

TENNESSEE



**PLUMBING-HEATING-COOLING
CONTRACTORS ASSOCIATION®**

Best People. Best Practices™

The TN PHCC Newslink

May/June 2020

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123rd Annual Trade Show and Convention August 20th, 2020

New Date!

Knoxville Expo Center, 5441 Clinton Highway, Knoxville TN

Theme: Focus on the Future

- FREE Parking and Convenient Location
- Apprentice and Contractor Contests
- Complimentary dinner for contractors
- FREE admission and Door Prizes
- Trade Show hours- 2pm to 6:30pm



Tools of the Trade Show during the evening on Wednesday, August 19th

Friday, August 21, 2020

Danny Burnette Golf Classic

7am-2pm (lunch served)

Willow Creek Golf Club, Knoxville TN



Golf, Fellowship and Fun while supporting the Scholarship Fund!

Welcome Elite Associates!

It's Our Business to Protect Yours

**FEDERATED
INSURANCE®**

ELITE



Coastal Supply Company

DIAMOND

FERGUSON®

SILVER

See page 11 for details

Member News

Upcoming Date Reminders...

July 24-25: TN PHCC Summer Board Meeting, 200 Main, Highlands, NC

August 19th: TN PHCC Tool Show, Knoxville Expo Center, Knoxville

August 19th: Knoxville PHCC Apprentice School Registration, Knoxville Expo Center

August 20th: TN PHCC 123rd Annual Convention and Trade Show, Knoxville Expo Center

August 21st: TN PHCC Danny Burnette Golf Classic, Willow Creek Golf Club, Knoxville TN

September 11: TN PHCC Clay Shoot Challenge, Crossville Shooting Sports Park

September 30-Oct 2: PHCC CONNECT 2020, Dallas TX

October 16-18: TN PHCC Fall Board Meeting and PHCC Zone 2 Meeting—Brasstown Valley, GA

Please note— All members are invited and encouraged to attend state board meetings.

For planning purposes, please RSVP to the State Office if you plan to attend

Mission Statement:

"The TAPHCC is dedicated to serving and improving the PHC industry by providing opportunities for continuing education, communication, social networking, and business improvement.

We are dedicated to the protection of the environment and the health and safety of our society."

Welcome New Associate Members:

Atmos Energy

2833 W. Market St.
Johnson City, TN 37604
423-794-9374

Contact: Michael Ray
Michael.ray@atmosenergy.com



Murfreesboro Nissan

814 Memorial Blvd
Murfreesboro, TN 37129
615-893-0252

Contact: Derek Anderson
DAnderson@boronissan.com



TN PHCC Member Total Group LLC Featured in PHCC Solutions

Member Total Group LLC from Nashville was featured in the Spring 2020 issue of *PHCC Solutions* magazine which is the official publication of the PHCC National Association.

The article by Sheryl S. Jackson is titled, "Expanding Business to Meet Customer Needs Requires a New Name." The idea for the article was generated from an interview with Wayne Lowman of Total Group LLC in the *TN PHCC Newslink* Member News article in the Nov/Dec 2019 issue.

"It is not an easy decision to change a company's name, but the team at Total HVAC in Tennessee decided that a name change was essential to the company's continued growth and success" is a quote from the article. Wayne gave a guide to the process and offered '5 Tips to Rebrand Your Company.'

If you would like to read the full article: [PHCC Solutions, Spring 2020](#)



Pioneer Heating & Air Demos Virtual Training



Gordy Noe, TN PHCC President and Michael Ramsey, 3rd Year HVAC Instructor at KAPHCC Apprentice School of Pioneer Heating & Air in Knoxville attended the Halls High School Career Fair in February and demonstrated a Virtual Training Simulator with their booth.

The highly popular virtual program requires the student to wear a headset as they "walk through" a service call on an HVAC unit. The program allows students to try out the technology and hopefully become interested in the trades.



Ride and Decide Program Postponed for 2020

Unfortunately due to the COVID 19 outbreak, the program has been postponed until 2021.

Member News

A Fond Farewell to Our Friend...

Many of you fondly remember Betty Gill, a past Tennessee PHCC Executive Director for 26 years. She started her position in the Fall of 1981 and retired in April of 2007. On May 13th, Betty passed away peacefully at Northshore Heights Hospice. We say a sorrowful good bye to a passionate leader in the PHCC both on a state and national level.

Betty loved her position and our members and said that, "I cannot imagine anything I would have enjoyed more than serving as Executive Director for 26 years." Those who knew Betty remember a truly compassionate person who always had a smile and a heartfelt hug with a "How are you?"

