HOLIDAY GREETING

ON BEHALF OF THE OFFICERS AND BOARD OF DIRECTORS OF THE MIDWEST INSULATION CONTRACTORS ASSOCIATION, WE WISH TO EXTEND TO ALL OF YOU A MERRY CHRISTMAS, HAPPY HANAKAH, AND A MOST JOYOUS AND PROSPEROUS NEW YEAR!
PRESIDENT’S MESSAGE

TO: THE MICA MEMBERSHIP

“If you change the way you look at things, the things you look at change.”

Wayne Dyer, American writer

Merry Christmas everyone! Believe it or not, 2020 is almost over. I hope 2021 is such a great year that we soon forget all about this past year. Most likely, we won’t ever forget 2020. I hope everyone has a safe and healthy holiday season; full of family, friends and lots of laughter. This time of year can get expensive, and it is important to keep things in perspective. I don’t know who wrote it, but I saw a piece on spending/time perspective that I want to share.

Healthy groceries ($100) “too expensive”
Dinner date ($100) “reasonable”

Therapist ($130) “absurd”
Trip to Target ($130) “great deals!”

Average college class ($1000) “expensive”
iPhone ($1000) “a necessity”

Kids summer camp ($180) “too much”
New pair of shoes ($180) “they were on sale!”

60 minutes of exercise “I wish I had time!”
60 minutes on Instagram “OMG time flies!”

1 hour on the phone with parents “eternity”
1 hour watching Netflix “let’s watch another one”.

Let’s all remember what the Christmas season is all about and keep things in perspective when it comes to spending money, time with family, and God. As hard as the holidays can be, remember next Christmas with a certain family member is not promised. Christmas can get expensive, but remember you can’t take it with you when you leave this earth. Lastly, remember this season is not all about Santa Claus and gifts, it is also about Jesus.

I want to let everyone know how much I enjoyed listening to Dan Meers last month. I hope everyone that joined in enjoyed him also. My favorite line from Dan was you can either “Rise and Whine or Rise and Shine.” What a great perspective to have on life and a great way to start every day. I will tell you I have thought of that line often when I wake up in the morning this past month. As you all know, the winter Board meeting in Bonita Springs has been canceled and will be held remotely. This was a difficult decision, but definitely the right one. I’m starting to wonder if I will be the first president of MICA to never hold an in-person meeting. June may not happen either, but it is too early to make any decision on that. I’m even starting to wonder if Rudy will get to hold an in-person meeting. COVID has caused bigger problems than canceled meetings for so many people, so we will easily get through this difficult time. Until next month.

Everyone be safe and stay healthy!

“Reality is ultimately a selective act of perception and interpretation. A shift in our perception and interpretation enables us to break old habits and awaken new possibilities for balance, healing, and transformation.”

David Simon, American author, journalist, and television writer/producer

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This past year has impacted our personal and professional lives in ways unimaginable just a year ago. We truly understand the financial impact that the COVID-19 pandemic has had on each of our member firms and the insulation industry. We all are beginning to see an end to the uncertainty as our country begins to roll out the much-needed vaccines from both Pfizer and Moderna. The MICA Board of Directors has been monitoring our association activities in light of the pandemic with due diligence while still providing participation and value to your membership. As we move into a new year, we do so with a renewed sense of commitment to our members and our industry.

Your Board of Directors has been working diligently this past year to control the operating costs of the association and still provide the quality services that you have grown to expect from MICA. The Board has scrutinized our operating expenses as it strives to efficiently and effectively manage the operations of MICA in 2021. This year, the Board has voted to keep the annual dues for both contractor and associate member firms at the same level as this past year. The dues for 2021 will remain at $750 and $550, respectively. Your continued support and ongoing membership will allow MICA to continue to offer quality programs, conventions, and educational seminars at an affordable cost to you, our valued members. We are confident that you will continue to see value in what MICA does for you, your company, and your industry. The 2021 membership renewal notices were mailed to member firms this month. We are anticipating 100% renewals and your continued participation and support in 2021.

