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President’s Message  
Past President & Incoming President

Leadership Development  
Making the Transition from Being on the Crew to Leading the Crew

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Save the Dates  
Spring and Fall Conferences

MILLENNIALS:  
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Districts

The Central States Insulation Association is a not-for-profit trade association dedicated to working with its member firms and their labor counterparts, the International Association of Heat and Frost Insulators and Allied Workers, to insure that their customers get the best engineered, installed and maintained mechanical insulation systems.

CSIA is dedicated to keeping its members at the forefront in helping their clients and industry partners realize the full benefits of the positive “Green” impact mechanical insulation systems can have on their power, petrochemical, pulp and paper, refining, gas processing, brewery, health care, institutional, food processing, manufacturing and commercial projects.

Disclaimer: The opinions and positions stated in articles published herein are those of the authors and not, by the fact of publication, necessarily those of CSIA. CSIA does not endorse insulating products or systems and shall not be deemed by anything herein to have recommended the use or non-use of any particular insulation system.
Well, it’s hard to believe that two years have come and gone since accepting the role of President. It’s been quite a journey and Donna and I have had a wonderful time representing Central States. Our Association has some of the best companies and best people in the industry!

During this time, we instituted CSIA’s “Best Practices in Safety” Awards Program. This is a great way to recognize the outstanding safety record of our member companies along with gaining valuable feedback on ways to improve and evaluate our safety programs. The 2017 applications will be coming out soon, so be sure to get your company entered.

We are very fortunate to have my good friend Mike O’Connell taking the gavel as our next President. Mike, and his lovely wife Lisa, will do a great job in helping shape our future moving forward. I would also like to thank Rachel, Megan and all the staff at Central States for their support and making my term so enjoyable.

In closing, I’d like to say it’s been an honor to serve as your President and I will continue to support CSIA in every way possible. I am looking forward to seeing everyone at our Spring Meeting in Lexington, KY at the Griffin Gate Resort.

Until then...God Bless and please keep all the victims affected by the recent hurricanes, fires and senseless shootings in your thoughts and prayers!

Your Past President,

John C. Stevens
President
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My name is Mike O’Connell. I run a family of insulation companies – Michigan Mechanical Insulation, Toledo Mechanical Insulation and Lake State Insulation – known now as Smart Energy Insulation. This is my first letter as incoming President of the Central States Insulation Association. I am proud to have been part of the CSIA organization since the 90’s.

Like some of you - I started working in this industry with my dad, Tom O’Connell. I was a Freshman in HS in 1977 when my dad made the bold move to start an Insulation business. I remember being part of the insulation family farther back than that….I remember my dad coming home from so many different jobs and telling a new tale every night at our dinner table. He worked all over and many times out of town....in hospitals, auto plants, power houses to Stroh’s Brewery! I answered the phone many nights for calls from his boss or the Business Agent when Dad served on the Local’s Executive Board. My dad worked alongside his dad, uncles, brother and cousins too - like many asbestos workers. My dad's best friends were in the trade and our families vacationed together and shared birthday parties. They became part of our family too.

Like many of you.....I have not merely made this Union Insulation industry a career....this has been my whole life. My dad and his dad were VERY proud to say that they were Union Insulators.....I am proud to say that too. This industry has provided for all of us so many different ways. This industry has been part of all of us. It is our responsibility to ensure our Union Insulation industry not only survives but THRIVES!

My 5 goals to serve as your CSIA President are few but important. I believe we CAN make difference to ensure our industry stays on the right path to (not only survive but) THRIVE.

• Listen to the CSIA membership to prioritize our associations services and offerings
• Promote our member’s services and value-added potential – “Why insulate?”
• Open dialog on CSIA level with the International & Locals to promote a stronger Union Industry
• Promote The Differentiators of our member services that make our Union businesses strong:
  • Safety – Union jobs are documented to be safer than nonunion jobs
  • Quality – our Union Insulators work should be superior to that of nonunion
  • Service & Delivery – low turnover and availability of trained resources
• Work together to identify and improve on obstacles and weak points in our Union Industry
  • Stigma of high costs for “Union Insulation” – understanding costs and benefits
  • Understanding the REAL Pension legacy costs to Contractors and the long term impact
  • Improving portability and flexibility for Union Contractors working from region to region
  • Availability of Trained Workforce and declining Union membership
  • Value Engineering and the dilution of Quality Standards by Contractors

We must recognize as CSIA Union Contractors AND our affiliated Union partners - that we have a common goal. The common goal to affect change in our industry - to grow and be strong.

