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SPECIAL EDITION

SMACNA GREATER CHICAGO

METAL PRESS

ASSOCIATION NEWSLETTER

MOVING FORWARD
— NAVIGATING COVID-19 —

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LETTER FROM THE PRESIDENT

CHALLENGING TIMES

There's no question we are facing challenging times. As an association, we are doing everything we can to monitor the situation surrounding COVID-19 and react accordingly to issues and concerns as they arise. We continue to work diligently to follow the guidelines outlined by our federal and state governments and emphasize flexibility and common sense among our membership.

The top priority among both labor and management remains keeping everyone in our industry healthy and safe. Almost all of us have experienced disruption of some sort — from remote workers to video-based meetings and everything in between — but the construction industry continues to move forward as we navigate the “new” normal and adapt to our current situation.

On March 27, a \$2 trillion economic relief bill was signed into law, offering financial assistance to millions of Americans who have been impacted by the recent coronavirus pandemic. The bipartisan plan, known as the Coronavirus Aid, Relief and Economic Security (CARES) Act, includes a number of tax provisions designed to help alleviate the effects of the COVID-19 pandemic on businesses throughout the country, including modification of net operating losses and deferred payment of payroll taxes. For more information, visit <https://www.irs.gov/coronavirus>.

Throughout this special edition of Metal Press, you'll find articles that will give you ideas on how to best lead through this chaotic time and prepare for the eventual return to our normal routines. Don't forget: We're all in this together. If you have questions or need assistance in any way, please don't hesitate to reach out to the SMACNA Greater Chicago office.



Joe Passanante
President, SMACNA Greater Chicago



SMACNA GREATER CHICAGO CONTRACTORS

PROUD. STRONG. RESILIENT.

These days, “business as usual” is anything but. For the last several weeks, “normal” has meant juggling the daily workload from home while keeping up with online learning for the kids, calling in to meetings or taking extra precautions when visiting jobsites. The situation surrounding COVID-19 seems to change daily, and we adjust accordingly.

But even during challenging times, SMACNA Greater Chicago remains committed to the health, safety and well-being of our employees, clients and industry partners.

“A number of SMACNA Greater Chicago contractors have stepped up during this time of crisis to help with various community projects,” said Tony Adolfs, executive vice president. “Hospitals and other critical care facilities have needed services or materials that our members can readily provide. Not only do these jobs keep our members working during these uncertain times, it shows strength in unity as we work together to keep our community moving forward.”

“WE ARE PROUD OF THE COMMUNITY LEADERS IN OUR ASSOCIATION WHO ARE NOT ONLY PROACTIVELY PREPARING THEIR BUSINESSES FOR A RETURN TO NORMAL WORK, BUT ALSO WORKING HARD IN SOLIDARITY WITH THEIR NEIGHBORS AND THE GENERAL PUBLIC.”

Tony Adolfs | Executive Vice President, SMACNA Greater Chicago

According to their Facebook page, The Hill Group has given back to the community by donating high-priority PPE, including masks, face shields and other items, to hospital and healthcare workers in need. Other contractor members have worked to fabricate material and provide labor and equipment for area hospitals on an emergency basis to aid in the creation of isolation rooms. CT Mechanical is currently working to convert the old Sherman Hospital in Elgin to a facility for COVID-19 patients.

WAYS FOR YOU TO HELP YOUR COMMUNITY



Hold a company-wide food drive and donate the items to a local food pantry, like the [Greater Chicago Food Depository](#).



