ILLINOIS MASTER PLUMBER

ILLINOIS ASSOCIATION OF PLUMBING • HEATING • COOLING • CONTRACTORS

Volume 111, No. 10

October, 2025





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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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President's Thoughts

by Kevin Kuhn Illinois PHCC President

Face to Face is (Still) Preferred Over "Screen to Screen"

If anything at all "positive" can be said to have come from the worldwide pandemic that we all endured, two beneficial

outcomes surprisingly come to my mind. First, the accelerated growth and accepted use of online virtual/visual platforms such as Zoom, Teams, and similar services. Secondly, and as a related phenomenon, the actual implementation for CEU requirements to be completed remotely. The innovative pioneers who made it happen here in Illinois undoubtedly are Bev Potts and Shelly Lott of our own Illinois PHCC Chapter. The fact that three separate opportunities to earn 4-hours of CEU class credit online (September 26; October 18; and November 14) through our state association continues to prove what can be done to better serve the contractors in our industry when it's in the competent hands of committed and capable pros.

Virtual meetings and visits have made a world of difference for millions throughout the country and around the globe. Our heroes in the armed services who may be stationed anywhere on the planet can talk face to face with family and loved ones, and business can get done across town or beyond national borders with the "click of a mouse." It's nothing short of amazing.

However, nothing can truly replace or replicate "in person" experiences in life. Ask yourself: would you rather enjoy a nice dinner at a great restaurant, or watch a cooking show on TV? Online classes or meetings are convenient, save time, and are practical. But there are definitely occasions when being in the presence of your peers in this tremendous industry is preferred.

The Illinois PHCC Expo & Educational Day is set for March 20, 2026 at Drury Lane in Oakbrook Terrace,



and it features (as always) the 4-hour in-person CEU class for credit toward the renewal of the plumbing license for Illinois or Chicago. This well-respected and popular event also offers the Expo & Product Show in the afternoon, which rivals and exceeds some of its best national counterparts. It all happens at a facility that's easy to get to, that boasts abundant no-cost parking, two on-site hotels with numerous other nearby lodging options, and it closes with a complimentary dinner and reception (along with an attractive free raffle for great prizes).

As you next plan on attaining your required 4-hours of CEU credit (or even if you've earned the hours you need to renew), I strongly urge you to seriously consider attending the Illinois PHCC's Expo & Educational Day on March 20, which I assure you is an excellent opportunity to learn in person among hundreds of your peers. In closing, I'll leave you with a memorable quote from Henry Ford (quite an innovator himself) that I believe is worth remembering:

Coming together is beginning, staying together is progress, and working together is success.

-Kevin



SAVE THE DATE IL PHCC EXPO & EDUCATIONAL DAY

MARCH 20, 2026 NOON – 4:30PM

DRURY LANE CONFERENCE CENTER OAKBROOK TERRACE, IL

After Expo Reception

4:30PM WITH LOTS OF FOOD AND PRIZES

Expo and Reception are FREE. CEU Class for Licensed Plumbers and Certified Inspectors is 9AM – 1PM and has a fee of \$35. Over 160 booths of industry related products and services.

PLUMBERS, CONTRACTORS, INSPECTORS, ENGINEERS, ARCHITECTS, SUPPLIERS

www.ilphcc.com



CALENDAR OF EVENTS

OCTOBER 3, 2025

IL PHCC & Auxiliary Board Meetings Rob Dob's Restaurant Bloomington, IL

OCTOBER 18, 2025

IL PHCC Online CEU Class

OCTOBER 27 – 30, 2025

PHCC CONNECT25 Grand Rapids, Michigan

NOVEMBER 14, 2025

IL PHCC Online CEU Class

MARCH 20, 2026

IL PHCC Expo & Educational Day Drury Lane Conference Center Oakbrook Terrace, IL

MARCH 21, 2026

IL PHCC & Auxiliary Board Meetings Hilton Suites Hotel Oakbrook Terrace, IL



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2025/26 ILLINOIS PHCC **CEU SCHEDULE**

The Illinois PHCC schedule for online and in-person classes for the 2026 renewal year is listed below. These classes offer a minimum of 3 different speakers and topics in each class.

All Illinois PHCC classes will provide State hours for Certified Inspectors and Licensed Plumbers.

Below is our current schedule of continuing education classes for Illinois licensed plumbers. Please visit our website at www.ilphcc.com for the latest information and to register for a class. Registration links will be live at least 6 weeks prior to the class date.