TENNESSEE NEWS REPORT

TENNESSEE ASSOCIATION PLUMBING-HEATING-COOLING CONTRACTORS
NOVEMBER 1981

NEW EXECUTIVE DIRECTOR is Betty Gill effective November 1, 1981, replacing Judy Burnette who recently resigned. Betty is a graduate of the University of Tennessee and a native of Knoxville. She is married to a retired Air Force pilot and the mother of four sons, from 14 to 24 years of age. Betty has traveled extensively and lived in many different states during her husband's Air Force career. Since returning to Knoxville in 1972, she has served in leadership roles, both promotional and organizational, in many civic clubs. Prior employment includes school teacher, reservations agent and stewardess for American Airlines. Betty is delighted to be a part of TAPHCC and looks forward to meeting and working with each of you.



Among her many leadership roles outside of her service to the TN PHCC, she served as President of the UT National Alumni Association 1988-89, President of Akima Club of Knoxville, as a Board member for the Boys and Girls Club - Tennessee Valley, on the Board for Baptist Hospital System East Tennessee and subsequently Tennova, on various boards and committees at First Baptist Church in Concord.

In lieu of flowers the family requests that memorial donations be made in Betty Jean Motes Gill's honor to Thrive Lonsdale, www.thrivelonsdale.org, P.O. Box 51611, Knoxville, TN, 37950; or to the University of Tennessee Fund for the Future, 1525 University Avenue, Knoxville, TN 37921 or online at give.utk.edu Fund for the Future.




Rick Thompson, Past President and Betty receiving her Executive Director Emeritus Award in 2011

Tennessee News Report – November 1981 announcing Betty as the New Executive Director above and her retirement in April 2007 in the TN PHC Contractor's Convention Program below

4 THE TENNESSEE P-H-C CONTRACTOR'S CONVENTION PROGRAM APRIL, 2007

A Fond Farewell.....



**Betty Gill
Executive Director**

I will retire from the Tennessee Association of Plumbing-Heating-Cooling Contractors, Inc. (TAPHCC) this summer. As many of you know, I have contemplated this decision for some time. I have given extensive thought as to the timing of my decision and recently read "it is possible to do more harm by staying too long than by leaving too early!" As the University of Tennessee Athletics announcer John Ward said when announcing his retirement, "simply, it's time".

I cannot imagine doing anything I would have enjoyed more than serving as Executive Director of the TAPHCC for 26 years. TAPHCC captured and will remain enduring in my heart. Together we have made the PHCC of Tennessee stronger. We have established an excellent well-funded scholarship program for Tennessee students, advanced training for companies with seminars and training programs, initiated an outstanding apprentice program in Knoxville, as a lobbyist I worked to increase awareness of the TAPHCC and the PHC industry in the TN General Assembly, increased trade show exhibitor participation significantly and we are financially strong.

It is appropriate that I bid farewell as your Executive Director with the 25th anniversary of the 1982 World's Fair. I have been Executive Director since the fall of 1981. However, the 1982 TAPHCC Convention/Trade Show at the "new" Hilton Hotel was my first convention and trade show as Executive Director. It really does seem just like yesterday! We had 21 booths in the Hilton Ballroom and I think I remember every exhibitor. Each person registered received a one day pass at \$7.75 to the World's Fair.

The journey of 26 years as your Executive Director down memory lane is an emotional and wonderfully memorable experience. Many people have made the journey with me. Too many to name, but each of you hold a special place in my heart. As you know, I have not been alone. Linden has been with me the entire time with his camera and pictures recording the trip. Linden and I will treasure our memories and pictures as you are our extended family.

For many of you memories include a phone call or a smile. Maybe you gave me an encouraging word, a hug, or perhaps we had a conversation sharing experiences, concerns, problems, something that bothered you or ideas on how to improve and grow the PHCC of Tennessee.

Through the years you have showed me that you cared, respected and trusted me. I treasure memories of good times, lasting friendships and the progress and growth of the Association. I value you as friends in the most loving way.

Thank you for enriching my life. May God bless and enrich your life and your businesses. It is my sincere desire that our paths will cross in the future.

Betty M. Gill

*Ships sail East, and ships sail West,
While the self-same breezes blow;
It's the set of the sails
And not the gales
That determine the way they go.*

*Like the winds of the sea
Are the ways of fate,
As we journey along through life;
It's the set of the soul
That determines the goal
And not the calm nor the strife.*



Above- Betty and Linden Gill and the David Dugger Family (PHCC National Past President) at the 2012 PHCC National Convention



*Our thoughts
and prayers are
with the Gill
Family—
We will miss you
Betty...*



Member News

Why Scholarships?

