

# AWRF **Stringmakers**

2020 ISSUE 165

Photo provided by  
St. Pierre Chain  
2019



**ASSOCIATED WIRE ROPE FABRICATORS**

“An Association Serving the Lifting,  
Rigging and Load Securement Industry”

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# WHO'S BEHIND THE RIGGING HARDWARE YOU SELL?



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# THOUGHTS FROM THE PRESIDENT

The last message I submitted to Slingmakers was one filled with all the great stuff coming up – Boca, Tech meetings, projects – the 2020 calendar was full of great plans and optimism. While we’ve had to adjust quite a bit in the last couple months, we are still working hard to make sure we keep our momentum rolling for whenever we can get everyone back together again.

The AWRF management team worked extremely hard throughout March as it became apparent that we would not be able to have our spring meeting in Boca. After many conversations between JAGwire, our legal counsel and the Boca hotel, the financial impact of cancelling the meeting was minimized to nearly zero. This is a huge accomplishment, as it could have been a very large financial hit to our association. Many thanks to the JAGwire team, and Barry Epperson, for helping to navigate through that very tricky situation.

Both summer meetings this year will be virtual, as travel is still precarious for many. The summer virtual Technical Committee meeting will be followed the next day by a virtual Board of Directors meeting. This timing allows for the Board of Directors to review and approve projects coming out of the Tech Committee in a more efficient manner and allows more Directors to participate in the Tech meeting. The Board will also use this meeting time to discuss the viability of the next general meeting, a PIE, scheduled in Denver this fall.

This industry has, for me, always been about the people. Co-workers, customers, suppliers – it’s always been the people and the relationships that have inspired me most during my time in this industry. During the last 90 days of unprecedented shutdowns, lock downs and quarantines, I’ve been reminded time and again why I’ve chosen this industry. **It’s the people.**



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## AWRF CALENDAR

### 2020

- July 15 - 16 Technical Committee Meeting  
Zoom Meeting
- July 16 - 17 Board of Directors Meeting  
Zoom Meeting
- September 22 - 23 ASME B30 Committee  
Zoom Meeting TBD
- October 4 - 7 AWRF General Meeting and P.I.E.  
Sheraton Denver Downtown  
Denver, CO

### 2021

- April 25 - 28 AWRF General Meeting  
**45th Anniversary**  
Grand Wailea (Waldorf Astoria)  
Maui, HI
- September 26 - 29 AWRF General Meeting  
Omni Nashville  
Nashville, TN

### 2022

- April 24 - 27 AWRF General Meeting and P.I.E.  
Marriott Marquis Houston  
Houston, TX
- October 16 - 19 AWRF General Meeting  
Loews Philadelphia Hotel  
Philadelphia, PA

# A Year, So Far, In Review From the Perspective of the AWRF Office

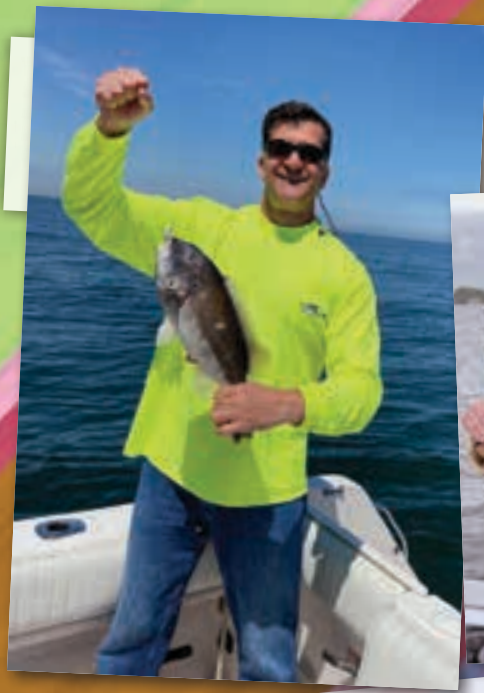
“WHAT A YEAR!” is all I keep saying to myself, and it’s only halfway over. Starting at the beginning of 2020, I was SO looking forward to all of the things that had been planned and in the works months in advance. However, as reality morphed, we started having to deal with many obstacles that had never before been encountered. At the beginning of this pandemic, we started speaking with the Executive Committee on a daily basis. The conversation went from, “Alright, let’s move forward and have the meeting with members who still want to come,” to “Goodness, this entire pandemic is serious., NO WAY are we moving forward with this meeting.” From the day-to-day CDC notices and WHO information being released, the decisions were definitely easier to make for the group itself, but hard on the heart. Honestly, it made me a bit sad not to be able to travel to Boca Raton and see all of the wonderful AWRF members, and spouses, that come to the meetings. Being able to experience and witness the commitment that you, the members, have for the association is something I will always look forward to seeing.

Although the first part of the year did not go as planned, we are looking forward to all of our other association “happenings”.

- The AWRF 2020 Scholarship Program is underway, be sure to download the application. Check out our new Enrichment Scholarship which benefits additional members and their dependents as well as the trades. With a total of NINE scholarships this year, we are hopeful for many applicants and looking forward to helping contribute to the future of people within our AWRF community.
- The Membership Milestone Plaques have been mailed. Thank you to all the companies that became members in 1979, 1989, 1999 and 2009. There is still time to send the AWRF office a picture of you with your plaque. Show us your AWRF Pride.
- The summer months stay busy for the AWRF office. Watch for a Board of Directors Ballot Aid and Ballot to be sent to your company’s point of contact. If the contact has changed, please let the AWRF office know so it can be updated.
- We will also be conducting the Safety Award Program this summer, so be on the lookout for that information as well! Do we have your Safety Manager’s name and email in our database?
- Other committees within the AWRF Board of Directors have been busy as well. The Health committee (a part of the QHSE) has been providing great content for Slingmakers, as well as providing at home workout videos to do at your leisure.
- If you are an AWRF Member in the US; you have seen the concerted effort from your Government Affairs Committee to keep you informed of the PPP and CARES ACT during the State shutdowns.
- The Technical Committee, as always, is working hard to provide valuable information for our membership. We look forward to the first ever Technical meeting via Zoom in July. This will allow the Technical Committee to continue to come together and bring additional information for our membership.
- The Programs Committee has worked with our slate of speakers previously scheduled for Boca Raton, and hope to be able to share them with you come this October and next year. The goal for the Board of Directors is to make sure that the critical programs continue to benefit the membership. Decisions regarding programs, as well as other committee work, will be discussed at the first Zoom Board of Directors meeting in mid-July.
- Speakers in October? Yes, AWRF is currently moving forward with the P.I.E. and General Meeting in Denver, Colorado October 4th – 7th. Booth and meeting registration will be available after the Board meeting in mid-July.

The Board of Directors is made up of members of our association, yes, but it is also made up of people with families. Families who have been going through the same hardships that many of us have experienced throughout this pandemic. Please enjoy some photos of a few of our directors during the quarantine period having some good ole family fun.

Looking at the rest of the year ahead, I continue to send well wishes to you, our membership, and your families. We are all hopeful for a better tomorrow.



Treasurer Jack Gibbons on his G-4 enjoying the water!

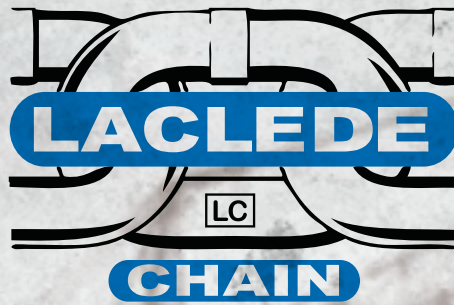


The Moses family has been staying active with rides, hikes, and cookouts within the local mountains and valleys through this pandemic. Here are just a few pictures of my family.



Since you asked, I included a picture, attached. It definitely needs some explanation. At Easter, my wife's family, who are scattered all across the country came up with an idea two days before Easter to have a Easter Bonnet competition. There were a variety of categories based on gender, age, and for pets...that should explain the reason for the dog head. We had to use materials from our home or yard. Luckily, Jennifer is a wonderful gardener. My ingenuity paid off, because I not only won the 1st place award for Sr. male, but I also won the 1st place prize for the pet division.

*Tom Hudgins*



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# Search & Find

**FIND THIS CRANE**

Find the crane hidden in Slingmakers, take a picture of it and send it to [emily@awrf.org](mailto:emily@awrf.org).

All entries will have a chance to win a prize in a drawing.



## Word Search

T U C U G O R L J Z H D A G C G D L  
C A F N B E C K E T S Z N B O W A I  
B Y K B M T M V L E G I E T N N O A  
C O R R U G A T E D K E E P T O L R  
L O A D I N G E K A R K E G R I B O  
C R A N E O M I E C S E E O O S I N  
J I B E W S M R A A R Z A D L O R O  
J Z O H A O B N B C Q C L E L R D M  
C R I T I C A L L I F T K Z E R C V  
P B E X A M I N A T I O N I R O A E  
D A E H R E V O H P G D K N F C G R  
E L G N A U L R F C N E E A A H E T  
W A R R I N G T O N I R R V T W N I  
T W U E E K A R B U R R R L I U A C  
R Z Q L U V S S S Y A I A A G Z L A  
E L B A C B O M G F E C B G U M E L  
P S T R E N G T H H B K D C E D Y W  
A N S I A G N I T A T O R N O N E Q

ANGLE  
ANSI  
ASME  
BASKET  
BEARING  
BECKET  
BEER CAN  
BIRD CAGE  
BRAKE  
BREAKING  
CAB  
CABLE  
CONTROLLER  
CORROSION  
CORRUGATED  
CRANE  
CREEP  
CRITICAL LIFT  
DERRICK  
EXAMINATION  
EYE  
FATIGUE  
GALVANIZED  
JIB  
LOAD  
LOADING  
MONORAIL  
NON ROTATING  
OVERHEAD  
STRENGTH  
VERTICAL  
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Words can be found Vertically, Horizontally and Diagonally

*only*

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# 40 Years and Counting

## A Few Member Comments

40 years is a long time and a lot has changed since then.

We actually started making slings in 1978. We knew at the time that we wanted to provide a safe and high quality product. At that time companies that we purchased our rigging products and equipment from were willing to show us how to make slings. We had some help getting started from Armco (Union Wire Rope), Esco, and Crosby. Cincinnati Insurance Company covered our products liability insurance even though they knew very little about the rigging industry. This was on a trial basis. We needed to have two years without a claim and pass their inspections before they would consider covering us on a permanent basis.

We decided to join AWRF early on based on the recommendation of several of the members. It was a good decision because at that time the meetings were geared towards making sure sling makers had the information they needed to fabricate slings correctly. The whole industry wanted to help you achieve this goal and the meetings were geared towards this.

We were able to meet the pioneers of our industry and they were willing to share some of their knowledge. They would let you come to their facilities and would show you how they did things. This would be unheard of now with the liability situation the way it is.

This laid the foundation we needed to grow and expand our knowledge and expertise. We progressed from making single body eye/eye mechanical spliced slings to multi-leg slings, hand spliced slings, braids, poured sockets, and large diameter slings. Later with the help of John Verner at Yarbrough cable service we began making synthetics slings. We also learned hand slicing and braids from Yarbrough Cable Service. I spent a week there working in the shop on an order of hand spliced boom pendants they were making for us.

There were many other members that were sources of valuable information that were willing to steer you in the right direction. They all played a very big part in our success.

AWRF has been a very large part of our success. I have seen it transform from rigging members only to allowing manufacturers to be members. AWRF steered the members through the legal side of the business as well as the insurance challenges we all faced. AWRF evolved with the times and provided members with the tools needed for success.

We may not all have been large multi facility companies but we all faced the same obstacles of doing business in this ever changing world. AWRF was there to show us the way.

Joe Derr Jr.; Vernon Lifting Products

My commentary on the value provided by AWRF is that it has developed as the industry matures / evolves to meet not only the demands of the rigging shops, but the industry as a whole. Needs will continue to change and AWRF provides the best network of industry leaders to navigate transformations of products, education, support and market approach.

John Fireovid; Vernon Lifting Products



*"The better you are at surrounding yourself with people of high potential, the greater your chance for success"*

The Kennedy family started Kennedy Wire Rope & Sling Company in May of 1979. The following year they made the decision to join the AWRF organization with the above words in mind. Forty years later it has proven to be a wise decision. Our organization and the decisions we have made have been influenced throughout these years by the information, exchanging of ideas and friendships that have been made along the way.

We look forward to being an active member of the AWRF organization, for many years to come.

Sincerely,  
Aaron Bohnert - COO; Kennedy Wire Rope & Sling

# MILESTONE MEMBERSHIPS

## *40 Years*

AAA Wire Rope & Splicing, Inc.  
Apex Tool Group  
Bridon-Bekaert - The Ropes Group  
Kennedy Wire Rope & Sling Co.  
Mazzella Companies  
The Ulven Companies  
Vernon Lifting Products  
WireCo WorldGroup

## *30 Years*

Distributor Computer Systems, Inc.  
LAMCO Slings & Rigging  
Rockford Rigging Inc.  
Samco Sales Inc  
Wirerope Works Inc.  
Wiscolift, Inc.

## *20 Years*

Cascade Rigging Inc.  
Doleco USA Inc.  
Durabilift by Durbin  
Marine Rigging Inc.  
Port City Industrial & Marine Supply  
Sahm Splicing International GmbH  
Stren-Flex  
Wirop Industrial Co. Ltd.  
Yoke Industrial Corp.

## *10 Years*

Cortland Company  
Gosan USA, Inc  
Lincoln Hoist  
Mile High Rigging, Inc.  
Moseroth LTD.  
Page Wire Rope  
Super Slings Inc.  
Superlift Wire Ropes USA LLC  
The Mahoney Group  
The Rigging Box  
Visco, Inc.

*Thank you for your  
membership!*

# The Government Affairs Committee

By: J. Barry Epperson  
General Counsel and  
Chairman of the  
Government Affairs Committee



NOTE: New address for J. Barry Epperson; 4512 South Atlanta Avenue;  
Tulsa, OK 74105 (Phone: 918.640.5773 or 918.633.4065)

## EVOLUTION OF THE AWRF Recommended Practices & Guidelines

*The AWRF RP&G Policy has taken shape only after many years of input from the lifting, rigging, and load securement industry. The end product of each RP&G initiative represents the historical wisdom of riggers, manufacturers, end users and dedicated engineers.*

Thirty-six years ago I sat with Bill Meals, CEO of Lift All (then of Manheim, Pennsylvania), in the lobby of the Dupont Hotel in Wilmington, Delaware where we jointly drafted a document which was to become the genesis of the *Associated Wire Rope Fabricators Policy for Adopting Recommended Practices and Guidelines* (RP&G). We entitled the original document *Statement of Policies and Procedures for Standards Activities*. On April 8, 1984, this paper was adopted by the Association as the initial step toward an eventual system of voluntary guidance criteria for the lifting, rigging and load securement industry.

On January 19, 1990 the official AWRF Purposes were expanded to permit the “establishment” of technical information. In response to the inevitable confusion about exactly how to deal with this self-imposed directive, I prepared and submitted a document to the Association’s Technical Committee followed by the Board of Directors entitled “Guidelines for Dissemination of Information,” which was officially adopted by AWRF on August 10, 1992. Next, in January of 1994, the Board of Directors solidified its position regarding standards. The new AWRF direction, which was presented to the general membership in April of that year, reiterated the proposition that while AWRF does not write, promulgate or adopt voluntary or mandatory consensus standards, the Association intends to take action on the following authority:

“...to develop Association recommended ‘practices’ and ‘guidelines’, and to actively support, influence, and provide input to standards-writing organization utilizing an open process which requires the opportunity for input from the entire membership and industry at large, subject to Board-appointed procedures.”

This authority emanates from the following corporate purpose:

“to encourage the development of safety standards for manufacturing, fabricating and distributing of lifting, rigging and load securement devices

including promotion of suggested product safety programs and procedures applicable to the industry.

The next step was obvious: AWRF needed a “Policy” to govern its newly conceived strategy of developing practices and guidelines. Accordingly, in early 1995, I was assigned the responsibility of creating such a Policy. We decided on a label of Recommended Practices and Guidelines. Deference to due process required a fair and balanced protocol with ample deference to transparency. After many rewrites, I presented a final draft to the Technical Committee (TC) and then to the Board of Directors where the document was memorialized on October 22, 1995. We added criteria for periodic review of each RP&G and on August 10, 1996, the TC finalized procedures for delegating assignments to the appropriate TC Subcommittees which were charged with the responsibility of developing guidance for specified subjects.

The first major revision to the RP&G protocol took place in 2005 and the second was completed on August 25, 2015.

What legal steps were taken to protect the Association in the pursuit of the new RP&G Policy?