2025-2026 Continuing Education Dates

Friday, September 26, 2025 12:00pm - 4:00 pm (Online)

Saturday, October 18, 2025 8:00 am - 12:00 pm (Online)

Friday, November 14, 2025 12:00 pm – 4:00 pm (Online)

Friday, January 9, 2026 12:00 pm - 4:00 pm (Online)

Saturday, February 21, 2026 8:00 am - 12:00 pm (Online)

Friday, March 20, 2026 – 9:00 am – 1:00 pm Drury Lane Conference Center, Oakbrook Terrace, IL (In person)

> Friday, April 24, 2026 12:00 pm - 4:00 pm (Online)



In Memory

Illinois PHCC Auxiliary member and Past President June Stewart, passed away on September 6, 2025 at her home in Cary, Illinois. She was born on July 7, 1933 in Chicago and was a lifelong resident of Cary.

June was an active member of the Auxiliary holding many offices and participating in activities at the local, state and national levels. She served as the president of the Illinois Auxiliary in 1991, the same year her husband Allan served as president of the Illinois PHCC. This was the first time a husband and wife team served together.

June had a long career teaching physical education at Cary Grove High School. She married Allan K. Stewart of Cary on August 3, 1957, and together they raised three children. After retirement, she and Allan enjoyed golfing, traveling, wintering in Mesa, AZ, and spending summers at her beloved Turtlewood in Wisconsin.

June was preceded in death by her parents, Ed and Bess Ocenasek; and her beloved husband, Allan. She is survived by her three children, Lana Kay Stewart, Wendy Sue Steiger (Greg), and Jim Stewart (Nancy); four grandchildren, Charles Michael Steiger, Matthew Allan Steiger, Olivia June Stewart, and Alexis Joan Marie Stewart (Riley) De Luca; and sister Eadie Schultz of Montana.

June was loved by all who knew her and will be greatly missed.



Private family services have been held.

The Illinois PHCC and Auxiliary extend their sincere sympathy to the Stewart family.



Commercial Insurance Property & Casualty | Life & Disability Income | Workers Compensation | Business Succession and Estate Planning | Bonding



CYBER SECURITY: BE ALERT

The Illinois PHCC members, along with many other groups, continue to be recipients of phishing and other (typically Email related) scams. Associations all over the country are experiencing this and we want to be sure that everyone is aware of the scam attempts that we are seeing. We are seeing emails that "appear" to be coming from our officers or directors. These emails almost always request either personal information or the electronic transfer of money, or in the form of gift cards. No one from our leadership will email our members asking for gift cards or cash. If anything looks suspicious, it is best to give that person a phone call and ask them. Most likely it's a scam.

Here are some suggested ways to identify a scam:

- 1. Anyone asking for a form of payment that would be transferable, such as a gift card, should definitely be verified by phone. This may look like it came from an officer, (such as the Illinois PHCC President or Treasurer).
- 2. Anyone emailing or calling you asking for personal information should be considered a scam. The tactic typically would include something that scares you into lowering your guard, such as locking bank accounts, discontinuing service, etc.
- 3. Verifying the email address is incorrect. You need to hover over the sender's email address to see if this is a fake email address. By using the IL PHCC Membership Directory, you can check for the current email address for our leadership and members.

We apologize for any inconvenience this may have caused our members and industry partners. Please be vigilant and safe.



PLUMBING INDUSTRY EXPERTISE PERSONIFIED



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UAC Delegation Met with Leaders from UA; PHCC; AND MCAA IN DC AREA

Preparation for the session featuring UA General President Mark McManus on October 29 at the PHCC's CONNECT Convention in Grand Rapids was the focus of a meeting comprised of representatives of the UAC (Union Affiliated Contractors) of the National Association (PHCC) held at the headquarters of the United Association (UA) September 9th.



Pictured at UA headquarters in Annapolis MD at the Sept. 9 meeting, seated from left: PHCC CEO Cindy Sheridan; UA GP Mark McManus; UA Director of Plumbing Services Tom Bigley; (standing from left) UAC Chairman Dave Frame; UAC Vice Chair Steve Stimson; PCA of Greater Chicago President Kelly Castrogiovanni; and PHCC National President Dan Callies. Not pictured: PCA E.D. S.J. Peters.

This was followed by separate visits by the same group with leaders and staff of the Plumbing-Heating-Cooling Contractors Association (PHCC) in Falls Church VA, and with leaders and staff of the Mechanical Contractors Association of America (MCAA) in Rockville, MD.