Hayden Rhymer is a past scholarship award winner with multiple state and national awards. Hayden is the son of Keith and Jennifer Rhymer of Blountville. Keith is the President of member company, HVAC Inc. in Bristol. We interviewed recent college graduate Hayden about his experience:

Which scholarships were you awarded during your college enrollment?

I was the recipient of the following awards:

Tennessee PHCC Scholarship

Richard Whillock Memorial Scholarship

PHCC Educational Foundation Award

PHCC Educational Foundation sponsored by Delta Faucet Company

Did the scholarships greatly influence your ability to attend college?

Yes. To say that college was possibly the most expensive investment of my life was an understatement. Then, as a bonus, college is rough on a student's mental and physical abilities. Dealing with the academic challenges of college while simultaneously dealing with the financial burden is a major stress trigger in every student's life. When one encounters feelings of financial stress, it can become virtually impossible to think of anything else. Thus the assistance of these scholarships provided significant financial buffers that allowed me to primarily focus on the most important aspects of learning such as making the best grades, learning all the content thrown at me and graduating with my degree in Mechanical Engineering - not how I would afford my education.

Your father, Keith told us that you graduated debt free, how is that possible in the current tuition debt culture?

I worked through my summers, holidays, and long weekends while I was on break from school. Those wages combined with the scholarships allowed me the wonderful opportunity to graduate debt free. For that, I will be forever grateful.

What factors influenced your decision to pursue Mechanical Engineering?

It was a combination of a childhood curiosity in all things mechanical, a love for the maths and sciences, and a supportive family. My family encouraged me every step of the way to push myself to be the best person I could possibly be and I felt that my skills and interests were best suited for the engineering field. I'm grateful to say that the decision has resulted in me being in the position I am in now, and I can't wait to see where this feed leads me.

What are you doing for a career now?

I am currently a Design Engineer at an architectural and engineering firm in Southeast Tennessee. In my position, I design mechanical and plumbing systems and draft construction documents. I use the knowledge I gained in college and currently with my fantastic coworkers, to advise others on how to correctly and efficiently design HVAC systems.

What advice or encouragement would you give to other students thinking about applying for a scholarship?

It was one of the greatest choices I could have possibly made as a student. The scholarships allowed me to free my mind of the pressing thoughts of debt and allowed me to focus on learning instead. It is well worth the time to complete the applications and get all the necessary paperwork and I encourage everyone to considering applying.

What was the most beneficial thing you learned during college?

One of the skills I learned while attending Tennessee Technology University that will benefit me the most as I go through life was mastering the ability to multi-task and delegate my life wisely and efficiently. I was always tight on time and that will continue after college so any amount of time I can save by scheduling and delegating wo;; build up and pay off tremendously as I go through my career. Ultimately time management will allow me to take on more tasks, responsibilities, and be more profitable.

We are proud of you Hayden and wish you much success!



Keith, Hayden and Jennifer Rhymer

"Dealing with the academic challenges of college while simultaneously dealing with the financial burden is a major stress trigger in every student's life. When one encounters feelings of financial stress, it can become virtually impossible to think of anything else."- Hayden Rhymer

State News

Scholarship Awards from the Tennessee PHCC for 2020

The TN PHCC Scholarships are presented annually and funded by the Tennessee PHCC Danny Burnette Golf Classic, which will be held this year on August 21st in Knoxville.

The criteria for selection is based on scholarship, character, leadership, career goals and experience.

Preference in selecting recipients is given to students who plan to pursue a career in business or mechanical engineering and who are preparing to enter the PHC industry following college graduation. Each student receives a scholarship of \$1000.



Congratulations to the Scholars!



Alexis Brown, of South Fulton, is the daughter of Jamie and Melissa Brown. Jamie is a Project Manager at Ivey Mechanical, Gallatin Division. Alexa has completed her sophomore year with a major in Nursing at Murray State University in Murray, Kentucky.



Amelia Brown, of South Fulton, is the daughter of Jamie and Melissa Brown. Jaime is a Project Manager at Ivey Mechanical, Gallatin Division. Amelia will be attending University of Tennessee at Martin and plans to pursue a degree in Veterinarian Health Technology.