Advertising in the MICA Messenger continues to be an excellent forum to reach the membership on a monthly basis. As such, advertising rates for 2021 remain the same as in 2020. Renewal notices for advertising are being sent to all associate member firms this month.

U.S. DEPARTMENT OF LABOR IMPLEMENTS INSPECTION PROGRAM TO TARGET WORKPLACES WITH HIGHEST INJURY AND ILLNESS RATES

WASHINGTON, DC – The U.S. Department of Labor announced that its Occupational Safety and Health Administration (OSHA) is updating its inspection program (Continued on page 9)
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that directs agency enforcement resources to establishments with the highest rates of injuries and illnesses.

The **Site-Specific Targeting (SST) Directive** is OSHA's primary targeting program for non-construction establishments with 20 or more employees. The agency selects establishments based on injury and illness data employers submitted on Form 300A for calendar years 2017-2019.

The new directive replaces Site-Specific Targeting 2016, and includes the following significant changes:
- The creation of a new targeting category for establishments indicating consistent injury and illness rate increases over the three-year data collection period, and
- Allows records only inspections to occur when a compliance safety and health officer determines incorrect data led to an establishment's inclusion in the program. This change ensures OSHA will conduct a full inspection only when the employer has an actual elevated injury and illness experience.

In addition to the SST program, OSHA implements both national and local emphasis programs to target high-risk hazards and industries. Learn more about these emphasis programs.

OSHA's **On-Site Consultation Program** offers no-cost and confidential occupational safety and health services to small- and medium-sized businesses to identify workplace hazards, provide advice for compliance with OSHA standards, and assist in establishing and improving safety and health programs. On-Site Consultation services are separate from enforcement and do not result in penalties or citations.

**OSHA REMAINS FOCUSED ON KEEPING WORKERS SAFE IN 2020**

WASHINGTON, DC – This year, the U.S. Department of Labor’s Occupational Safety and Health Administration (OSHA) used its authority through a combination of traditional practices and unique approaches to assure safe and healthful working conditions for America’s workers.

The Bureau of Labor Statistics reported that, in October alone, 21.8 percent of employed persons teleworked because of the coronavirus, a number that reached 35 percent of employed persons in May. In FY 2020 (Oct. 1, 2019, through Sept. 30, 2020), the agency conducted 21,674 inspections in response to worker complaints, injuries and fatalities, and referrals impacted by the coronavirus. OSHA received 20,541 complaints – including 9,189 coronavirus-related complaints – and investigated every complaint.
FUTURE MICA MEETING DATES


64th Annual Spring Convention — June 21 — 24, 2021, Hyatt Regency Coconut Point Resort, Bonita Springs, FL.

Fall 2021 Annual Fall Business Meeting — October 14 & 15, 2021, Omaha Marriott Downtown, Omaha, NE.

2022 Winter Meetings — January 2022, TBD

65th Annual Spring Convention — June 20 — 23, 2022, TBD.

Fall 2022 Annual Fall Business Meeting — October 13 & 14, 2022, Omaha Marriott Downtown, Omaha, NE.

MICA MEMBER ADDRESS/INFO. UPDATES

Be sure to inform the MICA office of any changes or corrections to your listing for either the MICA Directory, e-mail correspondence or mailing address. Even if you update your company listing on the MICA website, please inform the MICA office of the changes. We try to be as current as possible with your help.
workers stay safe and healthy in these historic times – has garnered more than 11 million page views since January 2020. There were more than 55 million overall visits by the public to OSHA.gov.

“OSHA remains committed to strong enforcement, compliance assistance and training programs to accomplish our mission of safety and health for every worker,” said Principal Deputy Assistant Secretary of Labor for Occupational Safety and Health Loren Sweatt. “Despite the pandemic-related challenges that impacted the nation, OSHA staff worked tirelessly to help ensure every worker was safe on the job. I am proud of the work the agency accomplished for America’s workers during this unprecedented year.”

IRS TO EMPLOYERS: REMEMBER
FEB. 1, 2021 DEADLINE FOR FORM W-2, OTHER WAGE STATEMENTS

WASHINGTON — The Internal Revenue Service reminded employers that they must file Form W-2 and other wage statements by Feb. 1, 2021, to avoid penalties and help the IRS prevent fraud.