- I. A thorough briefing of the Association’s officers, directors and past presidents, including the legal ramifications of such an undertaking.
- II. Preparation and maintenance of the new RP&G Policy, with emphasis on due process and representative participation within the various subcommittees, the Technical Committee, the Board of Directors and finally the Association membership.
- III. The acquisition of Errors and Omissions (E&O) insurance coverage. To paraphrase our AON insurance agency representative: Professional liability insurance provides coverage for negligence in professional advice, and/or services to individuals and companies. The coverage focuses on alleged failure to perform on the part of the policyholder resulting in financial loss caused by errors or omissions. I would add that E&O coverage is designed to protect the insured from alleged damages in the development of standards or other forms of recommended practices, operations or guidance.
- IV. Development of a Disclaimer to be attached to each finished RP&G document. In keeping with our objective of constant improvement, the Association is in the process of considering the following suggested addition to our standard Disclaimer.



- V. An acknowledgment that other practices and materials outside those described in this RP&G may also be suitable in providing products which meet high quality standards based upon the individual company's experience and documentation.

The language of paragraph V above which serves as an appendage to the Disclaimer, will eventually appear in each RP&G book. It emphasizes the caveat that AWRF members remain free to follow practices, procedures, guidelines or standards of their choice and, of course, to purchase materials or products of their own selection. It also underscores the principle that AWRF does not endorse products or services, and, while Association recommendations are carefully formed by consensus, their acceptance is strictly voluntary. Although AWRF does not enforce compliance with its RP&G, the Association will extend cooperation to any private or public sector standards writing organization where an AWRF RP&G may be instrumental in the promulgation of a standard.

As used in the RP&G Policy, the term "consensus" generally implies substantial, but not necessarily unanimous consent of the participants in the adoption process. Only at the final level of approval of an RP&G by the general Association membership is consensus specifically defined as "a minimum vote of two-thirds of those AWRF members present and eligible to vote." Dissenting opinions may always be submitted in writing and will be given due consideration by the TC.

The strength of the RP&G process lies in the networking process between the TC and its appropriate subcommittees. The RP&G Policy procedures require investigation of the particular products in the marketplace, emerging innovations and applicable domestic and foreign standards. Testing is often an integral component of a Subcommittee's initiative. To that end, the TC defers to its Subcommittee on Testing Methods to develop applicable testing protocols followed by the work of its Subcommittee on testing to oversee the actual test.

Where do the ideas for new guidance projects originate? Any interested party, whether or not an AWRF member, may submit a written request to the TC to explore the development of an RP&G. They may go so far as to suggest an entre prototype or merely introduce a proposed concept or a modification to a work in progress. Although the Association is not required to act on such submissions, the TC Chairman will give consideration to any credible proposal.

In conclusion, it is my hope that with a better understanding of the protracted evolution of our RP&G Policy, the members of AWRF will be reassured of its value to the lifting, rigging and load securement industry.

## PPP LOAN UPDATE

Late last week the **Paycheck Protection Program Flexibility Act** became law. The new law enhances the benefits of the former PPP as follows:

1. Increases the time to use the funds from 8 weeks to 24 weeks.
2. Lowers the percentage of the loan that borrowers must spend on payroll to qualify for loan forgiveness from 75% to 60%.
3. Allows any portion of the loan which is not forgiven to be payable in 5 years at 1% interest.
4. Gives borrowers until December 31, 2020 to restore employees to former levels in order to qualify for loan forgiveness.
5. Allows borrowers to participate even if payroll taxes are deferred.
6. Retains the June 30th deadline to file new loan applications.

According to the Small Business Administration, as of June 4th, 4.5M PPP loans have been approved for a total of \$511B.



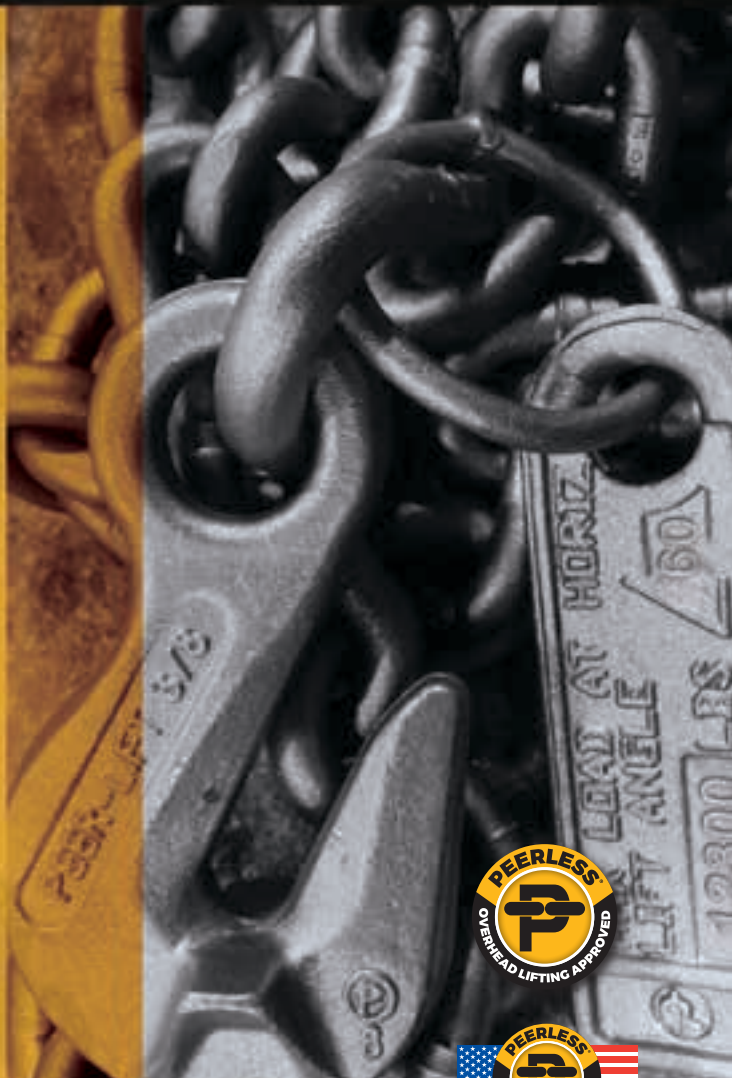
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## CONFIGURATION OPTIONS

### Sling Type

- Single
- Double
- Triple
- Quad
- Adjustable

### Chain Grade & Size

- 100 (9/32" - 1")
- 80 (9/32" - 2")
- 63 (9/32" - 1")
- Normalized Proof Coil  
*(for acid dip pickling applications)*

- Inconel and/or Monel 400  
*(for higher temperature applications)*
- Carpenter 20/Alloy 20  
*(for higher concentration of acid applications)*
- Stainless steels:  
316 and 304

### Common Attachments

- Standard sling hooks
- Grab hook
- Foundry hooks
- Plate hooks
- J-Hooks
- Custom bent attachments

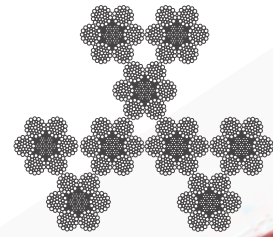


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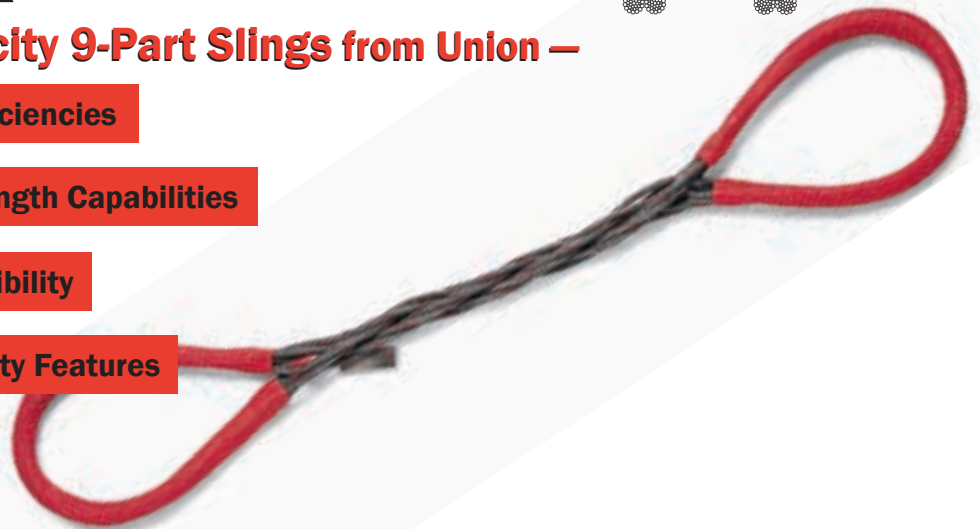
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More Flexibility

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# Why You Shouldn't Make Team Members Responsible

by Dave Rosenberg, CPBA/CPDFA, Principal of Locked On Leadership, LLC

*As a former Naval Officer and President of several companies, Dave Rosenberg understands the difficulties of managing tasks and personnel. Now he is on a mission to replace TGI Friday with TGI Monday. Dave is the founder and principal at Locked On Leadership, a consulting firm that focuses on practical tactical leadership skills that yield results. He is a Certified Professional Behavioral and Driving Forces Analyst and has worked with over 60 companies in 13 states arming them to achieve sustained and managed growth.*



## Home/Employees, Leadership, Training/Why You Shouldn't Make Team Members Responsible

### Why You Shouldn't Make Team Members Responsible

One of the biggest mistakes that you can make as a leader is to make someone responsible for getting something done. If you spend any time at all reading about management and leadership you will eventually come across the sentiment "if everyone is responsible, then no one is responsible." The inference we are supposed to draw is that when everyone is responsible for the same task, then everyone will believe that someone else will handle it and the task will never get done. Therefore, we should just make one person responsible. The problem is, being responsible doesn't always get the job done.

### Accountability vs Responsibility

We tend to equate responsibility with accountability and these are two, very-different words. Responsibility is our ability to give a response, to act. Implicit in this is a sense of timeliness. If your response comes late, you aren't being responsible.

For example, if I threw a ball at you and you don't attempt to catch it

until it hits you, or passes you, you failed to respond or were irresponsible. You have to attempt to catch the ball at the right time to be responsible. Of course, if you react in a timely fashion but you don't know how to catch a ball, then your response would be ineffective.

In order to catch the ball, you need to know-how. Someone has to teach you the correct procedure for catching. Once you know how to catch a ball, you can then be held accountable to catch it. Accountability is your ability to account for something. Account comes from the Latin, computare, to calculate (as in the root word for computer). In order to properly calculate anything, you need to follow a set procedure. Therefore, accountability is the ability to follow a set procedure.

So, if you respond to the tossed ball by raising your hands but fail to catch it, you responded in a timely fashion, you were responsible but need to be held to account, that is to explain why your attempt failed. Conversely, if you attempted to catch the ball with the correct catching technique, but you didn't do it until after the ball passed you, you were accountable but irresponsible.

## Don't Get Hit in the Face

As you can see, if you hold someone responsible without making them accountable, you're setting them up to be hit in the face with the ball. This is why it is so important to provide great, syllabus-based training before you make someone responsible. The training should include testing to make sure they know how to execute the procedure. In addition to the benefits I outlined in my post, Targeted Employee Training, you will realize these amazing benefits.

1. Team members will feel more secure in their jobs. If you want your team to be high performing, they have to feel secure in their jobs. When you invest the time to properly train someone it increases their sense of security.
2. Increased sense of value. In addition to the sense of security, team members will recognize that you have invested your two most valuable resources in them, time and money. This adds to their esteem and triggers a reciprocity response by increasing their desire to pay you back by performing well for you.
3. You will have a valuable tool for counseling someone if something goes wrong. When we understand the difference between accountability and responsibility, we can figure out what went wrong and how to prevent it from happening again. Did they act in a timely fashion, i.e. were they responsible? If not, why? Were they overworked, were they aware, did they fail to see the requirement for a more-timely response? Did they respond quickly but failed to follow the correct procedure, i.e. were they accountable? Once again, if this is the case, why? Was the training adequate, did your procedures fail to anticipate that situation, or did they simply decide to take a short cut?

In short, if you want to set your team up for success, don't make the responsible without first making them accountable.

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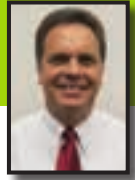
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### Hazardous Fume and Gases When Welding & Ways to Control Them

Although some rigging shops may have more extensive welding operations compared to others, many shops probably have an occasional need to perform a certain type of welding from time to time. Welding may be product related such as welding links for a chain sling or welding for a custom engineered lifting device. A shop may have reason to weld related to maintenance or repair of a specific piece of equipment in their facility. Regardless of what type of welding, it is critical to understand that the welding process exposes the welders and coworkers to harmful metal fume and gas by-products.

Welding falls into one of two classification groups. One group is fusion welding, which is heat alone. The three types of fusion welding are electric arc, gas, and thermit. Electric arc welding is the most common. It uses an electric arc to melt the base and filler metals. The other welding classification is pressure welding, which involves heat and pressure.

The arc welding types in the order of decreasing fume production:

- Flux core arc welding (**FCAW**) - filler metal electrode; flux shield
- Shielded Metal Arc (**SMAW**) - electrode provides both flux and filler material
- Gas Metal Arc (**GMAW or MIG**) - widely used; consumable electrode for filler metal, external gas shield.
- Tungsten Inert Gas (**GTAW or TIG**) - superior finish, non-consumable electrode; externally supplied inert gas shield

**MIG** is the most versatile and the easiest type to learn. **TIG** is the most aesthetically pleasing.



Gas or oxy-fuel welding uses a flame from burning a gas – often acetylene. The gas melts metal at a joint to be welded. This type of welding is common when welding iron, steel, cast iron, and copper.

Rather than utilizing gas fuel or electric current, thermit welding uses a chemical reaction to generate intense heat.

Pressure welding combines heat and impact-type pressure to join the metal.

Oxy-fuel, plasma cutting, and brazing involve the melting of metal which then produces airborne metal fume. Brazing is a metal-joining process in which two or more metal items are joined by melting and flowing a filler metal into the joint, the filler metal having a lower melting point than the adjoining metal. Brazing does not involve the melting of the base metal.

Welding fumes are a complex mixture of metallic oxides, silicates and fluorides. Fumes are formed when a metal is heated above its boiling point and its vapors condense into very fine, particles (solid particulates). Welding fumes generally contain particles from the electrode and the material being welded.

Factors that affect exposure to the welding fume are (a) type of welding process, (b) base metal and filler metals used, (c) welding rod composition, (d) location – outside

or enclosed space, (e) welder work practices, (f) air movement, and (g) use of ventilation controls

OSHA has indicated that Intense exposure to welding fumes can result in irritation to the eyes, nose and throat. It can also lead to dizziness and nausea. If workers experience any of these symptoms, they should immediately leave the area, seek fresh air, and attain medical attention. Extended exposure to welding fumes can cause cancer of the lung, larynx and urinary tract. It can also affect the kidneys and nervous system.

Welders can take precautions in order to manage the risks associated with fume exposure.

Per OSHA, precautions include:

- Ensure that workers understand the hazards associated with welding.
- Clean welding surfaces that could contain toxic exposure such as solvent residue and paint.
- Position workers away from welding fumes and gases. If open or outdoor areas, stay upwind. Welding in open areas or outdoors may not always assure proper ventilation.
- For indoor welding, use local exhaust ventilation systems to remove fumes and gases from the welder's work area. Be sure to keep exhaust ports away from coworkers.
- Avoid welding in a confined space that does not have enough adequate ventilation.
- Utilize respiratory protection if welding processes and ventilation do not reduce exposure to safe levels.

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## YOU SHOULD NOT PASS ON THIS PROGRAM!

The QHSE committee and the Board of Directors urges that your safety manager/team takes advantage of this **important** resource. With 2.9 million non-fatal workplace injuries and illnesses reported by private industry, we need to do our part in reducing these numbers.

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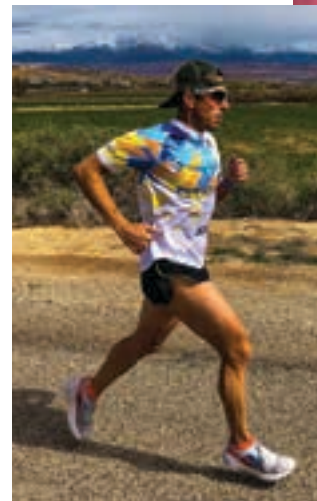
### How to avoid the “COVID-19 pounder” and come out swinging

Sure, it might sound fun to poke fun at gaining plus or minus 19 pounds due to this global shut-down but it's a real issue. As much as the world seems to be yearning for more time out and about, we shouldn't be out and about for safety reasons. As much as our culture is up for taking small evening walks or more hikes, screen time is also at an all-time high. Now, maybe you have a gym membership in the works but at this point, consider this aspect of your life in limbo. A home gym or self-administered aerobic session is the only way to get your sweat on. Ah, yes and let's not forget those of you who are lucky enough to have bought a Peloton before they were sold out for...months. Finally, at this point there might be a small lull in home-meal prep and dietary changes because there are a ton of food-delivery incentives. Let's face it, we all lose stamina and it's more than important to keep momentum alive! But how? This is the new normal...right?