Lauren Jacoby, of Knoxville, is the daughter of Bill and Jennifer Jacoby. Bill is the Vice President of Hobbs & Associates in Knoxville. Lauren has completed her freshman year at the University of Tennessee, Knoxville and her major is Supply Chain Management.



Amanda McDonald, of Knoxville, is the daughter of Timothy and Diana McDonald. Diana works for McMahan Mechanical in Knoxville. Amanda plans to attend the University of Tennessee, Knoxville and study Art Education.



Donovan McKinney, of Mayfield, KY is the son of Timothy and Tonja McKinney. Tonja is a Mechanical Designer at Ivey Mechanical in Gallatin. Donovan has completed his Junior year studying Chemical Engineering at the University of Kentucky in Paducah, Kentucky.



Noelle Page, of Hendersonville, is the daughter of Tim and Leslie Page. Tim works for Ivey Mechanical in Gallatin as an Engineer. Noelle will be attending the University of Tennessee, Knoxville and plans to pursue a degree in Architecture.



Ashtan Vance, of Unicoi, is the daughter of Darrin and Sharon Vance. Sharon is the Secretary to the Vice President at Advanced Heat Pump Systems in Johnson City. Ashtan plans to attend Walters State Community College and obtain a degree in Biology.

Richard Whillock Memorial Scholarship Awarded

This year's recipient of the Richard Whillock Memorial Scholarship is student Brandon Jacoby of Knoxville. Brandon is the son of Bill and Jennifer Jacoby. Bill works for Associate Member, Hobbs and Associates in Knoxville.

Brandon has completed his sophomore year studying Mechanical Engineering at Virginia Tech University in Blacksburg, VA. He will continue his studies in the College of Engineering and Honors College at Virginia Tech.

The Richard Whillock Memorial Scholarship was started in 2015 in memory of Richard by his friends at Shoffner/Kalthoff Mechanical Electrical Service in Knoxville. Mr. Whillock retired after 24 years of service to Shoffner/Kalthoff and passed away in 2014. The scholarship award for 2020 is \$2000. The scholarship includes a focus on providing opportunities for students from Tennessee who are training to join the plumbing-heating-cooling industry.



Please support our scholarship program and register for the
TN PHCC 28th Annual Danny Burnette

Golf Classic

Friday– August 21, 2020

Willow Creek Golf Club, 12003 Kingston Pike, Knoxville TN

Please click here for registration form: [Golf Classic](#)



Prizes, Contests, Awards!

Legislative News

Day on the Hill 2020

On February 19, members of the TN PHCC attended our Day on the Hill at the Capital in Nashville to meet with legislators to develop a rapport and to discuss the pending bills.

This year the State Legislature suspended session on March 17th due to COVID 19 and started holding limited committee meetings the end of May.

The following are a few bills we discussed:

- Contractor Payment Rights or the "Paid if Paid" Revision Bill- Among other components, prohibits the inclusion of a condition precedent for payment clause in construction contracts that precludes a prime contractor from having to pay a remote contractor for services rendered until the prime contractor is paid by the construction owner client.
- Limitations on Contractor's Employees and Proximity to Children -As introduced, prohibits a contractor or contractor's employee with a criminal offense from having direct contact with students on the grounds of a school or child care program if they have been convicted of a criminal offense within the preceding 20 years or was released from incarceration after conviction within the preceding 10 years. (note: current provision is never after a conviction)
- State Board for Licensing Contractors Extension- Extends the state board for licensing contractors to June 30, 2026 (under Sunset Law for 2020); revises minimum attendance requirement for board members and requires removal of members who do not meet the requirement. PHCC Position: Support. PASSED— Signed by the Governor on 3/19

We visited Rep. Martin Daniel (picture below, center) who had co-sponsored a bill that would eliminate Plumbing licenses among many other types of licenses across the state. After discussing the issue with Rep. Daniel and the reasons for licensing, we were happy to learn that the bill had been pulled from consideration.



TN PHCC Members President Gordy Noe, Beth Killen, Treasurer Terry Self and Director Doug Mayes meeting with Representative Martin Daniel

The legislative session has reopened with committee meetings and we are monitoring activity that affects our industry. Please call the State Office if you would like more information on any of the bills currently pending.



TN PHCC Members: Garry Floeter, Terry Self, Doug Mayes, President Gordy Noe, Tammy and Steve Graham



TN PHCC Members meeting with Representative Jerome Moon



Apprentice News

Knoxville Apprentice School Announces 2020 Graduates and Awards

For the apprentices graduating in 2020, the pictures in this newsletter are a bit different than our past years. With COVID 19, the final testing was done with social distancing in place and we did not hold a ceremony or awards dinner for the apprentices and their families. Although we know they were disappointed, they were grateful for the great gifts donated by our sponsors listed below.

