As we approach the holiday season, we are bombarded with various opportunities to show our Christmas spirit. Sometimes it can get a little overwhelming; everywhere you turn someone is ringing a bell, asking for a toy, or asking for your time. To top it all off, you have other commitments such as office Christmas parties and activities with the children for school, not to mention getting the house ready with the tree, decorations, lights and Christmas shopping.

As kids, we thought Christmas took forever to get here. As adults, we blink our eyes and here it is again. With everything going on, we have to make it a priority to be committed if we want to give. Isn’t that the real reason for the season? After all, God gave his Son on that first Christmas, shouldn’t we give of ourselves as well with a little time, a little money, or a gift for someone who is truly in need.

Here are a few thoughts to remind us why we should be involved, and some guidelines to help us decided where to be involved:

**Be Thankful**

To get in the spirit, it helps to first be thankful for what we have. With the Michigan economy the way it has been and looks like it will be for a while, just having a job is a blessing.

Cont’d on Page 2
Thanksgiving will be here soon, why not go around the table a dinner and mention one thing that you are really thankful for.

**Don’t Get Overwhelmed**

Pick those things that are important to you. Is it supporting our troops, participating in Toys for Tots, possible serving meals to the homeless during the holiday season? Or maybe you know a family who cannot afford Christmas this year. Understand what you are passionate about and let your giving be an outcome of that passion. Realize that you cannot give nor do everything. Focus on what you can do – and do it!

**Realize the Gift is in the Giving**

We all know that it is “better to give, then to receive,” but sometimes it doesn’t hurt to be reminded. Getting gifts is great, but it is so much more fun to give that perfect gift and watch that certain someone open it up. We are pretty good at taking care of those close to us, lets extend that to those in our community and beyond.

Know in your Heart that You’ve Done Your Part

As previously noted, everywhere you turn, there is another opportunity for giving. Obviously you cannot do everything, so don’t feel guilty about it. If you feel like the bell ringer is giving you a judgmental look as you walk out of the store without depositing a dollar in the can – just give him or her a smile and keep on walking.

Don’t Stop

Just because the holiday season is over, does not mean that there are no more needs. Make it a commitment to continue to look for opportunities throughout the year and to continue to stay involved.

Don’t know what to do or where to give? Our CFMA Chapter is a great resource. If you’ve been coming to the meetings this fall, you are aware that November 15th is our **Toys for Tots drive**. Every year we have someone from the Marine Corp stop in at our meeting to discuss what the goals are for the season and to pick up our donations. We had a great level of participation last year, and are hoping that this year will be even better. Also in December a small group always goes and gives of their time to help parents select the toys for the children. This is really a fun time and only takes a few hours on a Saturday.

Through our **Support the Troops campaign**, we are continuously collecting items at our meetings to be sent to our service men and women overseas. If you don’t have time to stop at the store to pick something up, we have other opportunities such as donating funds to cover the cost of shipping the boxes over or donating your time to get the boxes packed and labeled. Last year we were able to ship out approximately 100 boxes!

Other opportunities that we have taken advantage of in the past are things such as **Relay for Life** and **Habitat for Humanity**. We will continue to take advantage of these opportunities and others as our promotions committee finds them and presents them to the membership.

I hope you have a meaningful and joyous Holiday Season.

*Anita Rathbun*

CFMA President
Here are two notes we received recently regarding the packages the Chapter has sent to our troops. Your gifts are appreciated! We continue to collect items at every general membership meeting, so please keep in mind those individuals making this tremendous sacrifice for our country, especially as we head into the holiday season. Thanks, everyone!
Thanks to everyone who contributed a toy and made our collection campaign successful once again this year. Your gifts not only brighten a child’s holiday, but also that of the parent(s) who may not have been able to have toys for their children without your help.

The distribution of these toys to the parents will take place on December 22nd. Ask anyone who has participated in this – it is a very rewarding experience. Because of the close proximity to the Christmas holiday, there is some concern there may be fewer volunteers than needed to help with the distribution. If you are interested in spending a few hours on this Saturday to help out, please contact Rhonda Huisman at rhuismann@crowechizek.com.

Did you know...

• that Toys for Tots takes cash donations online? They do so because they have a shortage of gifts for children between the ages of 8 and 14. With cash donations (yes, they are 100% tax-deductible), they supplement the donations to make sure no child goes without a new toy this holiday season. If you forgot to bring a toy to our November meeting, you can still donate. Just go to www.toysfortots.org to make a donation.
• this year is the 60th anniversary of Toys for Tots?
• that last year, Toys for Tots delivered more than 19.2 million toys to over 7.6 million children?
• that with over 13 million children living in poverty, Toys for Tots need our help more than ever to achieve their goal of delivering a toy to every child in need?
• you can help with the distribution of toys in our area? As a volunteer on December 22, you work directly with those who come in to pick out toys for the kids in their life. More details on this to follow. A few of our members do this every year and find it extremely rewarding.

