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**INSULATOR**

December 2015





Side View

# SURESHOT

Top View

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# **THE INSULATOR**

**Editor  
RACHEL PINKUS**



**Published by:**  
**The Central States  
Insulation Association**  
**csia@assnsoffice.com**  
**www.csiaonline.org**

**The Insulator is a review of  
construction activity in the central states  
region.**

**The Insulator contains Industry News,  
Notices and Central States Insulation  
Association Activities.**

**All information contained herein is  
considered reliable to the best of our  
knowledge, and we accept no responsibility  
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# CSIA PRESIDENT'S MESSAGE

## John C. Stevens, Thermal Solutions



As I think about our Association, I'd like to say it's an honor to have the opportunity to serve for the next two years as your President. I'm grateful to those past Presidents and Board members who have worked and devoted time and energy to lend to the vision that makes CSIA the strong, successful organization it is today.

I owe a great amount of thanks to Immediate Past President Brian Willett, who over the years has been an outstanding leader and colleague. In my years of involvement with CSIA I have been blessed to have met and worked with some wonderful, passionate people who strive to move our Industry forward.

As I assume this role, I keep in mind the trust and belief I have in the Association board. They are a group with exceptional aptitude and sense of service. I look forward to working with each of them to accomplish our goals and contribute to the overall mission of the CSIA. I would also like to welcome our new Board members: Jared Lux and Barry Hyduk.

In addition, the Association looks to reach out to prospective members and engage those who bring in a wealth of knowledge through practical applications and experience in the Insulation industry. We encourage members, new as well as seasoned to share to share their views, experience or expertise by submitting articles for the newsletter. To assist and support active members, the Association will continue to make available scholarship money to those well-deserving recipients.

Lastly, I hope everyone enjoyed the fall conference at the beautiful Ritz Carlton in Naples, I felt that our speakers did a great job and were very informative. And as always it was good to spend some quality time and fellowship with our friends from ESICA. I also enjoyed the our farewell dinner and dance on Friday night, the DJ was great! Unfortunately I missed the midnight swim event, LOL. Don't forget to mark your calendars for our 2016 spring conference scheduled for April 26-27 at the Marriott Griffin gate in Lexington, Kentucky.

Once again, I am grateful for the support and honored to have the opportunity to serve as President of this dutiful organization. In my efforts I will hold true to the mission of the Association, and I look forward to hearing from the membership and seeing you all at future programs.

Sincerely  
John C. Stevens



## CONGRATULATIONS 2015 CSIA SCHOLARSHIP WINNERS!

Annalise Lane - Action Insulating Services of Galeburg, MI.  
Silas Zehnder - Hybroco Sales of Ann Arbor, MI.

**2016 Scholarship Applications are now being accepted! See pages 24-25 for Details!**



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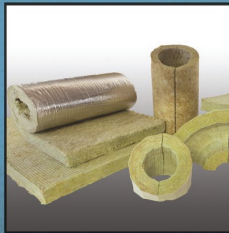
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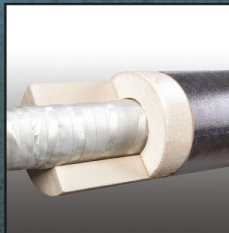
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## New Guidance on Economically Targeted Investments

### Background

The Employee Benefit Security Administration recently released Interpretive Bulletin (IB 2015-1), which clarifies ERISA fiduciary obligations with respect to Economically Targeted Investments (“ETIs”). ETIs are investments selected for the economic benefits they create apart from their financial return, such as environment, societal or governmental (“ESG”) benefits- for example, real estate investments that use only union labor.

### Key Takeaways of IB 2015-1:

**“All Things Being Equal” Test:** Fiduciaries may invest in ETIs based, in part, on their collateral benefit so long as the investment is plan-appropriate and is economically and financially equivalent with respect to the plan’s investment objectives, return, risk and other financial attributes as other competing investment choices. Under this “all things being equal” test, ESG benefits may be considered as a tie-breaker when deciding between competing potential investments. This is not new.