Congratulations Graduates, great job!



Graduates:

HVAC

Gavin Thomas
Jeffery Kiser
Hunter Bowling
Josh Henderson
Christopher Robinson
Chris Lowery

Plumbing

Aaron Branson
Cameron Strader
Matthew Denton
Zachery Daugherty
Daniel Keith
Gunnar Glassman
Gregory Smitheman
Logan Brengle
Justin Griffin
Tyson Ezell

Sheet Metal

Chadwick Harley



Apprentice of the Year Awards:

We congratulate our Apprentice of the Year winners below who have shown exemplary dedication to their school and their learning. This year we did not have Perfect Attendance awards due to the last 2 months of class held online. Thank you to all of the apprentices for their cooperation and their efforts to complete their school work online at the end of their year.

Plumbing 1:	Luke Daleiden-Rediger	Engert Mechanical
Plumbing 2:	Joseph Hargis	Del Air Mechanical
Plumbing 3:	Nick Parton	Quality Plumbing & Mechanical
Plumbing 4:	Gregory Smithemann	Quality Plumbing & Mechanical
HVAC 1:	Michael Friedman	Pioneer Heat and Air
HVAC 2:	Jacob Hopson	AireTech
HVAC 3:	Jeffery Kiser	Knox County Schools
Sheet Metal 2:	Ian Knight	Interstate Mechanical
Sheet Metal 4:	Logan Batts	Del Air Mechanical

Thank you to Ferguson, Brasscraft, Milwaukee Tool, Iron Age and Gray Hodges for donating gifts for our graduates and award winners!

Registration and Kick Off for the 2020-21 school year will be held at the Knoxville Expo Center on August 19th at 5pm.

Apprentice News

Knoxville Apprentice School Receives Grants

Apprentice Noel de Jesus just completed his first year as a Plumbing Apprentice at the Knoxville PHCC Apprentice School. Earlier this year, we informed all of our apprentices that BrassCraft was offering a scholarship for apprentice school tuition. Noel completed all of the paperwork and applied and he was awarded a full tuition scholarship for next year! When we informed Noel he said, "Praise God! That's great! That's one less thing I have to worry about next year." Congratulations Noel!

BrassCraft®

Thank you Brasscraft!

The Knoxville PHCC Apprentice School has also received a grant from Viega to help with the Construction Math program for the 2020-21 school year. The grant will be used for tutors and materials to increase the math skills program available to our apprentice students. Many of our students need refresher materials and help with the type of math used on construction projects. The school was awarded one of five grants available nationally through the PHCC.

Thank you Viega for helping our apprentices!



The Tennessee PHCC Apprentice Program Update

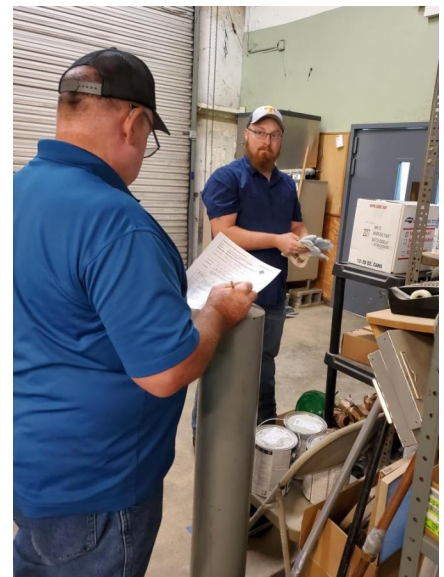
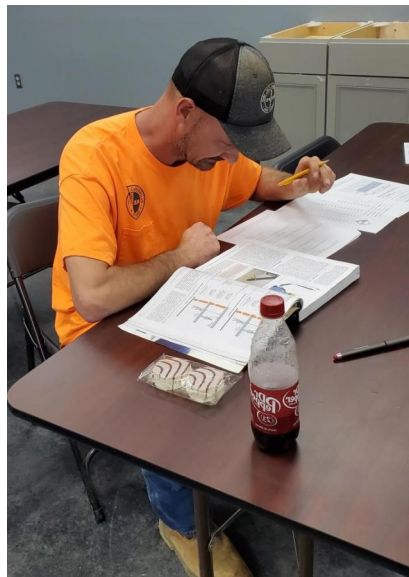
The online training program was launched earlier this year and currently has 17 students from the Chattanooga and Tri-Cities areas. The apprentices are working on or have already completed NCCER's CORE program before starting either the Plumbing 1st year or the HVAC 1st year curriculum.