At this point in your life you've been there and likely, you have also done “that”. What if this global pandemic is not only a chance to protect yourself and others from a deadly pandemic, but a chance to eliminate bad habits due to a busy lifestyle on the road? Sales and marketing in your industry can be taxing but a sudden change and more time at home can also be turbulent. First off, having attended multiple AWRP events has shown me some of the issues you are all facing. However, those issues are now replaced with a lot of idle time and ample opportunity to define your new approach to wellness. If you've ever had pain walking upstairs, sleeping or become short of breath

even thinking about exercise, this is your moment. Come out of this pandemic in better physical and mental shape.

This pandemic is specifically threatening to those with high-blood pressure, diabetes and any previous upper



respiratory conditions. If you feel like you fit into any of those categories this is your time to come out ahead. Sometimes we only change due to dire circumstances, folks this is it. The end goal is to do what you can with what you have, so there are several positive changes you can make in your own home. Here are some examples of what you can consider.

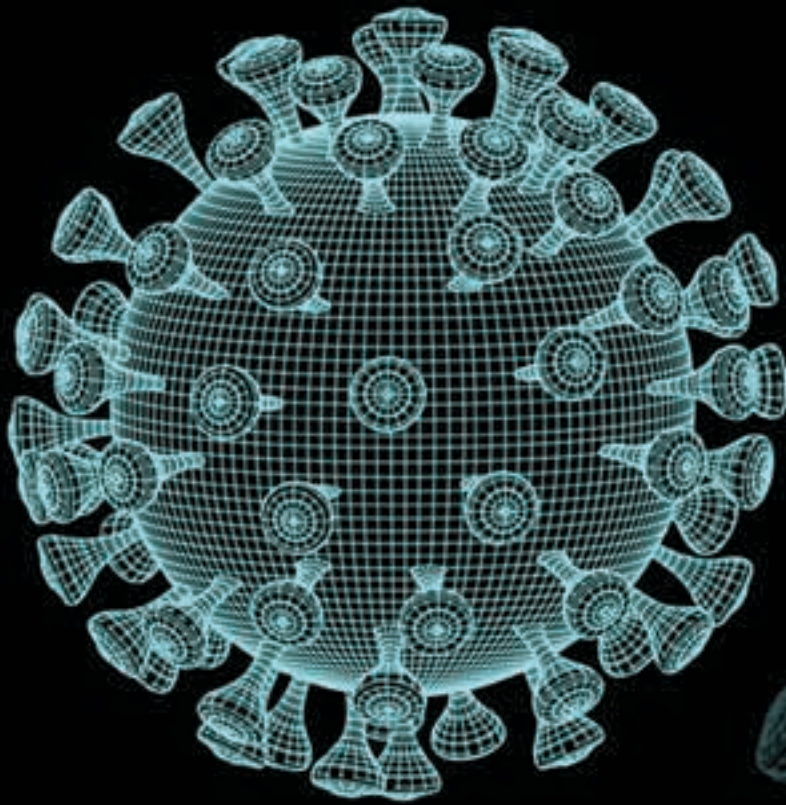
- Challenge and reward - Is there a trip you have always wanted to take near your hometown or somewhere you can drive to? OR, with airfare being so low, maybe it's time to plan that trip to Iceland? Regardless, it's time for a challenge. Some of my friends and I have a Garmin Steps challenge where every month the winner gets a bunch of random gift certificates. This could be done within your family with a simple step tracker. Seriously, there are so many fun challenges and tons of small rewards to add entertainment value!

- Meatless Monday - Every week I pick a meatless recipe to make which should be veggie based and non-fried. I have to say at first I was a bit bored but now that we've had buffalo cauliflower wings and sweet potato gnocchi I'm hooked on this weekly event.

- Exercise challenge - Taking part in a “streak-mile” is a super fun way to boost your physical activity. The goal is to walk or jog 1-mile per day for a whole year...no matter what. I have had friends, who are pilots, jog in airports to keep their streak. Also, it

*Continued on page 60*





# CORONA VIRUS



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## Hanging On and Moving Forward

I've always believed that somehow my life would be void of dramatic, historic events. After all, history is something you see on TV or YouTube, right? Or something we might read in books (back when we read books). Maybe you're as surprised as I am to realize that drama and history are here and now. If you've been thinking it's time to start making really good decisions, you are right!

In the middle of our COVID experience, it's important to understand we have to run our businesses in a way that matches the reality in front of us. Statistically, training new employees costs much more money than keeping the ones you have, and dropping too much of your marketing and sales efforts to save money usually ends up being the wrong move in the long term. Additionally, finding ways to make sure our virtual events deliver the same impact as our in-person meetings requires "non-boring" presenters who can connect with your audience quickly and hold their attention. We have to survive and make the best decisions we can under the circumstances we find ourselves in right now. Hanging on to your most valuable people and your willingness to move forward are your greatest assets, according to research on how successful businesses survive or even thrive in tough times.

As we set our sights for a new normal (which is never really that new or normal), keep in mind that historically we go through tough times and come out better than we went in. And that's not just a cliché of positive thinking; it has been the experience of the human race. This the 20th pandemic in the last 500 years, and a comparatively mild one at that. It's easy to be negative when we're wearing masks — or protesting for our right not to wear masks — and watching news coverage that seems more like a '90s movie starring Dennis Quaid and Morgan Freeman! But the reality is before long, as we come across pictures of ourselves sheltering in place and looking like some kind of strange, long-haired surgeons in underwear, we might look back on this time period with fond memories. So keep the faith as you plan to maneuver through the obstacles.

*"Sometimes we seek change and sometimes change seems to seek us. But every 100 years or so, change becomes inevitable and just kind of slaps us in the face! We are forced to do what we, the human race, ultimately do rather well: become much better because life got worse." – Garrison Wynn*

# Ready to Reopen: A Playbook for Your Small Business

A guide to helping businesses of all types and in all regions navigate the complex process of reopening and evolving post-coronavirus pandemic.

By: Nicole Fallon, Contributor



*Reopening and adjusting to the “new normal” will involve several steps for businesses to take, from researching, communicating, and executing plans to pivoting strategically.*

In the early months of 2020, the COVID-19 pandemic prompted wide-sweeping shutdowns and shelter-in-place orders across the United States. Now, as parts of the country look to start relaxing these strict measures, small business owners need to think about what’s next and how they will adapt and move forward safely and sustainably.

COVID-19 has impacted every business differently. Some were able to shift to a remote work model, while others adjusted operations or closed their doors entirely. Factors that have impacted businesses’ timelines and their abilities to resume “normal” operations include:

- The status of any existing stay-at-home orders in their state(s) of operation. See the U.S. Chamber of Commerce’s State-by-State Reopening Guide for details on reopening plans in your state.
- The severity and volume of COVID-19 cases within their locale.
- Whether the business has a physical location.
- The ability to enforce proper social distancing (at least six feet between individuals) within the business location.
- The level of contact with customers and other employees (e.g., beauty salons and gyms with direct physical contact vs. retail stores and restaurants with indirect contact).

One thing is true across the board, though: Every business will face tremendous challenges as our nation begins the path to recovery, while still facing the public health threat of the virus.

When brick-and-mortar businesses are able to reopen their doors, consumers may be wary about being in an enclosed space with other individuals, regardless of the health and safety protocols in place. Even digital businesses that have remained fully operational may find it difficult to boost sales with so many customers facing lost or limited income.

The businesses that will survive and thrive are the ones that can be flexible and adaptable to consumers’ new and evolving needs. You’ll need to plan carefully and understand not only what may need to change about your business, but what new growth opportunities may exist for you in a post-pandemic world.

In this guide, we’ll walk you through the steps your business will need to take to reopen as restrictions are lifted across the country. While your exact reopening strategy will depend on your home state and business type, you can use this playbook as a starting point to help you plan and prepare for the “new normal.”

## Learn

There’s a lot of information out there about COVID-19, so you’ll need to focus on the most reputable, reliable sources to find the right guidance for your business.

Government agencies and public health organizations are best places to find accurate, updated information for businesses that are looking to reopen. We’ve compiled a few key resources to help you get started.

## Federal guideline resources

- Centers for Disease Control and Prevention (CDC). The CDC has become one of the most widely referenced resources on COVID-19. Aside from general public health guidelines for reducing the spread of the virus, the CDC has also created several dedicated landing pages providing coronavirus guidance for businesses and workplaces and how to prepare your small business for the effects of the pandemic.
- Guidelines for Opening Up America Again. While President Trump has left reopening plans up to individual state governors, he has unveiled a three-phase set of guidelines for states to follow, based on the advice of public health experts. Understanding each phase may give you a better understanding of where your state currently stands and what the requirements are for moving on to future phases.
- Coronavirus.gov. The White House’s official coronavirus website is a hub for all official government resources on coronavirus for the American public and its businesses.
- OSHA has also issued guidance for returning to work.

## State-level resources

- U.S. Chamber of Commerce State-by-State Business Reopening Guidance. The Chamber has created a comprehensive map compiling the latest guidance, timelines and other reopening information for employers. This map will be updated as new state plans take effect and new information becomes available.
- Your state's official government website. State governments have been working hard to keep their websites up to date with the latest coronavirus-related guidance and regulations. There are several places to find the appropriate links to your state government's homepage and departments, including [usa.gov](http://usa.gov) and [irs.gov](http://irs.gov).
- Your state or governor's official social media accounts. Many states and their governors operate official accounts on Facebook, Twitter and other social media platforms. In recent months, these accounts have been largely dedicated to real-time updates on coronavirus statistics and executive orders. Be sure to look for the blue "Verified" checkmark next to the account name to ensure it's a legitimate page.

## Local-level resources

Within some states, individual counties and cities have set further restrictions or different guidelines from the overall state. This is especially true in major metropolitan areas with dense populations. If your business operates in a major city or highly populated county, you'll want to check your city or county's official government website to see if there are specific guidelines to which you need to adhere.

## Industry-specific resources

- CDC. The CDC has created individual guideline documents for numerous industries that are uniquely impacted by COVID-19, including educational institutions, public health/healthcare professionals, veterinary clinics, retirement communities and more. You can view and search all CDC guidance documents [here](#).
- American Industrial Hygiene Association (AIHA). The AIHA has also created detailed industry guidelines for sectors like at-home service providers, construction workers, gyms, salons, retailers, restaurants and others as they plan their return to work. As a professional association for occupational health and safety science professionals, the AIHA has developed all guidelines for its Back to Work Safely initiative with special industrial health considerations in mind.

## Plan

Creating your reopening plan will require a lot of internal and external assessment of multiple factors that could impact your success moving forward. Here are a few important things you'll need to consider:

### Regulations

Throughout the pandemic, individual states and regions have been tasked with determining their own guidelines for stay-at-home orders and business closures. Some states have even delegated certain decisions to the county or city levels, which may make it difficult for businesses with multiple locations to create a company-wide reopening plan.

Depending on the type of establishment you operate, your state may develop industry-specific policies, based on best practices and recommendations from public health officials and the federal guidelines for reopening America. For instance, your state may mandate strict physical distancing and sanitation protocols, as well as require employees and customers to wear face coverings in your location and also in your industry.

By understanding your obligations under your state's regulations, as well as the generally accepted guidelines for your industry, you will be able to craft a reopening plan that instills trust and confidence among the individuals who interact with your company.

### Safety

As a business owner, your primary concern should be the health and safety of your employees and customers. All places of business, including shops, restaurants, construction sites and offices, must take precautions to reduce the risk of spreading COVID-19 on-premises.

Here are some considerations as you develop your new safety policies in the post-coronavirus workplace:

#### General hygiene practices

- Think about how you can best reiterate and enforce the CDC's guidelines for proper, frequent handwashing and coughing/sneezing into a tissue or elbow when employees return to work.
- Assess your business's current cleaning and sanitation practices against the CDC's recently released recommendations. What procedures can you implement or upgrade to reduce the spread of the virus, and how can your staff help maintain those practices? This may include sourcing and stocking up on cleaning products and sanitizers for employee use during work hours.

#### Personal protective equipment (PPE)

- If your business was subject to the Occupational Health and Safety Administration's general requirements for employee PPE use, make sure you continue to adhere to those guidelines when you reopen.
- If your state has issued requirements for your employees and/or customers to use face masks and gloves on-premises, have a plan in place to enforce that regulation and provide PPE to employees if at all possible. Otherwise, you may wish to encourage employees wear cloth face coverings in the workplace, per the CDC's official recommendation.

## Social distancing

- Consider how your current workspace can be reconfigured to encourage social distancing if telework is not possible. The CDC recommends installing physical barriers, changing layouts to put at least six feet of distance between work stations, closing communal spaces, staggering shifts and breaks and refraining from large events.
- According to LifeLabs, you may wish to consider limiting the number of employees in the workplace and alternating teams to further encourage social distancing.

## Employee health monitoring

- Develop a plan for monitoring your employees' health, with a particular focus on COVID-19 symptoms.
- Decide how you will handle a positive case of COVID-19 in your workplace after you reopen. OSHA's guidelines give specific steps on how to manage and isolate employees displaying COVID-19 symptoms.
- Reiterate your sick time and paid time off policies to employees and discourage them from coming to work if they feel ill.

## Security

If your business has been able to operate remotely during the crisis and plans to continue this arrangement long-term, cybersecurity will need to be a top priority. Coronavirus scams are rampant, and your employees are the first line of defense against hackers.

You may have put ad-hoc security solutions in place like Virtual Private Network (VPN) access, but if employees will be working from home on a more permanent basis, consider the technical infrastructure you might need to ensure the security of your sensitive business and customer data. This may include banning personal device use for business purposes, limiting company-wide file access, making password managers mandatory, implementing multi-factor authentication and training (or re-training) employees on cybersecurity best practices.

“As part of your post-COVID-19 communications, you'll need to set clear and accurate expectations with those who interact with your business.”

## Assess your business needs

Once you've determined the new precautions and protocols your business will need to follow, it's time to consider your operational needs. From limited funding to supply chain disruptions, you may encounter a few challenges as you seek to ramp up your core business activities.

Ask yourself the following questions to help you get a better picture of what you might need to get things moving again:

## What does my business need right now to survive?

The biggest obstacle most businesses are facing as they plan to reopen is financing. Even businesses that have remained partially open during the crisis have likely seen a hit to their revenue, and many now need help covering basic expenses like rent and utilities before they can ramp back up.

Look at your numbers and figure out the bare minimum you need to get things going again. Then, consider federal and state financial aid resources like the Paycheck Protection Program (PPP), disaster assistance loans from the U.S. Small Business Administration and the employee retention tax credit available under the CARES Act.

## What will my initial staffing requirements be when I reopen?

If you're one of the many businesses that had to lay off or furlough employees during the crisis, you may not be able to bring them all back at their full capacity right away. Consider whether you can offer limited hours to the majority of your pre-pandemic staff, or whether it makes more sense to have a few key individuals on for their regular hours, while slowly re-expanding your employee base as business picks up again.

## What employee concerns about workplace health and safety will I need to address?

As a small business, your staff will be a critical part of your recovery, so it's important to let them know you will take their safety seriously when you reopen. Clearly communicate all plans and policies you develop regarding PPE and employee health monitoring and take the time to answer any questions and concerns from your staff.

## What will my customers' needs and demands look like now and in the foreseeable future?

Your customers' lives have all been impacted by COVID-19, and they may need different things from your business right now. Their disposable income is likely limited right now, so get creative and think of how you can help solve the challenges they're facing at this point in time. This may be as simple as changing your marketing messaging, but some businesses may need to reposition or update their core offerings to fill the needs of their market. Either way, Salesforce recommends rapidly innovating your products and services to better meet immediate customer needs.

## What's possible for my business?

The reality is that most businesses will not simply be able to "pick up where they left off" when they reopen their doors. Based on your current available resources and potential funding sources through coronavirus aid programs, make a thorough, honest assessment of what might be feasible for your business in the following areas:

*Continued on page 78*

# Fire Safety and Alcohol-Based Hand Sanitizer (ABHS)



## Hand Hygiene and Fire Safety in Healthcare Facilities Go Hand in Hand

Hand hygiene is a critically important prevention measure in all healthcare settings. Each year between 1 and 3 million residents of nursing homes or skilled nursing facilities develop healthcare acquired infections and as many as 380,000 people die of these infections.<sup>1</sup> Among hospitalized patients, on any given day, about 1 in 31 has an healthcare-associated infection.<sup>2</sup> Alcohol-based hand sanitizer (ABHS) effectively kills most germs carried on the hands of healthcare workers and is recommended for use by the CDC.

### Ensure fire safety when ABHS is used

ABHS contains ethyl alcohol, which readily evaporates at room temperature into an ignitable vapor, and is considered a flammable liquid. Although the incidence of fires related to ABHS is very low, it is vital that ABHS is stored safely and that bulk dispensers are installed and maintained correctly.

### Follow local and state fire safety laws and standards

Building officers, local, and state fire marshals work together to protect patients and residents by enforcing fire safety rules.

Fire safety includes activities that

- reduce sources of ignition,
- ensures storage of flammable liquids in a safe manner, and
- establishes methods for quick exits in case of fire.

Building officers and local fire marshal may work together to make sure ABHS dispensers are accessible and in locations that do not increase the chances of igniting or spreading a fire.

