ILLINOIS MASTER PLUMBER

ILLINOIS ASSOCIATION OF PLUMBING · HEATING · COOLING · CONTRACTORS

Volume 111, No. 9

September, 2025

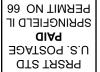
BACK TO SCHOOL TIME FOR LICENSED PLUMBERS



WHAT'S INSIDE:

- · Multiple speakers and topics
- · Current industry trends & plumbing code topics
- · Online and in-person class options
- · Learn from industry experts
- Network with fellow professionals

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ILLINOIS MASTER PLUMBER

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Volume 111, No. 9

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President's Thoughts

by Kevin Kuhn
Illinois PHCC President

Timely Reminders of Important Upcoming Dates

As I mentioned in this space last month, Autumn is fast approaching and there are significant events and deadlines

to keep in mind. The PHCC National Association is holding our Annual Business Meeting virtually again this year, on Wednesday, October 1 at 10:00 a.m. CDT, to allow for a greater opportunity for participation by members. It's mandatory to register for the Annual Meeting in advance to be able to vote, so see page 12 of this issue for instructions. Even if you pass on the chance to register or are not concerned about voting, your participation is of course encouraged. Notification about the Annual Meeting was sent to all members on August 1.

Another key date for our state chapter PHCC member contractors to keep in mind is Friday, October 3, 2025. The Illinois PHCC Board will meet that day in Bloomington, IL starting at 11:00 a.m. and our members (even those not serving on the Board) are welcome to attend. But giving the association office advance notice is helpful so we have an accurate count and it will be appreciated. Regardless if you attend the meeting on October 3 or not, you are always welcome to share any comments, questions, ideas, compliments or concerns directly with our Executive Director, Bev Potts by sending an email to bev@ilphcc.com.

Moreover, the PHCC National's annual convention – CONNECT – is happening in Grand Rapids, MI from October 27 to 30. A top-notch schedule of educational sessions (including three on 10/29 that have been designed especially for signatory contractors by the



UAC), as well as the trade show, social events, tours and much more await all who attend. See page 10 for details.

The IL PHCC is also presenting three upcoming CEU classes to fulfill plumbing license requirements on September 26 from noon to 4:00 p.m.; on October 18 from 8 a.m. to noon; and on November 14 from noon to 4 p.m. See page 6 for information, and be sure to always pay attention to registration deadlines which are strictly adhered to for solid reasons.

Lastly, it goes without saying that the ability for us to earn a livelihood as contractors in the plumbing industry requires that our Illinois Plumbing Contractor Registration is properly renewed and received by the IDPH by the September 30, 2025 deadline. But I'll say it anyway, because it's so crucial. Please don't delay and follow all instructions to get your renewal done!

Until next month, keep up our great work!

-Kevin



Plumbing Contractor Registration Renewal Time

All plumbing contractors registered with the Illinois Department of Public Health will receive a renewal form in August. Even though you may be renewing online, you must still email the insurance and bonds.

In the event that the online renewal should become unavailable, follow the instructions on the renewal form. If your renewal forms and payment must be sent by mail, you will still be able to email the insurance and bond documents.

Please make sure you look at all the materials carefully and submit your renewal as soon as possible - DON'T DELAY. Your registration is NOT considered renewed until full payment and your renewal documents (i.e. Surety Bond, Certificate of Insurance) are received. All of these items MUST be received on or before September 30th to avoid late penalty.

Questions on renewals may be directed to the IDPH Plumbing & Water Quality Program at dph. plumbing@illinois.gov.





CALENDAR OF EVENTS

SEPTEMBER 10-12, 2025

CCA of PHCC Fall Meeting Chicago, IL

SEPTEMBER 26, 2025

IL PHCC Online CEU Class

OCTOBER 2, 2025

PHCC National Virtual Annual Meeting

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



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**)



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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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GROWTH THROUGH COLLABORATION

LET'S BUILD WHAT'S NEXT-TOGETHER.

Join Us for Engaging Union-Related Sessions at CONNECT 2025

PHCC's Union-Affiliated Contractors (UAC) will offer significant education classes at CONNECT 2025, taking place Oct. 27-30 in Grand Rapids, MI. While geared toward signatory plumbing and HVAC contractors, the three UAC-planned sessions on Oct. 29 will contain practical information for open shop employers as well. Don't delay! Register for CONNECT to gain the knowledge and best practices that you can put to work to improve your operations and bottom line!