One of the employers with apprentices enrolled in the program is Keefe Plumbing in Chattanooga. Their apprentices just completed their first round of testing. Although the instructional and virtual modules are completed online by the apprentices and completion reported to the employer, the testing for each module must be completed in person. The students must complete written tests as well as 'Performance Profiles,' where

apprentices must demonstrate in person, the skills needed to complete the module. Performance Profiles include everything from basic safety and tool usage to more complicated tasks like brazing copper without purging and trouble shooting repair issues in the advance modules for example.

Keefe Plumbing recently installed a new training/conference room for the apprentices and the employees in the front of their shop. Kay Keefe commented, "We were very excited that the TN PHCC received approval for the program and we can offer the training to our employees. We do not have a brick and mortar school in Chattanooga and these courses fill a gap in our training program. The apprentices seem to like the program and I like the weekly updates from the TN PHCC office so I can monitor their progress in completing the modules. If we see that there is an area an apprentice is struggling, we can assign a senior person to offer training and assistance."

The program is available state-wide for apprentices outside of the Knoxville area. For more information please contact 865-531-7422.



Business News

What Do You Think About this “Situation?”

Whether you call it a Pandemic, COVID 19 Crisis, Coronavirus or Global Crisis, we have a situation that affects each of us at home, in the workplace and in our environment. Instead of more information about the current conditions that seem to be the focus of every news outlet, we decided to ask a few members their thoughts on the broad rather than specific question- “What do you think about this situation?” Here are their candid responses:



Gordy Noe, President of the TN PHCC and Owner of Pioneer Heating & Air- *“We are very fortunate here in Tennessee that we have not had that many cases and the few that I know about have recovered with just mild symptoms. We all still need to respect the seriousness of the issue and we will come out of this soon.”*

Keith Rhymer, President, HVAC Inc.- *“In some ways there have been good things that have come out of this. Once a week we have Google Meets with all of our Superintendents and Project Managers who are in our local and out-of-state areas. In those meetings we discuss safety, COVID and our current projects. We also go over all of the misinformation out there and clear up any issues. This new procedure has worked so well that we will continue this method of interaction after this crisis. We are looking into doing training with that same process throughout the year. I have also been preparing a marketing plan for future hires and reiterating that we are an “essential service.” We have been telling our guys that for years and now they have been told by the world. We survived 9-11 and we will survive COVID.”*

Kay Keefe, President, Keefe Plumbing- *“This is an unprecedented time that even my grandparents didn’t experience and they lived through a war time era. People are losing their jobs because of this virus and I am so blessed that my grandfather picked a business that has been deemed essential so that we and our employees can feed our families during this crisis. This pandemic may change the way people perceive the trades because we are important and vital and that will help us attract new workers.”*

Donna Johnston, President, Engert Mechanical- *“It is what it is but we have to make an extraordinary effort to keep moving forward. I realize that it is something that none of us have been through and we cannot stop or we will die. We have learned from this COVID 19 and we will keep learning new ways and possibly better ways to do business. Everyone said after 9-11 that the world change and in my opinion the only thing that changed was how soon before a flight you must get to the airport. This may pass like that as well, or we can see change that will forever mold our future.”*

Rick Pittser, General Manager, Quality Plumbing- *“I believe the media has over analyzed this whole situation and shut down our economy in the process. The situation is serious, but how serious is in question. We have been able to keep everyone at our company healthy and informed and we have had to change a few things- for instance we used to shake our customers hands and that has stopped, maybe forever. We will be alright, I firmly believe that.”*

Tennessee's COVID-19 Testing Gets High Marks by Harvard

As Tennessee gradually reopens with new safety guidelines for businesses, the state is conducting some of the best levels of COVID-19 testing in the nation, according to a new Harvard Global Health Institute study. Harvard notes that Tennessee is conducting thousands of tests per day to better track and contain the spread of COVID-19 statewide.

Governor Bill Lee is focused on continued access to coronavirus testing, and health experts say robust testing will be essential as the state economy reopens.

Looking for a COVID-19 assessment site? All 95 county health departments in Tennessee offer free weekday COVID-19 testing. For hours and locations, [click here](#).

