



CENTRAL STATES INSULATION ASSOCIATION'S

INSULATOR

July 2019

Legally Speaking
WHAT ARE YOU DOING (OR NOT DOING) TO PROTECT YOUR EMPLOYEES

5 Steps to Thrive
CHANGE YOUR LEADERSHIP MINDSET OR SUFFER THE CONSEQUENCES

SHARE WITH YOUR EMPLOYEES:
IRS Treasury Unveil Proposed W-4

OSHA UPDATE:
FIXED LADDER STANDARD CHANGES

Fall Conference September 5TH - 7TH

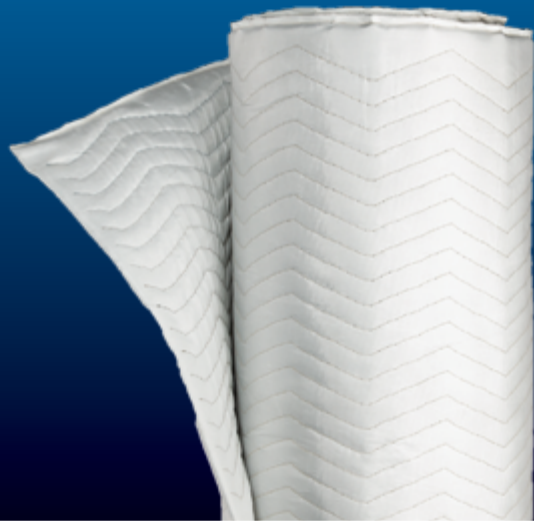
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PROGRAM PG 17 - 23

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INSULATOR

Magazine



editor
Rachel Pinkus

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.

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Central
States
Insulation
Association

Presidents Message

Mike O'Connell - Smart Energy Insulation.

GET UP AND GET DOWN!

Improve Your Network – Improve your Business in Naples, Florida this September!

I have always been told.....you'll never improve your situation unless you Get up off the couch and do something! How do YOU improve your situation? Your business? I like to read articles, books, benchmark other industries, etc. Those are all effective. One of the most effective means to improve your situation or your business is to connect with people. Connect with more than just clients. Connect with employees, suppliers, other businesses and (believe it or not) connect with the competition. To truly "Connect" one must have the ability to recognize, understand and manage their feelings and emotions, as well as those of others. This is known as Emotional Intelligence. In recent decades, the definition of leadership has changed and an emphasis on emotional intelligence has emerged. Emotional Intelligence, or EQ, has become recognized for its correlation to success in work and personal life, to motivation and to overall well-being. In business, high-EQ people have become desirable to clients due to the various advantages they enjoy.

Some of the most successful and influential people in history have had high emotional intelligence, such as Martin Luther King, Jr., Abraham Lincoln, Winston Churchill and Warren Buffett.

Getting up and doing something with purpose such as networking and using your EQ will improve your business. Over 20 years ago, I attended my first CSIA Fall Conference. Without knowing other attendees or being familiar with the knowledge that existed at the conference, I set my expectations low. After 20 years of attending CSIA Fall Conferences, one could surely attest that attending that first conference was one of the best business decisions I have ever made.

"Getting off the couch" and meeting others in our industry has been one of the best resources to improve and grow our business yet. Here are just a few improvements our company has seen from making conference connections:

- Met other contractors and partnered insulation projects across the Midwest
- Improved our Safety Program – perhaps saved lives

- Improved quality applications
- Learned about new materials that increase value
- Reduced costs in our operations
- Shared Labor resources and ideas
- Learned what is happening around the country and with the International
- Improved sales and collections

There are so many opportunities to connect at the Fall Conference, one cannot attend with gaining some value that will improve their business. Use your EQ to improve your business.

One theme that struck me about the companies I saw who regularly attend the Fall Conference.....THEY ARE THE MOST SUCCESSFUL contractors in the Midwest.

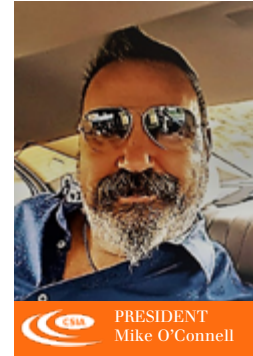
Come down and find out the secret of what the most successful contractors are doing. Only at the Fall Conference will you see:

- Contractors of all sizes talking with each other about what makes their business the best they can be
- Biggest Manufacturers, Distributors and Fabricators discussing products and innovation in the industry
- Speakers providing new ideas and approaches to improving your business
- A break dance competition between Eastern States and Central States (ok – it's probable that you won't see this but it would be very funny!)

If you have not attended a conference in a while or never attended one before, I am calling you out to "GET UP AND GET DOWN" to Naples Florida this September to find out what you are missing. No excuses!

Mike O'Connell

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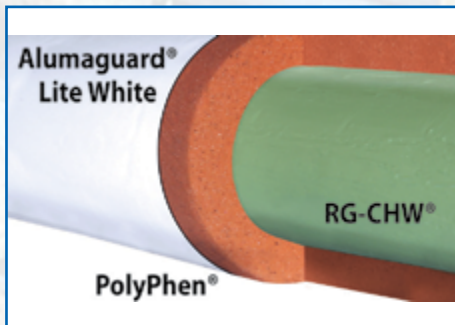
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CSIA ANNOUNCES ADDITIONAL CSIA SAFETY AWARD WINNER

Each Spring the Central States Insulation Association Safety Program Award recognizes CSIA member companies that have demonstrated a commitment to improving jobsite safety through development, implementation, and enforcement of a safety and risk management program.

