



CENTRAL STATES INSULATION ASSOCIATION'S

INSULATOR

FEB / MAR 2017

CSIA Spring Labor
CONFERENCE, SYMPOSIUM
AND GOLF TOURNAMENT

May 2-3, 2017

BELTERRA CASINO, RESORT & SPA
FLORENCE, INDIANA

Pages 14-16 for Details!



Industry News

Labor Conference Registration

Breath of Life Update



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**Editor
RACHEL PINKUS**



Published by:
**The Central States
Insulation Association**
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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
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CSIA PRESIDENT'S MESSAGE

John C. Stevens, Thermal Solutions



I cannot believe how fast the Days, Weeks and Months are flying by, fortunately Old Man Winter has decided to take it easy on all of us living and working here in the Central States, with crazy weather bordering all around us. I hope everyone has taken the time and opportunity to enter your companies into CSIA's first ever (Best Practice's in Safety) recognition program, this is a great opportunity to showcase your companies Safety program and Culture, as well as receive professional feedback critique's from Gary Auman (OSHA/Workers Comp Attorney. Entrants will be recognized during our Spring meeting's in Belterra Casino Resort. With that said, go ahead and mark your calendars for our Spring Labor Meetings which will be held at the Beautiful Belterra Casino Resort, May 2-3rd, 2017. Make sure to get your rooms reserved before the reduced rates expire.

While your marking those calendars go ahead and reserve the dates for our Fall CSIA/ESICA Meetings which will be held in Houston, Texas this year at the Marriott Marquis, September 14-16, 2017. This will be held in conjunction with NIA's Fall Summit and IEX Expo Trade Show.

With Easter Lillie's starting to break thru the soil, this means only one thing- Spring is just around the corner! It's time to get those mowers tuned up and the blades sharpened, or for some it's time get the rust knocked off those golf clubs and hone those skills. Regardless of what your Passion is, get out there and do it!

Can't wait to see everyone at our Spring Meetings.
Until then be safe and God Bless.

Sincerely,
John C. Stevens



CONGRATULATIONS 2016 CSIA SCHOLARSHIP WINNERS!

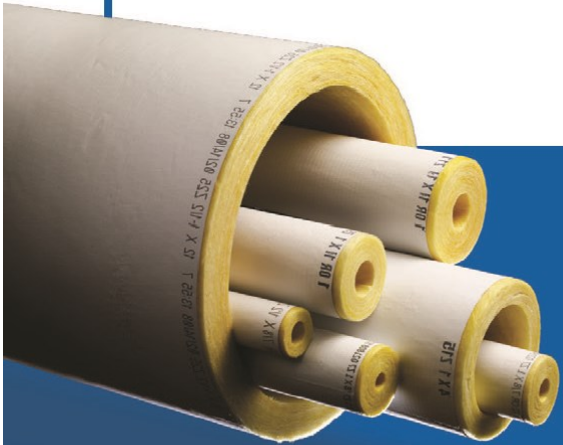
Michelle Higgins - Distribution International in Hammond, IN
Derek Motz - Gribbins Insulation in Evansville, IN

2017 Scholarship Applications are now being accepted! See pages 20-21 for Details!

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Cleveland-Area Iron Workers Approve Pension Cuts

By Sean Forbes

Members of Iron Workers Local 17 in Cleveland have approved cuts to their pension benefits in an effort to keep their pension plan from going insolvent, and it's the fund's retirees who are going to take the hardest hit.

The Treasury Department Jan. 27 informed the plan's trustees of the voting results. It's the first time a multiemployer pension fund has conducted such a vote and now the first time a pension fund has been able to make benefit reductions under the Multiemployer Pension Reform Act.


Of the nearly 2,000 plan participants, fewer than half submitted a vote. That's significant because under the MPRA, not casting a vote is the same as voting to approve the pension cuts. Of the 936 members who did vote, two-thirds voted in favor of the cuts.