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**ESG Factors Related to Economic Merit:** In some cases, ESG factors may have a direct relationship to the economic and financial value of the plan’s investment. In those situations, ESG factors should be considered in the primary analysis of the economic merits of competing investment choices, not as collateral considerations or tie-breakers.

**Investment Decisions:** ERISA does not prohibit a fiduciary from addressing ETIs or incorporating ESG factors in investment policy statements or integrating ESG-related tools, metrics and analyses to evaluate an investment’s risk or return or choose amongst equivalent investments. Fiduciaries can also consider how potential investment managers use and consider ESG factors or ETIs in their investment practices.

**Written Documentation:** No special documentation is required for ETIs or investments that consider ESG factors. Fiduciaries should maintain records sufficient to demonstrate compliance with ERISA’s fiduciary provisions.

**Presumptively Suspect:** Fiduciaries do not need to treat economically sound investments as presumptively suspect simply because they take into consideration ESG factors.

# SAVE THE DATE!

## CSIA Spring Labor Conference



# APRIL

## 26-27, 2016

## Marriott Griffin Gate

## Lexington, KY



## The One Cent Per Hour Alternative Way to Fund Your Annual Dues!

If you have an Industry Fund in your local labor agreement, this is an easy way to finance the CSIA membership dues for all firms in your area. Simply designate \$.01 per hour of your Local Industry Fund contribution to CSIA and that will automatically pay the dues for all firms in your City Association. It is a very simple process and we already have three areas that have adopted this program which include:

Insulation Contractors Association of Indianapolis  
Master Insulators Association of Outstate Michigan  
West Virginia Master Insulators Association

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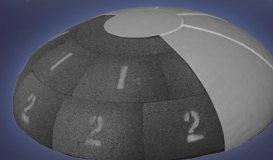
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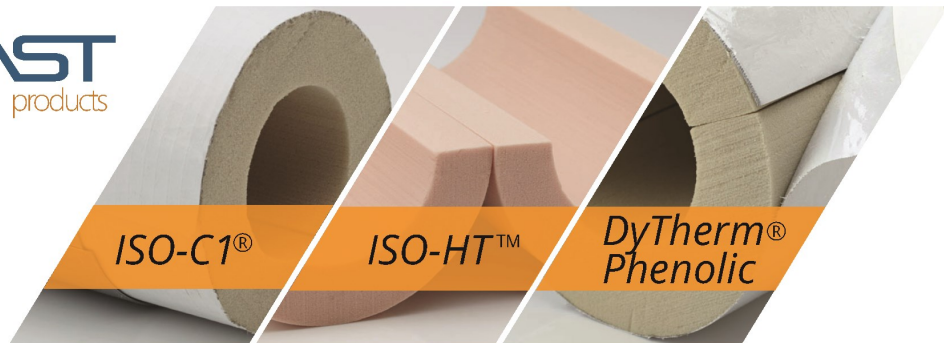


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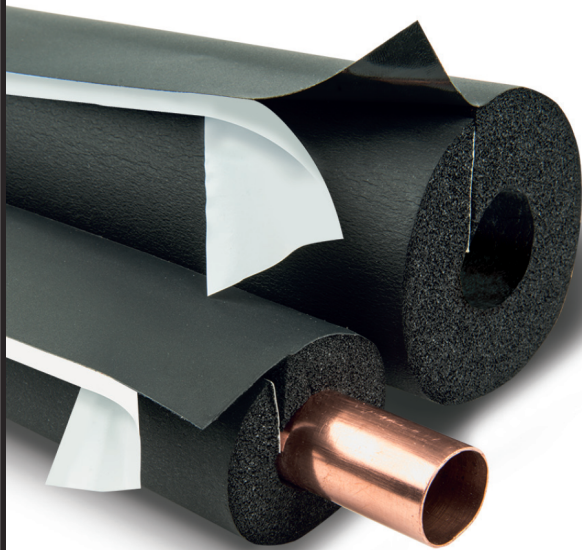
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# Helping in Our Community

The Heat and Frost Insulators Local #18 and their contractors have teamed up with The Path Home through the Indiana Union Construction Industry to help Timothy Senkowski, a Hoosier Wounded Warrior.

Their help has helped to build Tim a new home.