Members who apply for this Award submit the answers to a series of questions regarding their program. Their safety plans are reviewed and scored by Legal Counsel, Gary Auman, who is a director with Auman, Mahan & Furry and has over 40 years of experience in occupational safety and health law and workers' compensation defense.

Congratulations to Advanced Industrial Services, Advanced Nuclear Services, Advanced Energy Protection and Cornerstone Services on achieving you Platinum Level Award!



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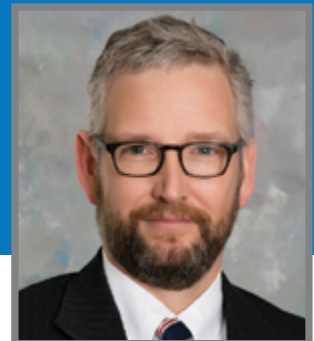
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Gary W. Auman



Abigail K. White

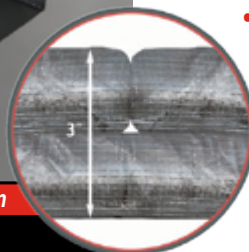


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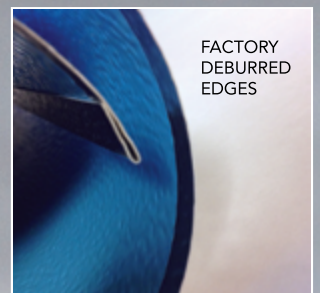
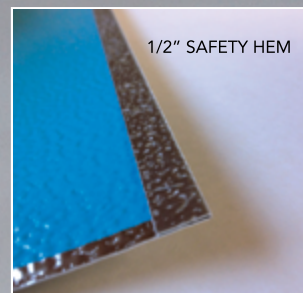
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FIXED LADDER STANDARD CHANGES

Protection from falls is very important for the safety of any business. According to OSHA, “Falls from ladders account for 20 percent of all fatal and lost work-day injuries in general industry.” (<https://www.osha.gov/Publications/OSHA3903.pdf>.) It is with this in mind that OSHA published new rules in November 2016 regarding fall protection in general industry. The rules involve several aspects of fall protection with varying timeframes for compliance. The first set of rules went into effect in November 2017 regarding training employees, providing equipment, and certifying permanent anchorage points. However, the second set of rules, which involve ladder safety, went into effect just a few months ago in November 2018.

Specifically, the changes affect fixed ladders, not portable ones. Fixed ladders are defined by OSHA as “a ladder with rails or individual rungs that is permanently attached to a structure, building, or equipment.” (29 CFR § 1910.21(b).) Many businesses incorporate the use of fixed ladders in their work. Employers will want to be sure all fixed ladders are made compliant to the new rules or risk OSHA citations, as well as the safety of your employees.

There are really three stages for fixed ladders provided in the changes. If a business currently has a fixed ladder that is over 24 feet, they must now be equipped with a cage, well, personal fall arrest system or ladder safety system. This gives employers options for fall protection on existing fixed ladders. However, if a new fixed ladder over 24 feet has been installed since November 2018 or will be installed in the future, it must have a personal fall arrest or ladder safety system installed in addition to a cage or well. The option on how to provide fall protection to employees is being taken away over time by the new standard. Employers will no longer get to choose, but rather must install personal fall arrest systems or ladder safety systems. Further, if a portion of a fixed ladder must be replaced, or has been replaced

By: Gary Auman and Kristi Gotwald

since November 2018 the new portion may not depend on a cage or well to satisfy fall protection. Rather, any new portions that are installed, whether as a replacement or an addition, must have a personal fall arrest or a ladder safety system. The final stage for implementation of the new standard for fixed ladders won't become effective for some time. In November 2036 all fixed ladders, no matter when they were installed or whether they have cages or not, must be equipped with a ladder safety or personal fall arrest system if the fixed ladder is over 24 feet. If any cages or wells remain on fixed ladders, they may remain, but they must not interfere with ladder safety or personal fall arrest systems. OSHA is letting industry know that cages and wells are no longer considered adequate to protect workers in the event of a fall.

What qualifies as a ladder safety system? According to an OSHA publication a ladder safety system is “a system attached to a fixed ladder designed to eliminate or reduce the possibility of a worker falling off the ladder. A ladder safety system usually consists of a carrier, safety sleeve, lanyard, connectors, and body harness. Cages and wells are not considered ladder safety systems.” (<https://www.osha.gov/Publications/OSHA3903.pdf>.)

Safety needs to be every employer's top priority. The changes to these rules are intended to reduce fatalities and injuries due to falls when employees use fixed ladders, and were made with advances in technology and national consensus standards in mind. Do not forget that you still have an obligation to inspect any fixed ladder before it is used to ensure that it is in good condition and has no defects such as rust or other damage. Remember the OSHA standards change frequently and all employers must be aware how they affect their businesses and the safety of their employees.



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LEGAL SERVICES PLAN



WHAT IS IT?

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.

WHAT TYPES OF LAW?

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.

WHAT IF I NEED ADDITIONAL HELP?

Additional legal services will be offered to members on a preferred hourly rate.