WEDNESDAY, OCT. 29

9:45 a.m. - 11:00 a.m. Maintaining Strong Union Pensions and Exploring Retirement Plan Options





S.J. Peter

Dave 11

Moderated by UAC Advisor & PCA of Greater Chicago Executive Director S.J. Peters with UAC Chairman David Frame









PANELISTS:

Dan Callies - President of PHCC National Association; Plumbers Local 75
UA Management Pension Fund Trustee; and Owner of Oak Creek
Plumbing/Oak Creek WI

Chris Freeman – Executive VP: MCA of Detroit; Plumbers Local 98 UA (Alternate) Management Pension Fund Trustee and Pipefitters Local 636 UA (Alternate) Management Pension Trustee

Michael Kerrigan – Past President of PCA of Greater Chicago; Plumbers Local 130 UA Pension & Retirement Fund Management

Co-Chair; and President: FJ Kerrigan Plumbing Co./Wilmette IL Christina Wernick - Attorney & Partner, Laner Muchin/Chicago

Moderated Panel Discussion

The aim of Defined Benefit Pension plans (aka: DB) is to grow and preserve a solid funding percentage, mainly for these key reasons: to assure that current and future retirees can rely on adequate resources to fulfill promised and expected payment obligations; to protect employers (signatory contractors) from unfunded liability concerns; and to comply with ERISA and DOL regulations. Moreover, the union segment of all construction trades draws and keeps the best and brightest trades people by providing and responsibly managing attractive fringe benefits that meet the highest standards – including a secure retirement. Our panel will discuss proven strategies designed to establish and protect satisfactory DB funding levels; alternative options implemented either as a preventative measure or to consider when funding is deemed to be in jeopardy or in danger of insolvency; the implications and effects of the Special Financial Assistance Act (SFA) and other "rescue" initiatives; and additional topics relevant to signatory construction contractors who contribute to DB plans. Audience questions/comments will be welcomed and encouraged.

11:15 a.m. - 12:30 p.m.

UAC Keynote Speaker: Conversation with UA General President Mark McManus

Moderated by UAC Advisor & PCA of Greater Chicago Executive Director S.J. Peters

This moderated session will offer a unique opportunity for UAC/PHCC contractors and industry leaders to converse in person and in depth with Mark McManus through an interactive format. As a constructive and dynamic forum of industry professionals, our discussion will delve into key issues, interests and concerns of signatory employers in the plumbing and piping trades. As General President of the 384,000-member United Association, Mr. McManus' insights and perspectives – combined with answers to audience questions – will result in a substantial and memorable session experience.



Mark McManus

Mark McManus: Professional Biography: In August 2016, Mark McManus was unanimously elected General President of the United Association (UA) at its 39th General Convention. On November 10, 2016, he assumed his position leading the nation's most progressive and influential trade union.





GROWTH THROUGH COLLABORATION

Mark began his career with the UA in 1983 at Plumbers Local 24 in Newark, NJ. He was elected Business Agent in 1994 and Business Manager in 1997. His talents and leadership brought him to the UA General Office in 2007 where he has served as International Representative, Administrative Assistant to the General President, and a five-year term as General Secretary-Treasurer prior to his election to General President.

As GP, Mark supervises the day-to-day affairs of the UA and for decisions concerning internal union governance, as well as rendering decisions and adjusting disputes and other matters affecting the organization. Mark chairs the UA General Executive Board, UA Strategic Planning Committee and the Board of Trustees on multiple UA pension Funds. He supervises the development and implementation of all major policies and programs of the UA, including the Veterans in Piping® (VIP) Program. Mark and the UA are active in all aspects of the political world – National, State and Local, in a bipartisan manner. He has had a distinguished career in support of our nation's hard-working men and women and is unwavering in his commitment to a strong and mutually beneficial partnership between labor and management.

2:00 p.m. - 3:15 p.m.