## Adhere to the Life Safety Code

Adherence to the National Fire Protection Association (NFPA) Life Safety Code 101 was adopted by CMS as a minimum fire safety requirement for facilities that receive Medicaid or Medicare reimbursement. The Life Safety Code contains national standards for the storage of ABHS, as well as placement and function of dispensers. When facilities use ABHS all of the criteria listed in Table 1 must be met.

### Work with your local fire official

Healthcare facilities may contact their local fire officials to ensure that requirements related to the installation of ABHS have been met. Local fire officials often inspect commercial buildings, and may be required to do so. In healthcare facilities, they may be very receptive to planning these tours to meet their requirement, refresh their familiarity with the structure, and identify vulnerabilities. There are several advantages to the healthcare facilities initiating the request of such a tour including building relationships and demonstrating a commitment to safety.

## References

1. Nursing Homes and Assisted Living (Long-term Care Facilities [LTCFs])
2. HAI Data
3. National Fire Protection Association (NFPA). NFPA 101 Life Safety Codeexternal icon. 2018 edition. Quincy, MA: National Fire Protection Association; 2018.
4. *NFPA 30 Flammable and Combustible Liquids Code*external icon. 2018 edition. Quincy, MA: National Fire Protection Association, 2018. Available at
5. NFPA Glossary of Terms [PDF – 2052 pages]external icon. Updated February 2019. Accessed February 14, 2019.

**Table 1. NFPA 101 Life Safety Code Requirements for the use of ABHS Dispensers**

Criteria	Requirement
Hand rub solution	Must not exceed 95% alcohol content by volume. (The Centers for Disease Control and Prevention recommends that ABHS contain at least 60% alcohol.)
Maximum dispenser fluid capacity	1.2 liters (41 ounces, 0.32 gal) for dispensers in rooms, corridors, and areas open to corridors. 2.0 liters (67 ounces, 0.53 gal) for dispensers in suites of rooms separated from corridors.
Maximum quantity in aerosol containers	18 oz., limited to Level 1 aerosols as defined by NFPA 30 B.
Maximum quantity of ABHS allowed in-use (i.e., in dispensers)	Ten gallons (37.8 L) in-use outside of a storage cabinet within a single smoke compartment. (Smoke compartment: A space within a building enclosed by smoke barriers on all sides, including the top and bottom. <sup>5</sup> ) One dispenser per room off corridors is NOT included in the calculation.
Minimum corridor width	Six feet (1830 mm) wide
ABHS dispenser distance from ignition sources	One-inch (25 mm) distance (horizontal or vertical) above, to the side, or beneath an ignition source. (Sources of ignition: Appliances or equipment that, because of their intended modes of use or operation, are capable of providing sufficient thermal energy to ignite flammable gas-air mixtures. <sup>5</sup> Examples include wall outlets, thermostats, and appliances.) Note: While one-inch is acceptable, a more conservative approach is to ensure a distance of no less than 6 inches (12.7 mm; horizontal or vertical, measured from the center of the dispenser) between ABHR dispensers and source of ignition.
ABHS dispenser separation	Horizontal spacing not less than 48 inches (1220 mm).
Carpeted areas	The smoke compartment must be equipped throughout with an approved automatic sprinkler system.
Operation of the dispenser	The dispenser shall: <ul style="list-style-type: none"> <li>• Not release its contents except when the dispenser is activated, either manually or automatically by touch-free activation.</li> <li>• Not dispense more solution than the amount required for hand hygiene consistent with label instructions.</li> <li>• Be designed, constructed and operated in a manner that ensures accidental or malicious activation is minimized.</li> <li>• Be tested in accordance with the manufacturer’s care and use instructions each time a new refill is installed.</li> </ul> Any activation of the dispenser shall only occur when an object is placed within 4 inches (100mm) of the sensor. An object placed within the activation zone and left in place shall not cause more than one activation.
Storage outside of dispensers	In each smoke compartment, do not store outside of dispensers more than 5 gal (18.9 L) or an amount of ABHR that exceeds that which is necessary for normal maintenance of the area, whichever is less.
Maximum quantity for storage in a warehouse	Up to 120 gal (460 L). If need to exceed storage of 120 gal (460 L), consult with fire official. <sup>4</sup>

\*Smoke compartment: A space within a building enclosed by smoke barriers on all sides, including the top and bottom.<sup>5</sup>

\*\*Sources of ignition: Appliances or equipment that, because of their intended modes of use or operation, are capable of providing sufficient thermal energy to ignite flammable gas-air mixtures.<sup>5</sup> Examples include wall outlets, thermostats, and appliances.

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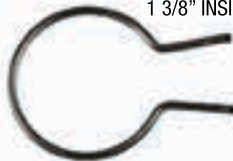
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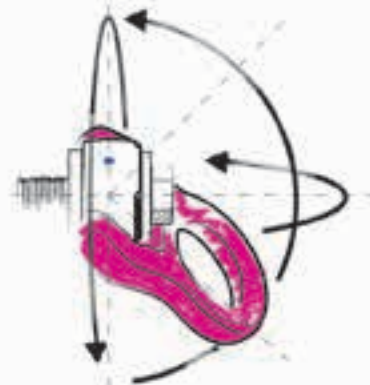
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## Modulift's CMOD 12 Spreader Frame helps Dorian the 'Little Ship' from Dunkirk to get ready to return to the sea!

Dorian, one of Dunkirk's little ships, has been in restoration in Southampton since 2011. With the work now complete, the ship, which weighed 9.7 tonnes, was lifted back into the sea and is now ready to attend the Return of Dunkirk, an event to commemorate the 80th anniversary of Operation Dynamo in May 2020. A Modulift CMOD 12 Spreader Frame was used by SafetyLiftinGear for the lift of Dorian on the rather blustery morning of the 7th January 2020.

### A little piece of history

Built for the Royal Navy in the historic Portsmouth Dockyard over 100 years ago in 1915, Dorian served in World War 1 as part of the Grand Fleet. She was sold in 1937 and converted to a private cruising yacht before she was recalled in WW2 helping the Dunkirk evacuation. At the end of the war, she went on to eventually become a houseboat on the Thames.

Following damage caused by a fire when she was being used as a house boat on the Thames in 2003, the Dorian was donated to the Dunkirk Little Ships Restoration Trust in 2011, whose team of volunteers, along with support from professional shipwrights, brought her back to her former glory.

### Ready for launch

SafetyLiftinGear were happy to provide the necessary lifting equipment when they were approached by King Lifting to assist with the project, as their Modulift CMOD Spreader Frame, with its 4 lifting points, offered the stability that a lift of this nature required.

There were several challenges faced on this project, which ultimately could have affected the lift taking place on the day. The first obstacle was on the morning of the lift. The M27 motorway was closed, which resulted in some quick thinking to ensure that the CMOD Spreader Frame was still delivered to the site on time.

Lowering of a CMOD Spreader Frame into the boat for lifting

Mother nature also decided to throw in an extra challenge as the wind started to pick up. Extra care was needed to ensure the boat was held and lifted correctly – another reason why the stability of the Modulift CMOD Spreader Frame was the perfect choice on this occasion.

Karl Chapple, Depot Manager from SafetyLiftinGear said;

‘It was great to work on a project that had played such an important part of history. Although the windy weather threw in extra challenges, the steadiness of the CMOD12 meant that the lift was still able to go ahead as planned’.

The lift was carried out by King Liftings LIEBHERR LTM1060-3.1 60 tonne crane using the Modulift CMOD 12 with slings all supplied by Safetylifingear. The CMOD 12 Spreader Frame was chosen as it can lift a maximum SWL of 16t.

Tony Walsh, Depot Manager at King Lifting, was keen to be involved in the project after spending 24years in the Army at 17 Port & Maritime and had been involved in multiple, varied lifts over that time. Speaking about the lift, he said;

‘I was fortunate enough to be able to attend site on the day she was finally removed from the workshop and lifted from the cradle where she had spent 8 years, onto the awaiting transport to be driven down the coast in preparation for launch. A very small phase in the grand scheme of the project, that sees Dorian now back at sea and preparing to take part in D Day celebrations in May this year’.

Tony visited the site on numerous occasions prior to the lift and liaised with Karl from SafetyLiftinGear to ensure the correct Modulift beams were available for the day.

### **A versatile option**

The Modulift CMOD Spreader Frame is the perfect choice for when there are height restrictions during a lift as the height of the rig will be lower than a ‘1 over 2’ rig. Additionally it was a higher degree of static indeterminacy than a ‘1 over 2’ rig which provides greater stability in windy conditions. The Modulift CMOD corner units impart high level of lateral stability to the frame and the slings due to its 45 degree orientation.

Harshal Kulkarni, Engineering Manager at Modulift, explains the difference between the 1 over 2 rig and the Spreader Frame.

‘The CMOD Spreader Frame and the ‘1 over 2’ rig achieve similar lifts; however, they are not direct substitutes of each other. The ‘1 over 2’ rig option is most economical if there is no height restriction, however the CMOD Spreader Frame proves efficient for low headroom lifts. The CMOD Spreader Frame is quicker to assemble due to less rigging than the 1 over 2 rig’.

The CMOD Spreader Frame is one of Modulifts most economical options for lifting as it’s designed to expand the capabilities of the Modular Spreader Beam System. The struts from the Spreader Beam range can be simply combined with 4 Corner Units to complete the frame. enabling customers to achieve 4-Point lifts, making this a versatile solution.

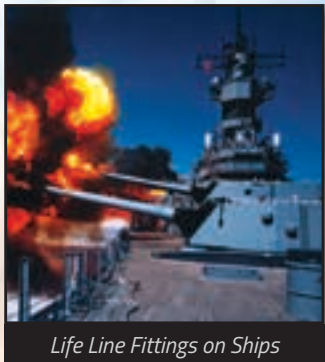
The Modulift CMOD Spreader Frame range is available from the CMOD 6 up to the CMOD 250 which will lift up to 300t.



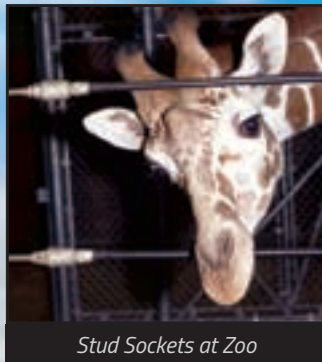
*Assembly and rigging preparation of a CMOD Spreader Frame*

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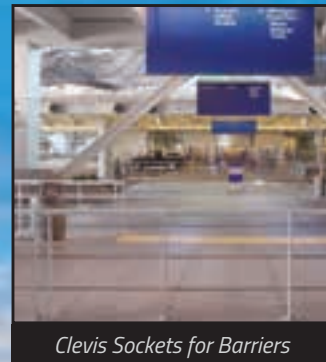
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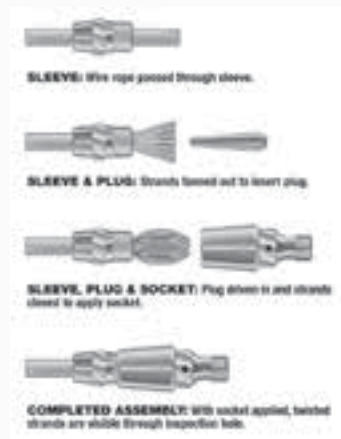
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# Celebrate Success

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*Jeff Kortes is the Founder of Human Asset Management LLC. He has over 25 years experience in HR leadership roles in both plant and headquarters environments. Human Asset Management LLC works with organizations to recruit, retain and develop their people.*

When working with an organization recently on their employee retention strategy, I asked the leaders in the company if the organization was successful. They looked at each other thinking it was a trick question. Then one participant said “yeah, we are.” I proceeded to ask him, “If that is the case, why don’t you celebrate your successes with your employees?” They looked at each other and almost to a person acknowledged that they needed to do so. Generally, their employees only heard when things went wrong and if something needed to be fixed. Unfortunately, that’s the way most organizations are run.

I’m a huge advocate of continuous improvement. That’s the only way we get better and survive in today’s competitive world. However, the other way you get better, build employee loyalty, passion and engagement with your people is to also celebrate the successes you do have. Winning, and celebrating the win is essential. Otherwise, all you’re ever doing is beating down

your employees. That doesn’t help encourage winning. In fact, studies actually show that high-performing teams hear five positives for every one negative. Reinforcing the positives/wins is crucial to being a high-performing organization.

There are lots of things that an organization can celebrate. They include:

- A record sales year
- Acquiring a large customer
- Safety records
- Hitting key quality and productivity metrics
- Hiring of new employees
- Retirements, anniversaries and promotions

The list is endless, and they are all good things that your people have done or accomplishments that they have achieved. Celebrating successes is an integral part of giving your employees C.R.A.P. (Caring, Respect, Appreciation and Praise).

These celebrations demonstrate that you appreciate your employee’s accomplishments and are a great way to show appreciation and to praise them. This is important stuff because there are a multitude of studies out there that employees in general do not feel appreciated. When people don’t feel appreciated what do they do? They either quit, become disengaged, or worse yet get angry and poison the positive culture you are trying to build. Instead, when you celebrate successes, people love it and want more of it!

Celebrating success will put you on a path of positive reinforcement as opposed to beating your employees over the head to get them to do things for you. They will WANT to do things for you. That’s why celebrating successes is essential if you want to have a workforce that is fired up and helps you to thrive and build the bottom line. As I always say; your job is to Give Your Employees C.R.A.P.® A key ingredient in C.R.A.P. is to celebrate success!

Are you looking to reduce your employee turnover by 45-80%? Do you struggle with the mindset of a changing workforce? If so, email Jeff at [jeff@humanassetmgt.com](mailto:jeff@humanassetmgt.com) or check out his website at <http://www.jeffkortes.com> to find out how his customized programs and workshops can turn your organization into a high performing retention magnet!



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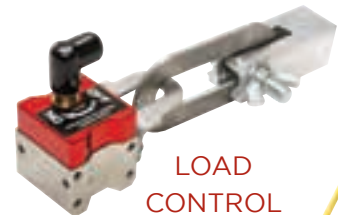
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# Locked on Leaders



by Dave Rosenberg,  
CPBA/CPDFA, Principal of  
Locked On Leadership, LLC

*As a former Naval Officer and President of several companies, Dave Rosenberg understands the difficulties of managing tasks and personnel. Now he is on a mission to replace TGI Friday with TGI Monday. Dave is the founder and principal at Locked On Leadership, a consulting firm that focuses on practical tactical leadership skills that yield results. He is a Certified Professional Behavioral and Driving Forces Analyst and has worked with over 60 companies in 13 states arming them to achieve sustained and managed growth.*

## Create a Culture of Learning

Locked on Leaders create a culture of learning, one that demands others learn from their mistakes as well. Learning from our mistakes has always been a hallmark of a good leader but great leaders create a culture that allows for and celebrates everyone learning from their mistakes.

Let's look at an example from our history. In the fall of 1776 British General William Howe sought to capitalize on his victory in White Plains, NY marched the British army south towards Manhattan. The war was in its 18th month and General Washington tasked Maj. Gen. Nathanael Greene with stopping Howe at Ft. Washington, what is now Washington Heights. Only 3-years earlier, Greene had been appointed as a private in the

Kentish Guard, a Rhode Island militia. Within a year of, at the age of 34, he was the youngest general in the Continental Army. Although he had some initial successes, his attempt to stop the British at Fr. Washington was not one of them.

Greene sought Washington's advice. He believed he didn't have enough men to hold the entire area surrounding Ft. Washington but too many men to defend just the fort. To compound the matter, Greene was outnumbered 3 to 1 and Fort Washington was a fort in name only, with virtually no defensible bulwarks. Washington responded that Greene was in a better position to determine best how to proceed. In spite of these problems, Greene attempted a holding action that resulted in almost 3,000 men, 1/6th of the entire Continental Army, being captured and ultimately the loss of Manhattan. While these losses were devastating, the lessons Greene learned allowed him to effectively command the Southern Army from 1778 to 1781 and kick the British out of the southern colonies.

## Develop a Process for Learning

Greene was able to learn from his mistakes because General Washington created a culture that allowed for independent action and failures. It was that culture that ultimately allowed the colonists to prevail. If you are looking for similar success, you need to develop a culture that promotes learning from your mistakes.

It was in Nathanael Greene's nature to learn from his past mistakes. That makes him the exception, rather than the rule. While we all have demonstrated the capacity to learn from our mistakes, or we wouldn't still be alive. This is a far cry from habitually learning from our mistakes. In my experience, those



who habitually learn from failures have a mixture of humility and self-assurance. They are comfortable enough with themselves that they don't see mistakes as failures, they see them as necessary lessons. As Thomas Edison famously quipped "I have not failed. I've just found 10,000 ways that won't work.". This is no different than any other soft skill, there are those that are better at it than others and just like those other skills, you can improve the execution by creating a process to bolster the performance.

The power of creating deliberate processes can not be overstated. Processes raise the floor. When followed, they provide for a minimum standard of achievement. They are also required for accountability. In my Vlog on Accountability vs Responsibility I detail how accountability is our ability to correctly follow a procedure. If you haven't shown someone how to do something, you can't hold them accountable for executing the task. Finally, when we go to the trouble to create a process for something, we reinforce its importance to the organization.