WHAT DOES IT COVER?

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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2019 ESICA CSIA Fall Conference

SEPTEMBER 5TH - 7TH

Naples, Florida

REGISTER BY AUGUST 9TH!

SCHEDULE OF EVENTS



THURSDAY, SEPTEMBER 5TH

| | |
|----------------|-------------------------------|
| 1:00 - 5:00 PM | Registration |
| 2:00 - 5:00 PM | ESICA Executive Board Meeting |
| 3:00 - 5:00 PM | CSIA Executive Board Meeting |
| 5:00 - 7:00 PM | Associates Cocktail Reception |
| - - - | <i>Dinner on your own.</i> |

FRIDAY, SEPTEMBER 6TH

| | |
|------------------|---|
| 7:00 - 8:00 AM | Breakfast |
| 8:00 - 8:30 AM | Opening Session & Welcome |
| 8:30 - 9:00 AM | NIA Update |
| 9:00 - 10:15 AM | Keynote Presentation - Managing in an Uncertain Economy, by Connor Lokar, ITR Economics |
| 10:15 - 10:30 AM | B R E A K |
| 10:30 AM | Associate Breakout Presentation |
| 10:30 AM | Contractor Breakout Presentation |
| 12:00 PM | Available Activities: - Golf Tournament at the Tiburón Golf Club - Poolside Cabana Experience |
| 7:00 PM | Annual Fall Conference Dinner |

SATURDAY, SEPTEMBER 7TH

| | |
|------------------|--|
| 8:00 - 8:30 AM | Breakfast |
| 8:30 - 10:30 AM | ESICA Breakout Meeting |
| 8:30 - 10:30 AM | CSIA Breakout Meeting |
| 10:30 - 11:30 AM | ESICA Board Meeting |
| 10:30 - 11:30 AM | CSIA Board Meeting |
| 11:30 AM | Joint Board Meeting <i>(for ESICA & CSIA Board Members)</i> |



SPEAKERS & PRESENTATIONS

Keynote Presentation: Managing in an Uncertain Economy



CONNOR LOKAR
Program Economist
ITR Economics



Connor provides economic consulting services for businesses, trade associations, and Fortune 500 companies across a spectrum of industries. His economic insight and forecasting experience play a key role in ITR Economics' 94.7% forecast accuracy.

Moving through the early stages of 2019, we are turning our attention to what the leading indicators are saying about the economy for the end of 2019 and 2020. The clouds are darkening with respect to the US consumer and residential construction markets this year which will have consequences for commercial markets in 2020. There are business cycle changes that are reshaping the future, and there are policy actions that will have an impact on our future—and others that won't. The consumer drove the economy to its recent peak; attend and find out why we think the consumer is in a weakened position in 2019. Tariffs, global uncertainty, the stock market, incomes, and interest rates all have a part to play in the outlook and Connor will paint the picture so that attendees will walk away with a clear understanding how the economic environment will impact their business and their bottom line.

Walk away from this session with:

- A clear vision for the future for the US economy, consumer and construction markets
- Knowing what leading indicators matter
- Inflation expectations
- What could make the future look better & what could make it look worse
- How US debt and demographics will shape the 2030's
- Strategic objectives to apply to prepare for the future

National Insulation Association (NIA) Update



MICHELE M. JONES
NIA Executive
Vice President/CEO



DANA VLK
NIA President

Michele M. Jones, NIA Executive Vice President/CEO and Dana Vlk, NIA President, will be joining us to present on NIA's current activities, as well as how to get the most out of our National Insulation Association!

NIA's Thermal Insulation Inspector Certification™



This program will educate and train insulation inspectors on how to evaluate installation work and determine whether it is compliant with mechanical insulation specifications.

Benefits of a Certified Insulation Inspection - Quality insulation systems help to promote employee and public safety, save

on energy costs, improve process output, protect the environment, and reduce costs associated with noncompliant mechanical insulation specifications and improper or insufficient maintenance.

Inspection can be an integral part of QA/QC, commissioning, and other processes while helping to achieve the benefits the mechanical insulation system was designed for by verifying the materials and the installation are in compliance with the specifications, standards, or assessments of previously installed mechanical insulation systems.

<http://insulation.org/training-tools/inspectorprogram/>



CONFERENCE ACTIVITIES

Golf Tournament at the Tiburón Golf Club \$200 per person

TIBURÓN GOLF CLUB – MANAGED BY TROON,
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Tiburón Golf Club is located in Naples, Florida. It has two courses, Gold and Black, both designed by Greg Norman, twice the winner of The Open and formerly the top-ranked player in the world. From Australia, Norman's nickname on the PGA TOUR was "The Great White Shark," and tiburón is the Spanish word for shark.

Tiburón is designated as a Certified Audubon Cooperative Sanctuary by Audubon International. In 2006, the club was the first to use customized Segway golf carts and introduced GolfBoard in 2016.

The Golf Club is part of a golf community by the same name. The Ritz-Carlton Golf Resort, Naples, is also located on the property. Tiburón Golf Club is home to Bobby Clampett's Impact Zone Golf, which features private lessons, multi-day golf schools, junior camps, and more.

Club Rentals available for \$65, which includes 6 golf balls. Rentals are to be paid for at the course.



