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Publisher's Note

Winter has arrived! It's in the low 40's the wind is frigid and the next few days are predicted to be even colder. It's the Christmas Season! It's the most wonderful time of the year, when we celebrate Christ coming to earth to be the Savior for all mankind. Family and friends spend time together eating turkey and gumbos, sitting by the fireplace with music and merriment; it is such a joyful time! As I have said so many times before, we are blessed to be here in Acadiana.

We are rich in heritage, rich in spirit, and rich in resources! We are pressing through difficult economic times and with new leadership for our Nation, we have hope for the coming year. The construction industry, an integral part of this economy, has again gone through tough times and as we work together to repair what Mother Nature has destroyed, we rise stronger, smarter, and humble as a result of it.

My next featured builder is Cutter Kates of CK Construction. As the new kid on the block, Cutter brings energy and excitement to our market. He and his wife, Amel are a great team!

Also, our Inside Story features Keefe Duhon, owner of Concrete Revolution. Most of you already know Keefe, who is national

acclaimed for his mastery and creativity with concrete. Now enjoy his story!

God bless you all,
April Becquet

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Congress Reinstates Health Reimbursement Arrangements



In a major victory for home building firms and other small businesses across the land, the Senate recently passed the 21st Century Cures Act, a comprehensive health care package which includes a provision to allow employers to provide Health Reimbursement Arrangements (HRAs) to help their employees pay for health insurance.

The House approved the bill last week and President Obama is expected to sign the measure into law shortly.

“NAHB has been spearheading efforts to reinstate the use of HRAs since the IRS issued guidance prohibiting their use,” said NAHB Chairman Ed Brady. “This bipartisan legislation is an important step forward to allow small business owners to help their workers with rising health care costs and to ensure more Americans receive affordable

health coverage. At the same time, it will protect employers against outrageous fines for providing this cost-sharing option to their workers.”

HRAs allow small businesses

to offer pre-tax dollars to insured employees to help pay premiums and/or other out-of-pocket costs associated with medical care and services. Most small companies do not have human resource departments or

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Where Science Meets Art

Paul “Cutter” Kates is one of those people who is open to new opportunities, who likes working for his own success and who’s willing to take a risk.

So it may be fated that he would become a builder and start his own company, CK Construction, two and a half years ago. Or, as he put it, “It’s one of those things where the pieces fell together, the connections fell in place.” He believes in serendipity, for he has crossed paths with it both professionally and personally.

Three years ago he got tired of

the grind of working as a project manager for IT network security and for his family’s cell tower construction company. He wanted to do something where he could be creative, where he could express his artistic side. It struck him one day that building homes would be an opportunity to match his detail-driven, project-manager skills to his artistic sensibilities.

He came home and told his wife Amel that she needed to get her real estate license while he was going to get his contractor’s license. She thought he was being funny, but they both followed those paths, “knocking

down every challenge along the way,” each becoming successful while occasionally working with each other.

As a “one-man show,” he handles the land acquisition and project management aspects of building as well as the bookkeeping and interior design selections. “Every day is a challenge; it’s like herding cats, but that’s part of the thrill, making sure the cats line up. I haven’t yet met a part of the job I haven’t liked.” Working with people is his favorite part of the job, he noted.

He said his day typically starts at

4:30 a.m. working at home and winds down at 7 p.m., again working at home, although he stops by his office daily. While his schedule doesn't leave much time for community activities or his hobbies of fishing and playing the guitar, he always makes time for his children, Noelle, 8, and Zain, 6.

With two houses typically under construction at a time, Cutter often works with Southern Lifestyle Developments to pick lots he'd like to build on. He keeps an inventory of lots available, although those lots may be in different stages of development. Not only is Sugar Mill Pond subdivision in Lafayette his favorite location to build, but it's also where he calls home.

He also works closely with architect Kevin Royston of Design Perspectives on the design of his homes and occasionally consults an interior designer.

While building a custom home means he is fulfilling someone else's vision, he said building spec homes is where he gets to have fun, fulfilling his own artistic vision. In the future he anticipates continuing to build spec homes, maintaining a 50/50 or 60/40 split between spec and custom homes.

He acknowledged that he's the new kid on the block for Lafayette builders, and he takes advantage of chances to learn from other builders when the opportunity presents itself. He said he's starting to get "organic referrals," with more phone calls and word of mouth referrals coming in daily.

Continued on Page 12



Continued from page 5
 benefits specialists. HRAs offer these businesses a simpler, easier way to help their employees to obtain health coverage.