Pictured at PHCC National headquarters in Falls Church VA, from left: Cindy Sheridan; Steve Stimson; Kelly Castrogiovanni; Dan Callies; and Dave Frame.

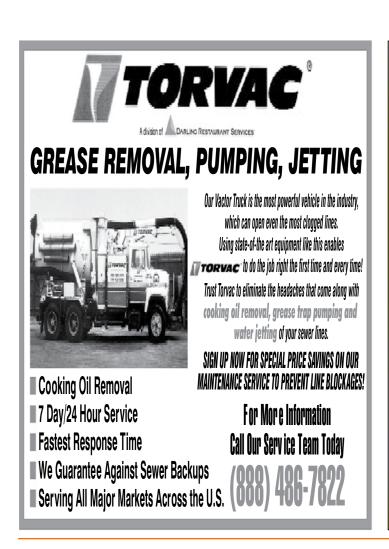


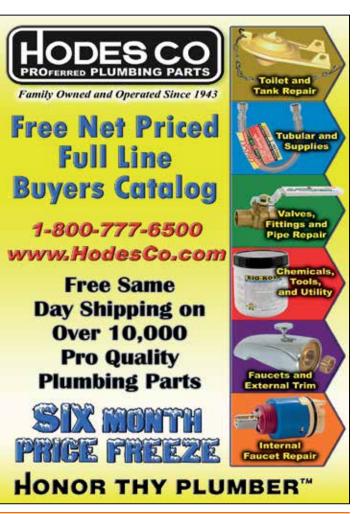
Pictured at MCAA National headquarters in Rockville MD. Front and center (from left): MCAA National President Brian Hughes of Hughes Environmental Engineering of Mahwah, NJ and PHCC National President Dan Callies of Oak Creek Plumbing of Oak Creek WI. The UAC delegation was joined by the MCAA National staff for a substantial meeting.

Among those representing the UAC were Chairman (and past PHCC President) Dave Frame of Bob Frame Plumbing Services in South Bend IN; PHCC National President Dan Callies of Oak Creek Plumbing in Oak Creek WI; UAC Vice Chair and UA Bookstore Trustee (and past IL PHCC President & State Auxiliary President) Steve Stimson of GA Rich & Sons in Deer Creek IL; PHCC National CEO Cindy Sheridan; PCA President Kelly Castrogiovanni of Terry Plumbing Co. in Countryside IL; and PCA/Plumbing Council Executive Director (and UAC Advisor) S.J. Peters.

Our thanks to UA GP Mark McManus and Director of Plumbing Services Tom Bigley; PHCC CEO Cindy Sheridan; and MCAA CEO Tim Brink for making these substantial meetings possible and hosting our delegation. See below to register for CONNECT!













In 2024, OSHA conducted 34,625 inspections nationwide, while Illinois OSHA and federal OSHA together performed 3,445 inspections in Illinois. These efforts were aimed at protecting over five million workers across the state. Although the chances of an OSHA inspection are relatively low, factors such as operating in a high-risk industry sector, elevated injury and illness rates, experiencing a severe injury, or worker complaints can attract OSHA's attention and lead to an inspection. In this month's article, we will describe the typical OSHA inspection process.

OSHA's enforcement activities include inspections that involve an investigation after an incident has occurred as well as inspections that are not triggered by a workplace injury. Both types follow these steps: site entry, opening conference, walkaround, closing, and reporting results.

Entry:

Once a worksite is selected for inspection, the OSHA compliance officer will gather information about the employer prior to arrival. They may do this through pre-entry observation or by other data sources. It is also important to recognize that OSHA does not provide advance notice of inspections. Upon arrival, the compliance officer will introduce themselves by presenting their credentials and request to speak with the highest-level manager present. The compliance officer should be escorted to a conference room for an opening conference.

Opening Conference:

The opening conference is for explaining the purpose of the inspection as well as for gathering information such as OSHA logs, plans, training records, and employee lists. The scope of the inspection influences the documents requested. The opening conference is the employer's opportunity to ask questions and get a better understanding of the inspection ahead.

Walkaround:

The scope of the inspection influences the extent of the walkaround. For example, complainttriggered inspections focus on specific areas, while comprehensive inspections can encompass the entire workplace. The employer representative who accompanies the compliance officer should take their own notes and photos. The officer may request clarification on work practices and training during the walkaround. They may also conduct confidential employee interviews.

