WHAT'S INSIDE THIS MONTH:

- Winter Meetings.
- President's Message.
- Dues and Advertising Rates for 2020.
- Department of Labor Commemorates 50 Years of OSHA.
- MICA Future Meeting Dates.
- Construction Starts Fall 21 Percent in December.
- Major Growth Expected from Prefabrication and Permanent Modular Construction.
- Dodge Momentum Index Moves Higher in December.
- IRS: January 31 Filing Deadline for Employers, Other Businesses to File Wage Statements, Independent Contractor Forms.
- NIA's 65th Annual Convention.
- IRS Confirms Tax Filing Season to Begin January 29.
- Statement from U.S. Secretary of Commerce Wilbur Ross on Q4 and Annual 2019 GDP.
- The Devil is in the Details — 2019 Q4 GDP.
- OSHA Penalties.

The Promotion and Membership committee discussed several ways to promote MICA and the insulation industry to the business community. The committee will be developing two member surveys in order to garner feedback from the membership on what MICA can do to continue to add value to the members.

The Safety & Environmental committee reviewed the application process for the 15th annual “Safety Best Practices” award. The committee agreed to make some major changes to the application process. The committee will be asking for particular sections of a company’s safety program and will develop specific questions for those particular sections that will be under review. The committee anticipates that this approach will be of more value to the members asking general questions about a company’s entire safety program. Notice of the award application process will be sent to the members in late February/early March of this year.

The Past Presidents’ Planning committee met and reviewed MICA’s Vision Statement and Strategic Initiatives. The past presidents are asked to identify and discuss emerging issues facing the insulation industry and the MICA members. As new issues are identified, the past presidents review the vision statement to see if a new strategic initiative needs to be added or existing initiatives removed. No new initiatives were added at this meeting.

The Board of Directors met on Saturday, January 25, 2020. Part of the agenda was to approve the technical programs for the 63rd annual spring convention of MICA. This convention will be held June 22 to 25, 2020, at the Lodge of Four Seasons Resort in Lake Ozark, Missouri. The resort sits on the bank of the lake. The lake offers a host of outdoor activities for the entire family from boating, fishing, water skiing, and hiking with breathtaking views, and entertainment. Children and adults alike will find plenty of activities to keep them busy during the free time. This is one of those unique experiences that you should not miss. Begin now to plan your participation at our 63rd annual spring convention.

WINTER BOARD AND COMMITTEE MEETINGS

The Board of Directors of MICA and committees held their winter meetings on January 24 & 25, 2020, in Key West, Florida. The committees that met on January 24th were the Merit Shop, Labor, Promotion & Membership, Safety & Environmental, and the Past Presidents’ Planning Committee.

The Merit Shop and Labor committees reviewed the workloads within the MICA region. They discussed business issues that the insulation contractor is dealing with including the manpower needs and training.
PRESIDENT’S MESSAGE

TO: THE MICA MEMBERSHIP

Neck deep in this bipolar weather. Teens and 20’s for a few days, 60 and sunny the next, then the bottom falls out again. Come on Spring!

Continuing from last month:

2. Use your experiences to grow stronger. See September 2019 issue.
3. Don’t try to evade the problems. Face them. See December 2019 issue.
5. Keep your goal in mind. See December 2019 issue.

New this month:

6. Don’t regret what happened, learn to accept.

Regret is something that can greatly prevent you from moving forward. If you are unable to accept what happened, you will waste precious time and energy while mulling over your misery again and again. Acceptance is, therefore, an important step towards moving forward with your life. Without it, you can never really make progress.

7. Seize the power of the moment.

Living in the past will not help you. At the same time, overly worrying about the future will also not help you to get going. Realize that the past cannot be changed and that the future is not set in stone. This will shift your attention from being centered too much on the past or future, back to the present moment. Doing so affects an important change in perspective, as it will allow you to make use of the power of the present moment to build a better future. Moving forward is all about seizing the moment in order to effect beneficial changes in your life.

8. Take responsibility.

If you’re unwilling to take responsibility for your own faults, moving forward in life may become incredibly difficult. The reason for this is because hiding from your responsibility will only encourage you to play the blame game. If you pass blame from yourself to others, you only stigmatize yourself as the victim. This may be quite comfortable at first, but eventually, you will realize that a victim is helpless and cannot do something about the situation. Own up to your mistake and admit you *#!@%^ up!!

