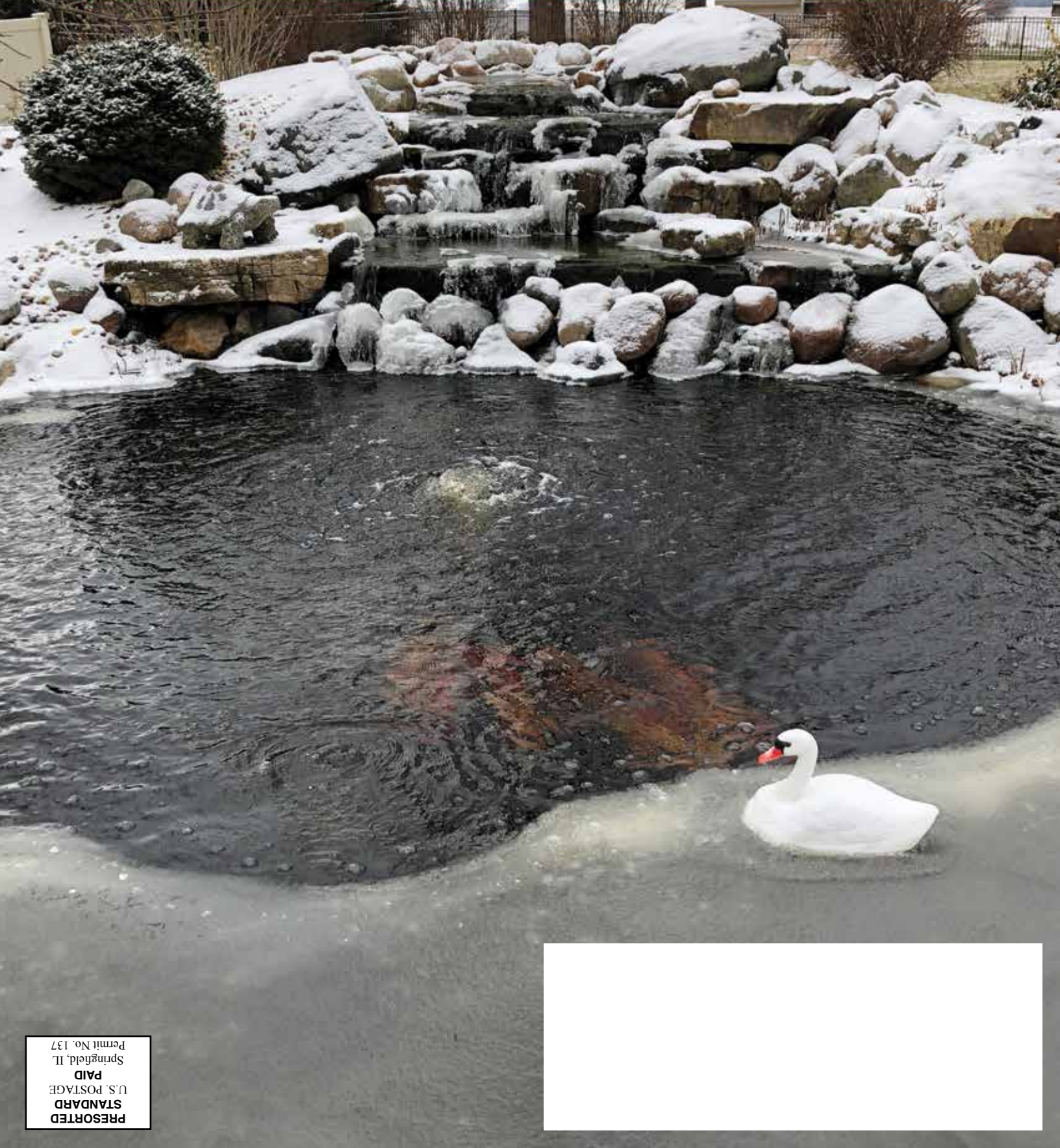


ILLINOIS MASTER PLUMBER

ILLINOIS ASSOCIATION OF PLUMBING•HEATING•COOLING•CONTRACTORS

Volume 107, No. 1

January 2021



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ILLINOIS MASTER PLUMBER

ILLINOIS ASSOCIATION OF PLUMBING-HEATING-COOLING CONTRACTORS



Volume 107, No. 1



JANUARY 2021

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The Illinois Master Plumber published monthly, is the official publication of the Illinois Plumbing-Heating-Cooling Contractors Association, only insofar as notices, bulletins, and reports are concerned.