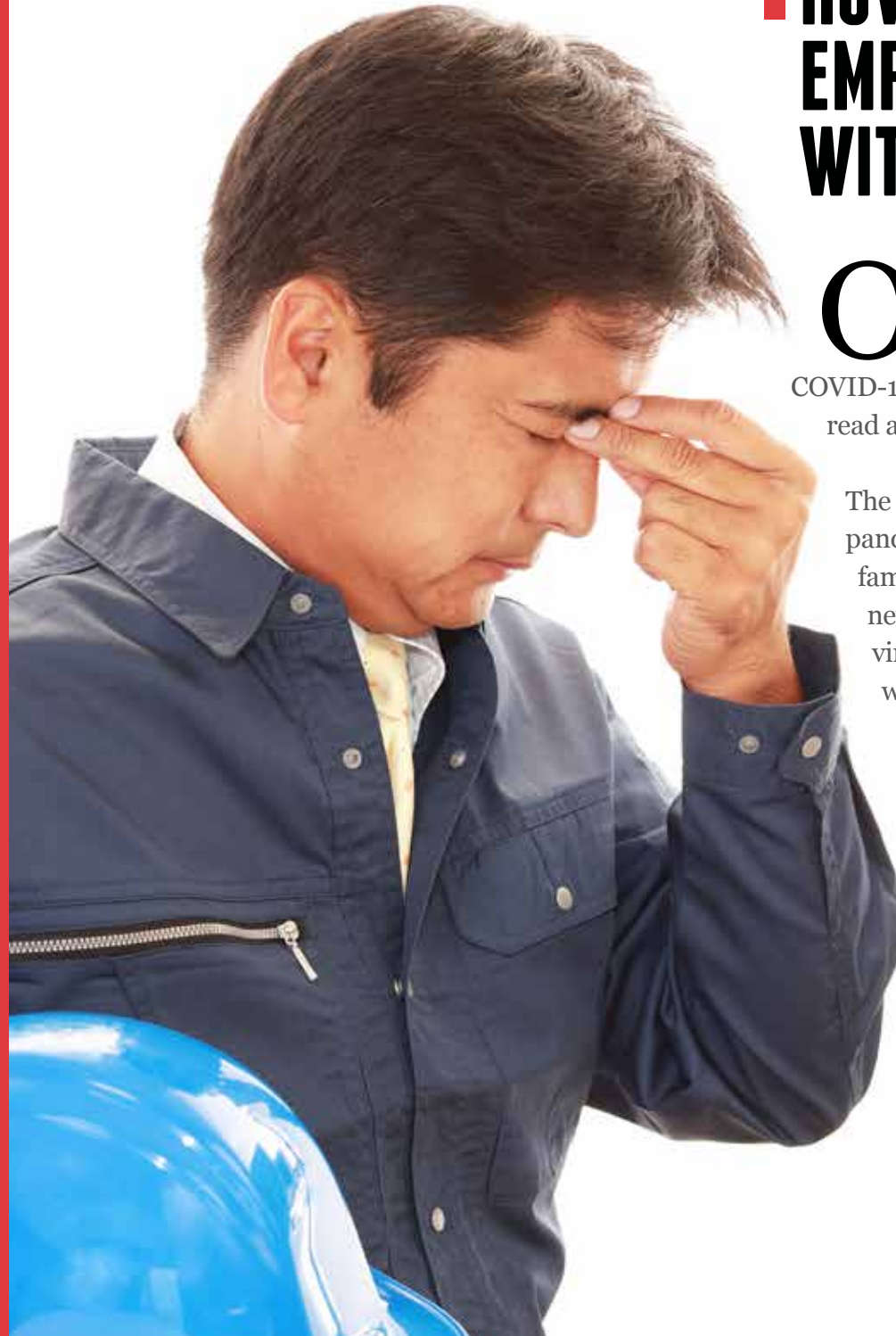
Send books to children in need — donate to a nonprofit like [First Book](#) to help children in low-income areas continue to learn and read during school closures.



Crafty types can sew their own [protective masks](#) or hospital gowns and donate them to the medical community.



The American Red Cross has reported a blood shortage due to an astonishing amount of blood drive cancellations. If you're healthy, consider making a [blood donation](#) to boost the nation's supply.



HOW TO HELP EMPLOYEES COPE WITH COVID-19 STRESS

One in five Americans suffers from mental illness. A recent survey reports that mental health issues have risen by 32 percent since March 1. It's clear that COVID-19 has done more damage than the physical illness we read about everyday.

The construction industry is also seeing a mental health pandemic affecting 70 percent of workers. Worrying about families, learning new safe practices and procedures and never knowing if you've touched something that holds virus germs can have a harmful effect on the most stable worker.

So, what steps can employers in the construction field take to help maintain the mental health of their workers?

Experts agree that communication is key to maintaining a positive workplace during one of the most difficult times employers have ever seen. Employees experiencing fear, frustration, anxiety and a sense of helplessness need to feel that their health and well-being is paramount to their employer.

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Assuming you have already put safety measures into place — like setting clear guidelines for safe working conditions and setting an example of how to work safely during a pandemic — it's time to focus on the mental health of your workers.

Constant communication is key as we're all bombarded with terrifying news stories and increasing death counts. A daily email with new information about company safety measures, or good-news stories about a worker helping a neighbor helps boost morale. Even a personal story about a co-worker under lockdown who is dealing with the quarantine in a positive way breaks the negative news cycle. Organizing an effort to cheer up that worker with emails from co-workers takes that person's mind off themselves and re-focuses their attention to someone else.

