

# **How To Build A House HANDBOOK**

**Find the KEYS to your  
NEW HOUSE INSIDE!**



**What YOU should be  
asking your builder**

**Where to buy a lot**

**Homebuilding TRENDS**



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## THE KEYS TO YOUR NEW HOUSE CAN BE FOUND INSIDE!

You might expect a "How to Build a House" Handbook to be a 10,000 page document in 5 volumes, with a hammer, saw, screwdriver, and bottle of aspirin included as mandatory accessories. After all, houses are big, they're complicated, and we depend on them for an awful lot. So what are you doing with this simple, helpful reference book in your hands? Can it really be this easy?

Well, yes, we think it can.

The keys to building a great house are knowledge and experience, and the best thing is, you don't have to have either one! If you find the right contractor, one you can trust and one who works with quality subcontractors, he'll bring those keys to the table with him. Then, before you know it, you'll be holding a set of keys of your own.

So, what's the real key to building a great house? Finding a great home builder! That's why Rochester Area Builders is here, and that's why you're holding this handbook. Rochester Area Builders is the trusted voice of the building industry, and when you hire a member of RAB, you're getting more than just a licensed, educated and reliable builder. You're also getting a huge network of supporting businesses: banks for mortgages, realtors to sell your current home, plumbers, painters, flooring specialists, and everyone else involved in building a home you can depend on.

Throughout this handbook, you'll find helpful articles on different aspect of the home building process. As you're reading, we invite you to consider the cumulative knowledge and experience of all our various members. Then ask yourself, "Why don't I put these people to work for me?" What are you waiting for? After all, you're already holding the keys.

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**O**ur homes protect us from nature's extremes, yet they also affect our health and the environment. Green or sustainable building creates and uses healthier and more efficient construction, renovation, operation and maintenance.

**What is green building?** According to John Eischen, green building is a systems approach in five key areas:

1. water conservation
2. energy efficiency
3. indoor environmental quality
4. resource efficiency
5. site/community impact.

**How do I build a “green” home and/or complete a “green” remodeling project?** To ensure a project is built “green,” it is important to select a Green Building Program. The Rochester Area Builders endorses Minnesota GreenStar, a non-profit, new home and remodeling green building program specific to Minnesota. GreenStar certifies the project, not the builder or remodeling contractor. To learn more about Minnesota GreenStar visit [www.mngreenstar.org](http://www.mngreenstar.org)

**How do I find a builder/remodeling contractor that can build to Minnesota GreenStar?** Rochester Area Builders has a list of builders who have attended Minnesota GreenStar training. If you have already chosen a builder, talk with them to see if they would be willing to attend the training to build to Minnesota GreenStar standards.

## Industry Trends

As the environmental impact of building becomes more apparent, “green building” is gaining popularity. Building green is not just a trend, but an overall quality improvement of building practices.

Building green starts at the beginning of the building process from finding property to finding a trained green builder. Building green is not just installing products with green attributes to call it a green home or remodel. Building green looks at all aspects of the construction process and how each of these “parts” contribute to the home’s overall performance and how the project will benefit the homeowner in regards to health, lower operating costs, durability, and the impact of the project on the local and global community.

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**L**ot selection is an important part of the entire process of building a new home. It needs to be done in conjunction with the design of the new home.

**What type of house will fit on a lot?** Not all types of homes will fit on all lots. When choosing a lot it's important to review the grading plan to help you choose the best style of house for the lot. Building setbacks, how close the home can be to the property lines, are another concern for choosing the appropriate size lots and home styles.

**Is this lot on a busy road?** Look at the general development plan to see how much traffic will be traveling past when the subdivision, and possibly future subdivisions, are completely built. In most subdivisions, lots in the cul-de-sacs will sell first because home owners usually don't want to live on busy roads.

**What is the cost of this lot?** When developers set the prices on the lots they take many things into consideration. Walk out lots, cul-de-sac lots and lots with a view will typically demand a premium price. Corner lots and odd shaped lots will normally be cheaper and may be more challenging to build on. Typically, more expensive homes will be built on more expensive lots.