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CONTENTS

President's Thoughts	4
COVID Relief Bill Passes Congress	5
New Minimum Wage Rates Take Effect on January 1	6
Now is the Time to Renew Your PHCC Membership	7
PHCC Member Benefits	8-9
IL PHCC Application for Membership	10
IRS Issues Standard Mileage Rates for 2021	12
OSHA News	12
Essential Training for Your Essential Workforce: 2021	13
IMSCA Elects New Officers	13
Winter Weather Preparedness	14-15
Is an Annuity an Option You Should Consider?	15
Plumbing Code Book Order Form	16
Auxiliary T-Shirts	17
Risk Management Corner	18

ADVERTISERS

Bradford White	2
Connor Company	19
Federated Insurance	11
Hodes	6
H.R. Stewart	5
Test Gauge	Back Cover
Torvac	7

Cover photo courtesy of Joy Belsley.



PRESIDENT'S THOUGHTS

by Brian Rich
Illinois PHCC President

HAPPY NEW YEAR! - The sound of new beginnings. A new year brings with it lots of resolutions and hope for change. One of my personal goals is to spend more time with my family. Christmas this year with a 2-year-old granddaughter who was highly engaged with all of the happenings was the best. It's funny how some of the simplest things can provide the most joy. One of my business goals is to add value to the company. I'm currently reading "Time Really is Money". This book came highly recommended by Wayne Rivers of The Family Business Institute whose blog I follow weekly. Whatever your goals are; weight loss, better fitness habits, financial improvements, or something else, may success come your way in 2021!

The holidays can be a very busy and hectic time of the year. We often lose focus and forget they are meant for spending quality time with family and friends. Unfortunately, COVID has changed all of that. It has also been devastating for many people, but one small bright spot for me personally has been not having the usual hustle and bustle December can bring. Another bright spot is working in a family business where our family is together all of the time therefore, we were able to gather as usual Christmas morning. As I mentioned, I truly enjoyed watching my granddaughter experience Christmas thru the eyes of a two-year-old. It's the little things in life like watching her take my mother's hand and lead her to the kitchen so she could get more "gapes". May 2021 reunite you with those you hold dear.

I personally have a lot to look forward to in 2021. I was recently appointed to the UA Bookstore. This is an amazing organization with a mountain of information and training material that does nothing but educate our union tradesman and move our industry forward. At the December Union Affiliated Contractors of PHCC (UAC) meeting, I became the UAC Chairman and now sit on the

PHCC National Association Board. UAC is a Business Interest Group (BIG) and represents the union construction members within the PHCC. As a BIG, the UAC will focus on building its online community to house an abundant variety of valuable resources with free access by PHCC signatory contractor members, as well as, a discussion center for contractors to ask and answer questions. At work, G.A. Rich also has a lot to look forward to. The central Illinois economy is currently in growth mode. There is a large investment in healthcare and a resurgence of the auto industry. This is fueling the optimistic view for 2021.

I want to shine a light on how PHCC represents you. We have many newly elected officials taking office both at the state and federal level. The new legislative session in Illinois is set to begin on January 13th followed by Biden's inauguration on January 20th. As a business owner you're focused on maintaining and growing your business, which can be a struggle at times. As an employee of a plumbing, heating or cooling firm you too are focusing on supporting your family and maintaining your way of life. Our industry constantly faces legislative and regulatory challenges that affect you and your livelihood. You can rest assured that our Illinois PHCC Executive Director Bev Potts and our PHCC National Government Relations Director Mark Valentini, along with Vice President of Regulatory Affairs Chuck White are on the job. They are on top of every legislative and regulatory issue relevant to you and your business.

With both a busy personal and professional life, it is nice to have fantastic coworkers and strong trade associates to lean on. Wishing you a happy, healthy and prosperous New Year!

Brian 

COVID RELIEF BILL PASSES CONGRESS



By Mark Valentini, Director of Legislative Affairs

Congress came to an agreement on the next COVID package, which is attached to the FY2021 spending bill. It passed the House and Senate and has received President Trump's signature. After months of vigorous advocacy on behalf of plumbing and HVAC contractors, PHCC has secured many of our policy priorities in the 116th Congress.

Bad news first: liability protection is not included in this round of relief. Senate Republican Leader Mitch McConnell insisted that no further relief would pass without this provision. However, Democrats could not support the bill with liability protection while Republicans could not support the bill if it included the hundreds of billions in state and local aid that Democrats wanted. Inclusion of either or both provisions was simply not an option, and therefore both provisions were dropped in an effort to move the bill forward. Please note that these two issues have prevented passage of this bill since mid-summer and neither side was going to budge. Congress may revisit these issues next year should another round of COVID relief be warranted.

Now the good news: The Paycheck Protection Program (PPP) will be extended through the end of March 2021. Additionally, the PPP has been expanded to include a "second draw" program for small businesses that continue to struggle even after pulling a PPP loan. 501(c)6 organizations such as PHCC and its state and local chapters will be eligible for PPP loans, so long as lobbying expenditures do not exceed \$1 million and no more than 15% of the association's activities are lobbying-related. Most importantly, small businesses will be able to make deductions for qualified expenses made with PPP funds.