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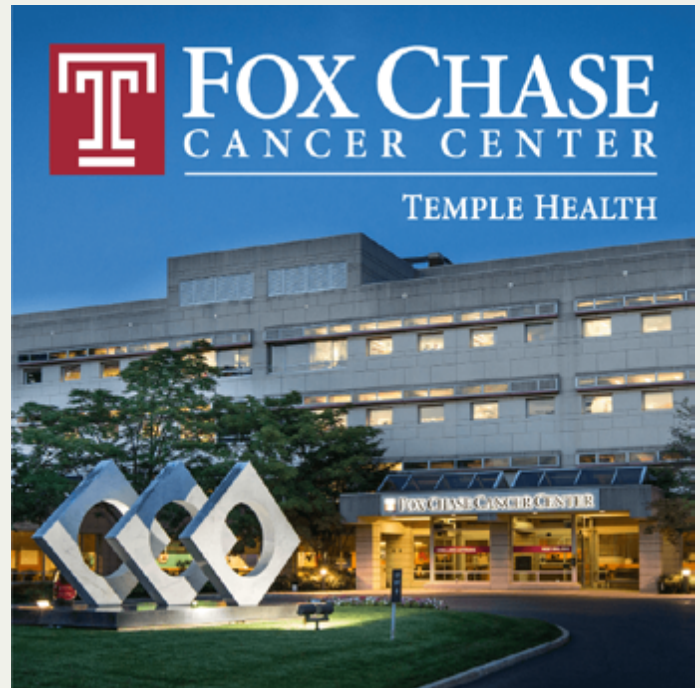
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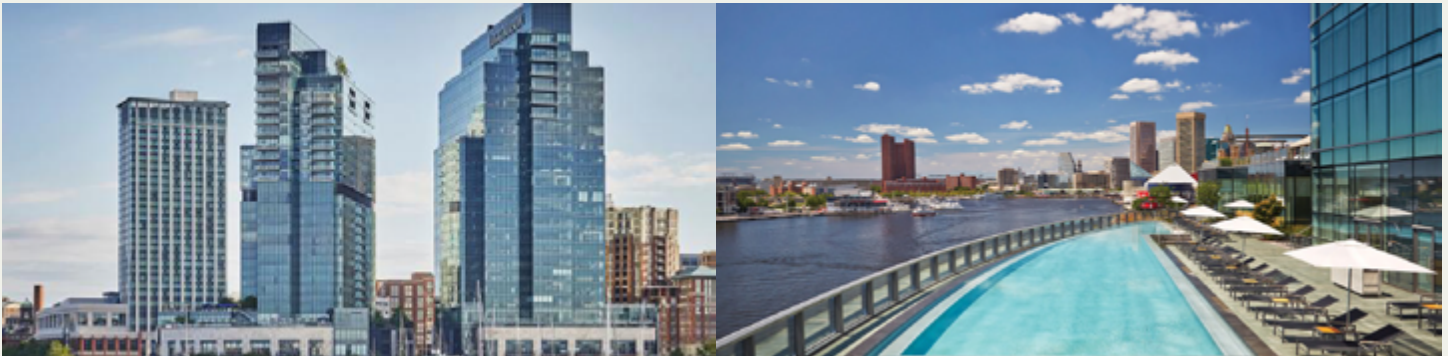
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Guest room rates will be in effect from Thursday, September 5th (arrival date) until Saturday, September 7th (departure date). Extensions prior to or post event are subject to room availability at the time of your reservation. Group rates will apply to conference dates as well as extension days. The hotel cannot guarantee rooms and group rates after August 9th. All reservations must be canceled 7 days prior to arrival, in order to avoid being charged one night room and tax.

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WHAT ARE YOU DOING (OR NOT DOING) TO PROTECT YOUR EMPLOYEES

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The recent tornadoes that hurled through the Dayton region left devastation and distress to the entire community. While these kinds of natural disasters can be anticipated with some degree of meteorological certainty, there is very little the community can do to avert the calamity they cause. And we all know the harm they have caused to many in our communities, as well as the emotional and financial setback many individuals and employers have faced as a result.

By: Nadia Klarr

In the aftermath of such unpreventable destruction, the question becomes: what are you doing as an employer to protect your employees from dangers that can be both anticipated and limited or prevented (at least to some degree)?

Each year, approximately two million American workers are victims of violence in the workplace, which ranges from verbal threats to physical attacks and even homicide. In fact, according to the Bureau of Labor Statistics Census of Fatal Occupational Injuries, homicide is the third leading cause of fatal occupational injuries in the United States, accounting for approximately 11% of fatal workplace injuries. The Occupational

Safety & Health Administration (“OSHA”) does not have a specific standard that addresses workplace violence; however, the General Duty Clause requires employers to furnish employees with a place of employment that is “free from recognized hazards that are causing or are likely to cause death or serious physical harm to [] employees.” 29 U.S.C. § 654(a)(1).



OSHA has already begun aggressively enforcing the General Duty Clause against employers with workplace violence incidents, and issuing citations based on inadequate workplace violence policies

and insufficient training of employees.

Armed with this knowledge, employers must ask themselves what they are doing to protect their employees. If your answer falls short of (at the very least) identifying risks, creating and implementing a policy and action plan for addressing workplace violence, including active shooter scenarios, and providing training and annual assessments of your policy and training, then, rest assured, you're not doing enough.