“Debbie and I look forward to this every year. Since our children are pretty much grown, it’s our chance to play Santa Claus. The parents are so excited and grateful to be given the opportunity to make Christmas special for their children; it really has become one of the highlights of our holiday season.”

~ Randy Brink

Search & Select – It’s Simple!

CFMA Building Profits is now available in a convenient digital format! CFMA BP Online is an electronic reproduction of our award-winning magazine — delivered to your inbox after your printed version arrives.

With this exclusive member-only benefit, you can:

• Search for 2007 articles by keyword, title, author, or publication date.
• Select embedded links to navigate through CFMA BP Online, connect to external Web addresses such as FASB, IRS, and Treasury resources, and e-mail authors, advertisers, and the editorial staff.

— PLUS —

CFMA Building Profits has a new, exciting Web Resources feature that contains Web sites relevant to the article you’re reading.

So, you can learn more about a report discussed in an article, go to a Web site mentioned in the text, or get details on government pronouncements and accounting guidance.

Here’s an added bonus: If you are using CFMA BP Online to view the article, you can click directly on the Web address to visit it.

Log in to CFMA’s Web site using your username and password and try it today!

We hope you enjoy CFMA BP Online. If you need immediate assistance, call 609.452.8400. Please direct all other inquiries and comments to cfmabponline@cfma.org.
The Dan Vos Construction Company story started because one man built more than buildings.

In the 1940’s Daniel “Dan” Vos shared his expertise as a residential carpenter with friends and neighbors, when winter weather kept him from working his farmland. Dan used those otherwise unproductive weeks to craft new or expanded homes and buildings for grateful neighbors, giving him a chance to perfect his work for those who needed a helping hand.

Dan soon found his experience was so valued by his “customers” that in 1951 he realized returning to farming was not an option. He had learned building relationships and quality projects was his true calling, and so he started his own construction company.

Just two years later, Dan Vos completed two jobs that shaped his company’s future – the construction of Ada Christian Reformed Church and a small door-installation job for two business budding partners. The craftsmanship Dan poured into Ada CRC led to a reputation and tradition that has helped the company complete more than 155 other church projects to date.

And as for the door-framing job others wouldn’t touch? Well, the founders of the Amway Corporation soon became clients who called on Dan Vos Construction Company time and again – ultimately leading to work involving over 4 million square feet of manufacturing, office, laboratory, and warehouse space.

Dan Vos Construction is founded in the idea that the greatest asset we have to offer our clients is our employees. We are now the third generation of leadership by the Vos Family. Family values and biblical principles are the foundation for our success. We are committed to attaining and developing our DVCC family to become the leaders of the industry. We are proud to boast a turnover rate of less than 4% annually, and an unusually high seniority rate for the industry of 12.5 years company wide. Not only our employees, but their families are very important to us. We provide family-friendly events throughout the year to honor our employees and their families.

The professionals at this West Michigan industry-leader know history helped them get where they are today – and they remain firm in their belief that when communication and trust come before bricks and mortar, the result is a building perfect in form, function and use.

Integrity is the key from start to finish.
Grand Rapids Civic Theatre presents...

“Grease”

FEBRUARY 22nd

8:00 p.m.

Your West Michigan Chapter of CFMA is pleased to announce our Winter Social Event! Please join us for an evening of entertainment on

We have reserved a block of tickets for the February 22nd performance of Grand Rapids Civic Theatre’s Grease. The show begins at 8:00 p.m. and tickets are $10.00 each. We are also the Artistic Sponsor of this event, thanks to the wonderful generosity of our underwriters listed below.

Rydell High’s spirited class of ’59 comes to the Civic stage, with gum-chewing, hot rod-loving boys and their wise-crackin’ girls in bobby sox and poodle skirts. Nostalgic songs recall the Buddy Holly hiccups, Little Richard yodels and Elvis Presley wiggles that made the music of the 50s a gas. This lively musical is filled with great dancing and sheer energy that’ll have you rockin’ in the aisles!

We have reserved the back room at the Sundance Grill for dinner for anyone who wishes to meet & eat before the performance. Dinner can be ordered off the regular menu at your own expense. We suggest arriving there by 6:00 P.M. in order to get everyone served before we need to leave for the Civic Theatre.

Please RSVP by either e-mailing hperdue@owen-ames-kimball.com or by calling Harriet Perdue at 616.456.1521 with the number of tickets needed and whether you will be joining us for dinner.

Since there are limited seats available at this low price, we are currently limiting the initial order to 4 tickets per member.

The deadline to register for this event is Monday, January 7, 2008.

Thanks and we hope to see you there!