Furthermore, Section 179D related to energy efficient tax credits for commercial entities will be made **permanent and adjusted for inflation**. Section 25C related to residential energy efficient tax credits is extended for another year. The AIM Act will also be part of the package, which means in the HVACR sector there will be a timeframe for the phase-down in use of HFCs

and transition to the next generation of refrigerants, and also prevent other states from setting their own phase-down/transition schedules now that a federal standard will be in place.

Please do not hesitate to contact Mark Valentini, PHCC Director of Legislative Affairs and Chuck White, PHCC Vice President of Regulatory Affairs at government@naphcc.org if you have any questions or concerns.



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NEW MINIMUM WAGE RATES TAKE EFFECT ON JANUARY 1

Illinois Department of Labor Reminds Workers to Watch Their Wages

Illinoisans will ring in the New Year with an additional increase in the minimum wage to \$11 an hour, and the Illinois Department of Labor is encouraging employees to watch their paychecks to ensure that time worked in 2021 is paid at the new rate.

Governor JB Pritzker signed legislation into law in 2019 providing a path to a \$15 minimum wage by 2025. Minimum wage earners received two increases in 2020 to \$9.25 an hour on January 1 followed by an increase to \$10 an hour on July 1. The minimum wage will continue to increase an additional \$1 an hour each January 1 until it reaches \$15 an hour in 2025.

Prior to the 2020 increases, the last time Illinois increased its minimum wage was more than a decade ago in 2010 when it was raised to \$8.25. Cook County has a higher minimum wage than the state, currently \$13 an hour. The current city of Chicago minimum wage is \$13.50 an hour for small employers (4 to 20 employees) and \$14 an hour for large employers (21 or more employees).

A recent study by the Illinois Economic Policy Institute at the University of Illinois indicated that more than 1.4 million adult hourly workers in Illinois make less than \$15 per hour.

The new law maintains provisions for employers to count gratuities to offset wages for workers such as food servers who regularly earn tips. Tipped employees may be paid 60 percent of the hourly minimum wage. These workers must still earn the minimum wage after receiving tips or the employer must make up the difference.

Workers who are under 18 years old and work fewer than 650 hours in a year will earn a minimum wage of \$8.50 per hour beginning January 1. The youth minimum wage rate will gradually rise to \$13 an hour by 2025.

All Illinois employers are required to post the "Your Rights Under Illinois Employment Laws" in a conspicuous location on the premises of the employer where notices to employees are customarily posted. The color poster, which also covers other Illinois labor laws, can be found here in English and Spanish: <https://www2.illinois.gov/idol/Employers/Pages/posters.aspx>

Employees with problems regarding the minimum wage can file a complaint with IDOL at the following link: <https://www2.illinois.gov/idol/Pages/Complaints.aspx> or call 312-793-2800.

New Minimum Wage Rates

1-1-2021 \$11.00	1-1-2024 \$14.00
1-1-2022 \$12.00	1-1-2025 \$15.00
1-1-2023 \$13.00	



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NOW IS THE TIME TO RENEW YOUR PHCC MEMBERSHIP

If you are a PHCC member and you have not yet sent in your dues renewal, please do so now. If you did not receive a renewal notice, please contact the Illinois PHCC office. We would like to thank you for your past support of the PHCC and hope you continue to partner with us.

If you are not a member, please take a few moments out of your busy schedule and really consider how PHCC can help you and your business. PHCC membership brings with it many benefits. Gaining knowledge is crucial to the life of any business, and knowledge can also bring with it personal success. Through PHCC you have many opportunities to increase your knowledge: reading the weekly online email newsletter, and the Illinois Master Plumber magazine; receiving special alerts pertaining to critical issues like tax reform or threats to the Plumbing License Law; updated industry information; business training; expert advice; networking and much more. PHCC is involved on the local, state, and federal levels fighting on behalf of the business owner, and our

Industry. By having representation on all code bodies, industry coalitions, and a legislative grassroots network, PHCC is ready and able to represent your interests.

Many resources are available to members through a click of a button. Access online webinars, risk management information, online training and more. One benefit from membership that you really can't put a price tag on is the relationships you will build through PHCC. Whether it's with a manufacturer, a supplier or a fellow business owner, you will be able to share ideas, gain access to expert advice and really benefit from the networking opportunities.

Renew or join today – you won't be sorry. 

