are very good that you will find someone who has a shared experience similar to yours or an answer to your question!

To access the forum section of the website you need to log-in to the website.

See page 10 for step-by-step instructions to log-in to your profile and make use of this additional "tool" and benefit WAHI offers to their members.





Page 13 The WAHI Inspector 414.299.9766

# WAHI WELCOME COMMITTEE

Our Welcome Committee is intended to do just that....welcome our new members into WAHI. As a new member, expect a call from a member from your chapter. If you are a "newer" member – maybe you joined a while ago but haven't yet attended a meeting - feel free to reach out to a committee member from your chapter and make arrangements to meet at the next or an upcoming meeting.

We want our new members to feel "welcome", feel a connection with the group... and the members listed below are the right people to do that!

#### **CENTRAL**

Mike Carson - 715.212.4051 or carsonhomeinspector@gmail.com Kyle Zimmerman - 715.387.1815 or kyle@royaltinspections.com

#### **CHIPPEWA VALLEY**

Jon Hempel - 715.210.3217 or jhempel@newageinspection.com Marc Steig - 715.797.1475 or inspectormarc3@gmail.com

#### **FOX VALLEY**

Dave Brading - 920.889.2120 or dave.brading@yahoo.com Bob Turicik - 920.946.0433 or homereview@wi.rr.com

#### **MADISON**

Sean Martinsen - 608.206.1108 or sktailhook@yahoo.com Rich Reinart - 608.535.9206 or thehomeinspectorllcwi@gmail.com

#### **MILWAUKEE**

Brian Derewicz - 262.343.1614 or briandthehomeinspector@gmail.com
Nick Hammetter - 414.412.2637 or humblehomeinspector@gmail.com
Andy Helgeson - 414.315.0266 or helge4674@outlook.com
Scott LeMarr - 262.424.5587 or scott@honesthomeinspections.com
Brittany Thomas - 414.486.2367 or thomasradontesting@gmail.com
Mike von Gunten - 262.945.2446 or mike@lahigroup.com

Thank you all for stepping up to serve on one of the **most important** committees within the WAHI organization!



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Contact: Paul Gomez

Phone: (855) 337-6811 ext. 12809 Email:

paul.gomez1@officedepot.com

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For assistance with gaining on-line access, please contact:

Paul Gomez

WAHI National Program Manager | Office Depot

Tel: (855) 337-6811, Ext 12809 | paul.gomez1@officedepot.com

# **BOARD OF DIRECTORS**

**President** Ric Thompson

920.410.6682

Co-Vice Presidents

Terry Elliott 715.577.4211

Tom Greenwaldt 262.271.0124

**Secretary & Executive Director** 

Julie Arnstein 414.299.9766

**Treasurer** Tom Kruse 608.782.8831

**Past President** Andy Helgeson 262.377.0751

**Members-at-Large** 

Mike Carson 715.212.4051

Tom Dempsey 414.807.1149

**Brian Derewicz** 262.343.1614

Dennis Kruger 608.575.0371

Ron Miller 608.235.9836

Brian Opelt 715.937.2002

Dave Pribvl 920,660,3000

David Strandburg 608.255.3966

Mike von Gunten 262.945.2446

**Chapter Presidents** 

Mike Carson, Central 715.212.4051

Terry Elliott, Chippewa Valley 715.577.4211

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