The Internal Revenue Service issued guidance in 2013 stating that employers are no longer able to use HRAs because they don't meet the requirements of the Affordable Care Act.

Not only did the IRS make HRAs illegal, the agency decreed that all employers can face fines of \$100 per day per employee if they offer this benefit to their workers. That can add up to \$36,500 per employee over the course of a year and up to \$500,000 per company. This \$100 per day penalty went into effect on July 1, 2015.

NAHB has led the charge working independently and with a coalition of other business organizations to remedy this injustice by calling on the IRS to revoke its ruling on the use of HRAs and pushing for a congressional solution.

At NAHB's urging, a section was added to the 21st Century Cures Act that would reinstate the use of HRAs and rescind the punitive IRS penalties associated with them.

"NAHB commends Congress for bringing choice and affordability to the health care marketplace by allowing small employers to once again use HRAs," said Brady.

*For more information, contact
 Suzanne Beall at
 800-368-5242 x8407.*



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Marker Released for Flood Insurance Reauthorization in 2017

Rep. Blaine Luetkemeyer (R-Mo.), chairman of the House Financial Services Subcommittee on Housing and Insurance, on Dec. 6 released a set of principles regarding reauthorization of the National Flood Insurance Program (NFIP), which expires on Sept. 30, 2017.

The chairman's draft is a broad marker that seeks to place the NFIP on more solid fiscal footing, provide stronger public/private partnerships, deliver a more open insurance rate-setting process and update and reform mitigation and mapping standards.

NAHB commends Luetkemeyer for requesting greater transparency by requiring the Federal Emergency Management Agency (FEMA) to hold public meetings and explain its premium rate structures.

NAHB also supports Luetkemeyer's call for a longer reauthorization timeframe to reduce uncertainty in the market.

The principles document provides few specifics on actual policies. However, NAHB expects the committee to move quickly in the New Year with draft legislation.

Reauthorizing the NFIP will be a priority for NAHB in 2017. The association looks forward to working Chairman Luetkemeyer and members of his committee to draft a reauthorization that takes into account the concerns of the housing community, particularly as it relates to the mapping program and the

current NFIP mandatory purchase requirements for residential properties with federally backed mortgages.

For more information, contact Jessica Hall at 800-368-5242 x8253.



Please pass me around the office.

Acadiana Builder makes great reading material for anyone interested in the building market.

The logo for Eagle Pest Control and Chemical, Inc. It features a circular emblem with an eagle in the center, wings spread. The text "EAGLE PEST CONTROL" is arched over the top of the circle, and "AND CHEMICAL, INC." is arched along the bottom. Below the emblem, the phone number "1-866-406-7250" is displayed. At the bottom of the advertisement, the text "CONGRATULATIONS CUTTER KATES" is written in a bold, sans-serif font.

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CONGRATULATIONS CUTTER KATES

An advertisement for Rader's Insulation Express, LLC. It features a background image of a worker in a yellow and black safety suit applying spray foam insulation. The company name "RADER'S INSULATION EXPRESS, LLC" is prominently displayed in red and white. Below the name, the slogan "Reduce Energy Cost by 50%" is written in red. A list of services is provided in two columns, and the contact information "337-319-0448" and "www.raderinsulation.com" is at the bottom. The text "Congratulations Cutter Kates" is written in red at the very bottom.

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Tech Notes Help You 'Build Tight and Ventilate Right'

Recent editions of the energy code have introduced higher levels of insulation, increased building airtightness and mechanical ventilation requirements. It's enough to keep a builder up at night figuring out how to comply with these ever-increasing requirements for tight, energy-efficient homes.

NAHB is here to help. Our Construction Technology Research Subcommittee worked with Home Innovation Research Labs to produce a series of Tech Notes on these issues.

These four-page brochures cover topics from exterior wall construction to mechanical ventilation to moisture control, providing summaries of code requirements and recommend best practices. Graphics illustrate code provisions and recommendations, and references are provided for additional information.

The latest Tech Note, covering Supplemental Dehumidification for Hot-Humid Climates, has just been posted to our Construction, Codes and Standards Research webpage. This Tech Note provides recommendations for improving control of humidity in homes, particularly in the Southeast where increased mechanical ventilation rates can result in larger amounts of humid outside air being introduced into the home.

Other Tech Notes available on the webpage include Whole House Mechanical Ventilation, Building Air Tightness, and Vapor Retarders.

A Tech Note with best practices for installing common insulation types is in development.