Closing Conference:

During the closing conference, the compliance officer will present their initial findings, discuss potential violations, and outline steps to immediately correct observed hazards. An overview of employer rights and obligations will be given, along with information on the Illinois Department of Labor's On-Site Safety and Health Consultation Program.







Results:

If violations are issued, a citation will be mailed to the address and addressee provided to OSHA during the opening conference. The abatement timeline begins once the citation packet issued, so employers should not waste time understanding their obligations and options. Employers must post the citation packet so employees can review it. Employers can accept the results of an inspection and focus on abatement, contest citations and penalties through an informal process (discussing with an OSHA area director), or file a formal contest (administrative law process).

Once a citation is issued, the data is posted on a U.S. Department of Labor database accessible to everyone. This is one way predatory safety and health consultation firms may target employers after an OSHA inspection. The Illinois Department of Labor's On-Site program exists to assist small and medium-sized employers in preparing for potential OSHA inspections and providing abatement support afterward. This program, offered at no cost, delivers the support and guidance needed to identify hazards, develop a hierarchy of controls, and establish a lasting safety and health program. Visit https://worksafe.illinois.gov/ or contact Harry (Hap) Hileman with the Illinois Department of Labor at 217-993-2111 or harry.hileman@illinois.gov for more information.

Source: OSHA Fact Sheet - Occupational Safety and Health Administration (OSHA) Inspections



FALL Membership Special!

If you are not currently a PHCC member, now is the perfect time to join! Any new member who joins PHCC between now and December 31st of 2025, will have their dues paid through December 31, 2026. That gives you free bonus months of membership benefits for FREE for the rest of 2025, and locks in your 2026 dues at the 2025 rate. See the membership application in this issue. Questions? Call or email the Illinois PHCC at 800-795-PHCC, bev@ilphcc.com or shelly@ilphcc.com.



^{*} The 21(d) On-Site Consultation Cooperative Agreement is funded by a federal grant, constituting ninety percent of the overall budget. State funds finance ten percent.



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

Please print or type

Business Name		
Contact Name		
Address_		
City	_County	StateZip
Phone	_Fax	Email
Illinois Plumbing Contractor	's Registration Number	(For those involved in Plumbing Contracting)
	☐Union Shop	p Dopen Shop
Type of Business Activities (CHECK ALL THAT APPLY)		
 □ Plumbing □ HVAC □ Hydronics □ Process Piping □ Fire Sprinkler Systems □ Underground Utilities 		□ Backflow InspectionEPA Backflow Cert. # □ Refrigeration □ Commercial □ Industrial □ Residential □ Service/Repair □ 24 hr. service
Signed		Date

The State Investment is \$245.00. The National Membership Investment is \$574.00. State and National are presented as a package for \$819.00 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.

QUESTIONS....1.800.795.7422



The HR Question of the Month is provided by Zywave®, a company wholly independent from Federated Insurance. Federated provides its clients access to this information through the Federated Employment Practices Network with the understanding that neither Federated nor its employees provide legal or employment advice. As such, Federated does not warrant the accuracy, adequacy, or completeness of the information herein. This information may be subject to restrictions and regulation in your state. Consult with your own qualified legal counsel regarding your specific facts and circumstances.

Question

One of our high-level employees is requesting additional vacation hours. For example, if her kids have a day off from school, she wants extra vacation hours to spend time with them. She gets the same amount of vacation as everyone else at our company, and we don't want other employees to claim that we're being unfair or are discriminating if we give her more. However, we also don't want to risk losing this valuable employee. Are we allowed to give one employee more vacation time than everyone else?



It is a general best practice to offer perks and apply policies consistently to similarly situated employees to avoid claims of discrimination and unfair treatment. That said, absent a contract to the contrary, employers can generally offer different perks to employees who work in different capacities (for example, executive versus nonexecutive), so long as the criteria for doing so are not unlawfully discriminatory and comply with applicable law. Giving some employees (or even just one) a more attractive vacation package and not providing the same to others is a form of discrimination, but it is not unlawful discrimination unless the basis for excluding others is membership in a protected class.

However, even if this kind of discrimination is not expressly unlawful, there can be significant issues associated with providing certain employees (or just one) with enhanced perks. Those who do not enjoy the perks may resent the employer for the differentiation, and this can lower morale and have consequences for employee relations. Additionally, even though an employer's policy may appear neutral on its face, if it has a disproportionate effect upon a protected class of workers, there may be exposure to discrimination claims on a theory of disparate impact.