We can do so much more working together. We have work to do. Change is inevitable.

There are great benefits to being a part of the CSIA. Our company has built relationships and learned from our industry peers which have made us a better company. I would like to thank those who have been part of this Association for so many years and contributed their time and knowledge to making our industry stronger. I would like to thank Past President John Stevens for his service and contribution to the cause. If you have met “Johnny”, you would agree how his enthusiasm for our industry is contagious. A BIG Thank You from the Association for all you have done.

We are planning a comprehensive CSIA Labor Conference in April 2018 and our annual joint Fall Conference with our ESICA partners in September 2018. You will find GREAT value attending and participating in both of these coming conferences. I look forward meeting all of you serving as your president. “To improve is to change; to be perfect is to change often.” -Winston Churchill

Your President,

Mike O’Connell
Smart Energy Insulation
Have you or anyone you’ve ever worked with gone from working on the crew to being in charge of the crew? If so, you know this can be awkward. If not now, eventually.

I know I’ve experienced it many times and I know it’s happened to many of my clients. It’s probably happened to you. You were promoted to supervise those that you worked alongside, or perhaps one of your co-workers was selected to be your new boss. Either way, it can be awkward but it doesn’t have to be.

The biggest obstacle for the new boss to overcome is, “how to be friends with workers you supervise, yet still have their respect and belief in you when you have to be the boss and ask them to do things needed to be done as an employee?”

My suggestions for overcoming this obstacle are fairly straight forward. First of all, as the new boss you don’t have to be friends with your co-workers. It’s important to have a good, friendly and professional working relationship, but you don’t have to maintain a ‘best of buddies’ relationship outside of the office … unless you want to. (I have many people who worked under me that are life-long friends to this very day). What’s best for the business may not be best for your ‘friends.’ Therefore, you must set expectations and boundaries on the friendship. Be clear and remember when it comes right down to it, ‘it’s business before personal.’

Next, you may have been selected to be their boss, but they didn’t select you, someone else did. Therefore, you have to earn their trust and respect every day. You do that by demonstrating exceptional leadership at every opportunity. There are many ways to do this, here are 10 actions that you can take that will help you earn trust and respect:

- Be reliable – do what you say you’ll do. Follow up.
- Be available and approachable to listen, then be present when you do.
- Set expectations on the work to be done – be clear and hold them accountable.
- Roll up your sleeves and lend a hand when the crew needs some help.
- Be respectful – treat people like you like to
Leadership Development

be treated and speak to them like they like to be spoken to.

• Show you care – humanize yourself help them grow professionally.
• Practice humility – give credit where credit is due.
• Use mistakes as an opportunity to teach and coach.
• Provide genuine and sincere appreciation and recognition for a job well done.
• Be fair and consistent – in everything you do. The perception of favoritism will tear your crew apart and negatively impact the outcome of any project.

Another key point to always remember, is never feel like you have to make popular decisions, but understand, you should always make decisions that are best for the business. It’s important to be respectful of the implications of your decisions to others, but don’t compromise your values because you are trying to make a decision that is popular.

The reality is, it is a common occurrence in the construction industry for someone to get promoted to be the boss of their co-workers. How we handle the transition is critical to our long term effectiveness as a leader.

