

CONSTRUCTION TODAY

PUBLISHED BY THE GENERAL BUILDING CONTRACTORS ASSOCIATION

ISSUE 3 | 2020



**CELEBRATING THE
2020 CONSTRUCTION
EXCELLENCE AWARD
WINNERS**



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through this.
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LETTER FROM THE CHAIRMAN OF THE BOARD OF DIRECTORS



Joe Clearkin
Chairman of the Board
GBCA

2020 is a year we will never forget. The pandemic turned our world upside down almost overnight, bringing all of us face to face with unprecedented challenges and complexities that threatened to bring virtually every corner of our industry to a screeching halt. However, I'm extremely proud to say that what stands out above all is our industry's unprecedented collaboration – led in large part by GBCA – which has allowed us to successfully navigate these uncharted waters together.

Building on the association's long history of providing best-of-breed safety, education and training programs, GBCA's response to COVID-19 has been equally swift and thorough. First and foremost, we served as a linchpin in bringing together the GBCA Safety Committee, the Building Trades Safety Committee, Philadelphia Area Labor-Management Committee (PALM) Built-Rite, the Eastern Atlantic States (EAS) Regional Council of Carpenters and Med-Tex Services to spearhead the development of industry-wide COVID-19 safety protocols.

In true GBCA fashion, these centralized job site protocols – and the complementary COVID-19 Awareness Training & Certification – set the industry standard. They have been critical in enabling tens of thousands of contractors and tradespeople in our region to be trained to the same high bar, which has provided a significant advantage in keeping ourselves and one another safe as construction continues buzzing in Philadelphia, the suburbs and beyond. These protocols were also listed as a COVID-19 resource in OSHA's weekly email sent to assist employers nationally.

This is just one example of how GBCA mobilized in the face of adversity. We also launched Toolbox Talk Toolkits online and via QR code, ensuring safety resources are available any time, any place, and built a dedicated COVID-19 corner on GBCA.com where members can find up-to-date tools and information related to safety, legislation, labor, economic recovery and more. We remain committed to serving as a hub of trusted information as the pandemic and CDC/health department guidance evolve.

None of this would be possible without our incredible Board and staff. Their vision, creativity and hard work has enabled us to pivot and reimagine not only how we approach health and safety, but also how we network and stay connected. From hosting four sold-out Micro Fall Membership Dinners, to coordinating virtual Construction Leadership Council (CLC) Coffee Chats, to revamping our signature Construction Excellence Awards program with an all-new digital platform, the team has done a fantastic job of keeping our members engaged and moving in the right direction. I'm personally looking forward to what we have in store for our first-ever virtual Annual Meeting on January 25, and I hope you and your colleagues will join us for what's sure to be an inspiring event.

As this year draws to a close, so ends my term as Chairman of your GBCA Board. It has been a privilege to lead you and this remarkable organization during such a pivotal time in our history. In spite of the pandemic, we have made great strides on many fronts thanks to everyone's involvement in our innovative and active association. When we work together, the sky's the limit.

Joe Clearkin
Chairman of the Board
GBCA



LETTER

FROM THE PRESIDENT & CEO

The hallmark of GBCA and our members is a commitment to excellence in everything we do. From the big picture down to every detail, we hold ourselves to the highest standards – and it shows. It unites us. It drives us. And it's what keeps us hungry to continue pushing the boundaries of what's possible. The 2020 Construction Excellence Awards are a testament to just that.

What strikes me most about this year's awards program is that while the pandemic has forced all of us to continually pivot in ways we never imagined, our members submitted a record number of award nominations in recent history and our generous sponsors were steadfast in their support. That alone speaks volumes. That's an unwavering dedication to excellence on full display.

This year's nominees and winners are more than a bright spot as we weather the storm. They are a beacon of hope that not only represent impeccable quality and craftsmanship, but also diversity, purpose, artistry, culture, sustainability, innovation and so much more.