The process I recommend for institutional learning is a quality board, or Q-board as I prefer to call them. When done correctly, they can be extremely beneficial. They will help you tighten procedures so you avoid making the same mistakes again and again as well as understand when you have a personnel issue and not a procedural one. Here's how to do it.

### Setup Your Q-board

1. You should have a standing Q-board for each operational area, sales, operations, etc. Each board should have 3 or 5 members and they should know the processes cold.
2. Develop "trip wires" that trigger a board. These should not be trivial but also not so extraordinary that they never happen. In the moving business I held a board anytime I had to refund some or all of the cost of a move. Safety incidents could be one such trip wire.

### Q-board procedure

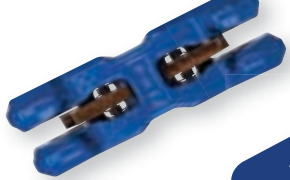
1. Schedule an appropriate amount of time for each board. You will be reviewing all of the procedures surrounding the incident that initiated the Q-board and you don't want to cut it short. I would routinely schedule 2-hours but it is possible you could use considerably more time, depending on the incident and complexity of the issues and procedures.
2. Review any and all paperwork associated with the failed process or incident.
3. Have everyone involved with the process or incident available on the day and time of the board. **DO NOT TELL THEM WHAT THE PRECIPITATING INCIDENT FOR THE BOARD WAS!** This is important, if they know what caused the board, it is possible their story will be modified to minimize their culpability, if any.
4. Interview the participants to, determine who executed the procedure (s), if they were done correctly, were they executed in a timely fashion, were the results as expected, what deviations, if any, were performed and the reasoning or cause for the deviation. Review your entire process from start to finish without making any judgements as to the validity of any decisions or deviations.
5. As a board, review the testimony, paperwork, and other pertinent facts. Your job is to determine if there is a systemic problem or a personnel problem. Systemic problems occur when your procedures either directly or indirectly caused the failure. This can happen when procedures are too tight or too loose respectively. Personnel issues occur when the procedures have not been followed.

If the issue is systemic, re-work the appropriate procedure or policies that cause the problem. If the issue is personnel, that is there was no good reason to deviate from a procedure, then you need to determine if additional training is required or if they are in the wrong job and possibly working for the wrong organization.

Once you start routinely using a Q-board, you'll find and increase in compliance, productivity improves, and morale skyrockets as your team realizes that you've set them up for success.

For more articles by Dave Rosenberg visit

<https://lockedonleadership.com>



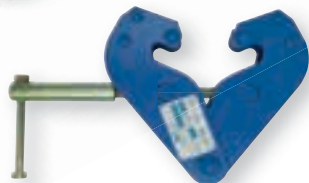
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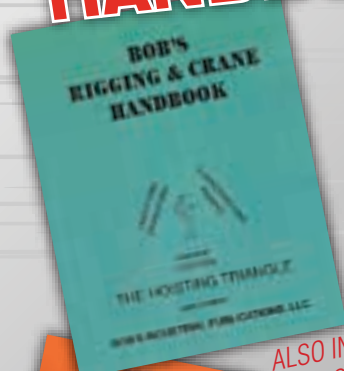
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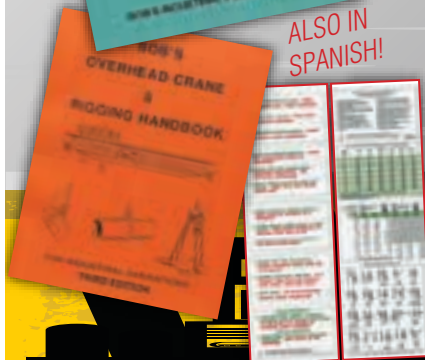
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By Gary Pittsford, CFP®  
President and CEO, Castle  
Wealth Advisors, LLC

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## \*\*\*Coronavirus Aid, Relief and Economic Security CARES Act\*\*\*

In the last two months our personal lives and our business lives have been completely altered. All of the closely held businesses and the industries that we work with have been devastated financially because of this COVID-19 worldwide pandemic. In this article we have tried to outline briefly ideas that can be used by businesses, business owners, business employees, and others affected by this coronavirus.

The index below outlines ideas for business owners and employees that you need to read immediately pertaining to the new law that was passed by Congress last week and signed by the president on Friday. In order to implement sections of this new law and all of our business planning ideas you need to consult with several individuals.

**First**, make sure that your business accountant has read the CARES Act. Your accountant is going to be a very important source of information for you to qualify for different sections of the new tax law outlined below.

**Second**, your corporate attorney can also be helpful in preparing any documents to qualify for parts of the new tax law.

**Third**, for all of the industries that Castle Wealth Advisors specializes in, we will make ourselves available to talk with business owners and association leaders about ideas that will help everyone through this pandemic disaster with financial ideas to implement.

**Fourth**, there are a lot of national organizations that have quickly gotten themselves ready to help you. Consider asking your local Chamber of Commerce if they have someone on staff who can help you apply for benefits from this new CARES Act. Consider contacting the National Federation of Independent Businesses and find out if they have a local office that can help you. Also, you might think about the SCORE Association which has offices in many cities and states.

**Fifth**, contact your state Small Business Administration (SBA) and find

out if they have a local field office near you. Many of the CARES Act provisions for small businesses will be handled by the SBA.

### INDEX

- I. IDEAS FOR BUSINESSES
- II. IDEAS FOR TAXPAYER/FAMILY
- III. IDEAS FOR THE BUSINESS OWNER
- IV. IDEAS FOR BUSINESS SURVIVAL

### I. IDEAS FOR BUSINESSES

#### PAYCHECK PROTECTION PROGRAM & FORGIVABLE LOANS

A significant benefit included in the CARES Act for small business owners is the paycheck protection program, a partially forgivable loan program offered through the Small Business Administration. Such loans must be issued by December 31, 2020 and can have a maximum maturity of 10 years. They may be provided through existing approved SBA lenders, (local banks) as well as lenders who are otherwise certified by the SBA to offer such loans. Furthermore, such loans will be 100% guaranteed by the SBA.

#### QUALIFYING FOR THE PAYCHECK PROGRAM

Businesses, including Sole-Proprietors that have fewer than 500 employees are eligible for this relief (food service businesses also qualify if they employ fewer than 500 people per physical location).

Under this paycheck protection program, lenders will generally be able to issue 7(a) small business loans up to a maximum of the lesser of \$10,000,000 or 2.5 times the average payroll cost per month over the previous year (excluding annual compensation of amounts over \$100,000 per person). The proceeds of such loans may be used to pay a variety of costs including:

- Payroll costs
- Group health insurance premiums and other healthcare costs
- Salaries and/or commission
- Rent
- Mortgage interest
- Utilities

Other business interest incurred prior to February 15, 2020

## SBA Emergency Loan Checklist

Step One: Go to SBA.com

Step Two: Go to SBA Disaster Loan

Step Three: Read and download the application

Step Four: Fill out the application

Step Five: Submit applications to SBA or your bank

## BENEFITS OF LOANS ISSUED UNDER THE PAYCHECK PROTECTION PROGRAM

The single largest benefit of a loan issued under the Paycheck Protection Program is the possibility of having all, or a portion of the loan forgiven. The amount eligible to be forgiven is the amount spent, during the first eight weeks after the loan is made, on:

- Payroll costs, excluding prorated amounts for individuals with compensation greater than \$100,000
- Rent pursuant to a lease in force before February 15, 2020.
- Electricity, gas, water, transportation, telephone, or internet access expense for services which began before February 15, 2020
- Group health insurance premiums and other healthcare costs

There is a catch to these provisions. In order for the above amounts to be forgiven the business must maintain the same number of employees (or equivalents) from February 15, 2020 through June 30, 2020 as it did during either the same period in 2019, or from January 1, 2020 until February 15, 2020. To the extent this requirement is not met, the amount eligible for forgiveness will be reduced ratably. Additional reductions in the amount to be forgiven will be incurred if employees with under \$100,000 of compensation have their compensation cut by more than 25% as compared to the most recent quarter. Good news, any debt forgiven pursuant to this provisions is not included in taxable income for the year.

Finally, payments from loans made under the Paycheck Protection Program will be deferred for a period of not less than six months, and no longer than one year.

## QUALIFYING FOR EMPLOYEE RETENTION CREDIT

The “trigger” for a company to begin to be eligible for the credit is either that operations of the company have been fully or partially suspended during a quarter as a result of governmental authority, or a quarter in which the revenue in 2020 that has less than 50% of the revenue from the same quarter in 2019. Remember when calculating the business income for the quarter the Act refers to the revenue for the quarter and not profit.

## CALCULATING THE EMPLOYEE RETENTION CREDIT

For business planning purposes, it is important for employers to not only understand that they are eligible for a credit, but also to know how much of a credit they are eligible for, as this will help you make better business decisions. In the simplest terms, the credit is equal to 50% of the wages paid to each employee, up to a maximum of \$10,000 of wages per employee.

For small businesses (100 or fewer employees), all wages (up to the \$10,000 maximum limit per employee) are eligible to count towards the credit.

## DEFERRAL OF PAYMENT OF PAYROLL TAXES

Section 2302 of the CARES Act provides employers with another payroll related tax break. With the exception of employers who have debt forgiven by the CARES Act for certain loans provided by the SBA, employers are eligible to defer payroll taxes from the date of the enactment, through the end of the year until the end of 2021 and 2022.

More specifically, 50% of the payroll taxes that would otherwise be due during this period, may be deferred until December 31, 2021. The remaining 50% is due on December 31, 2022.

Good news for self-employed persons. This relief applies to them also, at least with respect to the employer equivalent portion of their self-employed taxes. Accordingly, 50% of an individual’s self-employment taxes from the date of enactment

through the end of 2022 may be deferred, with 50% of that amount (so 25% of the 2020 self-employment taxes) due December 31, 2021 with the remaining deferral amount due on December 31, 2022.

## NET OPERATING LOSS RULES HAVE CHANGES

This could be a very important benefit for business owners in 2020. Please discuss this idea in great detail with your outside accounting firm.

Section 2303 of the CARES Act amends the rules for corporations with net operating losses (NOLs). For many years, NOLs were allowed to be carried back up to two years, and forward up to 20 years. The Tax Cuts and Jobs Act of 2017 changed those rules, however, for 2018, 2019 or 2020, to allow such losses to be carried back five years and forward indefinitely. In theory, this should allow companies to reduce prior years tax bills, allowing them to claim refunds of amounts previously paid, to provide further liquidity to get them through this coronavirus crisis.

The CARES Act further enhances the ability of companies to use their NOLs to offset prior years tax liabilities by amending another rule put into place by the TCJA. Under this act, NOLs were only able to offset up to 80% of taxable income. Section 2303 of the CARES Act amends the law to allow for up to 100% of taxable income to be offset for 2018, 2019, and 2020.

## II. IDEAS FOR TAXPAYER/FAMILY

### CALCULATING THE AMOUNT OF A TAXPAYER’S RECOVERY REBATE ADVANCE

The CARES Act provides a refundable income tax credit against 2020 income of up to \$2,400 for married couples filing a joint return, while all other filers begin with a refundable credit of up to \$1,200. The credit amount then increased by up to \$500 for each child the taxpayer has under the age of 17.

*Continued on page 75*



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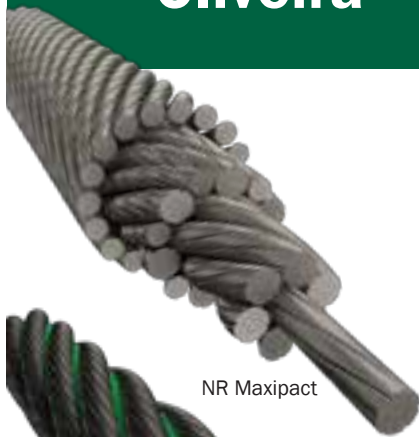
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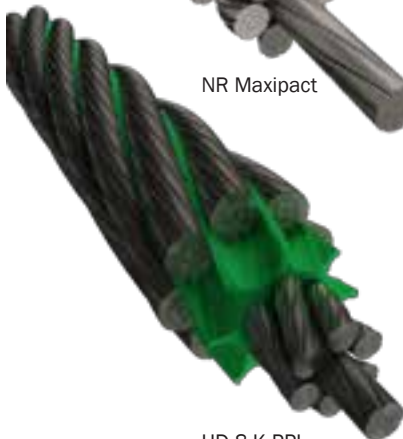


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## OZ Lifting Expands Electric Chain Hoist Range

OZ Lifting Products LLC has added the 4,000-lb. capacity OZ4000EC to its range of electric chain hoists.

The manufacturer has steadily expanded the series having launched the 500-lb. capacity OZ500EC in 2018. The 1,000-lb. capacity OZ1000EC and 2,000-lb. capacity OZ2000EC followed, before the latest model was introduced as the only product in the range with two chain falls.

The EC (electric chain) series is used in a variety of light-duty commercial and industrial applications. The hoists are predominantly used in general machine shop fabrication, assembly, storage and warehousing facilities. They are stocked at OZ Lifting’s Winona, Minnesota-based facility, where they are also tested, but supplied through a network of industrial equipment distributors in North America and overseas.

Steve Napieralski, president at OZ Lifting, said: “We now cover the breadth of the electric chain hoist market in terms of capacity, and offer a quality unit at a competitive price. Expansion of the range thusly strengthens our position in the market and gives existing and prospective customers double the capacity at their disposal at the top end of our portfolio.”

Napieralski explained that two falls in the OZ4000EC allow the body of the hoist to remain smaller and more lightweight; its net weight is only 84 lbs., while the OZ500EC, OZ1000EC and OZ2000EC weigh in at 18 lbs., 53 lbs. and 59 lbs. respectively. He also pointed to standout features including overload protection and the dual braking system. The die cast aluminum housing, meanwhile, contributes to portability.

The product meets CE standards and H3 duty cycle rating, meaning it fits in the light / medium usage range. While OZ can rig custom chain lengths depending on the end user’s requirements, Napieralski stressed that this particular range isn’t targeted at harsh or special environments, which are better served by other products.

Additional features of the EC range to note are the forged carbon steel load hook with a heavy-duty latch; a load sheave that provides better distribution of the load and smooth lifting with reduced vibration and wear; grade 80 alloy steel chain; and durable vinyl chain bag, as standard.

Napieralski added: “We have steadily gained electric chain hoist market share and we have received positive feedback.

“The COVID-19 pandemic has put us in a situation no one expected. It has affected nearly every market and product in some way. We are taking the appropriate measures here at our facility to protect our employees and business partners; we are pleased to continue serving our customers in the way that they are accustomed.”

*OZ Lifting Products has added the 4,000-lb. capacity OZ4000EC to its range of electric chain hoists.*



# Associated Wire Rope Fabricators Slingmakers Rates


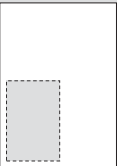
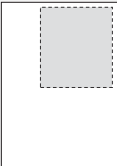
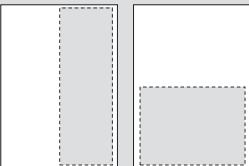

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## Issue #s & Content Closing Dates

ISSUE	CLOSING	STREET DATE (See Note Below)
#164	February 21st	March
#165	May 22nd	June
#166	August 13th	September
#167	November 14th	December

**NOTE: Street date is discretionary and may be adjusted to coordinate with OR around an event to provide timely, pertinent information for our readers.**

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## Caldwell Beam Lifts Rebar Cages on Overpass Project

The Caldwell Group Inc. supplied a custom 75 ft.-long, 50,000-lb. capacity beam for lifting 60 rebar cages at a highway project in Philadelphia, Pennsylvania.

The two-piece beam is currently being used beneath the hook of a 275-ton capacity Grove mobile crane to lift the large pier cap rebar cages, as required for concrete reinforcement during the rebuild of an 8,500 ft.-long, 100 ft.-wide overpass. The cages vary in weight, up to 46,000 lbs., and length, up to 85 ft.

The beam was delivered to James J. Anderson Construction Co. Inc. (JJA), which is delivering a scope of work to Commonwealth of Pennsylvania, Department of Transportation (PennDOT) to construct a two-mile elevated roadway, with ramps, drainage, and associated utilities and civil engineering works. JJA is utilizing its Anderson-owned crane fleet.

Tom Eicher, director of engineering at Caldwell, said: "The beam was designed, manufactured and built in two sections, due to the overall pick length required. It can be used both bolted together at its full length or in individual sections, if required. The rebar cages require support at multiple points from the lifting beam by means of the lower rigging. Multiple lower rigging lugs allow riggers to distribute the weight of the cage to minimize cage deformation. This allows for proper control while handling the lifted load when positioning the rebar cage."

He added that the upper rigging design arrangement helps further support the lifting beam. The lower lugs are sized for a minimum of three points used to pick up the load. There are 10 lower lug lift points on the full 75 ft.-long assembly, while JJA can use any combination as needed to distribute the load as per their lift plans.

Caldwell supplied the two two-leg chain slings above the beam that are rigged at angles to share the load when both sections of the lifting beam are bolted together and used as an assembly. The synthetic slings above (connected to the crane's hook) and beneath the beam (connected to the cages), are supplied by JJA. Sling angles were determined during the design process.