We’ve discussed what you can do to keep moving forward in life. Next month, we’ll start on addressing the obstacles that can prevent you from doing so. What is it that stops you from making progress?

Again, I’m just a lowly insulator typing this on a keyboard, but I think these are some simple things you can adopt to help you wade through this thing called LIFE!

CHIEFS ARE IN THE SUPERBOWL!!!!! GO CHIEFS!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!

We had a great time in Key West! More on this next month.

Matt Hymer
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BOARD SETS DUES AND ADVERTISING RATES FOR 2020

At its October meeting, the Board of Directors of MICA approved MICA’s operating budget for 2020. In its deliberations, the Board voted a modest increase in the annual membership dues for contractor and associate member firms. The Board is very cognizant of the current state of the economy and wants to keep MICA affordable to all current and prospective members. But after three years of no change in annual dues, the Board felt that it was prudent to approve a modest increase in the dues structure as it begins to implement a strategic transition in the association’s normal operations. Contractor member annual dues for 2020 are set at $750.00. The annual dues for associate member firms is $550.00. The 2020 membership renewal notices were mailed out in December. If you have not received your dues notice, please contact the MICA office, and we will send you a copy. We are anticipating 100% renewals and look forward to your continued participation in MICA in 2020.

Advertising in the MICA Messenger continues to be an excellent forum to reach the membership on a monthly basis. As such, advertising rates for 2020 remain the same as in 2019. The advertising applications have been mailed to the associate member firms this past month and reminders contracts for current advertisers were mailed out. Reminders have gone out this month as well.

If you have not placed an ad in the newsletter or if you have advertised in the past, 2020 would be a great year to start advertising in the newsletter. Just call the MICA office and we will get you started.


Yearlong Efforts will Highlight OSHA Past Achievements, Current Efforts, and Future Goals

The U.S. Department of Labor’s Occupational Safety and Health Administration (OSHA) will commemorate the 50th anniversary of the Occupational Safety and Health Act of 1970 (OSH Act) with a yearlong celebration of past achievements, current efforts, and future initiatives to protect the American workforce.

(Continued on page 10)
FUTURE MICA MEETING DATES

2020 Winter Board and Committee Meetings — January 23 — 26, 2020, DoubleTree by Hilton Grand Key Resort, Key West, Florida.

63rd Annual Spring Convention — June 22 — 25, 2020, Lodge of the Four Seasons, Lake Ozark, Missouri.

Fall 2020 Annual Fall Business Meeting — October 15 & 16, 2020, Omaha Marriott Downtown, Omaha, NE.

64th Annual Spring Convention — June 21 — 24, 2021, Out of Region. Site TBD.

Fall 2021 Annual Fall Business Meeting — October 14 & 15, 2021, 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.
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Signed into law by President Richard M. Nixon on December 29, 1970, the OSH Act was created "to assure safe and healthful working conditions for working men and women," laying the groundwork for the creation of OSHA the following spring. Following the establishment of the OSH Act, workplace fatalities were reduced approximately 65 percent.

"America's workplaces are safer and healthier thanks to the Occupational Safety and Health Act and the thousands of individuals at the Labor Department who have implemented the Act over the last 50 years," U.S. Secretary of Labor Eugene Scalia said. "The OSH Act is a cornerstone of worker protection in our country, and thanks to OSHA's work, countless American workers have gotten home safely to their families each day."

"The creation of the Occupational Safety and Health Administration made real, demonstrable improvement in worker safety in the United States," said Principal Deputy Assistant Secretary of Labor of Occupational Safety and Health Loren Sweatt. "OSHA looks to continue to reduce occupational hazards and improve worker health. I am proud of the agency's half century of accomplishments and look forward to working with everyone dedicated to the agency's mission."

From the adoption of the first national health standard, to the affirmation of the imminent danger provisions and whistleblower protection laws, to the creation of training institutes and education grants, OSHA remains focused on its mission to safeguard the health and safety of the American worker.