Safety Guidelines and Resources for TN Businesses and Workers

In recent weeks, the Governor's Economic Recovery Group has rolled out a full series of safety guidelines as Tennessee heads back to work. The Tennessee Pledge identifies best practices to help keep employees and customers healthy.

Guidelines are available at TNPledge.com and cover the full range of industries. See here for additional guidance: [Construction](#)

For access to COVID-19 information for businesses and workers, visit the [comprehensive resource page](#) on TNECD.com.

Business News

SBA Releases PPP Forgiveness Application and Instructions

The Small Business Administration (SBA) has released the Payment Protection Program (PPP) loan forgiveness application [HERE](#).

The application and instructions confirm that if a borrower used at least 75% of the loan proceeds on eligible payroll costs, no more than 25% on eligible non-payroll costs, and maintained staffing and salary levels, the PPP loan may be forgiven in full. The application further confirms the forgiveness amount will be reduced correspondingly by a failure to follow these requirements.

The application and instructions provide step-by-step directions for borrowers to calculate their eligible forgiveness amounts. Additionally, they provide new guidance and points of clarification, including:

- Borrowers may now elect to utilize the Covered Period or an Alternative Payroll Covered Period that aligns with borrowers regular payroll cycles to determine the eight-week period during which loan proceeds must be spent in order to qualify for forgiveness. Borrowers who use a biweekly payroll schedule, or a more frequent schedule, may choose to have the eight-week period begin on the first day of its first pay period following loan disbursement, rather than on the date of disbursement.
- Payroll costs that are incurred, but not yet paid, during the eight-week period (capped at \$15,385 per employee reflecting the PPPs \$100,000 annual salary limitation) will be eligible for forgiveness if paid on or before the next regular payroll date.
- Compensation paid to owners, such as owner-employees, self-employed individuals, or general partners, are separately categorized and calculated (also capped at \$15,385 per individual), but are included in payroll costs for forgiveness purposes.
- There is no penalty for a reduction in staffing if the borrower made a good-faith, written offer to rehire the employee during the eight-week period which was rejected by employee, or if the employee was fired for cause, voluntarily resigned, or voluntarily requested a reduction of hours.
- Full time equivalent (FTE) employee calculation, including the treatment of any employee who works under 40 hours per week and a simplified alternative calculation.
- Confirming the June 30, 2020, deadline to restore FTE headcounts and salary/hourly wage reduction, even if that date is outside of the borrower's eight-week forgiveness period.
- Borrowers are required to indicate whether they received a loan in excess of \$2 million. This corresponds with the SBA's prior announcement that it would audit loans over \$2 million to ensure that the borrower properly certified in good faith that, given current economic conditions, the loan was necessary to support ongoing operations. The SBA is providing an automatic safe harbor to borrowers receiving PPP loans with an original principal amount of less than \$2 million. These borrowers will be deemed to have made the required certification concerning the necessity of the loan request in good faith.
- Borrowers are required to maintain all documentation related to the PPP loan for six years after the loan is forgiven or repaid in full and allow the SBA to access such files upon request.

If you are currently not a SESCO client, please contact SESCO at 423-764-4127 or sesco@sescomgt.com to learn more about our professional firm and the services that we provide to our valued clients in all industries across all states.

Point to Ponder

Perhaps we need to consider that historically, events have been much worse in the past and ALWAYS get better. Ponder the picture on the right from of our PHCC Convention taken in 1928 in Memphis.

Just 10 years *before* this picture was taken, our members and their family's had weathered the 1918 Global Pandemic, (500 million worldwide were infected, which was 30% of the global population at that time) and approximately 50 million people lost their lives *and* the world was at war.

Just one year *after* this picture, the Great Depression started. In 1929, unemployment soared from 3% to 25%, with 15 million Americans unemployed at the height and nearly half of the US banks failed. And one of the greatest lines came out of that era by President Roosevelt, "the only thing we have to fear is fear itself." We too, shall prevail.



More News

Elite Associate Program Launched

This year we launched our “Elite Associate Program” to give our associate members an opportunity to support our association with an annual type of sponsorship program. Basically, the program offers the ease of one payment and multiple sponsorship opportunities all bundled into a package. The program also offers the convenience of one yearly payment and choice of which events to sponsor on an annual basis. So far three of our associate members have registered for the program and we are grateful for your support!

Welcome Elite Associates!



If you would like more information and how to enroll in the program, please contact Beth in the TN PHCC Office.