In December, the fund became the first to get Treasury's approval to proceed with the process of collecting votes on its proposal to cut benefits. All other pension funds that have asked for similar measures have been rejected by Treasury.

Prior to the MPRA, pension plans were unable to voluntarily cut benefits under the Employee Retirement Income Security Act.

Benefit cuts, under the MPRA, are allowed only if the plan trustees determine that all reasonable measures to avoid insolvency have been and continue to be taken and that the suspension would allow the plan to avoid insolvency, assuming the suspension of benefits continues until it expires by its own terms or, if no such expiration is set, indefinitely. Cuts can be made to no more than 110 percent of the Pension Benefit Guaranty Corporation's limits for multiemployer plans.

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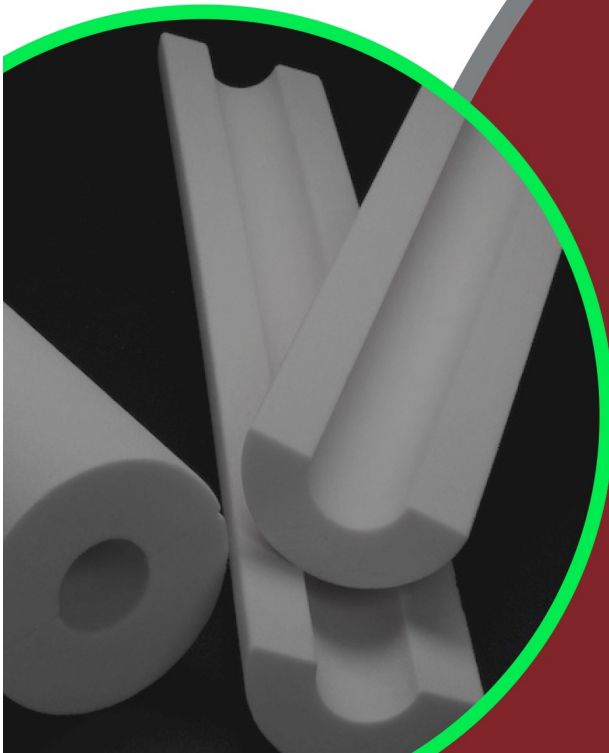
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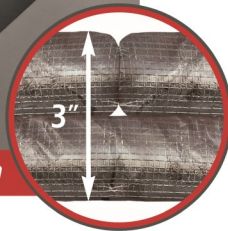
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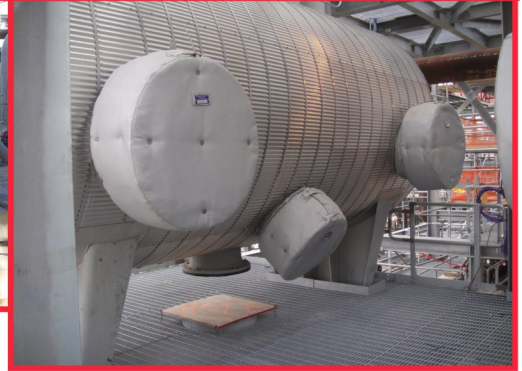


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Insulators support Breath of Life Foundation

By Marty Mulcahy, Editor

Construction workers have a big stake in the prevention, detection, treatment and cure of mesothelioma and other asbestos-related diseases.

That's why the Breath of Life Foundation is partnering with and is supporting research, diagnostic, treatment and physician training efforts at St. John Providence Park Hospital in Southfield, one of only three such facilities in the Midwest.

On Feb. 20, Breath of Life made a "Big Check" presentation to the Providence Health Foundation in the amount of \$60,000 to help further the medical team's efforts. The funds are primarily raised through a golf fundraiser. Breath of Life has raised about \$400,000 for asbestosis-related research over the past several years.