The National Institute for Occupational Safety and Health has identified several factors that may increase an employee's risk for becoming a victim of workplace violence, including the following:

- Contact with the public;
- Exchange of money;
- Delivery of passengers, goods, or services;
- Having a mobile workplace, such as a taxicab or police cruiser;
- Working with unstable or volatile persons in health care, social services, or criminal justice settings;
- Working alone or in small numbers;
- Working late at night or during early morning hours;
- Working in high-crime areas;
- Guarding valuable property or possessions; and
- Working in community-based settings.

OSHA has also published several sets of guidelines for various high-risk industries. Included in each set of guidelines are four basic elements:

1. management commitment and employee

involvement in reducing the risk of workplace violence;

2. analysis of the worksite, including identifying high-risk situations through use of employee surveys, workplace walkthroughs, and review of injury reports;
3. hazard prevention and control, which involves the creation and implementation of workplace practices and controls to limit and/or prevent incidents of workplace violence; and
4. training and education to ensure that all employees have knowledge of potential hazards and how to protect themselves and their co-workers from violence.

While all employers should take these steps to protect their employees, nothing can guarantee that an employee will not become a victim of workplace violence. Employers can, and should, certainly take steps to reduce the likelihood of such incidents, but they should also be prepared with a procedure for responding to incidents of workplace violence should they occur. Post-incident response must include reporting mechanisms, investigation protocols, and treatment options for victimized employees.

While not as destructive as a natural disaster, workplace violence can cause tremendous harm to its victims and overall harm and disturbance to the employer's workplace. Unlike the Dayton twisters, however, workplace violence is an identifiable risk that can be limited and in some cases prevented. But to do so, the employer must assess what steps it needs to take in order to protect its employees.

For additional information on preventing workplace violence, or for assistance in developing a comprehensive policy, use your Legal Services Plan and contact Nadia A. Klarr at (937) 641-2055 or email nklarr@taftlaw.com.



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CHANGE YOUR LEADERSHIP MINDSET OR SUFFER THE CONSEQUENCES

5 Steps to Thrive in Our Unstable World

Our world of unpredictable and uncontrollable change presents a huge leadership challenge. How can we survive and even thrive when our environment turns against us?

By: Brad Wolff



Bob Miller was the CEO of Rocky Roads Corporation, the dominant regional provider of rocks used for building roads. After 18 highly profitable years, they suddenly dropped behind two competitors. Due to a combination of unforeseen changes, sales plunged from \$60mm to \$30 mm. They went from \$6mm profit to a loss of \$2mm in only two years. Bob hired a firm that helps companies thrive in a changing environment. After one year of working together, Rocky Roads reached break-even. In two years, they climbed to a \$7 million profit. Their engagement levels are now higher than the “good years,” and Bob enjoys his job more than ever.

Become a Flexible, Adaptive, Learning Organization

The pivotal point was when Bob’s mindset changed. He realized that what led to success in the past often doesn’t work today. The primary leadership driven characteristics needed to thrive now are

1. Flexibility – The willingness to change or compromise.
2. Adaptability – The ability to utilize flexibility to meet the demands of new conditions.
3. Learnability – The ability to quickly learn new knowledge and skills that are required to meet the demands of new conditions.

As a leader, implementing these traits, as allow you to become a Flexible, Adaptive, Learning Organization (FALO). A FALO provides a unique

competitive edge in an unstable environment. The key mindset shift by the leaders is to focus on the things that lie in your area of control rather than constantly reacting to things out of your control. Instead of things getting easier, you get better!

How do you develop a FALO?

Below is a five-step process to creating a FALO:

1. Shift your mindset from solving problems via processes and technologies to solving people problems first. All business problems (including process and technology problems) are people problems at their root since people select, develop, operate and manage your processes and technologies. The perfect processes and technologies with the wrong people or with people who are not using them properly will never work. A process and technology focus is a convenient distraction away from the more challenging arena of human beings. However, starting with processes and technologies is treating the symptoms, not the cause. Your solutions will always be suboptimal with this approach.

Step 2: Create a personal development mindset as an organizational strategy

The key to your growth as a leader is your personal growth and development. We take ourselves with us everywhere we go, and your self-awareness, skills and character traits are your only tools. It’s critical to realize that these

elements of personal growth are developed not inborn. Certainly, you have inborn gifts. However, none are very useful until they've been developed over time.

History's most successful CEOs such as Jack Welch of GE, Lou Gerstner of IBM and Ray Dalio of Bridgewater shared a common leadership philosophy. They recognized that as people work on their personal development, they contribute far more productivity, collaboration, and positive energy/engagement as benefits. Each of these benefits enhances the others to create a multiplier effect throughout the organization. As people develop, they also adapt much better to ongoing life challenges. The organization's knowledge and skills (learning) increase while becoming more flexible and adaptive.

Step 3: Develop a culture that supports ongoing personal development

Developing a strategy of personal growth requires that you develop a culture that supports this strategy. Organizations frequently fail to execute their strategies due to lacking a culture that supports these strategies. Peter Drucker said that "Culture eats strategy for lunch."

Google provides one of many examples of an organization that focuses on culture as a key driver of its success. Here are their "three principles for a top-notch culture":

1. Mission that matters – A clear mission and vision statement to motivate and unify employees.
2. Transparency of Leaders – A crucial element to build safety, trust and collaboration that requires openness and vulnerability.
3. Giving everyone a voice – A perspective that values everyone's opinion and point of view.