**How will my home orientate on this lot?** In our climate south facing windows are the most desirable. They take advantage of the sunlight in the winter months when the sun is low in the southern sky and in the summer months when the sun is high you do not have as much heat gain.

**What types of soils are on the lot?** If the lot is rocky, it may be hard to maintain a yard. You may need to haul in additional topsoil and, depending on the size of the lot, this can be quite an expense. Rocky soils will also be a challenge when you go to build your deck or plant trees or even put in a garden.

**Does the lot have covenants?** The more expensive lots will be larger and can possibly have restrictive covenants as to the size, design, and exterior finish of the home. The less expensive lots may not have covenants, but if they do they would have smaller square foot home requirements and be less restrictive.

## Industry Trends

Pedestrian friendly neighborhoods are attracting buyers. These are subdivisions that pay particular attention to sidewalks and how they connect to community.

More developers are requiring landscaping around the homes prior to occupancy. This would include trees in the front yard and boulevards.

Choosing the perfect piece of land should be done along with the design of your new home. You will need to work closely with your builder to assure that you get the final product you want.



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# INTERIOR DESIGN

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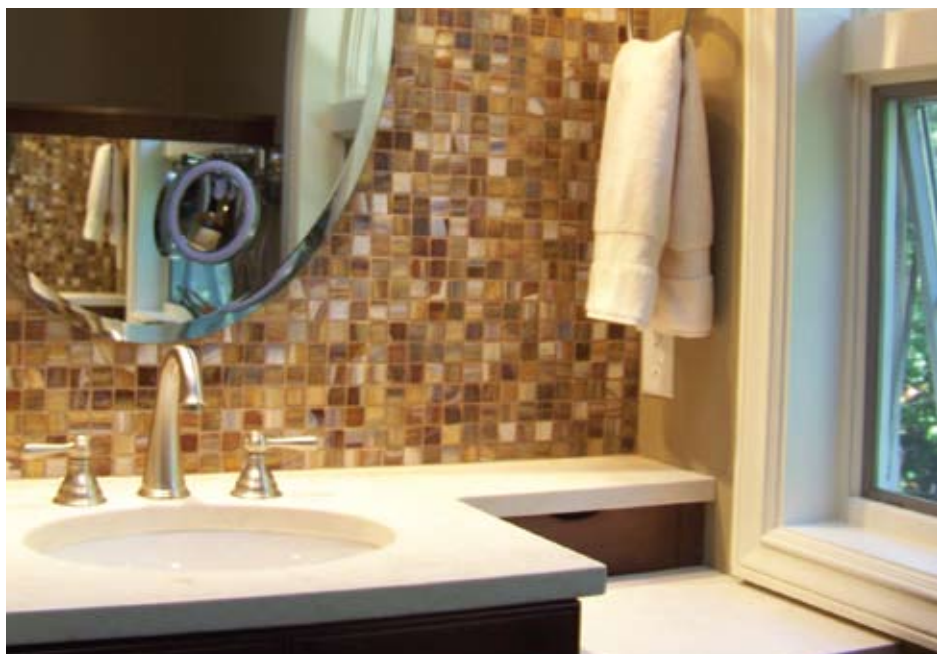


Photo courtesy of Design Studio B.

If you are building a new home, you'll want to find an Interior Designer sooner than you may think. A designer can be valuable to the building process. Interior Designers often work with architects and can offer much with respect to the final fit and finish of rooms and how they flow. They can help with plan reviews by offering insightful and creative ideas for space planning and furniture placement. By involving the designer early in the design phase, the architectural plans can be modified with ease prior to construction. A designer also helps with colors, materials, finish palettes and fixtures coordination of a home that is well worth the cost.