(Continued on page 13)
Start early

Good preparation now can help businesses avoid problems later. For instance, employers can get an early start verifying or updating employee information like names, addresses and Social Security numbers or Individual Taxpayer Identification Numbers. They should also ensure their company’s account information is current and active with the Social Security Administration before January. Businesses should also order paper Forms W-2 early if needed.

Automatic extensions of time to file Forms W-2 are not available. The IRS will only grant extensions for very specific reasons. Details can be found on the instructions for Form 8809, Application for Time to File Information Returns.

For more information, read the instructions for Forms W-2 & W-3 and the Information Return Penalties page at IRS.gov.

Helping fraud detection

The normal January filing date for wage statements means that the IRS can more easily detect refund fraud by verifying income that individuals report on their tax returns. Employers can help support that process, and avoid penalties, by filing the forms on time and without errors. The IRS recommends e-file as the quickest, most accurate and convenient way to file these forms.
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TREASURY AND IRS ISSUE FINAL REGULATIONS ON THE DEDUCTION FOR QUALIFIED TRANSPORTATION FRINGE AND COMMUTING EXPENSES

WASHINGTON — The Treasury Department and Internal Revenue Service issued final regulations on the deduction for qualified transportation fringe and commuting expenses following changes made by the Tax Cuts and Jobs Act (TCJA).

The 2017 TCJA generally disallows deductions for qualified transportation fringe (QTF) expenses and does not allow deductions for certain expenses of transportation and commuting between an employee’s residence and place of employment.

These final regulations address the disallowance of the deduction for expenses related to QTFs provided to an employee of the taxpayer, including providing guidance and methodologies to determine the amount of QTF parking expenses that is nondeductible. The final regulations also address the disallowance of the deduction for expenses of transportation and commuting between an employee’s residence and place of employment.

Updates on the implementation of the TCJA can be found on the Tax Reform page of IRS.gov.

NOVEMBER A MIXED MONTH FOR CONSTRUCTION STARTS

Weakness in residential and nonbuilding activity overwhelmed nonresidential building strength

NEW JERSEY — December 16, 2020 — Total construction starts fell 2% in November to a seasonally adjusted annual rate of $797.5 billion following a strong gain in October. Residential starts fell 7% during the month, while nonbuilding starts dropped 14%. Nonresidential building construction starts, however, rose 19% in November. Total construction starts fell in three regions, the South Atlantic, West, and Northeast, but rose in two, the Midwest and South Central.

Year-to-date through 11 months, total construction starts were 12% down from the same period in 2019. Nonresidential starts were 25% lower, while nonbuilding starts were down 16%. Residential starts, by contrast, were 3% higher through 11 months. In November, the Dodge Index fell 2% to 169 (2000=100) from the 173 October reading. The Dodge Index was down 24% from a year earlier and 6% lower than its pre-pandemic level in February.

“November construction starts were somewhat of a mixed bag,” stated Richard Branch, Chief Economist for Dodge Data & Analytics. “On the positive side, the gain in non-
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residential building starts shows that the recovery from the early months of the pandemic remains on course. If not for the start of a very large bridge and tunnel project in October, nonbuilding starts would actually have posted a tepid gain in November. And despite the November decline in single family starts, tremendous positive momentum remains in the housing sector. There remains significant concern, however, about the ability of construction starts to maintain their current pace in the face of rising COVID-19 cases, the uncertain outlook for additional federal stimulus, and the lack of agreement on funding the federal government past Dec 18. While the near-term outlook for starts remains cloudy, the recent deployment of a vaccine in the U.S. raises hope and expectation that 2021 will be a better year.”

Nonbuilding construction tumbled in November, dropping 14% to a seasonally adjusted annual rate of $191.8 billion. November’s decline was mainly a response to the October start of the $3.6 billion Hampton Roads Bridge and Tunnel project. November’s level of nonbuilding construction starts was actually higher than the monthly dollar value of starts during the July through September period. In November, environmental public works rose 48% while miscellaneous nonbuilding gained 61%. Starts for highways and bridges, however, fell 26% while the utility/gas plant category lost 59%.