Eyes Wide Open - Preparedness and Avoiding Pitfalls:
Selling; Next Generation Transitioning; or Closing a Union Contracting Business

Presented by Attorney/Of Counsel Megan Wilkes with Attorney/Partner Christina Wernick – Laner Muchin/Chicago

Signatory contractors in the construction industry often are unaware about the amount of time necessary to properly sell, pass down, or close a union business. We're laser focused on running a business, not leaving it. But the timeline to exit as a union employer can take far longer due to trust fund affiliations, union contracts, and withdrawal liability issues unique to union contractors. Another promising trend is non-union enterprises buying and continuing to run union shops <u>as</u> union shops – which is positive yet more complicated and challenging. A savvy contractor will maximize a sale price if they reduce or eliminate union and fund exposure before entering into a Letter of Intent or negotiating sale terms. This session will explore beneficially and strategically preserving a union company's legacy for current and future owners, while protecting both from preventable penalties, hardships and unexpected (or costly) surprises.



Megan Wilkes



Christina Wernick

What's waiting for you at CONNECT 2025:

- ≽ Powerful Keynotes from generational expert Ryan Jenkins and economist Elliot Eisenberg.
- 20+ Targeted Sessions on Al, finance, hiring, customer growth, and more.
- Product & Technology Showcase featuring the latest tools and innovations.
- Unmatched Networking at exclusive events for contractors of all kinds.
 Plus:
- 📂 Campfire CONNECT Opening Party, a relaxed, Michigan-inspired event
- Closing Party at the Grand Rapids Public Museum, where you'll explore science, history, and culture while mingling with industry peers.
- Deportunities to tour the nearby Gerald R. Ford Museum, Bradford White Manufacturing Facility and the Botanical Gardens.

BONUS: As a contractor in Michigan or surrounding states, use the discount code MPMC25 at checkout to receive \$100 off your total.

Get ready for an unforgettable trip to Grand Rapids, Michigan, where industry innovation meets big-city energy with small-town charm.



REGISTER FOR PHCC CONNECT 2025 TODAY:

PHCCWEB.ORG/CONNECT OR CALL 1-800-533-7694





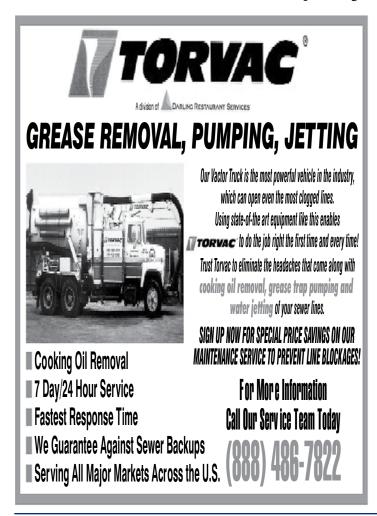


PHCC National Annual Business Meeting - Reminder

The Annual Business Meeting (ABM) for the PHCC—National Association is taking place virtually via Zoom on Wednesday, Oct. 1, at 2:00 pm ET. All are welcome to attend, but per PHCC Bylaws, ONLY Active and Life members of PHCC are eligible to vote. If you wish to vote, either by absentee or during the live meeting, you must register to do so. Two emails were sent in August (on the 1st and 12th) to all eligible voting members asking them to register to vote in this year's elections.

A few reminders:

- If you are eligible to vote and have not received an email with a voter registration form and wish to vote, please send an email to ExecutiveOffice@naphcc.org so they can verify your status.
- This process is ALL ELECTRONIC. Voter registration, the meeting itself, and the voting process (both absentee and live) will all be conducted online.
- Chapter executives and other non-voting members are welcome and encouraged to attend the ABM.
- Questions? Email ExecutiveOffice@naphcc.org





Candidates for PHCC – National Vice President PHCC is pleased to have two candidates running for PHCC—National Vice President this year. Meet Tony Bertolino and Brett Kaltvedt... and watch for more messages from them in future issues.



Tony Bertolino, Rob Bertolino Plumbing and Heating, Virginia Beach, Virginia

Being part of PHCC means being part of something bigger than ourselves. At this year's SkillsUSA competition, the pride and presence of our trade were on full display – and Georgia PHCC showed up strong. Watching students demonstrate their skills with confidence and purpose was inspiring. Our members from across the country came together ... not for recognition, but to support the next generation. That's what makes our organization so special. We're a community built on hard work, shared purpose, and people who give their time without asking for thanks. If you see one of our volunteers, take a moment to thank them.