"All the trades are affected by asbestos, not just members of the insulators union," said Michigan native Greg Revard, secretary-treasurer of the Heat and Frost Insulators International Union. "I know when I was young I worked in areas where you could only see a few feet in front of you because the air was so thick with airborne asbestos"

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Established in 2009, the Breath of Life Foundation is a collaborative effort of the Central States Insulation Association, the Central States Conference of the International Association of Heat and Frost Insulators and Allied Workers Union, and others that serve the insulation industry in Michigan, Indiana, Ohio, Tennessee, Kentucky and West Virginia. The Foundation is a 501(c)(3) charitable organization supporting efforts which may result in the prevention, detection, treatment and cure of mesothelioma and other asbestos-related diseases.

Thousands of older workers, retirees and their immediate family members have been diagnosed with occupational-related lung diseases, and many active workers should be aware of the potential for asbestos exposure. The National Institutes of Health (NIH) estimates that 11 million people were exposed to asbestos between 1940 and 1978, when use of the material began to be phased out.

Dr. Michael Harbut, professor of medicine at Michigan State University, leads a team of nine post-doctorate fellows at Providence Park who research, diagnose and treat victims of occupational asbestos-related diseases.

"We can't thank the Breath of Life Foundation enough for the donation," Dr. Harbut said. "Here at Providence we have kept the spark, and hopefully it will lead to a blaze in doing this work the future." He said the group has a treatment clinic for occupational

lung diseases, and has two papers in progress aimed for a presentation at the National Cancer Institute.

Harbut said unfortunately, the occupational lung disease training programs at Michigan State, University of Michigan and Wayne State have all ended over the last decade, and there are now only a handful of physician training centers in the nation. The only one in Michigan is at St. John Providence.

"We're very supportive of the work of Dr. Harbut and the fellows, and there is certainly not enough of this type of research going on in the country," said Dr. David Svinarich, Vice President, Research at St. John Providence. "Our activities tend to be more in the clinical area; we are always looking at better ways of diagnosing and treatment, and put ourselves in a better position to treat occupational disease."

Among the doctors doing that diagnosing and treating of patients with occupational lung disease is one of the pulmonary-critical care fellows on staff at St. John Providence, second-year Fellow Dr. Sandip Saha.

"I'm very pleased to be able to work with Dr. Harbut in this clinic," he said. "I have gained a real appreciation of the effect this disease can have on the lives of the people who are afflicted, and it's through patient examinations that we get to know the symptoms and become better able to treat occupational lung disease."

Greg Revard said his dad, Joseph Revard, was an insulator who died of an asbestos-related disease at age 56 in 1989. Greg's mom, Carol, recently died of lung cancer at age 84. She washed her husband's work clothes, Revard said, a process that always included shaking out the white asbestos that fell into his cuffed pant legs at the jobsite. "She's a perfect example of someone who was afflicted with asbestosis through secondary exposure," Revard said.

If you suspect you were exposed to asbestos, go to www.breathoflifefoundation.net for more information on lung-related diseases, potential screening and possible treatment options.



A \$60,000 CHECK from the Breath of Life Foundation was presented Feb. 21 to the Providence Health Foundation, to further research and other activity in the area of prevention, detection, treatment and cure of mesothelioma and other asbestos-related diseases.

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CSIA Spring Labor Conference, Symposium and Golf Tournament



May 2-3, 2017
The Belterra Casino in Florence, IN



Tuesday, May 2, 2017

| | |
|--------------------|--|
| 11:30 am – 2:00 pm | CSIA Board of Directors Meeting (Luncheon) |
| 2:00 – 2:50 pm | Hire the Best...& Avoid the Rest - A panel discussion <i>with Dr. Michael Mercer of Mercer Systems, Inc., Garry Tabler of Smith-Boughan, Inc. and Robert T. Dunlevey of Dunlevey, Mahan, and Furry</i> |
| 2:50 – 3:00 pm | Break |
| 3:00 – 3:50 pm | 2017 Labor Trends <i>with Robert T. Dunlevey of Dunlevey, Mahan & Furry</i> Review of New Labor Laws Effective January 1st under Obama Administration Predicting Changes Implemented by Trump Administration |
| 3:50 – 4:00 pm | Break |
| 4:00 – 4:50 pm | Construction Labor Resource Council (CLRC) Update <i>with Carey Peters of CLRC</i> Wage and Fringe Rates, Trends and Increases Union Craft Labor Supply – Current status and trends |
| 5:00 – 7:00 pm | Reception for Registered Attendees with Vendor Tabletop Displays and 50/50 Raffle for the Scholarship Fund |