A claim in such a scenario may be able to be defended with evidence of legitimate, nondiscriminatory reasons for an exception (for example, sometimes employers need to provide enhanced vacation perks to attract or retain talent). That said, employee relations and potential discrimination risks exist even if the facts do not legally support such claim. In other words, while an employer is generally within its rights to establish different policies or provide an enhanced perk along neutral and legitimate lines, doing so may not necessarily be the best practice if there will be employee relations backlash as a result. Generally, it is best practice to have uniformity and consistency in company policies and perks.





Imagine Having Three Top UAC Sessions in One Day at CONNECT 2025

Dear Signatory Contractors and Chapter Leaders:

PHCC's Union-Affiliated Contractors (UAC) will offer three education sessions relevant to signatory plumbing and HVAC contractors all on one day on Wednesday, Oct. 29, at CONNECT 2025 in Grand Rapids. These sessions also contain practical information for open shop employers, as well.

As an added convenience for busy professionals, you can come to CONNECT at the one-day rate of \$499 on Wednesday, Oct. 29, for not one, but three indepth UAC sessions with top professionals who know your side of the industry.

Topis covered by the UAC sessions include:

- "Maintaining Strong Union Pensions and Exploring Retirement Plan Options"
- "Conversation with UA General President Mark McManus"
- "Preparedness and Avoiding Pitfalls: Selling; Next Generation Transitioning; or Closing a Union Contracting Business"

View the UAC sessions flyer with details and registration information on the following pages.

This is an unparalleled opportunity to absorb three UAC sessions on one day without committing to the full week of CONNECT, and to network with fellow professionals who understand your business.

For full details about CONNECT 2025 go to www. phccweb.org. We'd love to see you there!

Questions? Contact UAC Advisor S.J. Peters at **si@pcaofchicago.com** or 630-280-9307.

Thank you, ling Shendan

Cindy Sheridan

CEO



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Questions? Contact the Illinois PHCC at bev@ilphcc.com or shelly@ilphcc.com				
(217) 522-7219				

Key Employee Risk Management Strategies for Leaders

Unsafe employee behavior can lead to injuries, legal liabilities, and even fatalities. As a <u>leader</u>, your role often includes providing clear structure and strong guidance to help promote workplace safety. Establishing and enforcing strong workplace policies, alongside <u>regular training</u>, can be beneficial to reducing dangerous practices in your work environment.

Here are five tactics business owners can consider adopting:

1. Establish a Risk Prevention Policy

A clear, accessible risk prevention policy can set expectations for employees and employers. Update the policy regularly to reflect new safety standards, outline proper equipment use, emergency procedures, and acceptable behavior.

2. Conduct Safety Training

Regular training can proactively address potential hazards. Host sessions frequently to cover workplace risks, <u>equipment</u> <u>use</u>, and emergency procedures. Interactive training encourages participation and ensures employees understand expectations.

3. Enforce a Zero-Tolerance Policy

Unsafe practices, like not wearing <u>personal protective equipment (PPE)</u>, may need clear consequences. A zero-tolerance approach can foster a culture where employees prioritize risk management.

4. Provide The Right Tools

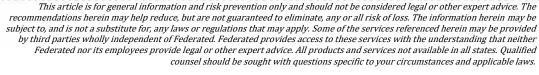
Consider providing employees with necessary tools, such as checklists, hazard-reporting apps, and ergonomic equipment. These investments can reduce risks and show your commitment to employee well-being.

5. Promote Open Communication

Create a culture where employees feel safe <u>reporting hazards</u> or near misses. You can offer anonymous reporting options and act quickly on concerns. Transparent communication can help to identify and resolve issues early.

Employing risk management strategies like these and putting your employees wellbeing first can help create a more safety-focused workplace.

<u>Reach out to your local Federated Insurance® marketing representative</u> today for more risk management resources. Federated® clients can access <u>mySHIELD®</u> for additional industry-specific resources.