**For more information, visit
www.ilphcc.com and www.phccweb.org.**



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MEMBER BENEFITS

Plumbing-Heating-Cooling Contractors — National Association

Everything You Need to Strengthen Your Business — Now and in the Future

As a member of the PHCC community, you plug into a powerful network of valuable resources and contractors at the local, state and national level — plus our own PHCC Educational Foundation — offering the knowledge, tools, programs and services you need to succeed. PHCC means business, from protecting your interests with lawmakers and preventing over-regulation to providing huge savings when you take advantage of member discounts on products and services.

● BEST PRACTICES

- Marketing & Advertising Resources
- Find a Contractor Online Directory
- Personalized Online Member Dashboard
- Access to Subject Matter Experts
- Safety & Risk Management Tools
- PHCC Water Supply Calculator App

● EXPERT & AFFORDABLE TRAINING

- Project Management & Foreman Training
- Plumbing & Mechanical Codes Training
- PHCC Academy Programs
- Webinars & Other Training Opportunities

● SAVINGS & DISCOUNTS

- PHCC Industry Partners
- PHCC Labor Unit Database Subscription
- Online Buyers' Guide
- Discounts on Programs & Services
- Member Discounts on Conferences

● NETWORKING OPPORTUNITIES

- Access to Online Communities
- Join PHCC Enhanced Services Groups
- Online Business Interest Groups
- CONNECT Conference & Tradeshow
- Online & Print Member Directory
- State & Local Chapter Events and Online Resources

● WORKFORCE DEVELOPMENT

- Plumbing & HVACR Apprentice & Journeyman Training
- Pre-Apprentice Courses
- Workforce Development Center and Resources
- Scholarships
- Assessment Tests
- Career & Job Fair Materials
- PHCC Career Center & Job Board

● ADVOCACY

- Legislative & Regulatory Participation
- Representation on All Code Body & Industry Coalitions
- State Legislative & Regulatory Tracking Tool
- Fight Against Over-Regulation
- Reinforcement of Industry Standards that Protect Public Health & Safety
- Regular Alerts on Laws, Regulations & Code Changes
- Annual Legislative Conference in Washington, D.C.
- Grassroots Network to Engage Members When Needed to Take Action

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180 S. Washington Street, Suite 100
Falls Church, VA 22046

Phone: 703-237-8100 | 800-533-7694

Fax: 703-237-7442

Email: membership@naphcc.org
phccweb.org

WE MEAN BUSINESS



Member/Non-Member Tangible Benefits Comparison

		BENEFITS COMPARISON	
Apprentice/Journeyman Training	Member Price	Non-Member Price	SAVINGS
Pre-Apprentice Course	\$79	\$99	\$20
Plumbing and HVACR Textbooks			Up to 25%
Plumbing & HVACR Apprentice eLearning (Online - Available for 1st, 2nd, 3rd, and 4th year students)			Varies by state
Service Technician Training			
Frontline Service Training	\$749	\$849	\$100
Business Management Education			
Webinars - monthly online offerings on a broad range of topics covering business management, technical and emerging technologies	Member Benefit		
CONNECT Conference/Product & Technology Showcase	\$635	\$735	\$100
The True Cost of Running a Business	\$399	\$480	\$81
Service Manager/Supervisor - for service and repair contractors	\$749	\$849	\$100
UAC Conferences - for signatory contractors	\$600	\$650	\$50
CCA Conferences - for construction contractors	\$0	\$750	\$750
QSC Power Meetings - for service and repair contractors	\$680	\$710	\$30
Essentials of Project Management Course - Early Bird Registration	Members get early access to registrations		
Technical			
PHCC Water Supply Calculator App	Member Benefit	Member Benefit	Member Benefit
Techline - Expert Advice on Code Questions and Clarifications	Member Benefit	Member Benefit	Member Benefit
Code Book Discounts	Varies by chapter	Varies by chapter	Varies by chapter
Discount Programs/Programs			
ConsensusDocs - Unlimited Package	\$949	\$1,199	\$250
ConsensusDocs - Subcontracting Only	\$549	\$749	\$200
NATE Manuals	\$30	\$45	\$15
PHCC Who's Who Directory	Member Benefit	\$75	\$75
Fuel Discounts	Universal card, save \$.05 per gallon with ExxonMobil, enroll for free and more		Member Benefit
Aramark - work apparel	Save 25% on work clothes that promote your business		Member Benefit
TradeWraps Truck Wraps and Promotional Materials	5% discount on full or partial vehicle wraps and promotional items		Member Benefit
Enterprise Fleet Management	Discounts on vehicle leasing		Member Benefit
Market Hardware - Web site design and management	Discounts on website design, hosting and search optimization		Member Benefit
Hudson Ink - Marketing Services	Discounts on marketing services, free newsletter		Member Benefit
Time Communications	Discounts on 24/7 call answering services		Member Benefit
Green Sky	Discount on consumer loans		Member Benefit

Additional benefits and savings available through PHCC's state and local chapters.
800-533-7694 | phccweb.org