These Tech Notes can help builders understand today's complex energy and mechanical codes and avoid issues of moisture and mold in wall and ceiling assemblies and poor indoor air quality that can lead to homeowner complaints and callbacks.

For more information on the Tech Notes series or other building code-related research, visit nahb.org/coderesearch or contact Gary Ehrlich at 800-368-5242 x8545.





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AFCIs Not Needed in New Homes

In 1999, despite opposition from the electrical manufacturers themselves, the National Electrical Code (NEC) began to require that arc fault circuit interrupters (AFCI) be installed in all new homes.

AFCIs differ from ground-fault circuit interrupters (GFCIs), introduced into the NEC in the 1960s, because they are meant to protect branch circuit wiring from inadvertent arcing, which can be a source of ignition, instead of protecting people from shock.

NAHB opposed the proposal. The association cited the excessive cost — about \$300 per home — which would impact housing affordability.

But more importantly, statistics released by the U.S. Consumer Product Safety Commission

demonstrate that new homes don't even need AFCIs.

The fires that AFCIs are designed to prevent occur overwhelmingly in older homes built to codes that are now outdated. Over the decades, numerous changes have been made in both the NEC and product safety standards to help avoid electrical fires in newer homes.

For that reason, NAHB and other housing affordability advocates see AFCIs as an unnecessary mandate, and have been very successful in removing the requirement through local code amendments or legislation in many states.

NAHB can assist your association, too, with a series of resources and a national map that details the local amendments or state legislation

related to removing the AFCI mandate in each state. Find it on the National Electrical Code topic resources page.

For additional information, contact NAHB's Dan Buuck at 800-368-5242 x8366.



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Continued from Page 7

Cutter (a nickname he received when his older sister couldn't say Paul Curtis) likes to think about the concept of each house he builds. Should it be coastal style? Industrial? What kinds of features will attract people and make it a desirable product?

When he gets an idea, he will rely on many resources to see how best it may be implemented in one of his houses. He cited examples of consulting the Internet, architectural magazines and even trips to New Orleans to see how an old rustic beam might be used in other houses. He also looks to other builders locally to see their ideas, but he typically will implement those ideas differently rather than copy them directly.

He said he always consults his wife to learn what she sees as trends in

the market in design styles and price points. He doesn't want to build a house too big or too little that won't sell in the Lafayette market. "She's all about data and hard facts. She's a great resource to have."

"We go to each other for advice, but we steer our own ships," Kates stated. In addition to social media, he uses Amel's skills to sell his spec homes. "My wife is amazing at marketing. She leaves no stone unturned." He bragged that she's been super



successful, becoming a Top Five producer for Coldwell-Banker Pelican since she started selling homes.

Amel worked in international publishing sales before marrying Cutter and relocating to Lafayette. Their unexpected meeting 10 years ago in New Orleans, where she was visiting for her job, from her native England and he was visiting, was another example of serendipity in his life. They've now been married nine years.

He expects to remain a small builder, probably building no more than eight houses a year, because he wants to be able to control the quality of his homes.

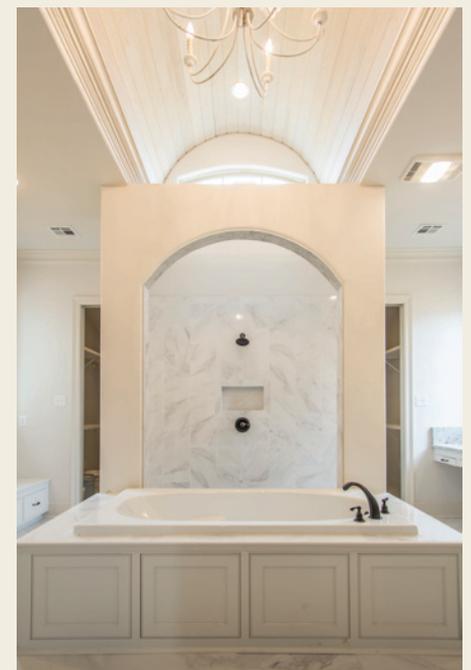
Cutter said he revels in the details of each home, and when building a top quality home, it's paying attention to those details that are paramount to building the best product possible. "I'm the most laid-back person you'll ever meet, but I walk through every house I build at least twice a day" to

make sure everything is being done correctly. As an example, he said he arrives at a building site at 4 a.m. to check to make sure everything's level before concrete trucks arrive.