As a Leadership Development Expert, Randy Goruk helps managers become better leaders who achieve higher levels of employee engagement and business growth. For leadership assessments, coaching, workshops or to have Randy Goruk speak at your next meeting or event, contact him directly at randy@LeadersEdge360.com or 1.800.308.4002 or visit www.LeadersEdge360.com.
CREATIVE SOLUTIONS TO CUT HEALTH PLAN COSTS

Those involved with health care plans are acutely aware that health care costs continue to rise. Traditionally, health plans responded to rising costs by passing the increases on to the participants. Recently, health plans have begun exploring alternative ways to combat increases rather than increasing premiums or cost sharing. According to the Health Plan Cost Trend Survey by Segal, the most frequent cost management strategies implemented by health plans in 2017 included:

- Using specialty pharmacy management or tightening the specialty pharmacy management already in place;
- Contracting with value-based providers; and
- Implementing wellness programs with financial incentives.

Before passing costs on to consumers, health plans may want to consider some creative alternative ways to save their plans money.

DON'T FORGET ABOUT REQUIRED MINIMUM DISTRIBUTIONS!

Although most plan participants are eager to begin drawing well-earned retirement benefits, there are others who choose to delay benefit payments. Some may want to continue in industry employment, have other sources of income, or may have forgotten that they earned a retirement benefit. Regardless of the reason for the delay, the IRS generally requires that all participants begin drawing benefits no later than April 1st following the year in which they reach age 70 ½. The IRS will review this issue during audits and can penalize the plan and the participant for operational failures. Plan administrators and trustees should ensure a procedure is in place to meet the Required Minimum Distribution (RMD) requirements.

PLAN POINTER

Review Preventive Benefit Requirements

As a reminder, all non-grandfathered health plans are required to provide certain preventive benefits at no cost to participants. Throughout 2017 there have been quite a few changes to the preventive benefit requirements, including: updated screenings, a revised immunization schedule, and additional preventive benefits for women’s health care. Plans should review their current preventive benefit lists and work with their plan professionals to update accordingly.

Questions?

If you have any questions about the material contained in this newsletter or any employee benefit questions, contact one of our experienced attorneys.

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Contact us today to experience the Proto difference.
Extol of Ohio, Inc. would like to congratulate Barry Hyduk

As many of you know, Barry has a very infectious personality that reaches out and makes you smile. He always has a new joke to tell and has never been too shy to tell it. Barry thrives on being in front of a crowd, being the center of attention and getting his 15 minutes, his 15 hours and his 15 days of fame.

Over the past 5 years Barry has made his rounds throughout his Midwest Territory promoting Extol and developing relationships at every stop. We appreciate everything that he has done for us over those 5 years.

We wish Barry the best as he and his wife Kathy start the next chapter of their lives together in Florida. Sitting on their lanai along the fairway, with a glass of Jameson in his hand, dreaming about the next round of golf that he is going to play. Best of Luck Barry!

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Multiemployer Plan Funding Nears Pre-2008 Levels

Multiemployer pension plans are achieving steadier footing with a large majority of plans nearing funding levels not seen since before the 2008 market collapse.

By Kristen Ricaurte Knebel

This may come as a surprise for those reading about the troubled state of multiemployer plans like the Central States Southeast and Southwest Areas Pension Fund. The 400,000-member Central States fund attempted in 2016 to gain federal government approval to cut benefits, but the Treasury Department denied the fund’s application.

The aggregate funding percentage for multiemployer plans increased to 81 percent as of June 30, compared with 77 percent in December 2016, according to Milliman’s Fall 2017 Multiemployer Pension Funding Study, which was co-authored by Campe. A plan’s funded status is determined by the ratio of assets to liabilities. If a plan has $100,000 in assets and it’s 80 percent funded, it has $80,000 to cover its $100,000 in liabilities.

Rates of return through the first three quarters of 2017 are about 9 to 10 percent, whereas the typical fund may have seen a rate of return around zero in 2015. Another reason for the stronger funding is increased contributions that stem from more hours worked from employees, Goldfarb said.
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Ransomware and Breaches

Is your Payment Processing at Risk??

By Natalie Dunlevey
President, Enterprise PCI

The latest global cybersecurity hack made headlines but do you know if it has the possibility of impacting your business? “Eternal Blue” and the “WannaCry” virus sound exotic and the likelihood of it reaching a small business sounds improbable but unfortunately it is something that can occur to a large swath of unsuspecting businesses.