Illinois Association of Plumbing-Heating-Cooling Contractors Application for Membership

Please print or type

Business Name _____

Contact Name _____

Address _____

City _____ County _____ State _____ Zip _____

Phone _____ Fax _____ Email _____

Illinois Plumbing Contractor's Registration Number _____

(For those involved in Plumbing Contracting)

☐ Union Shop ☐ Open Shop

Type of Business Activities

(CHECK ALL THAT APPLY)

☐ Plumbing

☐ HVAC

☐ Hydronics

☐ Process Piping

☐ Fire Sprinkler Systems

☐ Underground Utilities

☐ Backflow Inspection...EPA Backflow
Cert. # _____

☐ Refrigeration

☐ Commercial

☐ Industrial

☐ Residential

☐ Service/Repair..... ☐ 24 hr. service

Signed _____ Date _____

The State Investment is \$245.00. The National Membership Investment is \$538.00. State and National are presented as a package for \$783.00 and may not be split. The Investment period is January 1 through December 31 and may be prorated on a monthly basis. Please make checks payable to Illinois PHCC, 821 South Grand Avenue, West, Springfield, IL 62704.

Please Note: Dues, contributions or gifts to PHCC are not deductible as charitable contributions. However they may be tax deductible as ordinary and necessary business expenses.

As per the Revenue Reconciliation Act of 1993, 5% of the Illinois PHCC and 5% of PHCC-NA dues are attributable to lobbying expense and are not deductible as an ordinary and necessary business expense.

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IRS Issues Standard Mileage Rates for 2021

The Internal Revenue Service has issued the 2021 optional standard mileage rates used to calculate the deductible costs of operating an automobile for business, charitable, medical or moving purposes.

Beginning on January 1, 2021, the standard mileage rates for the use of a car (also vans, pickups or panel trucks) will be:

- 56 cents per mile driven for business use, down 1.5 cents from the rate for 2020,
- 16 cents per mile driven for medical, or moving purposes for qualified active duty members of the Armed Forces, down 1 cent from the rate for 2020, and
- 14 cents per mile driven in service of charitable organizations, the rate is set by statute and remains unchanged from 2020.

The standard mileage rate for business use is based on an annual study of the fixed and variable costs of operating an automobile. The rate for medical and moving purposes is based on the variable costs.


It is important to note that under the Tax Cuts and Jobs Act, taxpayers cannot claim a miscellaneous itemized deduction for unreimbursed employee travel expenses. Taxpayers also cannot claim a deduction for moving

expenses, unless they are members of the Armed Forces on active duty moving under orders to a permanent change of station.

Taxpayers always have the option of calculating the actual costs of using their vehicle rather than using the standard mileage rates.

Taxpayers can use the standard mileage rate but must opt to use it in the first year the car is available for business use. Then, in later years, they can choose either the standard mileage rate or actual expenses. Leased vehicles must use the standard mileage rate method for the entire lease period (including renewals) if the standard mileage rate is chosen.

Notice 2021-02, contains the optional 2021 standard mileage rates, as well as the maximum automobile cost used to calculate the allowance under a fixed and variable rate (FAVR) plan. In addition, the notice provides the maximum fair market value of employer-provided automobiles first made available to employees for personal use in calendar year 2021 for which employers may use the fleet-average valuation rule in or the vehicle cents-per-mile valuation rule.

For more information go to www.irs.gov. 

OSHA News COVID-19 Guidance for In-Home Repair Services

OSHA is committed to protecting the health and safety of America's workers and workplaces during these unprecedented times.

The following tips can help reduce the risk of exposure to the coronavirus for workers who perform in-home repair services:

- Stay home if you are sick.
- Prior to arrival, ask if anyone in the house is experiencing COVID symptoms.
- Consider delaying non-emergency work if there is a symptomatic individual in the house. Follow all appropriate infection control measures if the work cannot be delayed.
- Encourage workers to wear face coverings for all in-home visits.
- Wear gloves and use disinfectants and sanitizers to wipe surfaces or equipment.
- Avoid shaking hands with customers or other occupants of homes being serviced.
- Maintain at least six feet of distance from co-workers and customers whenever possible.
- Use walls and closed doors to separate workers from occupants or install plastic sheeting to close off areas of the home.
- Regularly clean and disinfect tools and equipment with cleaning chemicals approved by the EPA from List N or that


have label claims against the coronavirus. Avoid sharing tools and equipment whenever possible.

- Report any safety and health concerns to a supervisor.