<https://www.youtube.com/watch?v=yXXgjJxi-Ps&feature=youtu.be>

Tim Senkowski: This 30 year old soldier was seriously injured by an improvised explosive device in October 2011. Senkowski had been deployed as an Army infantryman since April in Afghanistan's Kandahar province serving with the 3rd Squadron, 71st Cavalry Regiment, 3rd Brigade, 10th Mountain Division.

On October 13, another soldier- good friend Jeremiah Sancho, 23, of Palm Bay, FL- was a few feet ahead of Senkowski and stepped on an IED. His friend was killed. Senkowski lost both legs above the knee down, much of the muscle in his right arm and his entire left buttock. His entire back and side are scarred from flying debris. In the meantime, his entire family is trying to split their time between home and hospital so they can help care for his disabled wife and two sons, one of which is autistic.

The Path Home, together with the Indiana Blue Star, The Blue Star Mothers of Indiana, Home Depot, F.A. Wilhelm Construction Co., Axis Architecture + Interiors and the Indiana State Union Building Contractors and Diversified Insulation Distributors, Inc., are working to build a home for a Hoosier Wounded Warrior/ Hoosier American Hero, Timothy Senkowski.

**Tim deserves all of our support.....you can donate any amount you choose, just mail a check to:**

**The Path Home, 8109 E. County Road 100 N., Avon, IN 46123**

**A Special Thank you for all the volunteers in the project, these volunteers helped with the insulation installment and volunteered time:**

**Sam Kramer, Paul Kramer, Jason Smith, Brian Hayden, Kim Patrick, Jerry Hendrickson, Clayton Kramer, Jeremiah Hofelich, Richard Chappell, and Jerry Stewart.**





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# Fall Conference Highlights!









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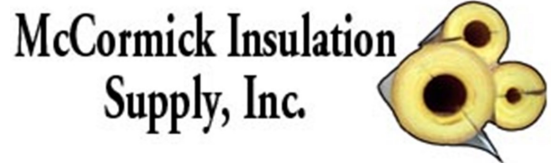
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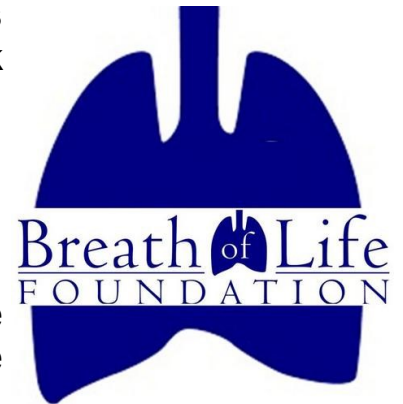
# Thank You! Fall Conference Sponsors!