**How much will it cost?** The method by which Interior Designers work is as varied as the finished products they provide. They may charge a set price based on square footages or estimated number of hours or on a cost-plus for goods purchased. A retainer fee may be requested in advance. Determining a budget prior to commencing with the interior design project is suggested. The client can establish an amount not to exceed in the budgeting phase.

**How do I know I will like what you design?** The design process is collaboration between the client and the designer. The designers do not design what they want but base their designs on the client's requests.

**What are the life cycle costs/quality differences between what you offer and what I can get online or at a store?** An interior design professional may have access to provide top of line products. These products shouldn't need to be replaced as soon or as often as those from retail stores. This will help your initial investment last longer, which help pays for the cost of the designer itself.

**What services/products do you offer?** Ask an Interior Designer what products or services they do and do NOT offer. Some designers specialize in services and products while others offer a full range of management and design services.

**A few trends in the interior design of homes right now:**

- a. Glass tile
- b. Natural products with varying degrees of texture
- c. "Green" products.

When planning a home it is good to plan in the extras to make the house feel like a home. Backsplashes, fireplace surrounds and shower wall accents are popular amenities that can be built into a home. Consider using stone, slate, limestone, granite, metal and wood for flooring to countertops. There are many ways to incorporate green products into your new home from bath fixtures to flooring and fabrics.



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# CHOOSING A BUILDER

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If you're planning on building a new home, you should shop for your builder as carefully as you shop for anything else for your new home. You want to know that you are buying a good quality home from a reputable builder.

**How do I choose a builder?** The National Association of Home Builders suggests making a list of possible builders to interview.

- **Obtain** a list of builders who construct homes in our area (see Rochester Area Builders membership listing pages 18-22).
- **Read** through the ads and articles to learn about area builders, the types of homes they are building, and the prices you can expect to pay.
- **Contact** real estate agents and ask friends and relatives for recommendations.

One of the best ways to learn about builders is to visit homes they have built and talk with the home owners. Attending home shows and open houses are good opportunities to look at homes and talk with builders.

**Have a question?** Never hesitate to ask a question. What seems like an insignificant question might yield an important answer. According to Les Radcliffe, some commonly asked questions people ask a prospective home builder are:

**How long would the process of building a new home take?** The process of building a new home varies from simple starter homes in the three month range to nine months or more for larger homes with many amenities.

**Have you built this style home before?** Very few builders specialize in any one style home. Most builders are very willing and able to build all styles of homes.

**Can we use our own plan or do we have to choose one from the builder?** Most builders in this area are smaller custom builders who are very willing to work from the customer's plan or work with the customer to develop a plan that meets their needs.

**If I want to make changes, how will these be handled?** Change orders should be completed before the work is done. This spells out the scope of the work and the cost difference from the original contract amount. This is good for both the customer and the builder.

**How are issues that develop after move in handled?** Minnesota statute is quite specific in regard to warranty coverage. However, there are other items that are not addressed by statute and should be discussed between the homeowner and builder.

## Industry Trends

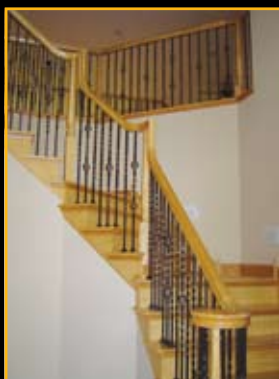
There are some hot trends in home building now. "Green" is popular from installing energy efficient appliances and fixtures to applying green building criteria in the systems of the home. Preferred products are either natural or permanent and low maintenance. Many people are considering smaller homes with lots of amenities.



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Photo courtesy of AFM Countertops.

**W**hen you add a premium countertop to your home, you are increasing the value of your home. With premium countertops you will definitely impress your friends and make your neighbors envious.

**What is the price of premium countertops?** There is a wide range of pricing when it comes to premium countertops. Typically, countertops are priced per square foot based on the type of countertop material desired, but you also need to take into consideration attributes such as backsplash, cutouts, finished edges, and seams when factoring the total cost. Each material starts out at the same price point and goes up based on the raw material cost or brand name. Premium countertops for an average sized kitchen will cost about \$4,000, without a sink.