In our increasingly digital environment, data is a very valuable commodity. Imagine trying to operate your business, non-profit, school system, hospital or governmental entity without access to your data. Lagging security is a portal to disruption of day-to-day operations but in the event that your payment processing is compromised the public at large is victimized not to mention your data held ransom.

When multiple fraudulent credit/debit cards are processed at a vulnerable, insecure point-of-sale location a “Common Point of Purchase” (CPP) incident is triggered. Gas stations and restaurants seem to be good places for this type of activity due to smaller ticket and anonymous nature. When a compromise event occurs, a plethora of federal, state and other regulations must be followed with event reporting made to a wide variety of governing bodies based on individual breach or suspected breach circumstances. Reporting compliance is complicated, confusing and stressful, plus the stakes are high as customers are affected and reputation is at risk.

When a payment processing system is hacked and card data is stolen the following information is compromised:

- eCommerce Transactions
- Customer name
- Customer purchase address
- Customer shipping address
- Payment card number
- Payment card expiration date
- Payment card CVV code

Protecting data within most organizations is typically a function of increasing firewall strengths and maintaining appropriate policies and procedures for accessing secure information. When attempting to protect payment processing transactions a multi-layered, state-of-the-art security and compliance solution is recommended. The industry has adopted several methods to improve security over the past few years including:

- EMV protocols—Europay-MasterCard-VISA compliance which is typically referred to as the “chip” card. This technology employs a microprocessor chip in place of utilization of the magnetized strip on the back of a debit or credit card
- PCI compliance—Payment Card Industry compliance which outlines protocols for card acceptance and an annual survey which is completed depending on the manner in which a card is processed by the merchant
- P2P Encryption and Tokenization—Truncating of card numbers and assigning specific tokens to each transaction provides an exceptionally secure transaction that even if compromised is deemed worthless by a cyber thief

As even a single breach can result in fines of $2,000 for each occurrence, establishing and maintaining a secure process curtails liability and limits the possibility of business disruption. In the event that multiple breaches occur and corrective action is not taken, the card companies can terminate your payment processing capabilities entirely.
THE EMPLOYEE DRUG TESTING DILEMMA

Two recent developments have caused even more confusion for employers concerning their legal rights to exclude job applicants based upon positive pre-hire drug screens and to require automatic post-accident drug testing for current employees.

Massachusetts Supreme Court has just ruled that a job applicant testing positive cannot be rejected for hire just because he or she uses marijuana for a medical condition.
This is because OSHA’s revised accident reporting and recording rules issued last year attempting to restrict automatic post-accident testing are on hold and because the Massachusetts Supreme Court has just ruled that a job applicant testing positive cannot be rejected for hire just because he or she uses marijuana for a medical condition. Massachusetts believes the employer needs to engage in an Americans with Disabilities Act type “interactive process” to see if the employee’s marijuana use can be accommodated. Massachusetts employers now must show that the marijuana use is an undue hardship to the business or a safety threat. Wow! How is an employer expected to maintain a safe workplace with these apparent legal restrictions and the widespread abuse of illicit drugs? Here are the answers to the dilemma:

• Marijuana is still a Schedule I federally controlled narcotic and the majority view is that an employer has the right to pre-hire drug screen and reject applicants testing positive for marijuana and other illicit drugs. The Massachusetts case is only controlling in Massachusetts. But, in those states having liberal marijuana laws which contain related anti-discrimination or reasonable accommodation provisions, exclusion on the sole basis of a positive pre-hire test could eventually be considered unlawful. Anticipate more anti-employer decisions similar to the one in Massachusetts.

• Automatic post-accident drug testing is where all employees involved in an accident are tested – or at least those believed to have caused or contributed to it. OSHA’s accident reporting and recording rules contain additional gratuitous commentary stating, among other things, that post-accident testing should be limited to situations in which the drug use is likely to have caused or contributed to the accident – not automatic. But, the actual language of the rules do not prohibit mandatory post-accident drug testing. OSHA thinks employees do not report accidents and injuries in an effort to avoid drug testing. These OSHA rules are being challenged in federal court actions currently.