# Breath of Life Foundation donates to Providence-Providence Park, Southfield

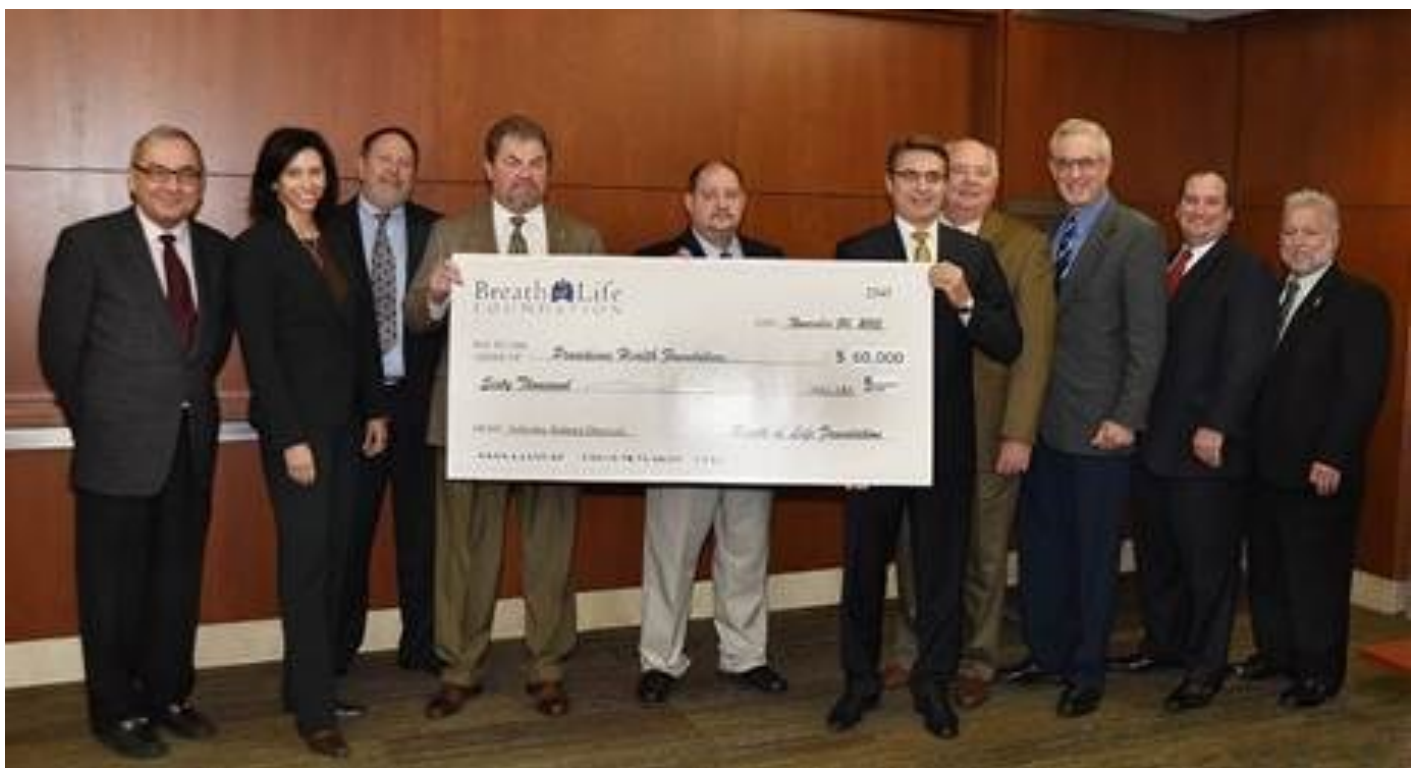
A big thank you to the Breath of Life Foundation, which has contributed a total of \$180,000 to Providence-Providence Park Hospital over the past three years to be used to advance research and programs associated with asbestos-related diseases.

The foundation recently presented its annual \$60,000 donation to representatives of PPPH and St. John Providence to help allow Dr. Michael Harbut and other staff to continue their important work.



Dr. Harbut is an internationally recognized expert in the diagnosis and treatment of diseases of the environment and workplace and is an asbestos researcher and medical advisor for the Breath of Life Foundation. The Breath of Life Foundation was established through a cooperative effort of the insulation workers union and the insulating industry and is primarily focused on seeking a cure for mesothelioma and asbestos-related diseases.

**Dr. Michael Wiemann**, President, PPPH-Southfield; **Susan Burns**, President, SJP Foundations; and **Dr. David Svinarich**, Vice President, Research, SJP, accept the generous donation from Breath of Life Foundation Trustees Greg Revard, Skip Grigonis, John Tesija, Dan Somenauer, Jim Gribbins, Chris Scott and Steve Keller