The largest nonbuilding project to break ground in November was the $948 million Capline Marathon Pipeline, which is a 632-mile system that extends from Patoka IL to St. James LA. Also starting in November was the $865 million I-275 Howard Frankland Bridge in Tampa Bay Florida and the $524 million Northwest Water Treatment Facility in Wichita KS.

Through the first 11 months of the year, total nonbuilding starts were down 16% from the same period in 2019. Starts in the highway and bridge category were up 7%, while environmental public works were 6% lower. The miscellaneous nonbuilding category was down 31% on a year-to-date basis, while utility/gas plant category was 45% lower.

Nonresidential building starts moved 19% higher in November to a seasonally adjusted annual rate of $249.7 billion. The commercial sector increased 27% as two large office projects got underway. Gains were also seen in the hotel, warehouse, and parking structures categories. Institutional construction starts increased 17% over the month due to gains in healthcare and education. Manufacturing
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starts, meanwhile, fell 29% in November.

The largest nonresidential building project to get started in November was the $1.3 billion One Madison Avenue office project in New York NY. Also starting was the $940 million Richard Boulevard Office Complex in Sacramento CA and the $615 million Baptist Healthcare Hospital in Pensacola FL.

Year-to-date through the first 11 months of 2020, total nonresidential building starts were down 25%. Commercial starts were 26% lower, while institutional starts were down 15%, and manufacturing starts were 63% lower.

JOB GROWTH SLOWS IN NOVEMBER

Richard Branch, Chief Economist, Dodge Data & Analytics

NEW JERSEY – DECEMBER 4, 2020 – According to the Bureau of Labor Statistics, the U.S. economy added 245,000 jobs in November – a considerable step back from the revised 610,000 jobs added in October. Still, the unemployment rate dipped to 6.7%. Private sector employment improved by 344,000, while the public sector shed 99,000 positions. Within the public sector, state and local governments cut 13,000 positions, while federal employment was down 86,000 reflecting the loss of temporary workers that had been hired for the 2020 Census.

Within the private sector, transportation and warehousing added 145,000 jobs, while retail jobs fell 34,700 reflecting less seasonal hiring in brick and mortar retail and increased online shopping. Manufacturing jobs improved by 27,000, while professional and business services employment improved by 60,000.

Employment growth in the construction sector also lost steam in November, adding 27,000 positions, down from (Continued from page 18)

(Continued on page 22)
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the 72,000 added in the previous month. Gains were seen in residential and nonresidential building, heavy and civil engineering as well as in residential specialty trade contractors. Nonresidential specialty trade contractors cut 1,200 positions. The construction sector has now added back nearly 80% of the jobs lost during March and April, while total nonfarm employment has added back just under 60% of the jobs lost.

Economic growth has slowed noticeably over the past several months and the labor market is beginning to stagnate as a result. There should nevertheless be some solace that employment growth was as strong as it was in November, given the considerable headwinds facing the economy. The next wave of the virus is accelerating and the prospects for additional federal stimulus are still very uncertain, so employment growth is expected to slow further in the months to come. Construction employment should remain somewhat resilient, however, due to the booming housing market. Looking into 2021, the hope for rapid deployment of a vaccine sets the table for a stronger economic recovery taking hold by the midpoint of the year.

ACC STUDY SHOWS INSULATION INDUSTRY SUPPORTING U.S. ECONOMY

Report Highlights 2019 Key Employment, Manufacturing and Environmental Benefits

WASHINGTON (December 3, 2020) – An economic study released today by the American Chemistry Council (ACC) on the contributions of insulation to the U.S. economy in 2019 shows that the insulation industry — including the manufacture, distribution and installation of insulation — generated more than 564,000 jobs in the United States and more than $36 billion in payrolls that support families and local communities around the country. The study demonstrates that these energy efficiency sector jobs provide a positive impact on the U.S. economy and will serve as a critical component of our nation’s continued economic recovery.