Do these principles apply to other companies? Yes, in fact, it's more difficult to apply these principles in large organizations



like Google due to increased layers of complexity

Step 4: Starting with the leadership, take an open, honest inventory of weaknesses

A weakness is any habitual behavior that impairs your effectiveness, which prevents you from becoming who you want to be. Having weaknesses is an unavoidable part of being human. The key is to deliberately identify and acknowledge these habits rather than trying to hide or cover-up. Your weaknesses are obvious to others anyway, so attempting to deny or hide them impairs our growth and relationships.

The authenticity of leaders about their weaknesses builds trust and respect and creates a culture where people feel safe to do the same. Research and experience consistently demonstrate the importance of people safe feeling safe. People won't allow themselves to be open about their weaknesses until they feel safe from ridicule or punishment.

Step 5: Commit to a process of ongoing improvement

The key is that the leaders' commit with both their hearts (emotions) and minds (thoughts). Developing new habits that serve you better than the old ones requires committed effort over time. Demonstrating this commitment helps develop a culture of people committed to their personal and professional

growth.

It's also important to develop a culture of constructive feedback and encouragement since you often don't realize when you revert to old habits. Ongoing improvement is difficult without a culture that supports people making a consistent effort.

Developing a FALO is not complicated. It starts with a mindset shift from focusing on the external environment to focusing on the source of your success and power—the ongoing development of human beings. You can try to control your external environment or adapt to meet (or exceed) the demands. Which approach will you choose?

*Brad Wolff specializes in leadership development to increase productivity, profitability and engagement. 25 years in recruiting and retention taught him how leaders' actions impact results with their people. Brad's passion is making the science of human potential simple and practical to achieve greater success with less stress and more satisfaction. He's a speaker and author of, *People Problems? How to Create People Solutions for a Competitive Advantage*. For more information please visit: www.PeopleMaximizers.com or email him at bwolff@peoplemaximizers.com.*



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05 | 31 | 19

IRS, Treasury unveil proposed W-4 design for 2020

IR-2019-98

WASHINGTON –Today the Internal Revenue Service issued a [draft](#) of the 2020 Form W-4, Employee’s Withholding Allowance Certificate, that will make accurate withholding easier for employees starting next year.

The revised form implements changes made following the 2017 Tax Cuts and Jobs Act, which made major revisions affecting taxpayer withholding. The redesigned Form W-4 no longer uses the concept of withholding allowances, which was previously tied to the amount of the personal exemption. Due to changes in the law, personal exemptions are currently not a central feature of the tax code.

“The new draft Form W-4 reflects important feedback from the payroll community and others in the tax community,” said IRS Commissioner Chuck Rettig. “The primary goals of the new design are to provide simplicity, accuracy and privacy for employees while minimizing burden for employers and payroll processors.”

The IRS and Treasury collected extensive feedback over the past year while working closely with the payroll and tax community to develop a redesign that best serves taxpayers.

The IRS expects to release a near-final draft of the 2020 W-4 in mid-to-late July to give employers and payroll processors the tools they need to update systems before the final version of the form is released in November. To make additional improvements to this initial draft for 2020, the IRS is now accepting comments for 30 days. To facilitate review of this form, IRS is also releasing [FAQs](#) about the new design.

The IRS anticipates the related instructions for employers will be released in the next few weeks for comment as well.

The IRS reminds taxpayers that this draft W-4 is not for current use, but is a draft of the form to be used starting in 2020. Employees who have submitted a Form W-4 in any year before 2020 will not be required to submit a new form merely because of the redesign. Employers can continue to compute withholding based on the information from the employee’s most recently submitted Form W-4.

For 2019, taxpayers should continue using the [current W-4](#). The IRS also continues to encourage people to do a [Paycheck Checkup](#) as soon as possible to see if they are withholding the right amount of tax from their paychecks, particularly if they had too much or too little tax withheld when they filed their 2018 taxes earlier this year. People with major life changes, such as a marriage or a new child, should also check their withholding.

The IRS cannot respond individually to those who submit comments, but the agency does appreciate the feedback and will consider all comments received.

FAQs on the Early Release of the 2020 Form W-4

1. Why redesign Form W-4?

The new design reduces the form's complexity and increases the transparency and accuracy of the withholding system. While it uses the same underlying information as the old design, it replaces complicated worksheets with more straightforward questions that make accurate withholding easier for employees.

2. What happened to withholding allowances?

Allowances are no longer used for the redesigned Form W-4 to increase transparency, simplicity, and accuracy. In the past, the value of a withholding allowance was tied to the amount of the personal exemption. Due to changes in law, currently you cannot claim personal exemptions or dependency exemptions.

3. Are all employees required to submit a new Form W-4?

No. Employees who have submitted Form W-4 in any year before 2020 are not required to submit a new form merely because of the redesign. Employers will continue to compute withholding based on the information from the employee's most recently submitted Form W-4.

Employee FAQs

4. My tax situation is simple. Are some questions optional?

Yes. The form is divided into 5 steps. The only two steps required for all employees are Step 1, where you enter personal information like your name and filing status, and Step 5, where you sign the form. If Steps 2 – 4 apply to you, your withholding will more accurately match your tax liability if you complete them.