But there will be workers who are negatively impacted by stress and worry over the virus. Supervisors should know the signs of stress-related mental health issues and respond to them quickly. Often workers will show clear signs of mental health problems, like alcohol and drug abuse, significant fatigue, mood swings or confused thinking. But just as often, workers will hide their feelings. Be sure to have resources available to assist at-risk employees. [The Construction Industry Alliance for Suicide Prevention](#) offers a suicide prevention training program at no cost. An Employee Assistance Program (EAP) also offers services to help. On a daily basis, personal communication between employers, supervisors and the workforce is your best tool in identifying and assisting with mental health issues in your workforce.

Promoting mental health in your business can save lives. It can also improve productivity and reduce workplace accidents and fatalities due to distractions. So, when you put your mental health practices into effect during the pandemic, continue those mental health measures after the virus has gone because they can pay off in the long run. There will still be workers suffering from mental health disorders, and kindness, communication and sincere concern for their well-being will create a more positive culture on the jobsite long after the pandemic has passed.



In light of the recent COVID-19 pandemic, indoor air quality is likely to become a higher priority for businesses. Now is the time to talk to your customers and stress the urgency of making sure their HVAC systems are operating at peak efficiency. Alert them to the importance of their building's HVAC system being prepared for today, and for what may lie ahead.

HPAC Engineering recently reported the ASHRAE Epidemic Task Force was established to ensure that HVAC systems are prepared

for future epidemics as they relate to disease transmission in healthcare facilities, the workplace, home, public and recreational environments. The task force will also provide recommendations for setting up temporary field hospitals in convention centers, arenas and indoor stadiums to deal with surges. Task forces like this allow the sharing of information among other industry partners and those responsible for the HVAC systems of their buildings.

It's unfortunate that we need to think about a

preparedness plan of this nature, but it's important to heed the warning and see how your business can play a role. SMACNA Greater Chicago members are highly trained experts in their field. It is fitting that they should take part, learn what they can do now for their customers and move forward with reaching out to them to offer their capabilities so their businesses can remain working in a healthy and productive manner.

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WILL THE HVAC SYSTEM INSIDE A BUILDING PROTECT PEOPLE FROM CONTRACTING COVID-19

It is important that the correct filters, designed for that building, are used and that they've been properly installed and maintained in order to adequately treat recirculated air. Some filters are able to remove particles that contain a SARS-CoV-2 virus and that can certainly help to reduce exposure, but not entirely prevent exposure. You may already know this, but do your customers.

EFFICIENCY

Regular professional maintenance will improve an HVAC system's productivity by providing its occupants with healthy air and a comfortable working environment. According to studies by the EPA, a buildup of just 0.42" of dirt on a heating or cooling coil can result in a 21 percent decrease in efficiency. Providing information to your customers about the importance of efficient, quality indoor air will assist them in providing clean air, but also improve their bottom line.

HOSPITALS AND HEALTHCARE FACILITIES

According to the National Air Filtration Association, hospitals (and many healthcare facilities) have specially designed mechanical systems that can accommodate the levels of filtration they need. They often rely on other systems and control strategies (UV lamps, humidity control, airflow management) to maximize the benefit from filtration. Most importantly, they have a dedicated staff who operate and maintain this equipment so it provides maximum benefits.

It's not too late to offer assistance. Reach out to your customers now (and again after the pandemic has passed) to review their entire system and ensure everything is functioning at optimal performance.



The COVID-19 pandemic is taking a toll on the health of our country and its economic impact has hit people and businesses hard. Do your part by reaching out to facility managers and offer your assistance so they can be sure their HVAC systems are functioning properly now and in the future.



HOW TO STAY SAFE ON THE JOBSITE

FEELING THE EFFECTS OF THE CORONAVIRUS QUARANTINE? YOU'RE NOT ALONE.

This experience is new to all of us, but we're weathering the storm together. In the coming months, life should start to resemble something more normal as we continue to follow the guidelines put in place by the state and the recommendations from the Center for Disease Control and Prevention.

Keep the safety of yourself and your family top-of-mind — follow the tips compiled from the CDC on the next page.