With stiff competition, our judges certainly had their work cut out for them. In the end, they narrowed their selections down to just one winner across each of our 19 categories. These winning firms and projects are truly this year's best of the best, and we're pleased to dedicate this issue of Construction Today to showcasing their remarkable work.

Like many of you, I look forward to our grand Construction Excellence Awards celebration each year. It's a favorite for many for good reason. However, in lieu of being able to safely host a live event of that magnitude, our staff did a tremendous job of producing a very worthy print and digital awards program to give these winners the recognition they well deserve.

In addition to being highlighted in this month's magazine, winners were also featured in a printed Philadelphia Business Journal supplement, in online galleries on the PBJ website and GBCA.com, and across social media platforms, providing even more visibility among professionals, decision-makers and the community at large throughout the region.

Congratulations, again, to our honorees on their outstanding achievements. Thank you for raising the bar, and thank you to all of our members for never settling for anything less than excellence.

Benjamin J. Connors, Esq.

President & CEO
General Building Contractors
Association

2020 CONSTRUCTION EXCELLENCE AWARDS

GBCA's Construction Excellence Awards is Philadelphia's premier construction awards program, recognizing excellence in construction and safety. The Excellence Awards Program is dedicated to creating greater awareness throughout the region of the quality workmanship produced by GBCA member companies.

View the winners online!

gbca.com/cea2020

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NOTES FROM THE PUBLISHER

One of the best measures of a strong community is its commitment to helping those in need. Demonstrating the fortitude of our association during a year like no other, I'm personally touched by the way GBCA members are still going out of their way to give back. Our philanthropic outreach is something we should all take great pride in as we continue to make a meaningful impact in supporting multiple deserving nonprofits.

While we have established philanthropic partners that we support each year, these efforts require a tremendous amount of time and behind-the-scenes coordination, which is all driven by the Construction Leadership Council (CLC). The CLC's selfless dedication, energy and enthusiasm has been contagious as they rally all corners of the industry to give back to those less fortunate.

In particular, over the past two months, the CLC led GBCA's partnership with the Eastern Atlantic States Regional Council of Carpenters and Carpenter Contractor Trust to support Philabundance through The Preston and Steve Show's Camp Out

for Hunger food drive. Together we raised \$21,250, which will purchase 114,750 lbs. of fresh food, and donated truckloads of non-perishable food items on top of that!

The CLC also kicked off its annual holiday toy drive for Northern Children's Services (NCS). This year, funds are being collected to help the organization buy toys, sporting equipment, learning supplies (including computers) and more. While we can't donate the physical items ourselves, the CLC did an amazing job of setting up our [online giving platform](#) so you can designate what you want NCS to purchase with your donation.

Though we're living in uncertain, uncomfortable times, we must remember we have so much to be grateful for – including the take-the-bull-by-the-horns leaders in our industry who are stepping up to help us see one another through the COVID crisis, and who are not only generous with their charitable endeavors, but also with their time and insight.

They are a big reason why the new CLC Coffee Chats, which connect seasoned leaders with emerging leaders in a casual environment online, have been so successful. Their willingness to invest in building the next generation of leaders, not only in their own companies but throughout the industry at large, is valuable beyond measure.

With leaders and an upcoming generation of talent like these, there's no doubt we'll emerge from this pandemic stronger and more connected than ever.

Lauren Hanan

Director, Marketing & Communications
General Building Contractors Association

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Lafayette College Rockwell Integrated Sciences Building