Brett Kaltvedt, Midwestern Mechanical (Open Shop) and Baete Forseth HVAC (Union), Sioux Falls, South Dakota

Our recent PHCC of South Dakota summer golf outing was a great opportunity to connect with others in the industry. I had valuable conversations with both new and long-time members, manufacturer reps, and suppliers. One of the most important aspects of our PHCC association is the mutual support we offer – even as competitors. The relationships we build are a true strength of our industry, and it's essential that we continue to prioritize and preserve that. I would love to help strengthen those relationships for you as Vice President!



The election will take place during the Virtual 2025 PHCC National Annual Business Meeting on Wednesday, October 1 from 1pm-3pm CST/12pm-2pm MST. This is your chance to have an influence on the future of your association. The primary contact person from each contractor member company is allowed to vote in the election. Mark your calendar, plan to attend, and cast your vote.

PHCC INDUSTRY PARTNER SUMMIT Held in Chicago

Nearly 40 attendees took part in the PHCC National's (Plumbing-Heating-Cooling Contractors Association) "Industry Partner Summit" held at the Hilton O'Hare on August 19, 2025. The focus – as was the case last year – was to explore innovative and practical ways that the suppliers and manufacturers operating in the plumbing and HVAC trade in collaboration with the contractors (and PHCC state and local chapters) are best able to meet the needs of customers – and prosper as well.

After a welcome from PHCC National President Dan Callies (Oak Creek Plumbing) and updates by CEO Cindy Sheridan, Foundation CEO & COO Dan Quinonez provided the "PHCC Academy Update" and explained training programs, apps that have been developed, and other resources available to the members and their industry partners. A networking lunch led into a panel (moderated by IL PHCC Executive Director Bev Potts) comprised of Dan Cole (IAPMO); Pauli Undesser (WQA), and Brian Yelton (Inland Sales & ASPE) titled "H2O – Foes in Flow." The closing session featured the results of a PHCC contractor survey presented by TJ O'Connor (Farmington Consulting Group) with insights on business outlook, training needs, purchasing habits, product preferences and other key industry trends. UAC Chair Dave Frame (Bob Frame Plumbing Services) and PCA Executive Director S.J. Peters also shared details about the upcoming sessions at CONNECT geared toward union contractors, and the "Summit" ended with comments and questions from the audience.

Attendees from the PCA and Illinois PHCC included PCA President Kelly Castrogiovanni along with Terry McCarthy of TPC; PCA Board Treasurer Paul Aleck; and PCA Board Director Tom Mascari.