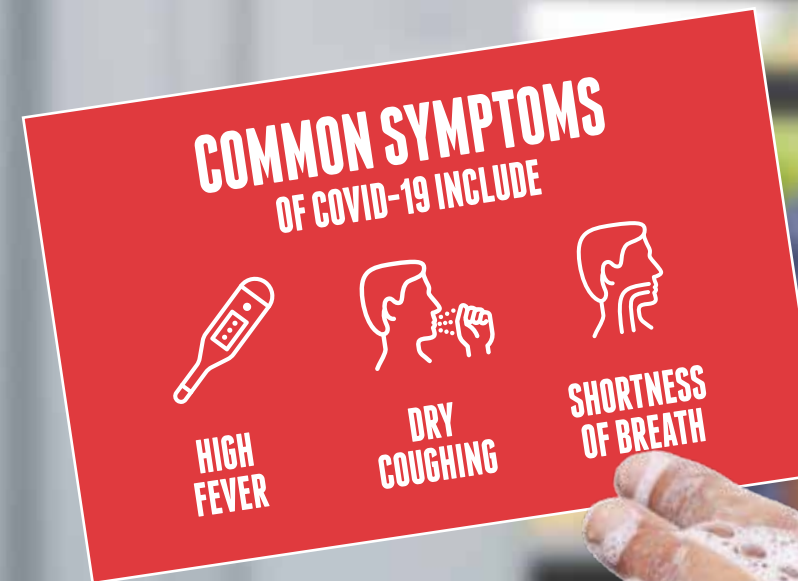
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1 COMMON STEPS TO TAKE

- Stay home as much as possible, avoid all non-essential travel and stay away from people who are sick.
- Wash your hands often, especially after grocery shopping, blowing your nose, coughing or sneezing.
- Stock up on supplies within reason — and consider shopping for essentials for elderly neighbors and friends.
- Frequently clean and disinfect surfaces you touch often, including counters, doorknobs, light switches, keyboards, phones, toilets and sinks.

2 HELP WITH STRESS

- Take breaks from watching, reading or listening to news stories and social media. Hearing about the pandemic repeatedly can be upsetting.
- Take care of your body. Take deep breaths, stretch or meditate. Try to eat healthy, well-balanced meals, exercise regularly, get plenty of sleep and avoid alcohol and drugs.
- Make time to unwind. Try to do some other activities you enjoy.
- Stay connected to your friends and family during quarantine by using a video chat app like FaceTime or Skype. Host a weekly virtual happy hour, story time with grandparents or some other fun virtual event to give yourself something social to look forward to.
- Call your healthcare provider if stress gets in the way of your daily activities for several days in a row.



3 SYMPTOMS AND EMERGENCY WARNING SIGNS

- Symptoms include fever, cough and shortness of breath.
- If you feel like you are developing symptoms, stay home and call your doctor. Tell them that you have or may have COVID-19. This will help them take care of you and keep other people from getting infected or exposed.
- If you are not sick enough to be hospitalized, you can recover at home.
- If you develop emergency warning signs for COVID-19 get medical attention immediately. In adults, emergency warning signs are:

THIS LIST IS NOT ALL-INCLUSIVE
[Click here](#) for more information
about COVID-19.

- *Difficulty breathing or shortness of breath*
- *Persistent pain or pressure in the chest*
- *New confusion or inability to arouse*
- *Bluish lips or face*



CORONAVIRUS RECESSION?

TIPS TO HELP YOUR BUSINESS SURVIVE

To many economists, a recession seemed inevitable in the near future due to trade issues with China, the flattening of global industrial production, Brexit and high personal debt levels. Now we have the coronavirus. Travel bans, business closings, the canceling of commercial activities and a volatile stock market have all added to a bleak picture for the U.S. economy for the foreseeable future.

Although the virus may be contained within the next few weeks (or months), fear and new behavior patterns may slow economic recovery. Analysts warn that the nature of the coming recession may make it last far longer than the recession of 2008. But let's keep one thing in mind: We all made it through that recession, and we'll make it through the next one. Planning, preparation and communication will help us all get through the tough times and come out stronger on the other side.

THERE ARE STEPS WE CAN TAKE NOW TO HELP US WEATHER THE COMING FINANCIAL STORM.

- Reduce your business debt load if you can. If and when a recession takes hold, you need to have as little overhead as possible. That also means carefully evaluating all other costs, like personnel and equipment. All unnecessary costs should be cut before it becomes essential to staying in business.
- Plug your profit leaks, like estimating deficiencies, a failure to secure preconstruction agreements and incorrect pricing strategies.
- Support workers in this new normal as they try to adjust. Flexible hours may be necessary. Introduce new work safety rules and communicate them clearly and often. Train supervisors to recognize stress problems in employees and deal with them quickly. Loyal employees are important to business survival as we all struggle through this difficult time.
- Communicate with customers. You're nervous, customers are nervous — we're all nervous. Let your customers know what you're doing during the pandemic to help serve them better. Your communication will make a difference to them now and when this is over.
- Continue sales efforts in broader markets. Meet with your sales team to identify markets you may have discounted in the past, as well as new growth markets — especially if your targeted markets are affected negatively by the pandemic.
- Build a small business forecast. Spend time with department managers and field personnel discussing challenges they anticipate, and know your shortcomings. Address them NOW, before problems arise.