Readers can subscribe to OSHA's bi-monthly QuickTakes newsletter for the latest news and information regarding OSHA's efforts to protect the American workforce.

CONSTRUCTION STARTS FALL 21 PERCENT IN DECEMBER

Construction starts end 2019 essentially even with the previous year

NEW JERSEY – January 20, 2020 – Total construction starts in the final month of 2019 dropped 21% from the previous month to a seasonally adjusted annual rate of $800.4 billion. The sharp decline was largely a response to hefty gains posted in November’s utility and manufacturing sectors. When removing the influence of these two very volatile sectors, total construction starts only fell 3% in December. By major sector, nonresidential building starts fell 20% in December, while nonbuilding starts dropped 41%, and residential starts lost 4% over the month.

The pullback in December pushed the Dodge Index down to 169 (2000=100) compared to the 213 posted in November, and just below the 12-month average of 174.

For the full year, total construction starts were essentially flat when compared to 2018 at $817.6 billion. In 2019, nonbuilding starts gained 7% due to large gains in utility starts, while nonresidential starts fell 1% and residential starts declined 3%. Removing the massive 112% gain in utility starts from the total would result in total construction declining 3% from the previous year.

“Last year (2019) will go down as one of the most volatile years for monthly construction starts due the lumpy nature of large projects,” stated Richard Branch, Chief Economist of Dodge Data & Analytics. “Looking beyond the influence of these massive projects, it is evident that the uncertainty surrounding trade policy weighed on construction activity last year.”

Nonbuilding construction fell 41% in December to a seasonally adjusted annual rate of $171.4 billion following an extremely strong November which saw the start of several large projects. The only category to post a gain in December was environmental public works, which increased 1%. Starts of electric utility/gas plants fell 76%, while highway and bridge starts fell 18% and miscellaneous nonbuilding starts dropped 17% from November to December.

The largest nonbuilding construction project to break ground in December was the $900 million Sagamore Wind Farm project in Roosevelt County NM. Also starting in December was the $400 million Deuel Harvest Wind Farm in Clear Lake SD and a $400 million extension of US 401 to I-40 in Raleigh NC.

For the full year of 2019, nonbuilding construction rose 7% thanks to a 112% gain in the electric utility/gas plant category. When removing that category from total nonbuilding, starts were down 8% for year. Environmental public works gained 4% in 2019, while miscellaneous (Continued on page 13)
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nonbuilding fell 19%. Highway and bridge starts were down 8% for year.

**Nonresidential building** dropped 20% from November to December to a seasonally adjusted annual rate of $289.5 billion. The main reason for the decline in December was a 93% decline in manufacturing after a large petrochemical plant broke ground in November. Institutional starts rose 6% over the month fueled by gains in healthcare and recreation. Commercial starts rose 5% in December due to solid gains in warehouses and parking structures.

The largest nonresidential building project to break ground in December was the $712 million National Geospatial Agency Headquarters in Saint Louis MO. Also breaking ground in December was a $570 million medical center renovation in Bethesda MD and a $400 million consolidated rental car facility at Newark International Airport.

For the full year, nonresidential building starts fell 1%. Commercial building starts rose 6% last year due to gains in warehouses and offices, while institutional starts fell 5% with activity in all major categories seeing a pull back. Manufacturing starts fell 15% in 2019.

**MAJOR GROWTH EXPECTED FOR PREFABRICATION AND PERMANENT MODULAR CONSTRUCTION NEW STUDY FINDS**

Findings show that most design and construction professionals using these methods experience improved productivity and project quality, plus increases in schedule certainty.

NEW YORK – January 29, 2020 – Today, Dodge Data & Analytics released the findings of a landmark study that provides a comprehensive examination of the current state and future expectations for prefabrication and modular construction. The *Prefabrication and Modular Construction 2020 SmartMarket Report* was published with the support of Bradley Corp., the Modular Building Institute, Pinnacle Infotech, MCAA and Skender and takes a close look at critical drivers, obstacles and benefits of using these methods, based on insight from architects, engineers and contractors already leveraging them.