• More significantly, while these rules entitled “Improve Tracking of Workplace Injuries and Illnesses” established an initial deadline of July 1, 2017 as the date by which certain employers were required to submit OSHA Form 300-A information electronically, OSHA in late June placed the requirement on hold and extended the initial electronic reporting deadline to December 1, 2017. OSHA’s announced purpose is to provide the Trump Administration time to “review” the new requirements. Most importantly, OSHA stated that it “intends to issue a separate proposal to reconsider, reverse, or remove other provisions of the prior Final Rule.” What? Is OSHA backtracking? In light of the new administration’s
differing from DOT obligations. In light of these developments, many employers have elected to continue their automatic drug testing policy. It is likely that such a policy will not be found by the courts to be in violation of the law. But, for those employers wishing to be more cautious, post-accident testing based upon “reasonable suspicion” that substance abuse contributed to the accident is the best approach. For example, if the employee is injured by a falling object, consider not testing the injured employee but instead the employee who caused the object to fall.

• Remember, OSHA’s commentary does not affect new hire, reasonable suspicion and random testing. But, be sure to administer these types of testing and your substance abuse program in a uniform and non-discriminatory manner.

• Because OSHA’s commentary states that post-accident screens mandated by state workers’ compensation law are not prohibited, this further justifies automatic post-accident testing if the test is performed for workers’ comp benefit disqualification purposes or to obtain a drug-free workplace premium discount. But, workers’ comp laws customarily do not specifically require mandatory post-accident testing or enrollment in a DFW program. In any event, the majority view is that the voluntary enrollment in a DFW program which mandates automatic testing is sufficient to come within the OSHA exception to its commentary and most employers are continuing post-accident testing in connection with their workers’ comp programs.

• Federal government contractors subject to the Drug Free Workplace Act and employers with DOT obligations should continue to follow the law without regard to OSHA’s rules and state marijuana laws. Remember, DOT medical Review Officers will not verify a drug test as “negative” based upon the employee having been prescribed medical marijuana. But, non-DOT scenarios present a predicament.

For more information regarding drug-free workplace programs and the enforcement of them, contact Bob Dunlevey, Board Certified Specialist in Labor and Employment Law, now at Taft Law (937) 641-1743. Also, for a reasonable suspicion checklist, send email to rdunlevey@taftlaw.com.
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7. Labor Organizations representing your employees: __________________________________________
8. Is your company a member of NIA? ☐ Yes  ☐ No

This application for membership is made subject to the Bylaws governing such membership. It is understood and agreed that, if and when approved by the association’s Board of Directors, the applicant shall maintain membership in good standing and shall terminate it only in writing, and only after all obligations to the association have been met. The undersigned company and its representatives agree to abide by all terms and conditions of the association’s bylaws.

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The primary purpose of this service is to provide CSIA members the opportunity to discuss and identify legal problems, and to resolve general questions and concerns quickly through convenient access to specialized and qualified legal counsel. Each CSIA member is entitled to one 30 minute consultation per month either by telephone, email, or office conference, at no charge. It is understood that these consultations and conferences will be based on existing knowledge of the attorney without further research and analysis. When calling Taft/, please ask for Bob Dunlevey and identify yourself as a CSIA Member calling under the Legal Services Plan.

HOW DO I CONTACT BOB DUNLEVEY?
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What is it? What types of law? What if I need additional help?
The Central States Insulation Association has entered into an agreement with Bob Dunlevey and the Taft law firm to provide CSIA membership with this unique service. Taft represents numerous businesses and associations throughout the Midwest, including CSIA. Taft emphasizes services for your business – corporate, construction, and labor and employment law including OSHA, workers' compensation, construction claims and contracts, litigation, wage-hour, discrimination, government contracting, pensions, fringe benefits, collective bargaining, taxation, real estate, and securities.

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Complaints about hiring millennials make big news. People say Millennials are lazy, uninterested in working, and goof-off a lot.