Wednesday, May 3, 2017

| | |
|---------------------|--|
| 7:00 – 8:00 am | Registration and Full Breakfast |
| 8:00 – 8:10 am | Welcome from CSIA President, John Stevens |
| 8:10 – 8:30 am | Breath of Life Update, Review of CSIA Member Benefits and Services and CSIA Safety Awards Presentation |
| 8:30 – 9:00 am | Presentation on Mobile Safety App – Potential New Member Benefit! <i>with Tom Whitaker of Harness</i> |
| 9:00 – 9:15 am | Break |
| 9:15 – 10:00 am | Guide to EEO Compliance <i>with Amy Mitchell of Dunlevey, Mahan & Furry</i> Hiring of Veterans EEO and ADA Requirements Subcontracting to Women and Minority Business Owners |
| 10:00 – 10:15 am | Break |
| 10:15 – 11:00 am | Benefit Reductions Under Multiemployer Pension Reform Act <i>with Mike Ledbetter and Rachel Parisi of Ledbetter Parisi, LLC</i> |
| 11:00 am – 12:00 pm | Area Member Updates <i>with Moderator, Mike O'Connell of Smart Energy Insulation</i> Size of Local Graduating Apprentice Numbers and Class Size Work Load Right To Work State? Pension Fund Status Notable Contract Language |
| 12:15 - 1:00 p.m. | Golfers Lunch |
| 1:00 p.m. | Golf Challenge SHOTGUN START with Money Hole for the Scholarship Fund |



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Associate FULL Registration NO GOLF \$475 \$575
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ADDITIONAL Associate Registration \$100 \$150
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Cancellation Policy

All cancellations must be received in writing. A \$15 processing fee applies to all cancellations. No refunds will be given after April 26, 2017.

All refunds will be processed after the conference.

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QUESTIONS? Contact Rachel at: 888-294-0084 or rpinkus@assnsoffice.com



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CHECK YOUR COBRA NOTICES

Recently, a large class of plaintiffs filed suit against their previous employer for providing COBRA notices that were complicated to understand and did not contain all of the correct information. This class action lawsuit is a good reminder for plans to check their COBRA notices and policies. Additionally the IRS can assess large fines against plans for failing to comply with all of COBRA's requirements. Plans should ideally have the following notices pre-drafted and reviewed by counsel:

- Unavailability Notice
- Early Termination Notice
- Election Notice (and Form)



IMPORTANT DATES COMING UP FOR DEFINED BENEFIT PLANS

Zone Certification (March 31, 2017): The Zone Certification is the annual actuarial certification of whether a plan is in endangered critical or neither critical or endangered status. This certification must be completed on or before 90 days after the plan year ends, which for calendar year plans is March 31, 2017.

Required Minimum Distributions (April 1, 2017): A Required Minimum Distribution is the amount an account owner must generally withdraw from his retirement account each year commencing on the first April 1st after the calendar year in which he reaches age 70 1/2.

Annual Funding Notice (April 30, 2017): The notice advises the participants, beneficiaries and the PBGC about a defined benefit plan's funding status. The notice must be provided no later than 120 days after the end of the plan year, which for calendar year plans is April 30, 2017.



Notice of Certification of Endangered or Critical Status (April 30, 2017): If the actuary certifies that a plan is in endangered or critical status, the plan must provide notice to participants within **30 days** of the certification. If the filing was done on March 31, 2017 that means that the notice must be distributed by April 30, 2017.