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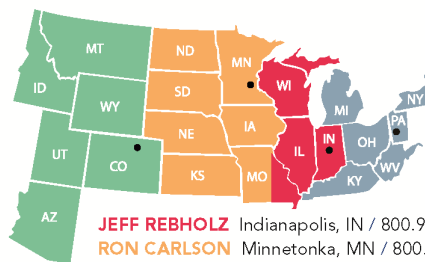
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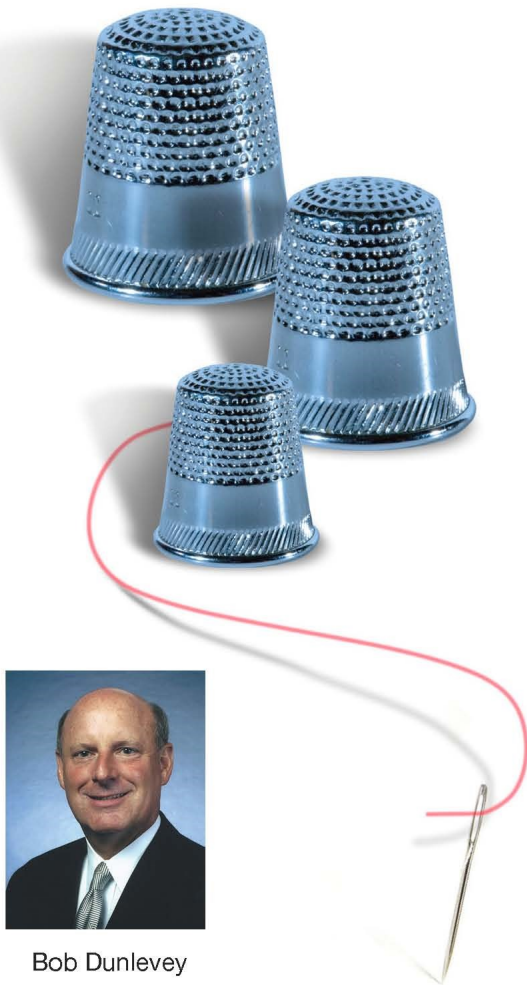
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## 2016 CSIA SCHOLARSHIP PROGRAM

The purpose of this Scholarship Program is to supplement financially up to two (2) college students per year in a field of study that is relevant to the

Mechanical Insulation Industry directly or indirectly. Each scholarship shall be a one-time payment of \$1000 that will be paid on or about September 30th to each recipient. The scholarship will be paid to the student(s) for payment of tuition, books, and/or fees.

*I. Eligibility will be based on the following criteria:*

- Student must be the child of or under legal guardianship of a full-time employee not under Trade Agreement of a current **CSIA** member.
- Must be currently enrolled or preparing to enroll in undergraduate study at an accredited college, university or technical institute.
- Not previously awarded a **CSIA** scholarship.

*II. Scholarship(s) will be awarded based on the following criteria:*

- A type-written essay of 500-800 words, regarding importance of insulation and how it affects the student's life and the lives of others.
- Field of study.
- Past academic achievement and leadership qualities.

An independent group shall make selection by the 2016 CSIA/ESICA Fall Conference. All selections are final. The application form and essay are due by August 15th of each calendar year. **CSIA** is not obligated to present a scholarship each year. Awards will be presented based on the criteria.

For your convenience, an application form is posted at [www.csiaonline.org](http://www.csiaonline.org).

**CENTRAL STATES INSULATION ASSOCIATION**  
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Dayton, OH 45414

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# 2016 CSIA SCHOLARSHIP APPLICATION

Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip Code \_\_\_\_\_

Telephone Number \_\_\_\_ ( \_\_\_\_ ) \_\_\_\_\_

E-mail Address \_\_\_\_\_

Relationship to CSIA Member Employee \_\_\_\_\_

## CSIA MEMBER INFORMATION

Name of **CSIA** Member Employee \_\_\_\_\_

Employer's Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip Code \_\_\_\_\_

Telephone Number \_\_\_\_ ( \_\_\_\_ ) \_\_\_\_\_

Fax Number \_\_\_\_ ( \_\_\_\_ ) \_\_\_\_\_

E-mail Address \_\_\_\_\_

## EDUCATIONAL BACKGROUND

High School Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip Code \_\_\_\_\_

Telephone Number \_\_\_\_ ( \_\_\_\_ ) \_\_\_\_\_

Office Contact / Guidance Counselor \_\_\_\_\_

Current Grade Point Average: \_\_\_\_\_ out of a \_\_\_\_\_ scale

Extra Activities, sports, clubs, achievements (*use separate sheet if necessary*) \_\_\_\_\_

Probable Field of Study \_\_\_\_\_

Educational Goals (*use separate sheet if necessary*) \_\_\_\_\_

Selected University, College, or Institute \_\_\_\_\_

Date Classes Begin \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Print or type name and date

\_\_\_\_\_  
Signature of Corporate Officer

\_\_\_\_\_  
Print or type name and date

**Please include your 500-800 word essay and photo with this form when you return it to the CSIA Office  
2077 Embury Park Rd. - Dayton, Ohio 45414**

# Edgar T. Beverage Sr.

HARTVILLE -- Ed Beverage, known to family and friends as "Eddie" or "Dr. Drink", passed away suddenly while on business in Bangkok, Thailand on October 18, 2015.