"Our product is our best marketing tool. We're a small company, and we build a very beautiful family home, delivering a family home that someone can enjoy for a long time. We want it to be your 'forever' home, even if you don't stay in it forever."

CK Construction homes average 2,200 to 3,000 sq. ft. and range from \$350,000 to \$450,000. Consequently, they attract people who are buying a home for the second or third time, he said. Their buyers' ages range from 20s to 40s with some as old as their 70s, he estimated.

With a background in IT, Kates said he loves to include some technology features in his houses, such as keypads on the door or smart thermostats or Cat 5 wiring so the "bones are there" for homebuyers who want to include more technology. "Some people aren't tech savvy. I don't want to sell them something that will overwhelm them or they



won't use, but we want the home to be as flexible as they need it to be.”

Cutter's goal is to continue to build beautiful family homes for the people of Acadiana and to ensure those homes are held to the highest quality standards. He anticipates spending his career building homes, with perhaps a few commercial projects in the mix. “I love building homes and the people I've met and the knowledge I've gained. I've had no bad experiences so far. For the foreseeable future, this is what I want to do.”

.....
*You may contact CK Construction at
119 Veterinarian Road,
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INSIDE STORY



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INSIDE STORY

Concrete Revolution Surprises with Unusual, Artistic Uses of Concrete



What concoction do you create when you start with a floor in a Cheeseburger in Paradise restaurant, add a Google search, blend with natural artistic ability, stir in lots of hard work and add a dash of Facebook?

It's the recipe for success for Keefe Duhon and his nine-year-old decorative concrete company, Concrete Revolution, LLC, located in New Iberia.

The company is now known for its artistic dynamism, its unusual use of concrete and its high quality of work,

leading to local, national and international recognition. It received the 2013 Greater Iberia Chamber of Commerce Business Innovation Award while Duhon himself won first place in individual and team competitions at the 2015 Concrete Decor Show. He came in second at the 2016 show.

It's no wonder that Duhon's ability to create out of concrete a life-like cypress swamp setting is earning awards and leading to requests to train others in seminars around the country. "No one else is doing this around the



country,” Vice President Wess Robison explained about Duhon. “He’s constantly booked.”

But it all started during a family vacation trip to Destin, Fla., about ten years ago. Duhon said that he became fascinated by the floor in a Cheeseburger in Paradise restaurant while waiting to be seated. The floor appeared to be stamped, but he couldn’t figure out how the design was created. Even before the family was seated, he was doing a Google search to learn more about the decorative concrete floor, continuing his self-education while sitting

on the beach during that vacation week.

Back home in New Iberia, Keefe bought some material from a local supplier and started experimenting in his backyard. When he posted examples of his work on Facebook, he got a lot of positive comments and “likes.” Eventually, he was encouraged enough to quit his job as a machinist in the oil fields and start his company in 2008, although his decision made his wife nervous because of the loss of steady income and insurance.

His first office was his pick-up truck for several years as he built the business. Although he now has a crew of 10 employees that he’s personally trained, he’s in the field every day, bouncing from job to job, seeing to the final details of each job. “I put my eye on everything. I’m a perfectionist. My crew knows how I am, and they go the extra mile because they don’t want to work harder at the end of the job (if they have to fix a mistake),” Keefe said.

However, both Duhon and Robison said that they learn from mistakes. Although they don’t want to repeat mistakes, they said they have been able to capitalize on some mistakes, making them ten times better. The CR-Heritage Collection is an example of turning a mistake into a solution when the colors in a stain job didn’t work out the way Keefe expected. He tried an overlay, which created a natural rock finish. “It came out phenomenal!” according to Keefe. It’s now a unique product line of Concrete Revolution.

“I try to keep ahead of the game; I’m always trying new things, bringing new things to the table,” noted Keefe.

Because Concrete Revolution’s crew is able to make concrete look like wood, they get a lot of requests to create bathroom and kitchen floors that emulate wood planking. “These are all customizable; we can do them in any color,” Robison said. “Each is unique; none is going to be the same,” Duhon added.

According to the company website, www.concreterevolutionllc.com, Concrete Revolution’s stains will enhance the natural feel of concrete while providing lively colors and varying shades of highs and lows. Layers of darker colors can be applied on top of lighter colors, providing unique blending and shades that add depth and variation to a floor. The company also has the ability to create borders, scoring patterns and unique tones that provide customized floors.

“We can also put decorative concrete that looks like

brick or pavers on top of standing concrete” to create a new “canvas” for a drive or sidewalk, Duhon noted. Because the old concrete does not have to be demolished, decorative concrete can be used to cover cracks or blemishes, which makes it a favorite for both new construction and remodeling contractors “because things can go wrong,” explained Robison.