The report shows that architects, engineers and contractors that have used these methods plan to significantly increase their engagement with them, especially for healthcare facilities, hotels and motels, multifamily projects, and college buildings and dormitories, which are at the vanguard of the new wave of interest in these methods. Critical trends in the construction industry, such as shorter project schedules and workforce shortages, are several drivers of wider use of these methods, and technology – like building information modeling – is enabling increased use.

In order to better understand the critical drivers and obstacles for using these methods and the benefits achieved, the study focuses on the architects, engineers and contractors that are already using them.

**When it comes to methods already in use, the study shows that:**

- Prefabricating single-trade assemblies (such as plumbing assemblies behind the wall in hospital rooms) is widely practiced, with 62% of respondents using prefabricated single-trade assemblies in the last three years.
- 48% of those doing modular are using panelized modular components (such as wall or floor panels).
- Use of each of these methods is also expected to increase in the next three years, with the percentage of those leveraging them on 10% or more of their projects nearly 15 points higher than present use.

**However, most interesting growth is expected in practices less widely used now:**

- Prefabricated multi-trade assemblies, which involve the work of several trades combined together (such as a corridor rack in a hospital) will be used by 58% of those doing prefabrication in general—up dramatically from the 33% using this approach now.
- Equally dramatic growth is seen among those doing modular construction in the use of full volumetric approach, in which entire parts of buildings (such as bathrooms or hotel and hospital rooms) are delivered preconstructed onsite and assembled together. A striking 61% expect to employ that method at least 10% of their projects in the next three years, up from just 44% of those doing modular construction who report using this method currently.

(Continued from page 10)

(Continued on page 14)
It comes as no surprise to us that more developers and GCs plan to use modular construction over the next few years,” said Tom Hardiman, Executive Director of the Modular Building Institute. “The lack of adequate housing and the shortage of skilled labor, coupled with chronic cost and schedule overruns are leading more people towards this process.”

And when it comes to benefits of use:

- About 90% report that they achieve improved productivity, improved quality and increased schedule certainty when using these methods compared to traditional stick-built construction.
- 80% or more also report that they see improved cost predictability, reduced waste and increased client satisfaction.
- Improved schedule performance, decreased construction costs and improved quality are also the top drivers for increasing their use of prefabrication and modular construction in the next three years.

“Dodge’s research clearly shows that prefabrication and modular construction are providing significant improvements and efficiencies, and charting a new course in our industry,” says Jon Dommisse, Director of Strategy and Corporate Development for Bradley Corp. “Throughout our almost 100 years, Bradley has kept a close eye on emerging trends that impact our business and customers. We appreciate the partnership with Dodge in helping us examine innovative opportunities to hone our business strategy.”

The use of building information modeling (BIM) is also tied to the experience of those benefits. Among those using BIM on the majority of their projects, 60% credit it with improving the schedule performance of their prefabricated or modular projects, and 50% with improving budget performance. “BIM improves the prefabrication and modular process by providing the means to accelerate the design early enough to take advantage of these approaches and then offering certainty during the entire process,” says Steve Jones, senior director of industry insights at Dodge Data and Analytics. “Having these tools helps enable the industry to invest more in the use of multi-trade assemblies and volumetric construction in particular, and may be contributing to the strong growth expected in these areas.”

The greatest growth in the use of these methods will be in building types in which they are already well established, such as healthcare facilities, hotels and motels, multifamily and college buildings and dormitories. However, a sizable percentage also expect low-rise offices, K-12 schools, public buildings and commercial warehouse to experience a high frequency of use of prefabrication or modular construction.
IRS: JANUARY 31 FILING DEADLINE FOR EMPLOYERS, OTHER BUSINESSES TO FILE WAGE STATEMENTS, INDEPENDENT CONTRACTOR FORMS

WASHINGTON — With just a few days remaining until the deadline, the Internal Revenue Service reminds employers and other businesses that January 31 is the filing deadline for submitting wage statements and forms for independent contractors with the government.

Employers must file their copies of Form W-2, Wage and Tax Statement, and Form W-3, Transmittal of Wage and Tax Statements, with the Social Security Administration by January 31. The January 31 deadline also applies to certain Forms 1099-MISC, Miscellaneous Income, filed with the IRS to report non-employee compensation to independent contractors.