He was born in Mansfield, Ohio but had lived most of his life in the Akron area. Ed graduated from Akron Garfield High in 1969 and joined the Army Reserve and National Guard from 1970 to 1975. He worked for George J. Meyer/Akron Package Machinery from 1971 to 1988. In the fall of 1988 he became a valued partner and friend of The Miller Group. He met the love of his life in 1983 and they married in 1987. They combined their two families and lived in Hartville for the past 28 years.

Eddie loved to travel with his beloved wife, Aggie. Their favorite places included Puerto Rico in the winter and Palm Desert, California in the fall. When not traveling, he enjoyed just staying home and working together on their 3-1/2 acre property, or his many cars and tractors. He also enjoyed dining out at their favorite restaurants like "The Bistro", "Flemings" and "Louie's". Ed was a family man through and through, he loved to have his children and grandchildren around. On special occasions he would get his Corvette or Model A out and they would stand in line for a ride with "Papaw". Friends were always welcome for cocktails at the "Beverages", he loved it when they stopped by.





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# CENTRAL STATES INSULATION ASSOCIATION MEMBERSHIP APPLICATION

## APPLICANT INFORMATION

Company Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City, State & Zip: \_\_\_\_\_  
 Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_  
 Contact Name: \_\_\_\_\_  
 Email: \_\_\_\_\_ Website: \_\_\_\_\_

## TYPE OF MEMBERSHIP REQUESTED (*check only one*)

- |   |          |                                       |   |                                    |                                |
|---|----------|---------------------------------------|---|------------------------------------|--------------------------------|
| <input type="checkbox"/> Contractor             | \$425.00 | <input type="checkbox"/> Insulation   | <input type="checkbox"/> Abatement                          | <input type="checkbox"/> Unionized | <input type="checkbox"/> Merit |
| <input type="checkbox"/> Distributor/Fabricator | \$425.00 |                                       |   |                                    |                                |
| <input type="checkbox"/> Associate              | \$513.00 | <input type="checkbox"/> Manufacturer | <input type="checkbox"/> Sales Manufacturing Representative |                                    |                                |
| <input type="checkbox"/> Engineer/Specifier     | \$ 95.00 |                                       |   |                                    |                                |

## APPLICANT INFORMATION

Please Answer the following questions so that we may get to know you better, and feel free to use additional sheets is necessary.

- Type of Work in which your company is engaged: \_\_\_\_\_
- Length of time company has been in business; date established: \_\_\_\_\_
- Primary geographic area of operation: \_\_\_\_\_
- Brief history of company: \_\_\_\_\_  
\_\_\_\_\_
- Identify Principals of Company and Titles: \_\_\_\_\_  
\_\_\_\_\_
- Number of Employees: \_\_\_\_\_
- Labor Organizations representing your employees: \_\_\_\_\_
- 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.

Membership Proposed by: \_\_\_\_\_  
Existing CSIA Member

Signature of Applicant: \_\_\_\_\_ Date: \_\_\_\_\_

*Make dues check payable to CSIA and return with application.  
Payment via Visa, MasterCard, Discover and American Express are also accepted.*

Card Number \_\_\_\_\_ Expiration Date \_\_\_\_\_

Name on Card \_\_\_\_\_ Authorized Signature \_\_\_\_\_

Send back completed form and payment to:

**FAX:** (937) 278-0317 or **MAIL:** 2077 Embury Park Road - Dayton, Ohio 45414



Central States Insulation Association  
2077 Embury Park Road  
Dayton, Ohio 45414

PH: 937-278-0308

[www.csiaonline.org](http://www.csiaonline.org)

Email: [csia@assnsoffice.com](mailto:csia@assnsoffice.com)



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