**What details should I consider along with purchasing new countertops?** New countertops can really add interest to any home, but it is the fine details added together that bring a new countertop together. There are many options when it comes to a new kitchen sink or faucet. You can also decide what type of backsplash or finished edge you want. Some customers use one material for their perimeter and another material for the island.

**When should I select my countertops?** Countertop material and color should be chosen prior to the installation of the cabinets. Once the cabinets are installed, the countertops can be installed.

**How do I care for my countertops after they are installed?** All of the countertop products are cared for in a different way, but it is important to follow simple instructions to help maintain your new countertops so that they last for years to come. There are several products to enhance and preserve the appearance of your countertops available at countertop shops.

## Industry Trends

Today, the building and remodeling industry gears most projects towards natural stone inspired countertops. These can be found in the popular types of countertops, such as granite, quartz, and solid surface.

You can enhance your home with environmentally friendly countertops made from concrete, recycled glass or paper, or locally mined granite. There are many colors of granite that are mined right here in Minnesota.

A variety of countertop surfaces for the kitchen and bath are available today. There are many different attributes to each material, but after discussing and researching each, you will be comfortable selecting what is best for your home.





Plumbing fixtures need to be decided on early in the planning stages of a new home, along with the flooring, walls, and cabinetry, because all of these need to flow together. There are many professionals in this industry that are very knowledgeable that can help make choosing fixtures enjoyable.

**How much does the fixture cost?** First and foremost, some consumers are concerned with the price of a product. They like the pretty fixtures, but are overwhelmed by the price.

On the other hand, some consumers aren't interested in the price of a product at all until the new construction or remodel project is in the eleventh hour, which creates problems. Sharing your budget in the beginning helps you and your sales consultant choose the fixtures that are best suited to your particular application and budget, while still creating a very personal home.

Consumers have a difficult time understanding why the product is more expensive than the product at the retail store that looks identical. Retailers often sell lower quality look alike products that wholesalers sell. Wholesale companies take care of issues that may arise for the plumbing contractor or the homeowner.

**Is there a warranty on the fixture?** The manufacturer's warranty of a product is lifetime (the longevity of the dwelling) or "limited" lifetime (the time the consumer resides in the dwelling). As long as the consumer follows the "Homeowner's care and Maintenance Instructions" manual, a manufacturer is more likely to stand behind that product and give the consumer a new replacement product or the specific parts needed to repair, even if the warranty is no longer valid.

**What is the availability of the fixture? When can it be installed?** The availability of a product depends on what the manufacturer has available in their warehouse. A product can be at the consumer's residence within days of the purchase or up to 12 or more weeks. Scheduling the plumber to install the product is another step in the process. It is in everyone's best interest for the consumer to have products purchased and in hand well before the scheduled installation date.

## Industry Trends

On the minds of plumbing fixtures consumers these days are cost and conservation without sacrificing style, durability, and convenience. Water efficient products that are very stylish are in demand. A consumer can purchase fixtures that are able to save up to 20% per fixture, such as faucets, shower heads, and yes even toilets. Traditional, contemporary, and sometimes European styled fixtures are sought by local home owners. Oil Rubbed bronzes, satins, brushed finishes and chrome are popular. Vessels (counter top mounted lavatories) are very stylish and trendy. Colors and shapes make fixtures stylish, too.

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Today, fireplaces serve more than functionality for heating homes. They also serve as gathering places and offer aesthetic value to a home.

**What can be put around fireplaces?** You can put most anything around a fireplace; however, you have to follow manufacturer's requirements in regards to clearances. You can use wood, stone, brick, tile, marble, granite, Corian®, sheetrock and other materials around your fireplace. The possibilities are endless as long as the manufacturer's requirements are met.

**How can fireplaces be vented?** Fireplaces can be vented horizontally out the side wall or vertically through the roof. Venting offers the homeowner many placement options in the home even after it is built.