5. What happens if I only fill out step 1 and then sign the form? Your withholding will be computed based on your filing status's standard deduction and tax rates, with no other adjustments.

6. When should I increase my withholding?

You should increase your withholding if 1) you hold more than one job at a time or you and your spouse both have jobs (Step 2) or 2) you have income from sources other than jobs that is not subject to withholding (line 4a). If you do not make these adjustments, you will likely owe additional tax when filing your tax return, and you may owe interest and penalties. With regard to income from other sources, you can pay estimated tax instead of having extra withholding.

7. When should I decrease my withholding?

If you are eligible for income tax credits such as the child tax credit or credit for other dependents, and/or you are eligible for deductions (other than the standard deduction), you can follow the instructions described in lines 3 and 4b to decrease your withholdings by the appropriate amount.

8. I want a refund when I file my tax return. How should I complete the redesigned Form W-4?

The redesigned Form W-4 makes it easier for you to have your withholding match your tax liability. But some employees may prefer to have more of their money withheld from their paychecks throughout the year and then get that money back as a refund when they file their tax returns. The simplest way to increase your withholding is to enter on line 4c the additional amount you would like your employer to withhold from each paycheck after your Form W-4 takes effect. Whether you will be due a refund (and, if so, the amount of your refund) when you file your tax return depends on the details of your entire tax situation.

9. Why do I need to account for multiple jobs (Step 2)? I have never done that before.

Tax rates increase as income rises, and only one standard deduction can be claimed on each tax return, regardless of the number of jobs in the household. Therefore, if you have more than one job at a time or are married filing jointly and both you and your spouse work, more money should usually be withheld from the combined pay for all the jobs than would be withheld if each job was considered by itself. Adjustments to your withholding usually should be made to avoid owing additional tax, and potentially penalties and interest, when you file your tax return. All of this has

been true for many years; it did not change with the recent tax law changes. The old Form W-4 accounted for multiple jobs using detailed instructions and worksheets that many employees may have overlooked. Step 2 of the redesigned Form W-4 lists three different options you may choose from to make the necessary withholding adjustments.

10. Which option in Step 2 should I use to account for my multiple jobs? Which is most accurate? What if I don't want to reveal to my employer on my W-4 that I have a second job?

Step 2 allows you to choose one of three options, which involve tradeoffs between accuracy, privacy, and ease of use:

Option 1: For maximum accuracy and privacy (to avoid revealing to your employer on your W-4 that you have multiple jobs) use the calculator at www.irs.gov/W4app. You will be guided to enter an additional amount to withhold on line 4c. You will need to know the approximate amount of pay for each job, but you will need to enter the additional amount on the Form W-4 for only one of the jobs. If pay for any of the jobs changes significantly, you will need to furnish a new Form W-4 to have accurate withholding.

Option 2: If you do not have access to the online calculator but wish to have roughly accurate withholding while retaining privacy, you may use Worksheet 1 on page 3 and similarly be guided to enter an additional amount to withhold on line 4c. You will need to know the approximate amount of pay for each job, but you will need to enter the additional amount on the Form W-4 for only one of the jobs. If pay for any of the jobs changes the additional withholding amount in the lookup table, you will need to furnish a new Form W-4 to have accurate withholding.

Option 3: If there are only two jobs held at the same time in your household, you may check the box in Step 2 on the forms for both jobs. The standard deduction and tax brackets will be divided equally between the two jobs. You would not need to furnish a new Form W-4 to account for pay changes at either job. This option is less accurate—more tax than necessary may be withheld from your wages—but you generally won't have too little tax withheld. (The more similar the earnings at the two jobs, the more accurate this option will be. To get an idea of how much overwithholding you can expect in your case, see the tables that will be provided in the 2020 Pub. 505.) This option reveals to your employer on your W-4 that you have multiple jobs in your household. But it also is the easiest option to use: just check the box.

11. The instructions above Step 3 say that in multiple job households, adjustments in lines 3 through 4b are to be made on only one form, and that withholding will be most accurate if the adjustments are made on the W-4 for the highest paying job. But what happens if pay at two jobs is relatively similar or if the job that pays more changes over time?

In general, making these adjustments on the Form W-4 for the highest paying job increases accuracy. However, if the jobs in your household pay about the same or if the job that pays more changes over time, it is less important which Form W-4 is used to make the adjustment.

12. What if I have a side gig where I'm not treated as an employee?

If you have self-employment income, you will generally owe both income tax and self-employment tax. Form W-4 is primarily intended to be used by employees who are not subject to self-employment tax. Thus, like the old Form W-4, the redesigned Form W-4 does not compute self-employment tax. If you would like to use Form W-4 to make an adjustment to your withholding to account for self-employment income that you will receive from another source, use the withholding calculator at www.irs.gov/W4app or refer to IRS Publication 505.

13. What if I don't want to reveal my non-job income, such as income from earnings on investments or retirement income, to my employer (line 4a)?

You are not required to have tax on non-wage income withheld from your paycheck. Instead, you can pay estimated tax on this income using Form 1040-ES, Estimated Tax for Individuals. However, if you want to use Form W-4 to have tax for this income withheld from your paycheck, you have two options. You can report the income on line 4a. If you don't want to report this income directly on line 4a, you can use the withholding calculator at www.irs.gov/W4app. The calculator will help you

calculate the additional amount of tax that should be withheld from your paycheck. You will then enter that amount on line 4c, without reporting the income to your employer. If you expect to have dividend or capital gain income, your withholding will be more accurate if you have the calculator compute the withholding adjustment rather than reporting this income on line 4a.

