

Sudbury & District Home Builders' Association

Building A Greater Sudbury

MEMBER OF THE MONTH



natural. human. resources.

On the surface, Northern Credit Union is personal, commercial and online banking. But if you look closer, it is also the living foundation for thousands of members, with 25 branches in 22 communities.

The difference between Northern Credit Union and our competition in banking is perspective. They see things from a global point of view – we see your life from right next door. We live where you live, make decisions locally and provide financial services that are tailored to right here in the North.

Our Promise...

We are building a financial institution that is a more natural fit for your way of life and your way of doing business.

We focus on human contact, people helping people, and use technology in a supporting role.

We create the financial resources our members need to increase their security and prosperity.

We invite you to experience the "Northern" way.

www.northerncu.com



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Thinking of Building or Renovating?

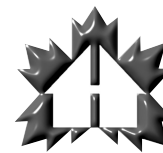


Some people choose to deal with illegal underground contractors who may charge less if you pay them cash without a written contract. Dealing with these under-the-table contractors can be very risky with poor quality, uninsured work and no legal recourse if damages or injuries happen on the job.

The best way to protect yourself is to deal with a reputable contractor with a solid reputation for doing good work that is backed by a written contract and guarantee.

Remember when you are building and renovating that good paper makes good friends. Always get your project in writing and deal with legitimate contractors and suppliers like those who are members of The Sudbury & District Home Builders' Association.

For further information visit www.hiringacontractor.com or contact the Sudbury & District Home Builders' Association at 671-6099



**SUDBURY & DISTRICT
HOME BUILDERS'
ASSOCIATION**



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A DIVISION OF PAT TAYLOR CONSTRUCTION



Specializing in Craftsmanship



Before you build or renovate call 671-6099 or visit www.sudburyhomebuilders.com