This deadline helps the IRS fight tax fraud by making it easier to verify income reported on individual tax returns. The IRS no longer grants an automatic extension of time to file Form W-2. Requests for more time to file must be submitted before the due date. Only certain reasons, such as a death or natural disaster are allowed. Details can be found on the instructions for Form 8809, Application for Extension of Time To File Information Returns.

Failure to file these forms correctly and timely may result in penalties. The IRS recommends employers and other businesses to e-file as the quickest, most accurate and convenient way to file these forms.

Taxpayers: Steps to take if no W-2
Most taxpayers get their Form W-2, Wage and Tax Statement, by the end of January. Taxpayers need their W-2s to file accurate tax returns, as the form shows an employee’s income and taxes withheld for the year.

Taxpayers who haven’t received their W-2 by the end of February should, as a first step, contact their employer. Taxpayers should ask their current or former employer for a copy of their W-2. Be sure the employer has the correct address. Additional information for taxpayers is available at IRS.gov.

DODGE MOMENTUM INDEX MOVES HIGHER IN DECEMBER

NEW JERSEY – January 8, 2020 – The Dodge Momentum Index increased 1.5% in December to 156.2 (2000=100) from the revised November reading of 153.9. The Momentum Index, issued by Dodge Data & Analytics, is a monthly measure of the first (or initial) report for nonresidential building projects in planning, which have been shown to lead construction spending for nonresidential buildings by a full year. Both components of the Momentum Index rose over the month – the institutional component gained 2.3%, while the commercial component rose 0.9%.

For the full year, the Momentum Index averaged 141.9, a decline of 3.7% from 2018’s average. In 2019, the commercial component was 2.3% lower than the previous year, while the institutional component dropped 5.9%. Last year’s slip in the dollar value of projects entering planning suggests that construction spending for nonresidential buildings could see a setback in the year to come. However, the Momentum Index did end the year on a high note indicating that a decline in 2020 construction is likely to be modest in nature.

In December, 13 projects each with a value of $100 million or more entered planning. The leading commercial projects were the $300 million Churchill Downs Hotel in Louisville KY and a $200 million Walmart distribution center in Topeka KS. The leading institutional projects were the $250 million Memorial Hermann Medical Center in Shenandoah TX and the $240 million Advent Health Hospital in Lenexa KS.

<table>
<thead>
<tr>
<th>DODGE MOMENTUM INDEX</th>
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<table>
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<tr>
<th></th>
<th>Dec-19</th>
<th>Nov-19</th>
<th>% Change</th>
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<tr>
<td>Dodge Momentum Index</td>
<td>156.2</td>
<td>153.9</td>
<td>1.5%</td>
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<tr>
<td>Commercial Building</td>
<td>170.8</td>
<td>169.2</td>
<td>0.9%</td>
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<tr>
<td>Institutional Building</td>
<td>138.1</td>
<td>135.0</td>
<td>2.3%</td>
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Source: Dodge Data & Analytics
“The plant reaches out and shakes your hand."

Tim Blanch
P.E., LEED AP S.C. Herman & Associates

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- Most other nonresidential building segments (health care, education, amusement and recreation, communication and manufacturing) are expected to end the year with growth roughly in line with rate of inflation, and therefore be considered stable.

- All residential segments (single-family, multifamily and improvements), along with commercial and religious, are expected to end 2019 in decline. Multifamily, residential improvements, commercial, religious, amusement and recreation, and manufacturing are anticipated to experience declines in 2020.

- Total engineering and construction spending for the U.S. is forecast to end 2019 flat with 0% growth compared to 2018.

- Looking ahead to 2020, FMI forecasts a 1% increase in engineering and construction spending levels over 2019.

- Primary target growth segments in 2019 are expected to include a majority of the public infrastructure segments, including power, highway and street, sewage

To access the 2020 FMI Overview, please follow the link https://www.fminet.com/industry-outlooks/2020-fmi-overview-and-2019-us-canada-q4-construction-outlooks/
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2020 CONVENTION AND SILENT AUCTION

About NIA’s 65th Annual Convention
The National Insulation Association (NIA) invites you to join your industry colleagues April 15–17, 2020, at the JW Marriott Scottsdale Camelback Inn Resort & Spa in Scottsdale, Arizona.