Event Underwriters

Allied Electric
Beene Garter LLP
Construction Resource, Inc.
Crowe Chizek & Company LLC
Dan Vos Construction Company

Elzinga & Volkers
McShane & Bowie, PLC
Owen-Ames Kimball Co.
Pinnacle Insurance Partners
Wausau Signature Agency
Michigan Legislature Limits Amendments to the Construction Lien Act to Residential Projects

In 2006, the Construction Lien Act was significantly amended for the first time since 1982. These changes, which went into effect in January of 2007, required an owner or lessee to notify subcontractors, suppliers, and laborers upon receiving a sworn statement from a contractor. One of the amendments also required an owner or lessee to verify lien waivers before accepting them. Following the enactment of this law, there was a great deal of confusion as to whether these newly created requirements applied to both commercial and residential projects. It appeared the revisions were primarily intended to address concerns in the residential construction context, and many argued the new requirements were an unnecessary burden to commercial projects. The Michigan legislature responded to these concerns and recently passed an amendment which limits the requirements to residential projects. Thus, owners and lessees of commercial projects are not required to give notice to subcontractors, suppliers, and laborers when they receive sworn statements and are not required to verify lien waivers if produced by someone other than the lien claimant before relying on them. Of course, these requirements still apply to residential projects.

Contributed by Ben Hammond, an attorney with Smith Haughey Rice and Roegge, PC

USCIS Issues New, Revised Employment Eligibility Verification Form I-9

U.S. Citizenship and Immigration Services (USCIS) announced November 7, 2007 that a revised Employment Eligibility Verification Form (I-9) is now available for use. All employers are required to complete an I-9 for newly hired employees. The biggest change to the form is the removal of five documents that were previously allowed to prove identity. While USCIS is encouraging employers to begin using the new form immediately, the revised I-9 will not be required until a notice is published in the Federal Register. To download a copy of the new form, log on to http://www.uscis.gov/files/form/I-9.pdf
Welcome to our newest members since our last issue of Extras!

Jeff Koster
Wolverine Building Group
Referred by: Tim Gabrielse

Marsha Toman
Wausau Signature Agency

Welcome to both of you!

Membership Statistics
as of November 2007:

Chapter Membership Composite

<table>
<thead>
<tr>
<th>Membership Type</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Members</td>
<td>68</td>
<td>60%</td>
</tr>
<tr>
<td>Associate Members</td>
<td>46</td>
<td>40%</td>
</tr>
<tr>
<td>Total</td>
<td>114</td>
<td>100%</td>
</tr>
</tbody>
</table>

If you have any questions about membership, please contact any Membership Committee member listed below:

- Ken Bos
  Hyland Group
  ken.bos@hyland.com

- Mircea Dobre
  R.W. Baird
  mdobre@rwbard.com

- John D. Koscielniak
  Walburg & Associates, PC
  jkoscielniak@walburg.com

- Ann M. Plummer
  Beene Garter LLP
  aplummer@beenegarter.com

- Todd Hanson
  Financial Edge
  hanson@fin-edge.com

- Suzanne Strauss
  Great Lake Systems, Inc.
  suzanne@glroof.com

- Steve Huisjen
  Dan Vos Construction Co.
  steveh@danvoscc.com

- Sheri Wert
  Accounting Etc.
  sheriwert@msn.com

- Michael Poggi
  Pinnacle Insurance Partners
  mikey@pipgrmi.com
General Membership Meetings

All meetings will be held at the University Club on the tenth floor of the Fifth Third Bank building located at the intersection of Ottawa and Lyon in downtown Grand Rapids.

Parking will be at the attendee’s expense.

Registration begins at 11:30 a.m., with lunch served at 12:00 p.m.

<table>
<thead>
<tr>
<th>Date</th>
<th>Speaker</th>
<th>Host</th>
</tr>
</thead>
<tbody>
<tr>
<td>December 2007</td>
<td>No Meeting</td>
<td></td>
</tr>
<tr>
<td>January 24, 2008</td>
<td>Community: Blood Drive Awareness: Steve Huisjen</td>
<td>Linda Barar, Vice President, West Michigan Blood Centers</td>
</tr>
<tr>
<td>February 28, 2008</td>
<td>Organizational: Generational Diversity: Anita Rathbun</td>
<td>Ron Scott, Director, Employee Assistance</td>
</tr>
<tr>
<td>March 27, 2008</td>
<td>Tentative: Anita Rathbun: Jonathan Bradford, Director, Inner City Christian Federation</td>
<td></td>
</tr>
<tr>
<td>April 24, 2008</td>
<td>Information to come</td>
<td></td>
</tr>
<tr>
<td>May 15, 2008</td>
<td>Human Resources: Safety Pays: Todd Miller</td>
<td>Panel Discussion with Nathan Steffen, Univeral/Wells Fargo</td>
</tr>
</tbody>
</table>

CFMA
Western Michigan Chapter Mission Statement

As the source and resource of construction financial management in West Michigan, our Association unites individuals having financial responsibilities in the construction industry. We provide a forum through which the Association’s members can meet to network and exchange ideas. We promote and encourage leadership within the construction industry, as well as our Association. We develop and coordinate educational programs dedicated to the purpose of improving the professional standards of the industry and enhancing the value of construction financial managers to their respective companies.