2026 Exposition Application & Contract March 20, 2026

Company Name:
Type or Print Company Name as it is to appear on Printed Material
Booth Preference: Indicate Booth Preference as Shown on Floor Plan.
of 8'x10'Booth spaces Choices 1 2 3 4 All distribution of materials and placement of signs MUST stay within your assigned booth space. No solicitation will be allowed outside of your booth space. No trucks, trailers or displays will be allowed outside the entrance of Drury Lane without the permission of the Illinois PHCC.
Booth Costs: One to three booths - \$1195 each. Four or more booths - \$1155 each.
Discount price for Illinois PHCC Associate Members: One to three booths - \$995 each. Four or more booths - \$955 each.
\$250.00 deposit per booth must accompany application form. 3% discount if full amount of booth cost is paid prior to December 31, 2025. BALANCE MUST BE PAID NO LATER THAN FEBRUARY 15, 2026.
Make check payable to: Illinois PHCC, 821 South Grand Ave. West, Springfield, IL 62704
Company
Street Address or P.O. Box
City / State / Zip
Contact
Phone Number Cell Number
E-mail Website
Signature
The following products or services will be displayed:
Space assigned on a first come, first served basis. Please furnish all information requested. Cancellation must be by mutual consent of the applicant and the Illinois PHCC. A copy of the accepted contract will be emailed to you. If the contract is canceled prior to January 1, 2026 a full refund will be made. No refunds after January 2, 2026. Booth space contracted without deposit will be made available as space is needed. Illinois PHCC will not be responsible for lost, stolen or damaged goods or damage to the Drury Lane Conference Center. In compliance with the Americans with Disabilities Act of 1990, the Illinois PHCC Association will make all reasonable efforts to accommodate persons with disabilities at its meetings. Please call 800-795-7422 with any special requests. Booth Assignment(s)
Date// Signed: Illinois PHCC Executive Director/Show Manager

Illinois PHCC Exhibitor Terms and Conditions

Management: This event is sponsored by the Illinois Plumbing, Heating, Cooling Contractors Association (IL PHCC), herein designated at the "Management". Management has the sole authority to accept or reject an application to exhibit in any Illinois PHCC Expo and to determine which exhibitors are the best fit for attendees. An Exhibitor is an applicant for booth space that has been accepted for participation in the trade show by Management.

Booth Assignment: Management reserves the right to make all final decisions for booth assignment, layout, and configuration. Every effort will be made to assign the exhibitor's requested booth choices. Participation is at the sole discretion of Management and reserves the right to cancel any exhibitor.

Display Restrictions: All products, services, or literature displayed must fit within the allotted 8' x 10' booth space. Exhibits may not project beyond the space allotted or interfere with traffic, other exhibits, including line of sight. Exhibits may not extend into any aisle. Management reserves the right without recourse to prohibit any portion of any exhibit, which in its opinion is not suitable, or in keeping with the character of the event. This reservation of rights by Management applies to persons, things, conduct, printed matter, catalogs, and any other material relating to or affecting the event. No signs, banners, or flyers may be displayed or distributed outside of assigned booth space. The use of any public area outside of assigned booth space for the display of signage, solicitation, products, services, demonstrations, distribution of circulars, or other material is prohibited. Anyone not assigned a booth space will not be permitted to solicit business or distribute information/samples on the show floor or anywhere inside or outside the tradeshow facility. No trucks, trailers, or displays will be allowed outside the entrance of or in the parking area of the Drury Lane Conference Center without permission of the Management.

Food and Beverage: Absolutely no alcohol is to be given out or sold in any booth. Alcohol must be purchased from the bars provided and staffed by the trade show facility. Food and beverages must be purchased from the facility and only with prior approval of Management. Snack size or smaller candy or snacks may be given out. There is to be no use of popcorn machines, chocolate fountains, microwaves, etc. without written approval by the Management and the facility.

Liability and Insurance: Neither the Management nor the Drury Lane Conference Center will not be responsible for lost, stolen or damaged goods, or damage to the Drury Lane Conference Center. It is the sole responsibility of the exhibitor to obtain such insurance.

Exhibitors are liable for the cost of repairing any damage to the facility caused by the exhibitor, its employees, representatives, or agents.

No Conflicts: There shall be no activities planned in conflict with this event.

Force Majeure: If the event venue or any part of the exhibit area is unavailable whether for the entire event, or a portion of the event as a result of wind, fire, flood, natural disaster or any other such cause or as a result of governmental intervention, malicious damage, acts of war, terrorism, strike, lockout, riot or other cause or agency over which Management has no control, or should Management decide that because of any such cause it is necessary to cancel, postpone, or re-site the event or reduce the exhibit time, Management shall not be liable to indemnify or reimburse the Exhibitor in respect of any damage, loss, direct or indirect, arising as a result thereof.

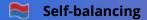
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