Federated Insurance Extends Unique Opportunity to All Members

Tennessee Association of Plumbing-Heating-Cooling Contractors, Inc., Members:

In this time of uncertainty, families and businesses want to ensure that their financial affairs are in order. As a longstanding partner of the TN PHCC, Federated Mutual Insurance Company is extending a unique opportunity to all association members:

a **complimentary review** of business succession and estate plans by a member of their independent attorney network*. Whether you have a plan that is outdated, or no plan at all, a review via video conference with one of these attorneys can help provide you peace of mind.

Referrals to this independent attorney network are normally reserved for Federated Insurance clients, but are available to **all TN PHCC members** during this time of crisis.

If you and your family and/or business partners are interested in scheduling one of these video conferences, contact J.T. Booth by e-mail jtbooth@fedins.com or phone 615-648-9418.

We wish you and your family safety and peace during these troubling times.

*Please note that these services are provided by third parties wholly independent of Federated with the understanding that neither Federated nor its employees provide legal or other expert advice.



Tools and Resources Available from the TN PHCC

In the past few months we have compiled resources for our members some of which include:

- Jobsite Practices and Jobsite Poster
- PHCC Sample Crisis Action Plan
- Federated Jobsite Considerations
- Milwaukee Tool Response Guide
- TN ECD Links with up-to-date information on the SBA loans, resources, etc. specific to our state
- Link to helpful PHCC webinars including- Cash and Cash Flow Budgeting in Times of Crisis
- Helpful TNECD Assistance Links:
 - Governor's Daily Press Briefings, Webinars for SBA Loan Inquiries, State Unemployment Claims, Personal Protective Equipment Resources, Launch Tennessee- resources for small businesses and more

Just call the Office at
865-531-7422 or email us at
Office@taphcc.com and we
can help you find the
information you need

The TAPHCC Newslink

TENNESSEE ASSOCIATION OF PLUMBING -
HEATING - COOLING CONTRACTORS, INC.
9041 Executive Park Drive - Suite 220
Knoxville, TN 37923

STATE ASSOCIATE MEMBERS SUPPORTING PHCC

ASSOCIATE MEMBERS listed

support the TENNESSEE PHCC:

A6 Sales
Arzel Zoning Technology
Atmos Energy
Beaty Chevrolet Company
Ben O'Neal Company
Boiler Supply Company
Charlotte Pipe & Foundry
Coastal Supply Company
Crawl Space Ninja
Enviro-Systems
FC² Sales Inc.
Federated Insurance Company
Ferguson, Knoxville
Ferguson, Nashville
Freeland Chevrolet
Geny Insurance
Gray Hodges Corporation
Hajoca- Kingsport

Hajoca-Knoxville
Hendersonville Winnelson Co.
Hobbs & Associates
Hoffman & Hoffman
James M. Pleasants Co.
Kenny Pipe & Supply Inc.- Knoxville
Lewis Thomason- Knoxville
Lewis Thomason- Nashville
Life Insurance Company of Alabama
Lytx
Mercedes Benz of Knoxville
Mid America Marketing
Milwaukee Electric Tool
Murfreesboro Nissan
Mutual of America
Peacock Sales Company
PDI- Plumbing Distributors Inc.
Pulley & Assoc. of TN, LLC
REA, Inc.
Reeder Chevrolet

Safety and Health Compliance
ServPro of Rocky Hill, Sequoyah Hills,
South Knox
Stowers Rentals
Sunbelt Marketing
Tennessee 811
Tim Morales and Associates
Titeflex Corp– Gastite Division
TIS Insurance Services
Tradesmen International
Trane
Trillium Construction
United Testing & Balancing
Victaulic
Viega
WM McClain Company
West Chevrolet Inc.
Wiggs, Haun, & Bohan Sales Co.
Willis, Towers, Watson PC.

SUPPORT YOUR CHAPTER PHCC ASSOCIATION



KNOXVILLE

President: Scott Robinson

Secretary-Treasurer: Jim McCampbell

Bi-monthly Meeting - 4th Monday, 11:45 am , Bearden Banquet Hall, 5806 Kingston Pike
RSVP- Rose Mayfield - appschool@taphcc.com

MIDDLE TENNESSEE

President: Chris Gray

Secretary-Treasurer: Curtis Frizzell

Bi-monthly Meeting: 3rd Tuesday, 11:00 am, Piccadilly's at Murfreesboro & Wilhagen

NORTHEAST TENNESSEE

President: Mark Lucas, Vice-President: Keith Rhymer, Treasurer: Leslie Persinger

Meeting - 2nd Tuesday, 11:30 am