**How much do they cost?** Fireplaces start at about \$1100. For the top of the line quality, design, and efficiency, you can spend up to \$4500 on a fireplace.

**How much do they cost to operate?** The cost of operating a fireplace depends on what fuel, liquified petroleum (LP) or natural gas (NG), you use and the cost of the fuel. NG is typically supplied in high density urban areas. It is piped underground to the home. LP is used by customers not having access to natural gas, typically rural areas and some towns that don't have natural gas available. Currently, the cost of LP is slightly higher and fluctuates more than NG. Wood is available at a range of rates, which affects operating costs of a wood burning fireplace.

**How efficient they are?** Most direct vent fireplaces are about 80% efficient. Technology hasn't been developed to make them 100% efficient.

## Industry Trends

According to Haley Comfort Systems, a leading trend in fireplaces right now is "clean face." The clean face is a contemporary look with stainless steel fronts, a bed of broken glass or rocks on fire (replacing the older log version), and linear (short and long or tall and narrow) design.

It is wise to plan a fireplace in the original design and construction of a home. There are many concerns including, gas piping, electrical, venting the fireplace, the finishing material on the face of the unit, wood, tile, stone, brick, lighting to enhance the whole look of the area, where to position a fireplace, how it will tie in with the rest of the space and budget. However, a fireplace can be added to a home after it is built, but roughing in for the fireplace when building will aid future fireplace installation.



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**L**ight fixtures are one of the best decorating decisions you can make for your home. Lighting goes a long way from setting the tone and atmosphere to visually aiding a home.

**At what stage should you select the lighting for your new home?** The earlier a homeowner brings in their plans, the better. As you consider lighting it helps make other decisions such as hardware and faucet finishes, furniture arrangement and room colors. Most homeowners try to have their lights ordered around the time light locations are confirmed at the walk through with the electrician.

**How can I be more energy efficient when it comes to my lighting options?** Balancing energy considerations with the quality and style of the light can be done. Compact fluorescent and LED light sources are good energy savers. Dimmers are also very much an energy saving alternative and can add significantly to a bulb's life.

**How much can I plan on spending for my decorative lighting in my new home?** The American Lighting Association states that the decorative lighting will generally run from one to three percent of the total cost of the home. That means on a typical \$350,000 home you could expect to invest approximately \$3,500 to \$10,500 on decorative lighting. The final cost depends on personal preferences, the lights and fans chosen.

**Other than the style, what separates one ceiling fan from another?** There are many beautiful and unique options for ceiling fans today that not only look good, but also have great performance. The higher the blade pitch, the larger and better motor will be required to draw the blades through the air. Also check out the quality of the finishes, blades and controls available to adjust the fan speed, light level and direction of the fan.

## Industry Trends

At Bright Ideas, they continue to see many diverse tastes, but the demand for casual, warm tones with clean lines has been a strong trend in lighting. Brushed nickel continues to be popular, but bronze seems to be the most popular finish today. There are dozens of bronze choices to select from now as well.

Another trend is the use of mini chandeliers over kitchen islands and dining areas. You can consider hanging two smaller lights evenly spaced rather than one larger fixture in the center.

Some new homes, in an effort to be more energy efficient, are being designed with shorter ceilings in the foyer with wider wall spacing. To accommodate these spaces, there are shorter but wider foyer semi flush fixtures.

Wall sconces and mini pendants continue to be very popular and come in many sizes and styles.

The ability to find a style of light fixture to go with the overall décor or plan a room or home around has never been greater.





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**F**looring is one of the last things to go into a house, but it greatly enhances the home décor, so it shouldn't be one of the last considerations. If you leave flooring selection to the end of your building decisions, your budget allowance may narrow your options.