CONTENT

ISSUE 3 | 2020

ASSOCIATION UPDATES

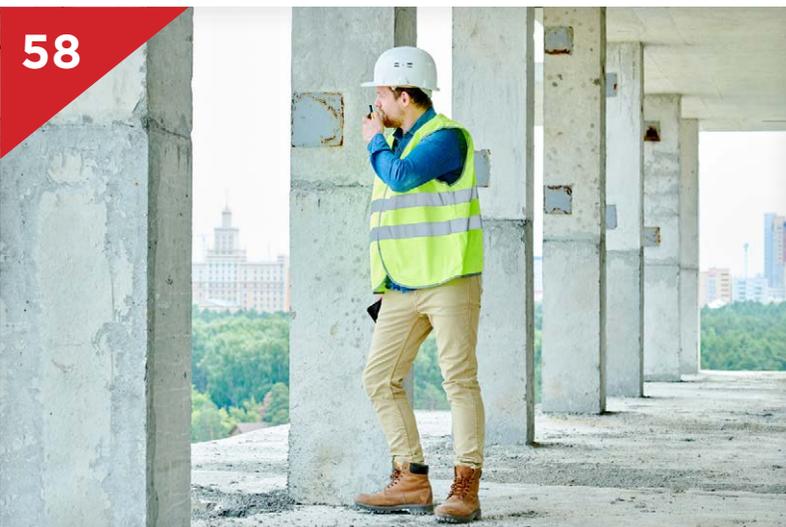
16



2020 CEA WINNERS

FEATURES AND CONTRIBUTED ARTICLES

58



58 MANAGING YOUR CONSTRUCTION BUSINESS IN A POST PPP WORLD

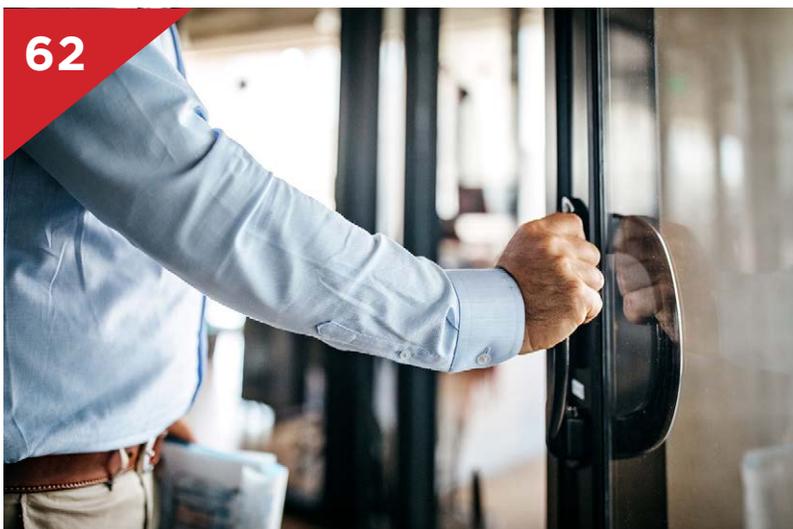
Get five practical considerations that all construction contractors should consider while operating their business during COVID-19 to maximize profitability.



60

60 TECHNOLOGY POWERS REMOTE WORK DURING PANDEMIC; EXPANDS CONSTRUCTION INDUSTRY OPTIONS

Options that ignite productivity in the construction industry — and will continue to do so long after the pandemic has gone.



62

62 PLANNING FOR BUSINESS SUCCESSION YEARS IN ADVANCE IS A KEY DIFFERENTIATOR FOR ASTUTE ENTREPRENEURS. WHAT IS YOUR PLAN, AND HAVE YOU THOROUGHLY INVESTIGATED ALL THE HOLISTIC AREAS OF A WELL THOUGHT OUT EXIT PLAN?

Where do I start and how do I find a qualified person with the experience to quarterback the process that can get all the planning completed?



IN EVERY ISSUE

10 EVENTS SPOTLIGHT

14 LEADERSHIP SPOTLIGHT

An interview with Paul McLaughlin of Shoemaker Construction Co.

64 WELCOME NEW 2020 MEMBERS

64 REFERRAL DIRECTORY

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Association

Would you like to be a contributor to the next issue of Construction Today?
Contact Lauren Hanan at lhnanan@gbca.com or 215-568-7015.

SAVE THE DATE

2021 GBCA ANNUAL MEETING

Monday, January 25, 2021 | 3:00 PM - 4:00 PM | Virtual

Join GBCA for our members-only virtual annual reception as we celebrate the culmination of our 130th year of service and look ahead to more exciting initiatives in 2021. Enjoy special presentations, and more!