OSHA Announces \$3,697,121 in Coronavirus Violations

Since the start of the coronavirus pandemic through Dec. 17, 2020, the U.S. Department of Labor's Occupational Safety and Health Administration (OSHA) has issued citations arising from 278 inspections for violations relating to coronavirus, resulting in proposed penalties totaling \$3,697,121. OSHA inspections have resulted in the agency citing employers for violations, including failures to:

- Implement a written respiratory protection program;
- Provide a medical evaluation, respirator fit test, training on the proper use of a respirator and personal protective equipment;
- Report an injury, illness or fatality;
- Record an injury or illness on OSHA recordkeeping forms; and
- Comply with the General Duty Clause of the Occupational Safety and Health Act of 1970.

For more information, visit www.osha.gov/coronavirus or call 1-800-321-OSHA (6742). 

ESSENTIAL TRAINING FOR YOUR ESSENTIAL WORKFORCE: 2021

From Breslin Strategies, Inc.

With the start of the new year, now is the time to plan your employee training efforts for 2021. A well planned and executed training calendar for the entire year can support your company's growth and culture while boosting engagement and productivity.

Here are 6 steps to take now to plan 2021 Training Programs:

- Use your year-end evaluations to prompt discussions on training needs for leaders and individuals.
- Create end-of-year informal discussions, focus groups or hand out surveys to:
 - ❑ determine the skills you need to meet 2021 business goals.
 - ❑ determine the problems your organization wants to solve with the help of training
- Map training by aligning content with business goals to justify the investment and to solve organizational challenges.
 - ❑ Training goals should be specific and measurable. For example: to increase field work efficiency by 5%, employee retention by 10% or to meet work safety goal of 100% compliance.

- Create your training plan with these 6 criteria: topics, internal champions, key audiences, general schedule, budget and how progress will be measured.
- Communicate new training calendar across your organization (don't forget social media to show everyone you care) and the gains you hope to achieve.
- Measure training success against objectives, employee evaluations and time/cost factor.

Drive efficiencies, inspire the team and fill the training gap in a remote environment or in-person, explore our **2021 Construction Training Programs**. We'll work with you to identify your training goals and create leadership development program that is tailored to your specific needs for any size company.

Breslin Strategies, Inc.

www.breslin.biz

Changing Leaders. Changing Lives



IMSCA ELECTS NEW OFFICERS

At its December 11th meeting via Zoom, the Illinois Mechanical & Specialty Contractors Association (IMSCA) elected new officers. Serving for the next two years are, President Chad Fricke (F.J. Murphy & Son, Inc. in Springfield), Vice President SJ Peters (Executive Director of the PCA of Greater Chicago), Secretary Todd Byxbe (Project Manager at Miller Engineering Company, Rockford), Treasurer Karsten Pawlik (VP of Operations at Alpine Demolition in St. Charles), and Immediate Past

President Giuseppe Muzzupappa (Asst. Director NECA Northeastern IL Chapter). Jessica Newbold Hoselton is the IMSCA Executive Director and Jim Rohlfing serves as General Counsel.

Other actions at the meeting included passage of the 2021 budget, review of 2020 legislative activities, and discussion on legislative initiatives for the coming year. The next meeting of IMSCA will be March 12th.

Outdoor work requires proper preparation, especially in severe winter weather conditions. Although OSHA does not have a specific standard that covers working in cold environments, employers have a responsibility to provide workers with employment and a place of employment which are free from recognized hazards, including winter weather related hazards, which are causing or are likely to cause death or serious physical harm to them (Section 5(a)(1) of the Occupational Safety and Health Act of 1970). Employers should, therefore, train workers on the hazards of the job and safety measures to use, such as engineering controls and safe work practices, that will protect workers' safety and health.

Employers Should Train Workers

At a minimum train workers on:

- Cold Stress:
 - ☐ How to recognize the symptoms of cold stress, prevent cold stress injuries and illnesses
 - ☐ The importance of self-monitoring and monitoring coworkers for symptoms
 - ☐ First aid and how to call for additional medical assistance in an emergency
 - ☐ How to select proper clothing for cold, wet, and windy conditions
- Other winter weather related hazards that workers may be exposed to, for example, slippery roads and surfaces, windy conditions, and downed power lines
 - ☐ How to recognize these hazards
 - ☐ How workers will be protected: engineering controls, safe work practices and proper selection of equipment, including personal protective equipment

Employers Should Provide Engineering Controls

Engineering controls can be effective in reducing the risk of cold stress. For example, radiant heaters may be used to warm workplaces like outdoor security stations. If possible, employers should shield work areas from drafts or wind to reduce wind chill.

Employers should use engineering controls to protect workers from other winter weather related hazards, for example, aerial lifts or ladders can be used for safely applying de-icing materials to roofs, to protect workers from the hazard of falling through sky lights.