Products represented in the report include cellulose, expanded and extruded polystyrene, fiberglass, mineral wool, polyisocyanurate, spray foam, and other types of insulation. Various applications of insulation include: residential insulation, commercial and industrial buildings, appliances, motor vehicles, and equipment and me-
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chanical systems, which include the market segments represented by the mechanical insulation industry.

“The benefits stemming from the insulation industry extend far beyond monetary contributions,” said Stephen Wieroniey, director of ACC’s Center for the Polyurethanes Industry. “The use of insulation has valuable environmental benefits, as reduced energy consumption translates directly into lower emissions of greenhouse gases.”

By lowering energy consumption, and thus energy bills, insulation helps make businesses more competitive and gives households more spending power. The U.S. Environmental Protection Agency’s (EPA) Energy Star program estimates that by adding insulation and sealing air leaks, the average household could save 15% on heating and cooling costs.

“The insulation industry is made up of businesses large and small, rooted in every community in America,” said Curt Rich, president and CEO of the North American Insulation Manufacturers Association. “Our workforce takes pride in the fact insulation is the most cost effective step we can take to address the climate change challenge. We are particularly encouraged that the Biden Climate plan identifies improving the energy efficiency of our homes and businesses as a priority.”

“The mechanical insulation industry represents a broad range of process service temperature ranging from cryogenic to 1,200°F across the United States in commercial buildings and industrial facilities. As such, increased focus on energy efficiencies in those markets will greatly contribute to the insulation industry’s efforts to combat climate change while supporting economic recovery,” said National Insulation Association (NIA) EVP/CEO Michele M. Jones.

The insulation industry provides significant contributions to the U.S. economy. Insulation manufacturing is a $17.5 billion business and directly employs more than 39,000 people across 45 states. Indirectly, through its purchases of supplies, raw materials, equipment, and services, insulation manufacturing supports an additional 56,400 jobs in supply-chain industries. Through the household spending of the wages and salaries paid to workers in insulation manufacturing and their suppliers, an additional 64,000 payroll-induced jobs are supported.
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GET READY FOR TAXES: WHAT’S NEW AND WHAT TO CONSIDER WHEN FILING IN 2021

WASHINGTON – The Internal Revenue Service encouraged taxpayers to take necessary actions in the final weeks of the year to help file federal tax returns timely and accurately in 2021.

This is the third in a series of reminders to help taxpayers get ready for the upcoming tax filing season. A special page, updated and available on IRS.gov, outlines steps taxpayers can take now to make tax filing easier in 2021.

This year, there are some key items to consider involving credits, deductions and refunds:

**Recovery Rebate Credit/Economic Impact Payment.** Taxpayers who received an Economic Impact Payment, should keep Notice 1444, Your Economic Impact Payment, with their 2020 tax records. They may be eligible to claim the Recovery Rebate Credit on their tax year 2020 federal income tax return if:

- they didn’t receive an Economic Impact Payment, or
- their Economic Impact Payment was less than $1,200 ($2,400 if married filing jointly for 2019 or 2018), plus $500 for each qualifying child they had in 2020.

If a taxpayer didn’t receive the full amount of the Economic Impact Payment for which they were eligible, they may be able to claim the Recovery Rebate Credit when they file in 2021. Individuals do not need to complete information about the Recovery Rebate Credit on tax year 2020 Form 1040 or 1040-SR when filing in 2021, unless eligible to claim an additional credit amount.

**Interest on refunds taxable.** Taxpayers who received a federal tax refund in 2020 may have been paid interest. Refund interest payments are taxable and must be reported on federal income tax returns. In January 2021, the IRS will send Form 1099-INT to anyone who received interest totaling $10 or more.

**Charitable deduction changes.** New this year, taxpayers who don't itemize deductions may take a charitable deduction of up to $300 for cash contributions made in 2020 to qualifying organizations. For more information, read Publication 526, Charitable Contributions.

The IRS reminds taxpayers that the fastest and safest way to receive a refund is to combine direct deposit with electronic filing including the IRS FreeFile program. Taxpayers can track their refund using the Where’s My Refund? tool.
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