SAVE THE DATE IL PHCC EXPO & EDUCATIONAL DAY

MARCH 20, 2026 NOON - 4:30PM

DRURY LANE CONFERENCE CENTER OAKBROOK TERRACE, IL

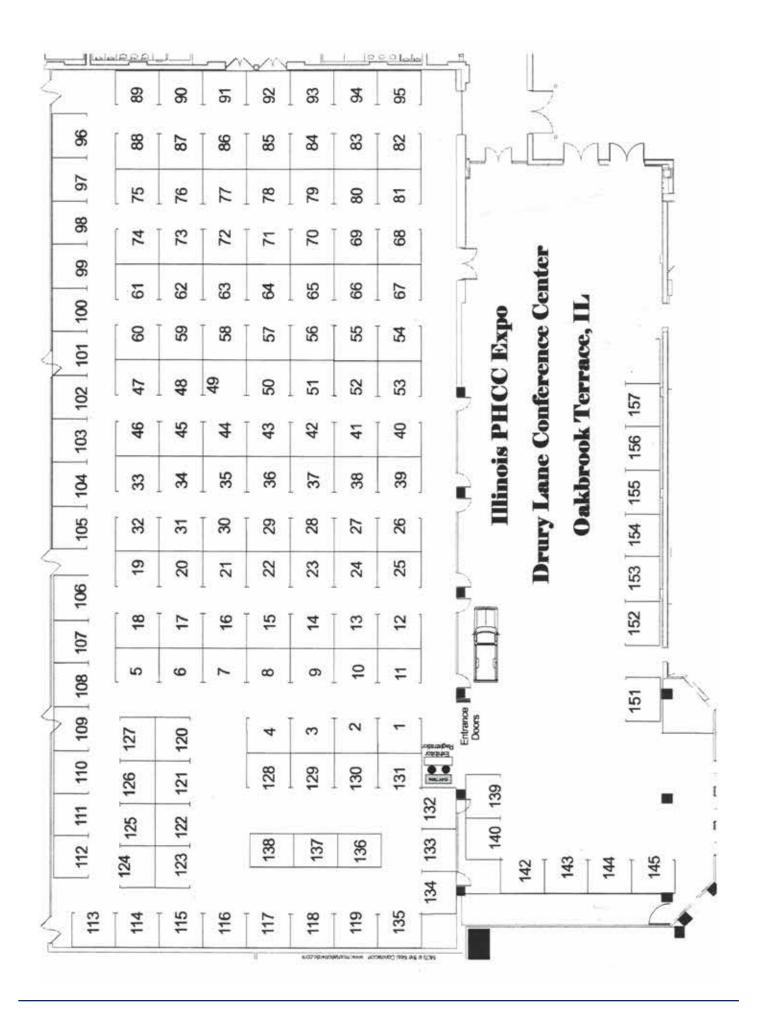
After Expo Reception

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.

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2026 Exposition Application & Contract March 20, 2026

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All distribution of material	8'x10'Booth spaces Choices 1 2 3 4 ls and placement of signs MUST stay within your assigned booth space. No solicitation will be oth space. No trucks, trailers or displays will be allowed outside the entrance of Drury Lane he Illinois PHCC.
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of the applicant and the Illino January 1, 2026 a full refund available as space is needed. Conference Center. <i>In complete as onable efforts to accomme</i>	ne, first served basis. Please furnish all information requested. Cancellation must be by mutual consent bis PHCC. A copy of the accepted contract will be emailed to you. If the contract is canceled prior to will be made. No refunds after January 2, 2026. Booth space contracted without deposit will be made Illinois PHCC will not be responsible for lost, stolen or damaged goods or damage to the Drury Lane liance with the Americans with Disabilities Act of 1990, the Illinois PHCC Association will make all modate persons with disabilities at its meetings. Please call 800-795-7422 with any special requests.
	ned:
	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.

I agree to the above terms and condition	ons as well as those included on the contract	
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Questions? Contact the Illin	ois PHCC at <u>bev@ilphcc.com</u> or <u>shelly@ilphcc.com</u>			
(217) 522-7219				

How Can You Shield Your Business From Theft?

Security is essential to the stability and success of any business. Theft, whether from external intruders or <u>internal</u> <u>threats</u>, can disrupt operations and result in significant financial losses. Thankfully, you can help reduce these risks by using key theft prevention strategies. Here are five tips to consider:

1. Install Security Cameras and Alarms

- Security cameras: Place cameras at critical areas, such as entrances, exits, and storage rooms. Choose
 systems with high-definition recording and real-time alerts to monitor activity effectively. Bringing on a
 service that monitors for you can help boost effectiveness.
- **Alarms:** Install alarm systems with motion sensors on doors and windows. Test alarms regularly to ensure they work properly.

2. Secure Doors and Windows

- Use solid-core doors with durable locks to prevent forced entry.
- Install window security laminates to reduce the risk of break-ins.
- Lock all doors and windows during and after business hours to help protect your business.

3. Monitor Key Access

- Keep a record of employees who have keys or access codes.
- Have employees return keys and update access codes whenever a staff member leaves the company.
- Limit access to sensitive areas to authorized personnel only.

4. Maintain a Well-Lit Space

- Light all entrances, exits, and parking areas strategically.
- Use motion-activated outdoor lighting to detect unexpected movement after hours.

5. Encourage Employee Vigilance

- Train employees to report any suspicious activity right away.
- Teach them proper closing procedures, including securing assets and setting alarms.
- Hold regular meetings to review <u>security protocols</u> and stress the importance of shared responsibility.

<u>Reach out to your local Federated Insurance® marketing representative</u> today for more information on theft prevention. Clients can access <u>mySHIELD®</u> for additional industry-specific safety resources.

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. Some of the services referenced herein may be 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 and applicable laws.



Test Gauge Inc. & ERTC Present

36th Illinois Backflow Symposium



Thursday, October 23rd, 2025 **Doubletree Hotel and Conference Center** Bloomington, IL

6.0 State CEUs Awarded

Tickets: \$130

Register Online: https://siue.nbsstore.net/annual-backflow-symposium

Phone: 618-650-2030 - Walk-ins welcome *Pre-registration required to guarantee meal*

Schedule of Events

7:30am - Registration + Continental Breakfast Courtesy of Test Gauge Inc.