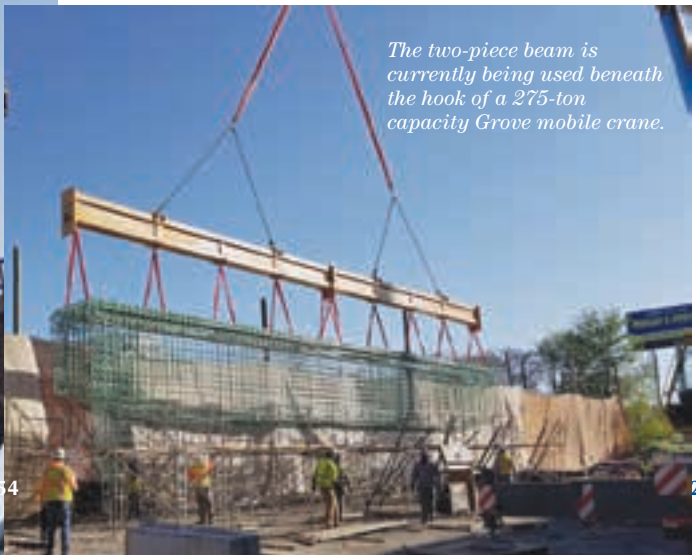
"The end hooks are able to attach rigging at a maximum of a 30-degree rigging angle," Eicher said. "Note that the end hooks are de-rated for that 30-degree angle if required to be used. Ultimately the span beyond 75 ft. is dependent on the rigging length employed [by JJA]."

The beam was painted in standard Caldwell paint and JJA manages storage onsite in between lifts. Eicher added that an in-service inspection program was established by the end user based on the amount of use in line with ASME B30.20 recommendations.

PennDOT oversees programs and policies affecting highways, urban and rural public transportation, airports, railroads, ports, and waterways. The project continues and is scheduled for completion next year.

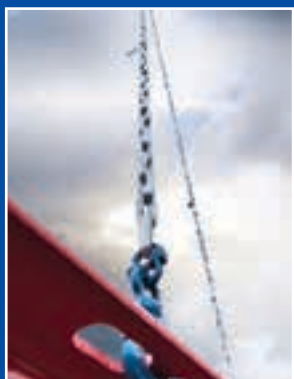


The 75 ft.-long, 50,000-lb. capacity beam is being used for lifting 60 rebar cages.



The two-piece beam is currently being used beneath the hook of a 275-ton capacity Grove mobile crane.

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# Passing Over The Wire Rope Bridge



*Fredrik B. Paulsen Jr.*

July 5, 1941 - May 24, 2020

**Fredrik B. "Rik" Paulsen Jr.**, 78, of Lewisburg, after a long illness, passed away peacefully at his home with loving family at his side on Sunday, May 24, 2020.

Born in Brooklyn, NY, on July 5, 1941, Rik was the eldest of three sons born to Fredrik B. Paulsen and Dorothy B. Paulsen. He grew up in Douglaston, NY, located on Long Island Sound in the Queens borough of NYC. It was in Douglaston at the age of 16 that Rik would first meet Pamela Evans whom he would marry in 1956.

Growing up on Long Island Sound, he was always an avid sailor and developed an interest in maritime activities, which were encouraged by his paternal grandfather, a Norwegian sailing ship captain. At the age of 15, he was part of a five person crew that sailed a 34 foot sailboat from Bermuda to Newport, RI.

A few years later, Rik attended the U.S. Merchant Marine Academy (USMMA) and graduated in 1963 with a bachelor of science degree in nautical science and receiving a U.S. Coast Guard issued deck officer's license. During part of his academy training, he was assigned to the S.S. United States, the world's fastest ocean liner ever built, upon which he served as a helmsman. He sailed for American Export-Isbrandtsen Lines, primarily to India and received his commission as an Ensign in the U.S. Navy Reserve. He retired as a Commander, USNR-R having served mostly in submarines and the Military Sealift Command. It was at the USMAA that Rik learned the academy's motto, "Acta non Verba," or "Deeds Not Words." These words hung above his office desk and guided him throughout his life with the ideals of service above self.

In his professional life, Rik worked for the family company, Paulsen Wire Rope Corporation. As a youth, Rik spent his high school summer breaks in the company's offices located in the Wall Street area of lower Manhattan. Years later, he returned to the family company after completing his military service and moved with Pam, now

his wife, and their two children to Lewisburg in 1974 to oversee operations of the Sunbury manufacturing facility. Rik was the company's president and CEO until he retired after selling the company in 1997. During his tenure, Rik oversaw the growth of the company that employed more than 250 employees with offices throughout the United States and Bogota, Colombia. Wire rope produced by the company in Sunbury could be found on aircraft carriers, ski lifts, oil rigs, fishing vessels, elevators, mining and construction sites around the world, as well as notably on the World Trade Centers and Brooklyn Bridge in NYC.

During his lifetime, Rik was very fortunate to have had opportunities to become involved in diverse and interesting ventures. Such as his role in the U.S. Bicentennial celebrations in New York Harbor, in which he served as the honorary admiral's aide to distinguished World War II veteran, Admiral Arleigh Burke. But his interests also took him far from home. Because of his expertise with wire rope and engineering, in 1995 he served as on-site technical adviser for famed tightrope walker Jay Cochrane when he set a Guinness World Record skywalk across the Yangtze River in China's Three Gorges. In 1998, Rik performed similar functions when Cochrane set the Guinness record for walking blindfolded between wings of the Flamingo Hotel in Las Vegas.

In addition to his professional life, Rik was very involved and committed to local community organizations and programs. These included his service on the boards of Evangelical Community Hospital, Albright Care Services, and First National Bank. Rik also remained active with his alma mater and held the honor of participating on the Congressional District Service Academy Selection Board for more than 30 years. In this role, Rik helped numerous students to fulfill their desires to serve our nation and attend one of the four U.S. Service Academies.

Rik is survived by his devoted wife of 56 years, Pamela (Evans) Paulsen; daughter, Kimberly A. Stroehmann; son-in-law, Jeffrey J. Stroehmann; granddaughter, Nina Stroehmann, of Linden; and son, Keith B. Paulsen of Los Angeles, Calif.

In addition to his parents, he was preceded in death by brothers, Peter J. Paulsen and Thor H. Paulsen.



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## Chant Engineering Celebrates 50th Anniversary

For five decades, Chant Engineering Co. Inc. has been considered an industry leader and has successfully designed and manufactured quality testing machinery for the wire rope and rigging industry.

Founded in 1970 by L. James Chant, Chant is excited to celebrate its 50th Anniversary in 2020. “We are extremely proud of our staff, our customers, and all the accomplishments our company has contributed to the rigging industry over the last fifty years. Our testing and reeling machinery serves customers in every branch of the military and customers worldwide. Sadly, we lost my father, our founder, in 2017. Until that time, we had three generations of family members working at Chant; my father Jim, my two sons, Mason and Andrew, and myself,” said Phil Chant, President of Chant Engineering.

“This monumental event allows us to celebrate and share our story of *50 Years of Excellence* and our continued commitment to our customers,” said Christi Chambers, Marketing Coordinator for Chant.

Chant products are made in the U.S.A. in their New Britain, PA facility. Chant has machinery in the marketplace still operational nearly 30 years later. Chant is recognized for its heavy-duty machinery which is designed and built to last.

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## QHSE Corner

Continued from page 19

Per OSHA, industrial hygiene is the science of anticipating, recognizing, evaluating, and controlling workplace conditions that may cause workers' injury or illness. Industrial hygienists use environmental monitoring and analytical methods to detect the extent of worker exposure and employ engineering, work practice controls, and other methods to control potential health hazards. To gain a better understanding of possible exposures in your specific facility, you may want to consider an industrial hygiene sampling. Making use of such a sampling provides an opportunity to collect data and establish a baseline to then incorporate (with assistance or recommendations from the Industrial Hygienists) control methods to help bring down the exposure levels if needed.

For further information related to welding in the workplace, here are some OSHA standards you may want to review.  
Welding, Cutting, and Brazing – 29 CFR 1910 Subpart Q  
Welding & Cutting – 29 CFR 1926 Subpart J  
Welding, cutting, and Heating – 29 CFR 1915 Subpart D  
Permit-required confined spaces – 29 CFR 1910.146

Confined & Enclosed Spaces & Other Dangerous Atmospheres  
In Shipyard Employment – 29CFR 1915 Subpart B  
Hazard Communication – 29 CFR 1910.1200  
Respiratory Protection – 29 CFR 1910.134

Air Contaminants – 29 CFR 1910.1000 (general industry), 29 CFR 1915.1000 (shipyards), 29 CFR 1926.55 (construction)



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## QHSE Corner

Continued from page 21

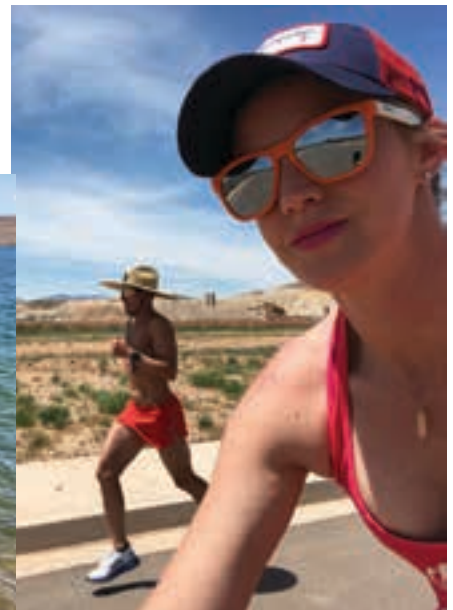
would be super easy to use that bike that you've been holding on to for years to explore some new trails.

Hopefully you can easily get back into a routine that you have had before or maybe hire a in-home trainer who can responsibly train you while being socially distant. The bottom line is, it's easy to stay the same and given the current circumstances, improving your health could save your life. You could also help your family become stronger overall...heck, maybe it's just time to go camping and reconnect with your kids without phone and Netflix. Either way YOU should make a point to come out of this mentally and financially stronger and I promise you, you have the tools.

Here are some challenges I've been knocking out:

- The Everest Challenge - Climbing 29,029 feet on my bicycle in one day on one hill.
- The weekly 20 - run a stand-alone 20 mile run every week
- Healthy Taco Tuesday - Every Tuesday there will be tacos and they will be homemade
- Meatless Monday - This is pretty easy and nice way to learn some new recipes.

- Dog Walking @ 7pm - No matter how tired I am we walk the dogs for 20 min every night.
- Push-Up Challenge - Every time I cross the threshold into the pantry I do 10 push-ups.
- Home Remodeling - Eliminate clutter, paint, organize or start a new project!



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## Straightpoint Load Cell Beats Jakarta Elements

Straightpoint (SP) equipment is suited to use even in the Jakarta, Indonesia monsoon season, as a recent application proved.

Lifting equipment and services provider Wiguna Artha Lestari utilised an SP Radiolink plus load cell and Wireless Hand Held Plus to complete testing of a 15 ton capacity frame using a 50t capacity Tadano TG500E. Although lifting operations ceased during heavy rainfall, IP67 environmental protection meant that the load cell didn't have to be dismantled from the hook once the load was temporarily lowered.

Jakarta can be hit by stormy weather at multiple points during the year but is especially likely to experience wet conditions when monsoons blow in from the south and east in June through September and from the northwest in December through March.

The latest wet-season assignment involved Wiguna using a 55t capacity Radiolink plus, SP's best-selling product, and the handheld reading device to load test a frame beneath the hook of the mobile crane and record measurements against a patchwork of rainclouds. The load cell features a separate internal sealed enclosure providing the electronic components with IP (Ingress Protection) 67 (NEMA 6) even with the battery cover plate missing, making the dynamometer suitable for use in the harshest environments. The long range 2.4GHz version of the Wireless Hand Held Plus, meanwhile, provides a range of 1,000m (3,280 ft.).

Yoshiro Dharmadi, director at Wiguna Artha Lestari, said: "IP67 essentially means that equipment meeting that criteria can be dropped into a body of water up to a meter deep for half an hour. While that is not a practical scenario in terms of our use of the equipment, it gives us peace of mind given the extremes of wet weather that we endure here. We can leave the load cell on the hook and wait for the rain to stop. I can't imagine heavy lifting applications where we'd have to take down the rigging gear in bad weather."

"Further," he said, "The [SP] range offers us—and our clients—great accuracy regardless of whether we are working with light or heavy loads.

### Battery power

Dharmadi also pointed to the favourable battery life of the SP range; the Radiolink plus, for example, operates with standard AA batteries that offer 1,200 hours of life. The Radiolink plus (or RLP) is supplied with an update rate of 3Hz and can be easily configured to run at speeds of up to 200Hz making it ideal for dynamic force measurement. Constructed from aerospace-grade aluminium it features an advanced internal design structure, which is behind the ingress protection and, of equal importance, high strength to weight ratio.

Dharmadi added: "We provide lifting equipment for various sectors—oil and gas, construction, mining, ports, heavy industry, marine, etc.—and all present challenging applications that test the durability of our equipment, and that's before Mother Nature has her say. Only approx. 5% of our work involves crane testing and inspection, but we utilise load cells and rigging gear for a variety of applications on a daily basis."

Wiguna stocks eight RLPs, up to 100t capacity, which complement a core business that centres on wire rope, chain, and synthetic slings. Dharmadi said: "Business is better than last year, but competition intensifies year on year here in Jakarta. Since we are focusing on high-end customers, we are serving a niche, specialist marketplace. We are constantly looking to add to our product portfolio to become even more efficient and productive."



*The featured Wiguna Artha Lestari project started against moody skies before rain brought a premature cessation to the test.*

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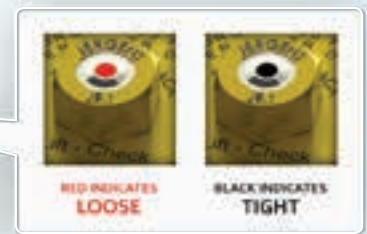
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## The History of Memorial Day



(Source - WFYI)

By Gary Pittsford, CFP®  
President and CEO, Castle  
Wealth Advisors, LLC

Gary Pittsford, CFP®, is President and CEO of Castle Wealth Advisors, LLC. Castle specializes in helping families and closely held business owners with valuations, succession planning, estate and income tax analysis and retirement income security. Castle's senior partners work with clients throughout the country in making logical decisions that help them fulfill their personal and business financial goals. For more information visit [www.Castle3.com](http://www.Castle3.com), call 1-888-849-9559 or e-mail Gary directly at [Gary@Castle3.com](mailto:Gary@Castle3.com).



Photo courtesy of [www.arlingtoncemetery.mil](http://www.arlingtoncemetery.mil)

Originally called Decoration Day, from the early tradition of decorating graves with flowers, wreaths, and flags, Memorial Day is a day for remembrance of those who have died in service to our country. It was first widely observed on May 30, 1868, to commemorate the sacrifices of Civil War soldiers, by proclamation of Gen. John A. Logan of the Grand Army of the Republic, an organization of former Union sailors and soldiers. (Source: WFYI)

### What's the Difference between Memorial Day and Veterans Day? (Source - Farmer's Almanac)

On both Memorial Day and Veterans Day, it's customary to spend time remembering and honoring the countless veterans who have served the United States throughout the country's history. However, there is a distinction between the two holidays, which some people do not understand.

**Memorial Day** commemorates the men and women who died while in the military service of their country,

particularly those who died in battle or as a result of wounds sustained in battle. In other words, the purpose of Memorial Day is to memorialize the veterans who make the ultimate sacrifice for their country.

**Veterans Day** is the day set aside to thank and honor ALL who served - in wartime and peacetime - regardless of whether they died or survived. Veterans Day is always observed officially on November 11, regardless of the day of the week on which it falls.

### Virtual Events to Celebrate Memorial Day 2020

Memorial Day is yet another holiday that we will celebrate differently this year. Perhaps your yearly tradition is to visit a cemetery or attend a memorial event. Or maybe you attend a parade, a concert, or some other fun event that signifies the unofficial beginning of summer. We may not have in-person Memorial Day events this year, but it is still possible to honor those military personnel who have lost their lives serving our country. Gather your family

together this Memorial Day weekend and honor those men and women with one of these virtual events.

**1) National Memorial Day Concert on PBS**

For the first time in 31 years, the award-winning **National Memorial Day Concert** will be held virtually. The broadcasted concert - hosted by Tony Award-winner Joe Mantegna and Emmy Award-winner Gary Sinise - features musical performances, documentary footage, and readings to honor those who have served our country. This year, the concert will also pay tribute to the men and women who are doing so much for us in the current fight against COVID-19. You can watch the entire concert lineup on PBS at 7pm on Sunday, May 24. (The live event will also be streamed on PBS.org, YouTube, and Facebook.)

**2) Ancestry's Memorial Day Parade of Heroes**

To help people commemorate from home, Ancestry is holding a virtual **Memorial Day - Parade of Heroes** on Facebook. Hosted by Kathy Lee Gifford, this event will memorialize the 75th anniversary of the end of World War II. It will also feature musical performances by Tori Kelly and others.