NIA’s 65th Annual Convention brings together freshly updated networking, educational, and entertainment events that you look forward to each year! The Convention theme—Let’s Make It Happen—will be woven into the education and networking elements, with each new action and commitment multiplying and moving us forward. We at NIA are excited to welcome attendees from all segments of the mechanical insulation industry to Scottsdale!

Back by Popular Demand!
• Updated registration rates for kids: children 5 or younger may now come to Convention for FREE! Additional discounted registration rates are available for children under 17 years of age. We hope that your whole family will be able to join us in Scottsdale!

• The Wednesday–Friday schedule gives attendees the option to stay longer for some personal time or head home to get back to your family and your business sooner.

Who Should Attend
Convention attendees represent all segments of the mechanical insulation industry: merit and union contractors, distributors, fabricators, laminators, and manufacturers. This broad representation of the industry allows attendees many opportunities to gain new business contacts, network, and build relationships. Spouses, guests, and children are encouraged to attend.

Registration Now Open
Go to the NIA website at https://insulation.org/convention2020/ and sign up today to receive both the early bird discount and the multi-registrant discount.
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IRS KICKS OFF 2020 TAX FILING SEASON WITH RETURNS DUE APRIL 15

WASHINGTON — The Internal Revenue Service successfully opened the 2020 tax filing season today as the agency begins accepting and processing federal tax returns for tax year 2019.

The deadline to file a 2019 tax return and pay any tax owed is Wednesday, April 15, 2020. More than 150 million individual tax returns for the 2019 tax year are expected to be filed, with the vast majority of those coming before the April 15 tax deadline.

"The IRS workforce has worked for nearly a year to prepare for the opening of tax season," said IRS Commissioner Chuck Rettig. "Our dedicated employees are committed to help taxpayers, process tax returns and serve the nation — not just through the April 15 tax deadline but throughout the year."

While the IRS' Free File program as well as many tax software companies and tax professionals began accepting tax returns earlier this month, processing of those tax returns begins as IRS systems open today.

The IRS expects about 90 percent of individuals to file their returns electronically. Filing electronically and choosing direct deposit remains the fastest and safest way to file an accurate income tax return and receive a refund.

"The IRS reminds taxpayers there are many options to get help," Rettig said. "Our website has around the clock information available and is the fastest way to get assistance. We've made improvements to the Free File program and filing electronically with direct deposit remains the best way to speed refunds and minimize errors. As always, experts in the nation's tax professional community stand ready to help people navigate their tax issues. And we also remind people our IRS-trained community volunteers are ready to help file tax returns in locations across the country."

Revised 2019 Form 1040 includes virtual currency questions

Using feedback from taxpayers and the tax professional community, IRS revised the Form 1040, U.S. Individual Income Tax Return, for tax year 2019. Taxpayers will use fewer schedules to supplement the base Form 1040 as six schedules were consolidated into three numbered schedules.

In 2019, taxpayers who engaged in a transaction involving virtual currency will need to file Schedule 1, Additional Income and Adjustments To Income. The Internal Revenue Code and regulations require taxpayers to maintain records that support the information provided on tax returns. Taxpayers should maintain, for example, records documenting receipts, sales, exchanges or other dispositions of virtual currency and the fair market value of the virtual currency.

"Virtual currency is an important addition to the 1040 this year," Rettig said. "This emerging area is a priority for the IRS, and we want to help taxpayers understand their obligations involving virtual currency. We will also take steps to ensure fair enforcement of the tax laws for those who don't follow the rules involving virtual currency."

STATEMENT FROM U.S. SECRETARY OF COMMERCE WILBUR ROSS ON Q4 AND ANNUAL 2019 GDP: ECONOMY GROWS 2.3% IN 2019

The Department of Commerce’s Bureau of Economic Analysis (BEA) released the fourth quarter and annual gross domestic product (GDP) numbers. The Bureau found that the real gross domestic product increased at an annual rate of 2.1 percent in the fourth quarter and 2.3 percent for all of 2019, continuing to beat expectations.