**What is the best product for the area I intend to cover?** Finding the best floor for an area can be challenging. You need to consider how the area is being used, the conditions of the room and how much traffic will be going across the floor. Carpet is a great choice to quiet a room even if it is just an area rug over a hard surface. However, a homeowner with a damp basement may want the warmth of carpet, but not the problems with wet carpet, so vinyl, ceramic, or rubber floors with an area rug would be a better choice. Laminate may be a better choice than hard wood floors in high traffic areas, because it's harder to scratch and dent.

**What can you tell me about installing flooring?** Most people don't ask enough questions about installation. Questions you should discuss with your salesperson range from warranty, padding options, who will remove and dispose of existing flooring, who will move furniture, will there be dust involved in replacing the flooring and when is best time to install? Flooring installation is generally done just before final clean up of the home.

**What do different flooring types cost?** Knowing the different price ranges of all flooring and seeing what makes them different, from sheet vinyl to solid vinyl flooring, or oak to maple, or the exotic woods will help you make a wise flooring purchase. It is worth comparing polyester carpets, that clean up well but does not stand up to traffic, to nylon, that also cleans well and doesn't show traffic patterns as quickly as polyester. Comparing leads to the answers to most questions about quality, price and value.

## Industry Trends

The choices in flooring have never been greater. There is wood, vinyl tile, laminate, ceramic, and many different styles of carpet. Trends are still leaning towards what the industry calls hard surfaces, wood, ceramic, stone, and laminates; although, people want rooms that are warm, quiet and cozy, so carpet is still in. Colored carpets are back in all shades of green, reds, orange, and deep rich colors. Carpet today also comes in many patterned selections.

Today most consumers are well educated about the flooring they intend to purchase. You can go on-line to research different products. However, if you are having a hard time choosing the right flooring option visit a local showroom to take a closer look at the flooring. You can see how different styles show traffic, how different fibers compare and how colors appear in real life.



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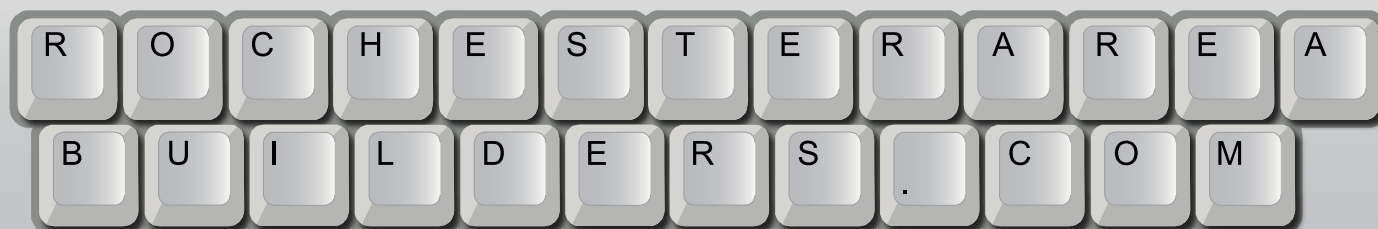
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RSC Equipment Rental 507-281-9745  
RSM McGladrey, Inc. 507-288-6476  
Ryan & Grinde, Ltd. 507-282-8118  
Ryan Electric, Inc. 507-288-2242  
Ryan Windows & Siding, Inc. 507-281-6363  
Sargent's Landscape Nursery, Inc. 507-289-0022  
Schad-Tracy Signs, Inc. 507-367-2631  
Schoeppner, Inc. 507-286-8672  
Schumann Construction Company 507-545-2597  
Schumann Granahan Hesse & Wilson, Ltd. 507-282-9488  
Schwab, LLC 507-206-5007  
Schwickert's of Rochester, Inc. 507-281-0611  
Sears Contract Sales 612-414-4899  
Seavey Builders, Inc. 507-754-7977  
Sebesta Blomberg & Associates, Inc. 507-286-9244  
Service Pros Plumbing & Heating 507-282-6238  
Servpro of Rochester, Inc. 507-286-9170  
Dan Severson Builders, Inc. 507-288-2900  
Sherwin Williams Company 507-288-8913  
Mike Sholing Construction, Inc. 651-565-4126  
Showcase Kitchen & Design Center, Inc. 507-529-8020  
Sign Here, Inc. 507-281-0122  
Signal Hill Television 507-288-4444  
Simonson Builders, LLC 507-533-6782  
Dave Skogen Builders 507-254-1825  
SL Contracting, Inc. 507-281-5333  
Smith Schafer & Associates, Ltd. 507-288-3277  
Solo Plumbing 507-288-7656  
Somerby Golf Community 507-775-3700  
Space Concepts, Inc. 507-281-2624  
Greg Speedling Contracting, Inc. 507-534-3308  
Stadsvold's Lawn & Landscape 507-282-4400  
Stainmaster Carpet Care 507-280-8171  
Standard ICF 507-367-2183  
Sterling State Bank 507-282-1845  
Stevens Heating, Inc. 507-281-5780  
Stevenson Insurance 507-634-4580  
Stock Building Supply 507-282-2713  
StoneBridge Builders 507-282-3345  
Stonybrook of Rochester, Inc. 507-287-6410  
A.G. Strobel, Inc. 507-282-7000  
Structural Design Group, Inc. 507-529-5310  
Struve's Paint 507-282-2660  
Robert G. Suk Law Office, PA 507-289-8051