**3) Pay Your Respects to A Hero**

Although Memorial Day is usually a time to gather with your family or friends, don't forget to take a moment to remember the purpose of the holiday. Be sure to honor a soldier by making a social media post, flying a flag, calling a family member or a friend who is military personnel, or even stopping by your local cemetery to drop off/donate flowers to fallen heroes.

**4) Explain to Your Kids What Memorial Day Is Really About**

First celebrated in 1868 when a Union general declared May 30 as the day to decorate the graves of fallen Civil War soldiers after World War I, Memorial Day became a holiday to honor Americans who died fighting in any war. In 1971, President Richard Nixon declared the last Monday of May as a federal holiday to honor the men and women who died while serving in any branch of the armed forces in all wars.

**5) Read Kids' Books About The Holiday Together**

Beyond understanding the facts of Memorial Day, kids can better understand its meaning by reading stories. Two great kids' books about the holiday are *The Wall* by Eve Bunting and *Memorial Day Surprise* by Theresa Golding. In *The Wall*, a young boy and his father travel to Washington, D.C. to visit the Vietnam Veterans Memorial to find Grandpa's name. In *Memorial Day Surprise*, a mom tells her son that there is

a big surprise at the Memorial Day parade, which turns out to be his grandfather, a veteran, being applauded as a hero at the end of the procession.

**6) Teach kids how to fly the flag**

As an important symbol of our country, kids should understand the significance of flying the flag. Explain that you'll fly the flag at half-mast, a position reserved for times when the country is in mourning, until noon, before raising it to full-mast for the remainder of Memorial Day. Practice saying the Pledge of Allegiance with your kids and talk about what the words really mean. You can also teach older children how to fold the flag properly.

**7) Send a care package to soldiers**

Military personnel currently serving in the armed forces would also appreciate your thoughts on Memorial Day. Kids can write a letter thanking them for their service, send them a handmade craft, or ship supplies or comfort items through an organization like Operation Gratitude.

**Memorial Day Quotes to Honor Our Nation's Soldiers (Source - Town&Country)**

On Monday, May 25th, Americans across the country will remember the brave men and women who gave their lives for our country. Whether you plan to observe the holiday with a parade, a service, or a moment of silence, we've gathered up the most honorable, dignified, and patriotic quotes from some of our nation's greatest figures as a way to remember those who have sacrificed themselves for our freedom. Here are some of the best quotes for Memorial Day:

*"I believe our flag is more than just cloth and ink. It is a universally recognized symbol that stands for liberty and freedom. It is the history of our nation, and it's marked by the blood of those who died defending it."* - John Thune

*"I only regret that I have but one life to lose for my country."* - Nathan Hale

*"Patriotism is supporting your country all the time, and your government when it deserves it."* - Mark Twain

*"Never was so much owed by so many to so few."* - Winston Churchill

*"Those who have long enjoyed such privileges as we enjoy forget in time that men have died to win them."* - Franklin D. Roosevelt

*"My fellow Americans, ask not what your country can do for you, ask what you can do for your country."* - John F. Kennedy

Sincerely,  
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## Caldwell's RUD Line of Machined Eyebolts

The Caldwell Group Inc. is offering its range of German-manufactured RUD Ring Schraube (RS) machined eyebolts from 220 lbs. to 44,090 lbs. capacity.

The new VRS Starpoint—the name derives from RUD's VIP program and the product's star shape—features an added adjustable function.

For approx. two years, Rockford, Illinois-based Caldwell and the RUD Group have united their sales and marketing activities in North America for material handling and lifting devices within a common organization. Practically, the VRS is used to replace standard eyebolts that have to be de-rated for angular lifting, offering end users a safer option and one with less risk of a lifting point failure. The VRS can be loaded in any direction and does not need to be de-rated even for a side lift.

Jay Schroeder, regional sales manager at Caldwell, said: "The Starpoint gives safe alternative options to places where the end user needs a lifting point to swivel and maybe does not need the full versatility of a swivel load or hoist ring. Many times in the past, someone would try to make a four-point lift with a standard eyebolt. When you mount an eyebolt, you would get them in tight and they end up in four different orientations or the user would have to shim the eyebolt to try and get it in the correct orientation."

Schroeder, who oversees sales for RUD, Caldwell and Renfroe products in the eastern half of the U.S. and Canada, added: "When you go to make a pick, eyebolts back out to the path of least resistance and are no longer 'seated'. This puts undue stress on the bolts and will cause failure to the point of bending the eyebolt or ultimate failure of breaking it totally."

However, the VRS features the iconic RUD star-shape, which adds strength versus a typical ring and gives the user direction on how far around the ring they can make a safe load. Working load limits (WLL) are stamped or forged on the product.

Schroeder said: "We tell the user that they can make a pick from point to point. If they choose to make a true vertical lift from one [VRS] or different combinations using multiple units, they can access our WLL either online or in our catalog."

When using the VRS for lifting, the user engages the installation tool in the hexagon socket screw and tightens it by hand, before disengaging the tool and making a lift. Schroeder explained that if the application is a one-time lift, the manufacturer recommends hand tightening, but if it is for a permanent location Caldwell provides torque values to set them to.

The product is available in a myriad of sizes: metric; imperial; longer bolts for metric; and even custom threads for special applications. The range spans M6 to M64 and 5/16 in. to 2 in. Notably, it also features radio-frequency identification (RFID).

"RUD realizes that everyone has unique lifting requirements," added Schroeder. "We try to fill as many holes as we can to help the end user. Some may need the standard product; others may want it without the key [tightening wrench] that comes as standard. It can be used in one-, two-, three- or four-piece configurations."

All RUD products are made to DIN, BG and EN standards.



*The VRS features the iconic RUD star-shape, which adds strength versus a typical ring and gives the user direction on how far around the ring they can make a safe load.*



*The product is available in many different sizes.*



*Working load limits are forged into the product.*



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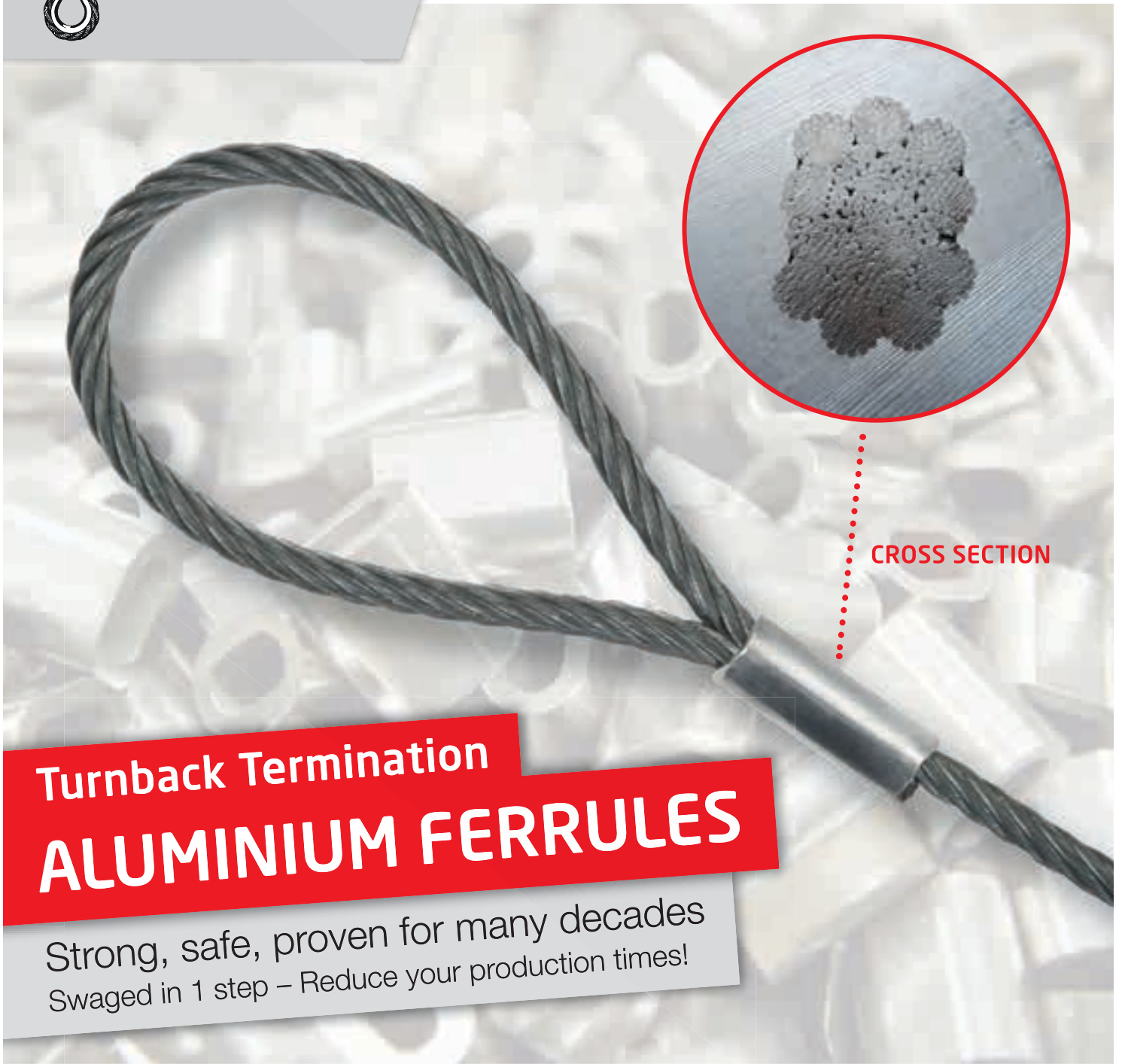
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## Taking AI to new heights to enable better jobsite decision-making The Crosby Group and Versatile enter strategic partnership

Los Altos, California-based Versatile has partnered with Richardson, Texas-based The Crosby Group to deliver a platform to help project teams leverage hard data points for easier decision making in the field. Through autonomous capabilities of measuring thousands of data points, Versatile's CraneView™, product fuels real-time insights to power smart decisions that impact cycle time, overtime, and crane demobilization, and allow new standards to be set for current and future projects.

Integral to the below-the-hook product is Crosby Straightpoint's state-of-the-art load monitoring technology and Crosby branded rigging hardware. The combination of this hardware and technology enables project teams to eliminate overtime, stay ahead of schedule without changing project team workflows, and more.

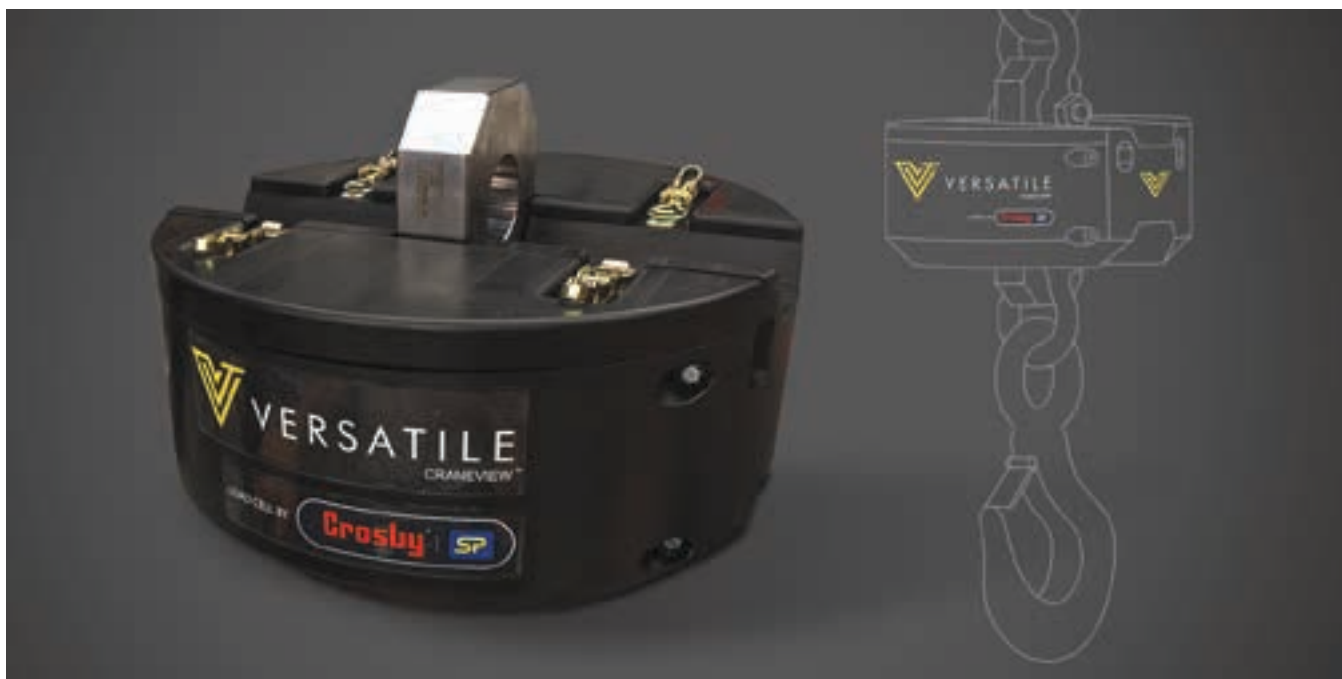
The Crosby Group, the global leader in lifting, rigging, and material handling hardware, will showcase a range of products used to make lifting and load securement safer and more efficient, through its portfolio of premier brands including

Crosby, Gunnebo Industries, Crosby Straightpoint, Acco, McKissick, Trawlex, Lebus, and CrosbyIP. will be a focal point of the exhibit.

Meirav Oren, co-founder and CEO at Versatile said: "The Crosby Group and Versatile have partnered to provide world-class load monitoring and rigging hardware associated with CraneView. Our passion for providing technology that drives action without interrupting the flow of work allows CraneView to be seamless and impactful. We're excited to share our story with the world's foremost construction and lifting industry decisionmakers at ConExpo."

ConExpo visitors will learn how CraneView™ delivers real-time insights, specific to each jobsite while integrating quickly and seamlessly into existing processes. Oren added previous client engagements demonstrate that the product has created an impact on:

- Crane cycle time reduction of 25-50%
- Overtime reduction of nearly \$20k of monthly savings
- Earlier crane demobilization for multi-crane projects of five to six weeks



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Thus, a single taxpayer with one child would be eligible for up to \$1,200 plus \$500 equals \$1,700 refundable credit. A married couple with one child and who file a joint return would be eligible for up to \$2,400 plus \$500 equal \$2,900 credit.

There is an income limit to these taxpayer credits. As a taxpayer's income begins to exceed their applicable threshold, their potential recovery rebate payment begins to phase out. Specifically, for every \$100 a taxpayer's income exceeds their credit, their potential recovery rebate will be reduced by \$5.

The applicable AGI threshold amounts are as follows:

- Married joint: \$150,000
- Head of Household: \$112,500
- All other filers: \$75,000

## HOW WILL RECOVER REBATES BE DISBURSED?

This may be complicated. The initial amount paid will be based on either a taxpayer's 2018 or 2019 income tax return (whichever is the latest return that the IRS has on file), while it will ultimately be corrected if the taxpayer is owed money based on their actual 2020 income.

In other words, Congress is going to "front" taxpayers an estimated amount based on their 2018/2019 incomes, but if your 2020 return shows they really deserved it, they will get it later.

Income is far from the only thing that may change over time. For example, there were about 3.8 million children born in 2019 that won't show up on a 2018 tax return. The parents would not be getting the \$500 recovery rebate for that new child. Marriages and divorces have occurred and people have died in the last six to 12 months. All of these changes will impact these families' recovery rebate payments.

## WHEN AND HOW THE RECOVERY REBATE ADVANCES WILL BE PAID?

The urgency with which some taxpayers need income cannot be overstated. For them, the recovery

rebate cannot come quickly enough. Unfortunately, it's likely to be at least a month, if not more before such payments will actually be received. The CARES Act requires that these payments be made as soon as possible, but the Treasury Department says that it may not happen until May.

How the recovery rebate payments will be made depends. It appears that individuals receiving social security benefits will receive their recovery rebate in the same account they receive the social security benefits. The CARES Act also authorizes Recovery rebate payments to be made to the account into which a taxpayer's 2018/2019 refund was deposited. Other payments will be sent to the last known address on file. Talk with your outside accounting firm and ask them to help you quickly get your business checking account or personal checking account on file with the IRS or the Social Security Administration. If you have recently changed banks or moved to a different state, talk to your accounting firm as soon as possible.

## INCREASED ACCESS TO RETIREMENT FUNDS

For those of you that have a traditional IRA, SEP IRA, SIMPLE IRA, 401(k), 403(b), and government 457(b) plans, read this section carefully. We recommend that you not withdraw funds from any type of qualified account except as the last choice. The Coronavirus Related Distributions are distributions of up to \$100,000 made from IRAs, employer-sponsored retirement plans, or a combination of both, which are made in 2020 by an individual who has been impacted from the coronavirus because they:

- Have been diagnosed with COVID-19, or
- Have a spouse or dependent that have been diagnosed with COVID-19, or
- Experienced adverse financial consequences as a result of being quarantined, or
- Furloughed, being laid-off, or having work hours reduced because of the disease, or

- Are unable to work because they lack childcare as a result of the disease, or
- Own a business that has closed or operated under reduced hours because of the disease, or
- Meet some other reason that the IRS decides to say is okay.