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- Explore all interest-free and forgivable loans and grants available now. Most small construction businesses have only enough reserves to get through a single month if business halts because of the virus. The [SBA](#), [Facebook for Business](#), [Kabbage](#) and [Fundbox](#) are all offering some type of financial help to small businesses. If you haven't applied for the Paycheck Protection Program, now is the time to fill out the simple application form.
- Renegotiate terms of contracts and debt. Many banks are deferring interest payments on outstanding debt.
- Don't stop your marketing! As competitors slash their ad spending, advertising costs may drop. If you wonder why you are seeing car dealers spend so much on ads during a time when most people aren't buying, it's because they understand the value of getting ahead of their competition to spur current sales and to gain customer awareness when things return to (the new) normal.

The great recession taught us all that planning, tightening and aggressive sales can get us through another recession. Even though the anticipated recession is partly due to a horrible disease, the same methods that kept your business strong in 2008 will keep it strong in 2020.



It's unclear how long the situation surrounding the pandemic will last. Knowing the options available to you can help your company weather the effects of the coronavirus and bounce back quickly when life returns to normal.

Many employers are facing difficult decisions: How do I keep my business, employees and the safeguards that come with being a business owner? And what about my responsibilities to my employees? During a national crisis like the COVID-19 pandemic, the federal government has stepped in and offered assistance.

The FAQs on the next page are a starting point to help answer questions about employee compensation and health benefit coverage, along with the federal assistance options for business owners.

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WHAT'S THE DIFFERENCE BETWEEN A FURLOUGH AND A LAYOFF?

A furlough is a reduction in work hours or a temporary unpaid leave of absence. Benefits provided to furloughed employees depend on the term of each plan, but during the pandemic, some insurance carriers and state regulators are providing flexibility so employers can maintain coverage. When the reason for the furlough has ended, employees return to their same jobs and benefits. Employees can apply for unemployment benefits during this time.

A layoff, whether temporary or permanent, means employment has ended. Layoffs usually occur when there is not enough work for employees. Once more work becomes available, most employers will recall employees who were laid off. Again, depending on the terms of the benefit plan, an employee may be eligible for benefits. If an employee is terminated, usually benefits are too. Laid-off employees can apply for unemployment benefits.

FILING FOR UNEMPLOYMENT (AS OF THIS WRITING)

The federal government has allowed states to change their unemployment benefit laws and has provided expanded benefits for situations related to COVID-19. Specifically:

- *Self-employed and gig workers can receive unemployment benefits*
- *All unemployed workers will receive an extra \$600 a week for up to six months*
- *Unemployed workers will get an extra 13 weeks of benefits beyond the number each state currently provides*

Claims for unemployment insurance benefits should be filed during the first week after an employee has become unemployed. Employees can file for benefits online with the [Illinois Department of Employment Security](#).



EMPLOYEE RETENTION CREDIT

This credit will refund 50 percent of up to \$10,000 in wages paid by businesses impacted by the coronavirus pandemic.



ECONOMIC INJURY DISASTER ADVANCE LOAN

This program provides a loan advance for businesses losing money due to COVID-19.

CARES ACT FOR SMALL BUSINESSES

The Coronavirus Aid, Relief, and Economic Security (CARES) Act was signed into law on March 27, 2020. It offers help in many forms for individuals and businesses financially affected by the COVID-19 pandemic. The Paycheck Protection Program provides loans for payroll and certain other expenses, and covers:

- *Businesses with less than 500 employees*
- *Private non-profit organizations*
- *Veterans organizations*

Businesses that pay all employees for eight weeks will not have to repay loans used for payroll, rent or mortgage interest. More information is available from the U.S. Small Business Administration.

HEALTH CARE COVERAGE

Employers may continue active group health care coverage for both furloughed and laid-off employees if their plan allows for it. Employers may have the option to amend the terms and conditions of the plan if continued coverage isn't available, but must receive prior consent from their third-party insurer or administrator.

If employers share the cost of healthcare premiums, employees are still responsible for paying their portion, but some employers will cover the full premium payment during the furlough. Employees may still be required to pay back the amount their employer paid, but most employers will spread those payments out over time.

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