14. I have a more complex tax situation. Is there a computer program I can use to help me complete Form W-4?

Yes. To provide maximum accuracy, you are encouraged to use the withholding calculator available at www.irs.gov/W4app. Updates and improvements to the calculator are underway that will be compatible with the redesigned Form W-4 in 2020. You may wish to use the withholding calculator if you 1) expect to work only part of the year, 2) have dividend or capital gain income or are subject to additional taxes, such as the net investment income tax, 3) have self-employment income, 4) prefer the most accurate withholding for multiple job situations, or 5) prefer to limit information provided in Steps 2–4 but do not want to sacrifice accuracy.

Employer FAQs

15. Does this mean our software will need two systems—one for forms submitted before 2020 and another for forms submitted after 2019?

Not necessarily. The same set of withholding tables will be used for both sets of forms. You can apply these tables separately to systems for new and old forms. Or, rather than having two separate systems, you may prefer to use a single system based on the redesigned form. To do this, you could enter zero or leave blank information for old forms for the data fields that capture the information on the redesigned form but was not provided to you under the old design. Additional guidance will be provided on the payroll calculations needed based on the data fields on the new and old forms.

16. How do I treat employees hired after 2019 who do not submit a Form W-4?

New employees who fail to submit a Form W-4 after 2019 will be treated as a single filer with no other adjustments. This means that a single filer's standard deduction with no other entries will be taken into account in determining withholding. The IRS and the Treasury Department anticipate issuing guidance consistent with this approach.

17. Are employees hired after 2019 required to use the redesigned form?

Yes. Beginning in 2020, all new employees must use the redesigned form. Similarly, any employees hired prior to 2020 who wish to adjust their withholding must use the redesigned form.

18. What about employees hired prior to 2020 who want to adjust withholding from their pay dated January 1, 2020, or later?

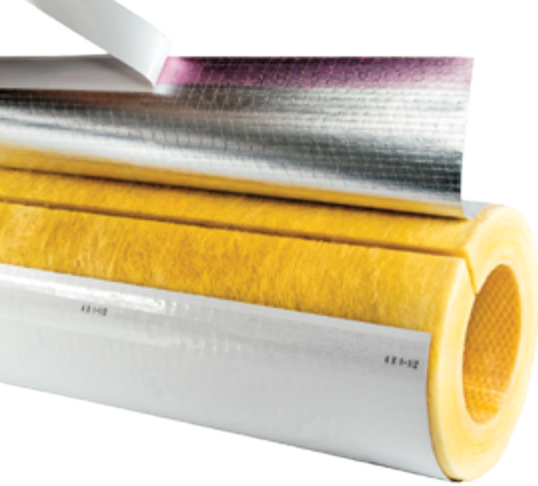
Employees must use the redesigned form.

19. May I ask all of my employees hired before 2020 to submit new Forms W-4 using the redesigned version of the form?

Yes. You may ask, but as part of the request you should explain that (1) they are not required to submit new Form W-4 and (2) if they do not submit a new Form W-4, withholding will continue based on a valid form previously submitted. For those employees who furnished forms before 2020 and who do not furnish a new one after 2019, you must continue to withhold based on the forms previously submitted. You are not permitted to treat employees as failing to furnish Forms W-4 if they don't furnish a new Form W-4. Note that special rules apply to Forms W-4 claiming exemption from withholding.

20. Will there still be an adjustment for nonresident aliens?

Yes. The IRS will provide instructions in the 2020 Publication 15-T Federal Income Tax Withholding Methods on the additional amounts that should be added to wages to determine withholding for nonresident aliens. Additionally, nonresident alien employees should continue to follow the special instructions in Notice 1392 when completing their Forms W-4.



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| August | 7/15 |
| October | 9/15 |
| December | 11/15 |

| | 1X | 3X | 6X |
|-----------|-------|-------|-------|
| Full Page | \$175 | \$475 | \$850 |
| 1/2 Page | \$150 | \$400 | \$700 |
| 1/4 Page | \$95 | \$250 | \$500 |

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Just \$600.00 a year!

Advertising Spec:

Full Page - 7.5" x 10" Full Page Bleed - 8.75" x 11.25"
 1/2 Page Horizontal - 7.5" x 4.875" 1/2 Page Vertical - 3.625" x 10.0"
 1/4 Page Horizontal - 7.5" x 2.25" 1/4 Page Vertical - 3.625" x 4.875"

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Company Name _____
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 Address _____
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Please make checks payable to Central States Insulation Association or pay by credit card:

Credit Card Number: _____ Exp. Date _____

Signature: _____ Billing Zip _____

Digital ads need to be submitted as a High Resolution .pdf file.

Send completed form to: CSIA—2077 Embury Park Road—Dayton, Ohio 45414—Fax to: 937-278-0317
 Have Questions? Call Carroll Hamann or Rachel Pinkus at 888-294-0084
 or email Carroll at chamann@assnsoffice.com




CENTRAL STATES INSULATION ASSOCIATION

2077 Embury Park Road
Dayton, Ohio 45414

937.278.0308

csia@assnsoffice.com

www.csiaonline.org

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