Summit Custom Homes, LLC	507-281-9635	Tradesmen International, Inc.	651-688-7340	Warners' Stellan Appliance Co., Inc.	
Summit Fire Protection Company		Traditional Wood Builders	507-288-3175		612-366-2080
	507-280-0622	Tri Star Insulation	763-502-9977	Waste Management	507-282-2420
Sunlight Electric	507-288-0789	Tri State Insulated Concrete Forms		Waterfront Spa & Pool, Inc.	507-529-8484
Superior Mechanical Systems, Inc.			507-493-5888	WC Construction	507-252-0987
	507-289-5126	Trophy Lake Estates - Pine Island		Weis Builders, Inc.	507-288-2041
Superior Plumbing & Heating	507-289-0229		651-245-7325	Wellik Builders	507-533-6113
Superior Walls of the Twin Cities	715-381-2500	TRUST Security	952-536-9000	Greg Wellik Construction	507-251-3274
Surface Specialists	507-625-1800	Tru-View Home Inspections, Inc.		Wells Fargo Bank Minnesota NA	
R.C. Suter Construction	507-289-8228		507-346-2860		507-285-2914
Craig Swanson Builders, Inc.	507-281-4663	TS Concrete, Inc.	507-876-2004	Wells Fargo Home Mortgage	507-285-2960
Swenke Company, Inc.	507-634-7778	TSP Architects & Engineers	507-288-8155	Wendland, Utz, Stahl & Mintz, Ltd.	
Kenny Sylvester Construction, LLC		Turri Crane Service, Inc.	507-282-0589		507-288-5440
	507-259-9100	2-10 Home Buyers Warranty	763-559-3203	Werner Electric Supply	507-288-3061
Synergy Products	507-288-0712	United Products Corporation	507-282-3909	Westgate Service Center	507-282-3000
Tag's Drywall, Inc.	507-259-3918	United Rentals	507-289-3308	Westridge Hills, Inc.	507-288-6228
Tamarack Materials of Rochester, Inc.		United Structural Components, LLC		Floyd Whipple & Sons Construction	
	507-280-8800		612-363-5582		507-282-0495
TDS Metrocom	507-281-0278	The Urban Studio, LLC	507-285-5043	Jim Whiting Nursery, Inc.	507-289-3741
Teigen Paper & Supply, Inc.	507-288-9595	US Bank	507-285-7881	WHKS & Company	507-288-3923
Thermo-Tech Windows	320-529-4012	Ustby Construction	507-285-5464	Windstone Enterprises, LLC	507-289-5563
Thiemann Construction, Inc.	507-374-7016	Veit Disposal Systems	507-281-3867	Winkels Electric, Inc.	507-288-4515
Thimijan Custom Homes, LLC	507-288-0838	Venture Computers/Venture Connect		Winona Agency	507-452-3366
Think Mutual Bank	507-288-3425		507-252-5944	Winona Excavating Company	507-454-5622
Thomas Tool & Supply	507-281-3786	Veolia Environmental Services	507-281-5850	Wolter & Raak, Ltd.	507-424-1233
Thompson & Ward Electric, Inc.		Verizon Wireless	507-993-1394	Women Communications, LLC	507-535-7406
	507-421-9085	Vickie's Drywall	507-319-5565	Woodruff Company	507-285-2500
Thompson's Garage Door, Inc.	507-281-1349	Viking Automatic Sprinkler Company		Wooly's Landscape Creations	507-529-8788
Tile Superstore & More	507-285-1109		507-289-8270	Wright Homes, Inc.	507-261-4668
Steve Tloughan Landscaping, Inc.		Viking Electric Supply	507-281-2232	WT Lighting	507-281-5961
	507-281-2609	Vision Homes & Remodeling, LLC		Yaggy Colby Associates	507-288-6464
			507-206-3830	Rick Yerhot Builder	507-287-6900
Sam Toft Builders, LLC	507-378-2388	Howard Volden Custom Homes, LLC		Your Home Improvement Company	
Tonna Mechanical, Inc.	507-288-1908		507-282-8756		320-230-9182
Top Shop of Rochester, Inc.	507-282-9129	VSI - Video Services, Inc.	507-625-1650	Zoller Brothers Irrigation	507-289-0000
Total Electric of Rochester, Inc.	507-288-6760			Zumbro Valley Construction, LLC	
Total Fire Protection	605-582-2400				507-356-6220
Total Health, Fitness & Nutrition, LLP				Zumbrota Ford	507-732-5127
	507-288-5400				