Employers Should Implement Safe Work Practices

Safe work practices that employers can implement to protect workers from injuries, illnesses and fatalities include:

- Providing workers with the proper tools and equipment to do their jobs
- Developing work plans that identify potential hazards and the safety measures that will be used to protect workers
- Scheduling maintenance and repair jobs for warmer months
- Scheduling jobs that expose workers to the cold weather in the warmer part of the day
- Avoiding exposure to extremely cold temperatures when possible

- Limiting the amount of time spent outdoors on extremely cold days
- Using relief workers to assign extra workers for long, demanding jobs
- Providing warm areas for use during break periods
- Providing warm liquids (no alcohol) to workers
- Monitoring workers who are at risk of cold stress
- Monitoring the weather conditions during a winter storm, having a reliable means of communicating with workers and being able to stop work or evacuate when necessary
- Acclimatizing new workers and those returning after time away from work by gradually increasing their workload, and allowing more frequent breaks in warm areas, as they build up a tolerance for working in the cold environment
- Having a means of communicating with workers, especially in remote areas
- Knowing how the community warns the public about severe weather: outdoor sirens, radio, and television
 - ☐ The National Oceanic and Atmospheric Administration (NOAA) provides multiple ways to stay informed about winter storms. If you are notified of a winter storm watch, advisory or warning, follow instructions from your local authorities: NOAA Weather Radio

Employers Should Consider Protective Clothing that Provides Warmth

Employers must provide personal protective equipment (PPE), for example, fall protection, when required by OSHA standards to protect workers' safety, and health. However, in limited cases specified in the standard (29 CFR 1910.132), there are exceptions to the requirement for employers to provide PPE to workers. For instance, there is no OSHA requirement for employers to provide workers with ordinary clothing, skin creams, or other items, used solely for protection from weather, such as winter coats, jackets, gloves, parkas, rubber boots, hats, raincoats, ordinary sunglasses, and sunscreen (29 CFR 1910.132(h)(4)). Regardless of this, many employers provide their workers with winter weather gear such as winter coats/jackets and gloves.

Learn more about PPE requirements and how to design an effective PPE program: Personal Protective Equipment (OSHA Safety and Health Topics Page).

Dressing Properly for the Cold

Dressing properly is extremely important to preventing cold stress. When cold environments or temperatures cannot be avoided, the following would help protect workers from cold stress:

- Wear at least three layers of loose fitting clothing. Layering provides better insulation.
 - ☐ An inner layer of wool, silk or synthetic (polypropylene) to keep moisture away from the body. Thermal wear, wool, silk or polypropylene, inner layers of clothing that will hold more body heat than cotton.

- ❑ A middle layer of wool or synthetic to provide insulation even when wet.
- ❑ An outer wind and rain protection layer that allows some ventilation to prevent overheating.
- Tight clothing reduces blood circulation. Warm blood needs to be circulated to the extremities. Insulated coat/jacket (water resistant if necessary)
- Knit mask to cover face and mouth (if needed)
- Hat that will cover your ears as well. A hat will help keep your whole body warmer. Hats reduce the amount of body heat that escapes from your head.
- Insulated gloves (water resistant if necessary), to protect the hands
- Insulated and waterproof boots to protect the feet

Safety Tips for Workers

- Your employer should ensure that you know the symptoms of cold stress
- Monitor your physical condition and that of your coworkers
- Dress appropriately for the cold
- Stay dry in the cold because moisture or dampness, e.g. from sweating, can increase the rate of heat loss from the body
- Keep extra clothing (including underwear) handy in case you get wet and need to change
- Drink warm sweetened fluids (no alcohol)
- Use proper engineering controls, safe work practices, and personal protective equipment (PPE) provided by your employer



IS AN ANNUITY AN OPTION YOU SHOULD CONSIDER?

Figuring out the best options for investing for your future can be confusing and time consuming, especially for a business owner with a full schedule. A common goal for many investors is to maximize growth while minimizing risk. When considering investment vehicles for your assets, one option you might want to consider is an annuity.

What is an annuity?

An annuity is a contract between an individual and a life insurance company that can be used to accumulate savings for a long-term goal (like retirement) or provide an immediate income stream guaranteed for a certain number of years or a lifetime. Annuities are designed to provide conservative, yet consistent, returns. An annuity contract typically contains a current interest rate, determined by the issuing company based on current economic conditions and which may vary over time, and a guaranteed interest rate, the minimum rate that will be applied for the life of the contract.

See if you can take advantage of tax-deferred accumulation during your lifetime

A deferred annuity can be qualified or non-qualified. After an initial deposit to open the annuity, the owner has the option to make additional contributions in any amount (within IRS limits). Earnings on the annuity are not taxed until they are withdrawn. Distributions can be taken at any time, less any applicable surrender charges. An IRS early withdrawal penalty of 10 percent may apply to distributions taken before age 59½.