DOL Trustee Interviews

As part of a DOL Audit, the investigator will typically ask to interview at least two of the plan's trustees. These interviews are generally short, informal and friendly. The purpose of the interview is for the investigator to ascertain whether the trustee knows basic information about the plan. During the interview, when in doubt, a trustee should always defer to the plan documents and the plan's professional vendors. It is always important that trustees remain informed about the plan, the plan's procedures and policies even if the plan is not currently subject to an audit. Our office maintains a list of questions commonly asked during DOL interviews. If you have received notice of a DOL Audit, please feel free to request a copy of this resource.

Ledbetter Parisi LLC practices exclusively in the area of Taft-Hartley employee benefits and is one of the country's largest Taft-Hartley law firms. This newsletter is a periodic publication of Ledbetter Parisi LLC and should not be construed as legal advice or legal opinion on any specific facts or circumstances. The contents are intended for general informational purposes only and you are urged to consult your own advisor about your current situation and any specific legal questions you may have. Many states require that law firms add the statement "THIS IS AN ADVERTISEMENT" on publications of this nature.

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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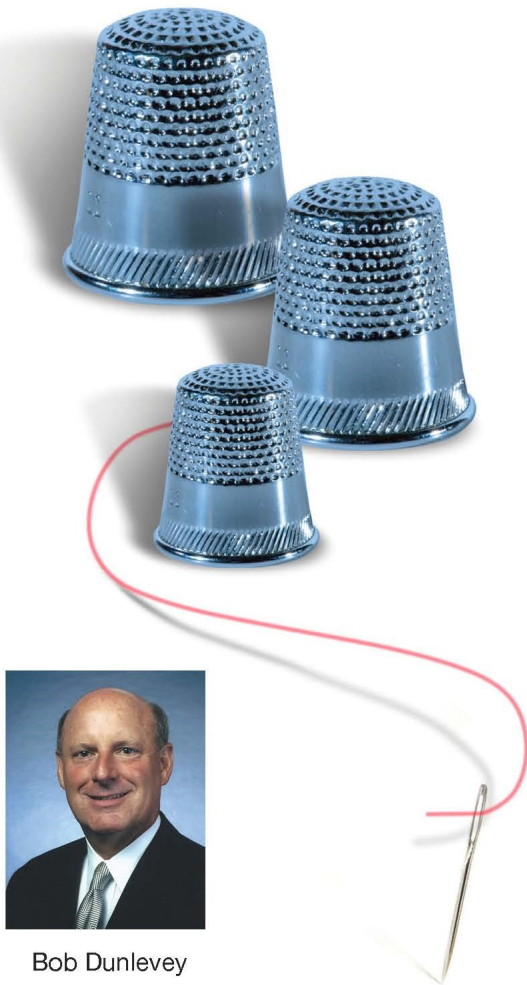
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2017 CSIA SCHOLARSHIP PROGRAM

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:

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

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

- a) 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.
- b) Field of study.
- c) Past academic achievement and leadership qualities.

An independent group shall make selection by the 2017 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.

CENTRAL STATES INSULATION ASSOCIATION
2077 Embury Park Rd.
Dayton, OH 45414

PH: 937-278-0308
FAX: 937-278-0317
csia@assnsoffice.com
www.csiaonline.org

2017 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

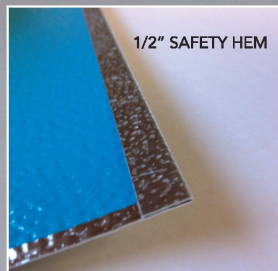
**Please include your 500-800 word essay and photo with this form when you return it to the CSIA Office
2077 Embury Park Rd. - Dayton, Ohio 45414**



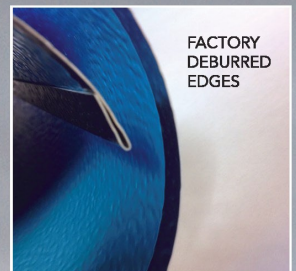
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CENTRAL STATES INSULATION ASSOCIATION MEMBERSHIP APPLICATION

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
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PH: 937-278-0308
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