8:30am - Chris Swade - IL Backflow Code Basics & Caleffi Overview

9:00am - IDPH - Moderated Backflow Code Discussion

10:00am - Break - Vendor Area Open

10:15am - Bev Potts (ILPHCC) - Illinois CCCDI Service Award

10:30am - Bob Schafer - Special Considerations for Backflow Installations

11:15am - Matt Maas (IEPA) - Regulatory Updates

12:00pm - Catered Southern BBQ Lunch - Vendor Area Open

1:00pm - Brad Kempski & Watts - Backflow & Connected Technologies

2:00pm - Matt Davis (FSCI) - Understanding Backflow on Fire Systems

3:00pm - ERTC Update & Adjournment

Wednesday Night Vendor Social

6:00-9:00pm | Brickyard #4

Join us for complimentary cocktails & appetizers. Test Gauge Calibration Drop-Off Available Discounted Hotel Block - Reference "Backflow Symposium" When Booking



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

You've spent years carefully building your business, but how much time have you spent creating a plan to pass your life's work on to the next generation? Help to make your legacy secure with a sound business succession and estate plan.



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Question

We have an employee who recently lost some expensive company equipment. Can we deduct the cost of the equipment from the employee's paycheck? The employee is nonexempt, and we are located in California.

NSWER

Employers must proceed cautiously when deducting from nonexempt employees' wages to avoid potential wage claims. To determine which deductions are permissible, an employer should look at applicable state law, as states may handle wage deductions differently.

For example, in California, employers generally may not withhold an employee's wages in whole or in part, unless the withholding or deduction is authorized (by law or by the employee) in writing. The California Division of Labor Standards Enforcement (DLSE) has specifically stated that an employer cannot legally make a deduction from wages if, by reason of mistake or accident, a cash shortage, breakage or loss of company equipment occurs. There is an exception that purports to provide an employer with the right to deduct for any cash shortage, breakage or loss of equipment if the employer can show that it was caused by a dishonest or willful act or by the employee's gross negligence. However, the DLSE has cautioned that use of this deduction may, in fact, not comply with the provisions of the California Labor Code and various California court

decisions. Additionally, the DLSE has stated that any employer that resorts to self-help does so at its own risk, as an objective test is applied to determine whether the loss was due to dishonesty, willfulness or a grossly negligent act.

In general, wage deductions and withholdings in California cannot reduce an employee's gross wages below the minimum wage rate, unless authorized by law. Employers may not derive any financial gain from wage deductions.

Similarly, under federal guidelines, the cost of any items that are considered primarily for the benefit or convenience of the employer has restrictions—namely, no deduction may be made from an employee's wages that would reduce the employee's earnings below the required minimum wage or overtime compensation. This is true even if an economic loss suffered by the employer is due to the employee's negligence. Examples of items that would be considered to be for the benefit or convenience of the employer are tools used in the employee's work and damage to the employer's property by the employee.

If any discrepancies exist among federal, state and local laws, employers must comply with the provisions that are most favorable to employees. Employers with questions on whether any specific deductions are permissible should consult legal counsel, who can also advise on potential other means that an employer may be able to use to recoup any money or property, such as an agreement, demand letter or lawsuit.



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ONE-DAY RISK MANAGEMENT ACADEMY

As a business owner, you know that risk is something to constantly be watching for — risk knows no calendar, sets no appointments, and is always present. As a benefit from your association, Federated Insurance® has the resources to help, and would like to offer you an exclusive invitation to join other business owners at our complimentary, one-day Risk Management Academy.

KEY AGENDA ITEMS:

- ➤ Developing a risk management culture
- ➤ Fire prevention
- ➤ Advantages of using Federated DriveSAFE™ Telematics
- ➤ Peer-to-peer discussion
- ➤ Focusing on business succession and employee retention

WEDNESDAY, OCTOBER 1, 2025

9:00 A.M. - 2:00 P.M.

Chicago Marriott Oak Brook 1401 W 22nd Street Oak Brook, IL 60523

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

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Type of Business Activities (CHECK ALL THAT APPLY)							
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Signed		Date	<u>;</u>				

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



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