Concrete Revolution also uses concrete vertically because the crews don’t have to use standard wooden



forms or pour the concrete. Instead, the crew applies it with sprayers in micro-thin layers and finishes it with trowels so it can be used to form or cover existing walls, stairs, mantels and fireplaces. It is popular in bathrooms for shower walls and countertops because it’s easy to clean and maintain. It can even be customized to include a seamless concrete sink.

Concrete countertops can be a conversation piece, Keefe said. “It’s not Formica or granite. It’s unique and different because it’s 100 percent custom. You can select your preferred thickness, the edging, color and other options.”

CR-Liquid Marble is one of the unique applications a customer may choose. “People really react to it. ‘This is concrete?!’ They question if it is marble,” Robison, the vice president, said.

When people walked into a Parade of Homes show house with triple-crown ceilings and white “marble” concrete floors, everyone’s eyes went to the floors instead of the ceilings, Keefe explained. “Wow! What is this?” was the reaction.

“We’re seeing decorative concrete in all different types of homes,” from traditional to rustic and contemporary, Wess said. “It’s a beautiful floor that looks like you paid a fortune for it at a fraction of the cost, which is a cost-savings solution for the contractor,” Keefe noted. “It’s a natural product that lasts forever. You can go 30 years plus without polishing it. That’s why you find it in Lowe’s, Home Depot and restaurants.”

Concrete Revolution also offers acid and water-based stained floors, scoring, epoxy floor coatings, flake floors, textured overlays, pool decks and more. Its CR-Heritage Collection and CR-Liquid Marble products are both installed and sold for distribution.

Despite national acclaim, Keefe Duhon expects to keep his company in his hometown of New Iberia. “He’s a local businessman and a local business doing his thing on a national level, which is a testament to how good he is,” Robison boasted.

And he’s still using that original pick-up truck in his business.

You may contact Concrete Revolution, LLC, at 7609 Sugar Oaks Road, New Iberia, LA 70563 or 337-256-3486 or info@concreterevolutionllc.com.

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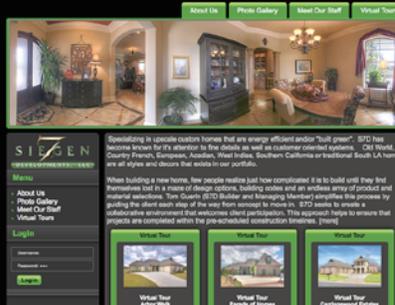
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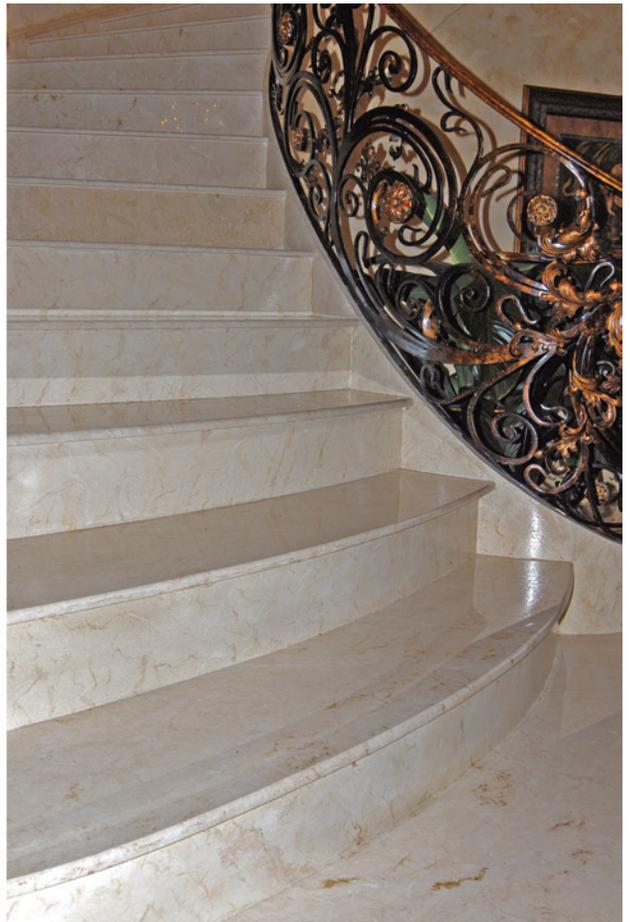
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