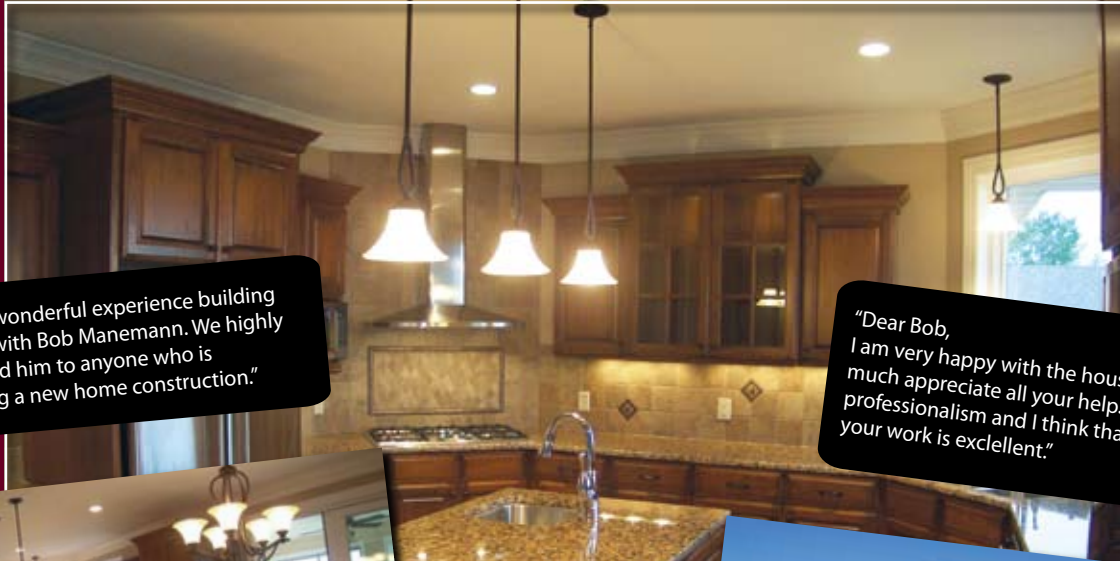
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