“It’s like déjà vu all over again!”

Yogi Berra made that “déjà vu” remark. And that quote perfectly describes current bellyaching about hiring and managing Millennials.
I feel concerned that I might projectile vomit if I see one more article complaining about how (a) difficult it is to hire Millennials or (b) hard it is to manage Millennials or (c) pseudo-impossible about getting Millennials to produce a day’s work for a day’s pay.

HERE’S REALITY ABOUT HIRING & MANAGING MILLENNIALS

1. Some Millennials are lazy bums.

2. Some Millennials are hard-working, very productive employees.

Lo-&-behold, this is “déjà vu all over again,” because the same two observations were made about every previous “generation” of job applicants and employees.

The same complaints leveled at Millennials were made about Generation X, Generation Y, Babyboomers, and every other “generation” that had a cute, convenient label.

SOLUTION FOR YOUR MILLENNIAL APPLICANTS & WORKFORCE

To overcome your Millennial hiring & supervising woes, simply do the following: Hire applicants who possess high likelihood of being both

A. Highly Productive
B. Low Turnover

Those two factors always should be your guiding light when you consider job applicants and decide whom to hire.

HOW TO HIRE HIGHLY PRODUCTIVE & LOW TURNOVER PEOPLE

First, make lists of your best employees (highly productive and low turnover) in each job in your company.

Second, make pre-employment test benchmarks on those employees. To do this, have those superstar employees take two types of pre-employment tests:

a. Intelligence or mental ability tests
b. Personality or behavior tests

Your best employees’ typical scores on the intelligence and personality pre-hire tests become benchmark test scores you look for in applicants when they take the same two pre-employment assessment tests.

Third, make lists of objective biographical data (biodata) of your best employees in each job. For example, you may find your best Sales Reps worked in sales-oriented jobs in, let’s say, three previous companies for three years or more in each company. Well, then look for Sales Rep applicants who did that.

Or, for instance, if you have laborer jobs for doing outdoor labor, see if biodata of your company’s best laborers included doing hard work outdoors, rather than indoors. Then, you look for such biodata from applicants.

Fourth, give pre-employment tests to job applicants who have relevant biodata. Applicants who get same scores as your benchmark, superstar employees can proceed to the next step. (See second step, above.)

Fifth, do realistic job observation (RJO). Applicants who make it through your fourth step should spend half-day observing employees doing job for which they are being considered.

Fortunately, some applicants going through your RJO will decide they do not want to do that job, and withdraw from consideration. Congratulations! That is better than putting those applicants on your payroll, training them, and then discovering they do not care to do the work the job requires.

Sixth, as appropriate, do reference checks, background checks, and substance abuse tests. Some job candidates who get through your first through fifth steps will do well on these. Fortunately, some will reveal lousy characteristics you do not want in your workforce. Congratulations! Find out before you put the applicant on your payroll.

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MILLENNIAL HIRING & MANAGING RECOMMENDATIONS

Recommendations =

1. Stop complaining about Millennials.

2. Remember = The same complaints were made about every previous “generation.”

3. Complaining will not help you hire and manage a productive workforce.

4. Use pre-employment tests to compare applicants to your company’s superstars.

5. Also, use biodata, RJO, and other assessments.

6. Result = You hire terrific employees!

Summary = Hire job applicants of any age or “generation” who possess work-related qualities similar to your company’s best, superstar employees in each job.

You will have a highly productive, low turnover workforce. And you will save a lot of time, because you will not waste time (a) complaining about Millennials nor (b) reading the endless articles moaning about Millennials.

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Michael Mercer, Ph.D., wrote 6 books, including “Hire the Best & Avoid the Rest™.” Dr. Mercer created 3 pre-employment tests – “Forecaster™ Tests.” These pre-hire tests assess job applicants for personality, intelligence, and dependability. He is a frequent speaker at conferences. Subscribe to “Dr. Mercer’s HIRE THE BEST Newsletter,” plus see info about the 3 pre-employment tests, at www.Pre-EmploymentTests.com. You also can call Dr. Mercer = (847) 382-0690.

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