Given the long list of potential individuals who may qualify for relief under this provision, it seems rather clear that congressional intent was to make the provision broadly available. The IRS will likely operate in-kind and take a liberal view of who has been impacted by the coronavirus enough to qualify for a Coronavirus Related Distribution.

There are a number of potential tax benefits associated with Coronavirus Related Distributions. These benefits include:

- Exempt from the 10% penalty – individuals under the age of 59.5 may access retirement funds without the normal penalty that would otherwise apply.
- Not subject to mandatory withholding requirements – typically eligible rollover distributions from employer sponsored retirement plans are subject to mandatory federal withholding of at least 20%. Coronavirus Related Distributions, however, are exempt from this requirement. Plans can rely on a participant's self-certification that they meet the requirements of a Coronavirus Related Distribution when processing a distribution without mandatory withholding.
- Eligible to be repaid over three years – beginning on the day after an individual receives a Coronavirus Related Distribution, they have up to three years to roll or any portion of the distribution back into a retirement account.

- Income may be spread over three years - by default, the income from a Coronavirus Related Distribution is split evenly over 2020, 2021, and 2022. A taxpayer can, however, elect to include all of the income from a Coronavirus Related Distribution in their 2020 income. This may be a good idea if the taxpayer's income is close to zero this year. However, as I stated above, we do not recommend dipping into one of your retirement accounts unless you absolutely have to. Remember, most retirement accounts are down in value at this time. If possible, leave these retirement accounts alone and let them rise in value over time.

## EMPLOYER-SPONSORED RETIREMENT PLANS

Many employer-sponsored retirement plans, such as 401(k)s, and 403(b)s offer participants the option of taking a loan of a portion of their retirement assets. For individuals who have been impacted by the coronavirus, the CARES Act enhances the regular plan loan rules in the following three ways:

- Maximum loan amount is increased to \$100,000 – in general the maximum amount that may be borrowed from an employer plan is \$50,000. The CARES Act doubles that amount for affected individuals.
- 100% of the vested balance may be used – in general, once an individual has a vested plan balance that exceeds \$20,000 they are only eligible to take a loan of up to 50% of that amount, normally not to exceed \$50,000. The CARES Act amends this rule for affected individuals allowing them to take a loan equal to their vested plan balance, dollar for dollar, up to the \$100,000 maximum amount.

- Delay of payments – any payments that would otherwise be owed on the plan loan from the date of enactment through the end of 2020 may be delayed for up to one year.

## REQUIRED MINIMUM DISTRIBUTIONS (RMDs) ARE WAIVED IN 2020

This is a very interesting provision for all taxpayers over the age of 70.5, or under the new law age 72. If you are currently eligible for RMDs then you should read this carefully.

Section 2203 of the CARES Act amends IRC Section 401 (a) (9) to suspend required minimum distributions (RMDs) during 2020. The relief provided by this provision is broad, and applies to traditional IRA's, SEP IRA's, SIMPLE IRA's as well as 401(k)s, 403(b)s, and 457(b) plans. Furthermore, the relief applies to both retirement account owners, themselves, as well as to beneficiaries taking distributions.

If you need to take some income from a retirement account to pay your bills, we recommend that you take the bare minimum and leave as much cash in your retirement accounts so that it can grow for the future. This idea only applies to 2020.

## RETURNING UNWANTED 2020 RMDs THAT HAVE BEEN DISTRIBUTED

We are only through the first quarter of the year, but some individuals have already taken their RMD for 2020. Now in light of the CARES Act these individuals may wish to "return" unwanted and no longer necessary RMDs.

For IRA's and 401(k) plans and other retirement account owners, this may be possible two different ways. If the RMD distribution has taken place within the last 60 days, the distribution won't be prevented from being rolled over due to the once per year rollover rule. In such instances, an individual can simply write a check, or otherwise transfer an amount equal to the RMD back into a retirement account before the end of the 60-day rollover window.

For retirement account owners who took their RMD early in the year and the 60-day rollover window has now expired, there is another potential approach. If it can be shown that the individual has been impacted by the COVID-19 crisis enough to qualify under the liberal guidelines outlined earlier for a Coronavirus Related Distribution, then the rollover can still be completed, anytime for the next three years (from the date the distribution was received).

## 2020 IS IGNORED FOR PURPOSES OF THE FIVE YEAR PAYOUT RULE

The CARES Act suspends RMDs for 2020 and it also impacts the five-year payout rule that applies to non-designated beneficiaries, for example, charities, estates, and non-see through trusts. This applies to individuals who inherit a retirement account from a decedent who died prior to reaching their required beginning date for RMDs.

In general, such beneficiaries must distribute the entirety of their inherited assets by the end of the fifth year after the retirement account owner's death. The CARES Act, however, allows 2020 to be ignored, or simply not counted as one of those five years. The five-year rule effectively becomes a six-year rule.

The new SECURE Act now imposes a 10-year payout rule for non-eligible designated beneficiaries of retirement accounts. 2020 is the first year that an individual could have died with and had a beneficiary subject to the 10 year rule. The 10-year rule does not actually begin until the year after the year of death. Therefore, 2020 already doesn't count as one of the 10 years for purposes of the 10-year rule.

## AGI LIMIT FOR CHARITABLE CONTRIBUTIONS

Section 2205 of the CARES Act temporarily increases the AGI (Adjusted Gross Income) limit on cash contributions made to charities from a maximum of 60% of AGI, to a maximum of 100% for qualified

contributions. As such, an individual can completely wipe out their 2020 tax liability with charitable contributions.

## UNEMPLOYMENT COMPENSATION

Section 2104 of the CARES Act provides states with the ability to increase their unemployment benefits by up to \$600 per week with federally funded dollars, for up to four months. This provision dramatically increases the amount of money an individual can receive temporarily via unemployment compensation benefits.

## RELIEF FOR STUDENT LOAN BORROWERS

Section 3513 suspends required payments on federal student loans through September 30, 2020. During this time, no interest will accrue on this debt. While required payments are suspended, voluntary payments are not prohibited. And, by default, payments will continue unless the individual takes proactive measures to contact their loan provider and pause the payments.

## III. IDEAS FOR THE BUSINESS OWNER

A new date to remember. Any person with a federal income tax return or payment due on April 15, 2020 is eligible for relief under notice 2020-18 from the Treasury Department. A "person" includes any type of taxpayer, such as an individual, a trust, an estate, a corporation, or any type of unincorporated business entity. The payment due refers to both 2019 federal income tax payments, including payments of tax on self-employed income, and 2020 estimated federal income tax payments, including payments of tax on self-employed income regardless of the amount owed. The return or payment must originally be due on April 15, 2020. This relief does not apply to federal income tax returns and payments due on other dates. The Treasury notice postpones those 2019 return filings and payments due on April 15, 2020 until July 15, 2020.

## IV. IDEAS FOR BUSINESS SURVIVAL

Now is the time to make hard decisions about your company and prepare it to become lean and strong quickly. Outlined below are some ideas that you should consider for your company:

- Renegotiate loans with lenders and vendors. Now is the time to ask for lower interest rates and longer terms.
- If you pay rent on your buildings, now is the time to ask for several months of rent deferral or possibly reducing the rent by 50%. The rent not paid can be added to the tail end of the lease.
- Take a hard look at your payroll costs as you enter the second and third quarters of the year. Talk with your accountants, attorneys, and bankers about using all of the government loan programs available for the next several months, but long-term make decisions about where the payroll should be in the last half of 2020. Talk to your national associations and get industry guidelines about what is normal for payroll and rent in your industry. Also, those of us at Castle Wealth Advisors have a lot of that information.
- Sell old inventory. Have a tent sale and get rid of old or obsolete inventory that has been lying around for more than two or three years. Now is the time for you to accumulate cash and build up your war chest rather than leaving old inventory laying on the top shelf or in the warehouse.
- Start being more aggressive on collecting your accounts receivable. Maintain your gross margins at their highest levels based on your industry averages. In the next six to 12 months when this coronavirus is over, you need to have the highest gross margins possible going into an economic recovery.

- Be aggressive on depreciation and write-offs in 2020. Previously, in this article, we talked about net operating losses, (NOLs) and you should read that section carefully.
- Look at each item on your profit and loss statement and start cutting unnecessary costs. Cut out the fat and get lean. Make all the cuts now that you have been thinking about for the last five years.
- Make a new business priority. Promise yourself that for the next three months you will spend at least two hours per week working "on" the business and continue to improve the profit and loss statement and the balance sheet. In the second quarter, coming up, you need to make several financial changes so that your company comes back quickly in the third and fourth quarter of 2020.

This long article was prepared for every business owner that we have ever met and all industries that we work with every year.

Business owners need to quickly contact their accountants, bankers, SBA regional office, and get details on how to apply for different sections of the CARES Act.

If Castle Wealth Advisors can be of any help to you, please call or email us anytime.

This coronavirus disaster will come to an end and we will all be stronger on the other side. Be safe and stay healthy.

- **Your budget.** How much capital can you access, and how can you best put that money to use?
- **Your space/location.** Can your physical space be adapted to encourage social distancing?
- **Your supply chain.** What do your supply chain vendor relationships look like right now? Would it make sense to look for any new vendors to help you meet short-term needs as you reopen?
- **Your products/services.** How can you pivot your offerings to be relevant to your customers' needs right now?
- **Your revenue impact.** What is the scope of your coronavirus-related losses right now, and how much do you expect to recoup once you're fully operational again?

## Communicate

Your business will likely need to communicate plans to several different audiences, and each one requires a tailored approach to ensure the right message is received.

As part of your post-COVID-19 communications, you'll need to set clear and accurate expectations with those who interact with your business. Your employees, customers and vendors will need to know what to expect from you as you execute your reopening plan.

Follow these tips to communicate with your business's various stakeholders throughout the process:

## Employees

As the people who help you serve your customers, your employees need to be kept in the loop about your business's reopening plan. According to Cushman & Wakefield, your employee communication plan should provide thorough, accurate information about physical workplace changes and safety measures, as well as set appropriate expectations for following new procedures. Use multiple communication channels (email, chat, video, social media, physical displays in the workplace, etc.) and invite any questions they may have after you share your plan.

### A few important things to address:

- Details of the changes, including any actions taken in their absence to sanitize and prepare the workspace.
- New work practices and guidelines for health and safety.
- How you will transition policies such as remote work, time off and flexible schedules if they had been adjusted during the pandemic.
- Resources available to employees if they have questions or concerns.

## Customers

During these difficult times, customers understand and expect that your business will be operating differently. However, they still expect transparency and timely updates as you establish a path forward. EY advised companies to follow these best practices when communicating with customers:

- Use multiple channels to ensure your message is widely received and reinforced.
- Demonstrate that customer interests are a priority and address their concerns directly.
- Create and share an FAQ document outlining specific questions around your supply chain, your health and safety practices and potential risks to your customers if they continue to patronize your business.
- Reach out to affected customers and offer assistance where appropriate.

## Vendors/partners

Take time to meet with each of your vendors and partners to review your agreements and contracts. If you plan to continue working together as your business reopens, let them know what (if anything) might need to change about your working relationship, and whether it's possible to adjust your arrangement. Salesforce recommends co-creating business continuity plans with your partners and suppliers to help both of you streamline operations.

Regardless of your audience, make sure your message to each is consistent and clear across every touchpoint and channel.

## Execute

With your planning and preparation complete, it's time to put your reopening strategy into motion. Follow these steps to set yourself on the right track for getting back to business.

## Develop a time frame

Because states are rolling out their reopening plans in phases, it may be difficult to nail down a precise timeline for your reopening. According to the CDC, businesses should only consider reopening if they meet the following conditions:

- You are in a community that no longer requires significant mitigation.
- Reopening would be in compliance with your state and local orders.
- You are ready to protect employees at higher risk for severe illness.

As you develop your time frame for reopening, here are a few steps you can take to make a smoother transition:

- Get input from your team. If your business is customer-facing, ask your staff for their thoughts and concerns about interacting with customers in the near term, given the current circumstances in your state. Some staff may be eager to get back to work, while others may feel more comfortable waiting a week or two for an additional drop in COVID-19 cases.
- Plan out an anticipated schedule of pre-opening tasks. From deep-cleaning and sanitizing to rearranging furniture to encourage social distancing, make a list of everything you'll need to do to get your business customer-ready.
- Coordinate with your vendors. If you've been shut down, start reaching out to vendors re-establish your supply chain and administrative support. If you've been operating in a limited capacity, plan ahead for how your inventory needs may increase as business picks up.
- Give your customers a heads up. Even if you don't have an exact date for reopening yet, stay in touch with your customers and let them know to stay tuned for an upcoming announcement.

### Lay out your marketing strategy

- Assess your competitors and how they're handling marketing. Study both local competitors and ones in other regions where the COVID-19 situation may be different. It's important to get a broad range of marketing and communications examples and gauge whether customers are reacting positively or negatively.
- Create an updated marketing strategy that reflects your customers' current needs. Successful marketing in the COVID-19 era means shying away from overly promotional messaging and speaking to the current reality and experiences your customers are facing.
- Use your marketing channels to communicate important reopening announcements, changes and information your customers will need to know. Stay on top of your website, blog, email lists, social media channels and other platforms to deliver a consistent message about your business's plans.

### Be ready to adapt to any obstacles

- Anticipate and prepare for challenges. No matter how prepared you are, you may find that some elements of reopening your business

are more difficult than you expected. You may need to change directions quickly and make swift decisions to overcome obstacles.

- Check in with your employees. During your first few weeks of operating "normally" again, frequently chat with your staff and see how they're feeling. See if there's anything you can do to make their jobs easier or give them greater peace of mind about their health and safety.
- Know that you won't get it perfect on day one. Mistakes may happen as you execute your reopening plan, and that's OK. If something goes wrong, quickly acknowledge the situation and let employees and customers know how you're making it right.
- Create formal and informal processes for getting feedback. Listening to your employees, customers, vendors and partners during this time is critical for your future success. Have one-on-one conversations, share polls on social media and send out anonymous surveys via email to encourage your stakeholders to share their thoughts.
- Analyze your sales data, customer behavior and ROI. Your numbers likely won't bounce back right away, especially if you've changed your product or service offering. Keep an eye on your business analytics to understand what's working and what's not.
- Gauge the overall community response. Pay attention to what customers are saying about you (and your competitors) as everyone adjusts to your industry's operational changes. Take customer suggestions seriously and always acknowledge anyone who mentions your business directly.

### Respond and pivot your strategy accordingly

- Make adjustments based on the feedback you receive. Your employees and customers may be feeling apprehensive and nervous right now, so it's more important than ever to meet their needs. Do what you can to adjust your operations in response to stakeholder feedback.
- Communicate evolving changes in a timely, transparent manner. Let people know what's happening and why. If appropriate, give credit to the employee or customer who inspired the change so your audience knows you're listening to them.

Continue mapping out your road back to normal. Normalcy is not going to happen overnight. In fact, "normal" for you moving forward may look very different from what it looked like pre-pandemic. Your journey back to the volume of customers you had before may take time, but all your business can do is keep learning, growing and evolving as new information becomes available.

*CO— aims to bring you inspiration from leading respected experts. However, before making any business decision, you should consult a professional who can advise you based on your individual situation.*

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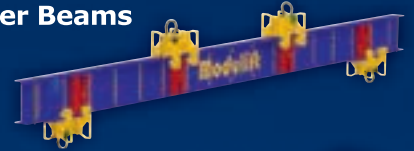
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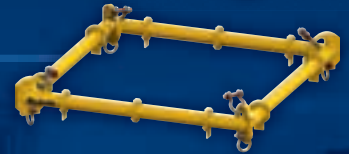
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## Lift-All Announces Manual and Lever Chain Hoist Product Line

[Landisville, PA, March 1, 2020] Lift-All Co., the most trusted name in lifting and load securement products, is pleased to announce the launch of their new Manual and Lever Chain Hoists product line.

“We listened to our customers and now stock these economical, durable, and lightweight manual hoists which are available for fast delivery,” said Jason Dively, VP of Sales, Lift-All Company. “They are an excellent option for a wide variety of lifting applications”.

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Lift-All Co. is celebrating 56 years of engineering solutions for the lifting and load securement industry whose markets include construction, manufacturing, oil & gas, wind power, entertainment and many others. With a team of Customer Service Specialists and dedicated District Sales Managers covering North America to provide solutions, training, and assistance with sling inspections, you can trust Lift-All to help you get the job done safely. For a listing of our hoist offerings as well as additional information, visit [www.lift-all.com](http://www.lift-all.com).



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### Malcolm Peacock, Dura-Mod Expert

For additional Dura-Mod information, email Malcolm at: [mpeacock@caldwellinc.com](mailto:mpeacock@caldwellinc.com) or scan the QR code below!





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