“Since the beginning of this Administration, critics have predicted doom and gloom for the American economy,” said Commerce Secretary Wilbur Ross. “They were wrong then, and they are wrong now. President Trump continues to unleash incredible growth in the American economy despite the effects of Boeing’s problems with the 737 MAX and the General Motors’ strike. GDP for 2019 is more great news for the American economy and is even better than what today’s numbers show due to those two special factors. Beyond this, Americans continue to experience tremendous increases in employment and wages that prime 2020 for further economic gains. When you add in the benefits of USMCA, the Phase One Deal with China, the two trade deals with Japan, and the re-working of the free trade agreement with South Korea, America is back and competing on the world stage.”
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The GDP continues to beat performance predictions before the 2016 election, and there was other good news in the BEA report:

- The U.S. has the largest GDP of any country in the world, and it continues to grow at a sustained rate. U.S. GDP reached an all-time high in 2019 of $21.43 trillion.
- The growth of the goods GDP rose by an impressive 4.7 percent, while services was at 1.7 percent.
- Consumer spending increased by 2.6 percent last year and spending on durable goods surged by 4.7 percent in 2019.
- Personal income reached an all-time high of $18.6 trillion, up from $17.8 trillion in 2018.
- The personal savings rate increased to 8 percent for the year, with Americans saving $1.31 trillion in 2019, up from $1.21 trillion in 2018.
- The long period of massive import surges of goods is finally abating. For the year, imports of goods rose by only 0.2 percent, the lowest yearly increase since 2009.


THE DEVIL IS IN THE DETAILS – 2019 Q4 GDP

[Please Note: The previous article is a copy of the news release from The Department of Commerce’s Bureau of Economic Analysis (BEA) regarding the Government’s spin on the fourth quarter and annual gross domestic product (GDP) numbers.

Below is the interpretation of those same GDP numbers by the chief economist for Dodge Data & Analytics. I found the articles interesting].

By Richard Branch, Chief Economist

BEDFORD, MA – January 30, 2020 – The advance reading for U.S. Gross Domestic Product in the fourth quarter came in at a close-to-expected annualized 2.1%. While likely to be revised in the coming months, it painted a picture of an economy that continues to hover near its potential rate.

A closer look at the details, however, suggests that there are reasons to expect slower growth in 2020. On the plus
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side, the fourth quarter pace of government spending picked up driven equally by state and local governments and federal defense spending. Trade also provided a sizeable positive contribution to the headline number as exports jumped and imports tumbled.

Total fixed investment was neutral in the fourth quarter. As expected, residential investment picked up in line with rising sales and construction of single family housing in the fourth quarter. However, nonresidential investment in both equipment and structures declined for the third consecutive quarter most likely due to uncertainty over trade policy. Inventories were also a net drag on headline GDP.

The consumer, who has been the stalwart of economic growth through most of 2019, took a concerning breather, however, as spending growth cooled from an annualized 4.6% in the second quarter and 3.1% in the third quarter to just 1.8% in the final three months of the year.

For the full year, the U.S. economy grew at a 2.3% pace, down from the 2.9% rate in 2018, but about on par with growth in 2017.

Looking ahead, labor constraints are likely to slow employment growth in 2020 making it harder for consumers to sustain their level of contribution to the economic growth. Business investment is also likely to remain sluggish as uncertainty over trade policy continues despite the Phase I trade deal signed between the U.S. and China in early-January. Residential construction will also struggle to gain a foothold as margins to build entry level homes for the ballooning millennial generation remain tight. All told, economic growth will slow but remain positive in 2020, allowing the longest expansion in U.S. history to continue.

**OSHA PENALTIES**

Below are the maximum penalty amounts, with the annual adjustment for inflation, that may be assessed after Jan. 15, 2020.

<table>
<thead>
<tr>
<th>Type of Violation</th>
<th>Penalty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Serious Other-Than-Serious Posting Requirements</td>
<td>$13,494 per violation</td>
</tr>
<tr>
<td>Failure to Abate</td>
<td>$13,494 per day beyond the abatement date</td>
</tr>
<tr>
<td>Willful or Repeated</td>
<td>$134,937 per violation</td>
</tr>
</tbody>
</table>

States that operate their own Occupational Safety and Health Plans are required to adopt maximum penalty levels that are at least as effective as Federal OSHA’s.
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