Don't outlive your assets

A single premium immediate annuity (SPIA) provides a way to produce income by converting a single lump sum payment into a guaranteed series of payments over your lifetime and/or a guaranteed period. The lump sum used to set up a SPIA may come from savings and investments, proceeds from the sale of a business, or payouts from a retirement plan.

How can an annuity fit in my situation?

Annuities, either deferred or immediate, can be especially useful in these situations:

■ Fund a retirement plan

A qualified plan (IRA, SEP plan, or SIMPLE IRA) can be funded with a deferred annuity contract during your working years. Contributions are made with pre-tax dollars and earnings are taxed at withdrawal. Distributions are taxed at regular income tax rates when received, and an IRS early withdrawal penalty of 10 percent may apply to distributions taken before age 59½. Alternatively, contributions to a Roth IRA are not deductible when made, but distributions are generally received income tax-free during requirement.

■ Sale of a business or other large sum to invest

When you sell your business, you may not want to worry about where to invest that money to meet future (retirement) needs. A tax-deferred annuity may provide a vehicle for long-term growth for some of the funds you do not need for other opportunities.

■ Rollover of life insurance policy

Rather than surrendering a life insurance policy that is no longer needed, the policy owner may want to consider rolling the cash value to an annuity, especially if the policy's cash value exceeds the premiums paid (the policy has a gain). A life insurance policy rolled over to an annuity under a 1035 exchange may defer taxation on any gain until payouts begin and spread the tax due over a number of years.

Ask your Federated marketing representative about Federated's annuity contracts and how they might fit into your overall planning needs.

This article is for general information and risk prevention only and should not be considered an offer of insurance or legal, financial, tax or other expert advice. The recommendations herein may help reduce, but are not guaranteed to eliminate, any or all losses. The information herein may be subject to, and is not a substitute for, any laws or regulations that may apply. This information is current as of its publication date and is subject to change. Some of the services referenced herein are provided by third parties wholly independent of Federated. Federated provides access to these services with the understanding that neither Federated nor its employees provide legal or other expert advice. All products and services not available in all states. Qualified counsel should be sought with questions specific to your circumstances. All rights reserved.





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Risk Management Resolutions: Look Back to Look Forward

When you think about your past year in risk management, what sticks out to you? What worked? What didn't? What can you improve? Did you have an above-average safety record? Maybe one of your employees was injured. Did your attitude toward workplace safety help or hinder your success? Now is a good time to take stock of the past 12 months, as unusual and unprecedented as they were, and move forward using the experience you gained. Here are a few ideas to help get you thinking about how to use 2020 to create a better 2021.

Your people are your priority. Your employees are your number one asset. Whenever you create or revise policies and procedures, do it with their well-being in mind. If your employees are working safely, they are more productive, your operation is more efficient, and you are more likely to meet your organization's goals.

Make risk management a part of your company culture. Creating a safer workplace is not a one-time task. It requires attention and participation at all levels — but it starts at the top. When leaders show passion and commitment, employees will naturally follow.

Control what you can; prepare for what you can't. Risk management is a mixture of affecting variables and adjusting to outside influences. For example, you can train your employees on proper ladder use, helping reduce their chances of injuring themselves while climbing. However, you can't prevent a weather event from damaging your facilities, but you can make a plan to react to such events to help keep your business operating as smoothly as possible under the circumstances.

Strengthen your existing policies and practices. Even if your risk management program is already strong, it can always get better. Are you giving new employees information and tools for success? Can you use technology to help increase safety and efficiency? Examine your risk management activities and look for opportunities for development.

Don't let lessons go to waste. If your business had a safety incident like an auto crash or workplace injury, use the experience to help guide your efforts. Don't let an unfortunate event be in vain.

Watch out for emerging risks. Businesses face new threats to their success every day, so keep an eye on what's happening in the world and in your industry. Risks like cybercrime, and rises in punitive court judgments for auto liability have become more prominent in recent years.

Risk management is an ongoing process. One of the most important parts of that process is learning from your experiences. But be careful not to dwell on the past. Instead, use it as a valuable resource on your journey to success.

This article is for general information and risk prevention only and should not be considered legal or other expert advice. The recommendations herein may help reduce, but are not guaranteed to eliminate, any or all risk of loss. The information herein may be subject to, and is not a substitute for, any laws or regulations that may apply. Qualified counsel should be sought with questions specific to your circumstances. © 2020 Federated Mutual Insurance Company.



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Please CHECK which class you would like to attend:

****All classes will be held on Thursday Night's from 5pm – 9pm with Dinner included****

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☒ ~~January 7th~~ **FULL**

☐ January 21st

☐ February 4th

☐ February 18th

☐ March 4th

☐ March 11th

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☐ March 25th

☐ April 1st

☐ April 8th

☐ April 15th

☐ April 22nd

☐ April 29th

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