SPONSORSHIPS AVAILABLE

Contact Anne Liberto
E aliberto@gbca.com

EVENTS SPOTLIGHT

EVENTS

Oct 26 - Oct 30, 2020



VIRTUAL CONSTRUCTION TECHNOLOGY WEEK SUMMIT

In 2020, the General Building Contractors Association (GBCA) brought the best and the brightest in construction technology. This year, we expanded our 1-day Construction Tech Expo to a week-long, virtual summit offering additional sessions, various tracks, and BIM Educational Programming. The virtual Construction Technology Week Summit offered insight on new technologies that are transforming all stages of the engineering and construction process, and gave guests an opportunity to learn about all types of applications, platforms, products, and services; offered networking opportunities with fellow con-tech junkies; and facilitated meeting construction technology experts from across the country.

211

Attendees

6

Sponsors

5

TRACKS

- BIM
- SAFETY
- Prefabrication/Modular
- Preconstruction/Bidding
- Safety

5

Keynote Speakers

22

Sessions Over 1 Week

1

Networking Happy Hour

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- MEP Team

Teams

- Architecture Team
- MEP Team

Fall Micro Membership Dinners



The first dinner was held on Thursday, September 10 at the Springfield Country Club in Delaware County. Michael K. Armento, Senior Vice President of Torcon, Inc., provided remarks. GBCA members in attendance followed COVID-19 safety protocols, including social distancing, and wearing masks when not eating or drinking.

DELAWARE COUNTY

Thank you to everyone who attended the second of four Micro Fall Membership Dinners hosted by GBCA and held in Philadelphia region counties. The second dinner was held on Monday, September 21 at the Northampton Valley Country Club in Bucks County. Maura Hesdon, General Manager of Shoemaker Construction Co., provided remarks. GBCA members in attendance followed COVID-19 safety protocols, including social distancing, and wearing masks when not eating or drinking.



BUCKS COUNTY

The third dinner was held on Tuesday, September 22 at the Whitford Country Club in Chester County. Ed Szwarc, Executive Vice President – Philadelphia Division, Rycon Construction, Inc., provided remarks. GBCA members in attendance followed COVID-19 safety protocols, including social distancing, and wearing masks when not eating or drinking.

CHESTER COUNTY



The fourth dinner was held on Thursday, October 1 at Normandy Farm in Montgomery County. Philip Radomski, President of Frank V. Radomski & Sons, Inc., provided remarks. GBCA members in attendance followed COVID-19 safety protocols, including social distancing, and wearing masks when not eating or drinking.

MONTGOMERY COUNTY



LEADERSHIP SPOTLIGHT



Q / A

Name: Paul McLaughlin

Title: Estimator

Age: 31

Company, City:
Shoemaker Construction Co. ,
Conshohocken, PA

Years in field: 2 year in construction,
Spent my first 7+ years out of college in
the Marine Corps

Education: BS Construction
Management Drexel university

Birthplace: Philadelphia, PA

City of Residence: Pennsburg, PA

Family: Wife (Christine), Daughter
(Nora), two sons (Paul, Conor)

What is your business motto?

Continuous Improvement and Learning. I take a “no sacred cows” approach to most things in life. As much as I appreciate and respect tradition, I think our industry is rounding the corner on a much-needed generational shift regarding project delivery with things like Lean Construction and different advanced technologies. Being willing to learn something new, progress, and get better everyday is what will keep a company on its feet.

When did you first become interested in your career path?

I am not sure exactly when, but I grew up in a union household where I had two hardworking parents. My mother was a teacher and father was a signalman; he was my first introduction to the trades. I think it became most apparent to me that I wanted to go into construction freshman year of college when I found out that Construction Management was a major and sat in on one of the classes. I immediately changed my major and enjoyed it.

What is the most rewarding part of your job? Least rewarding?

Most rewarding: Being in construction, it is one of the few professions left where everyday we produce tangible results. The most rewarding thing is being able see a project materialize from design through to a finished product.

Least Rewarding: In preconstruction, there are times when you win the bid, and times when you don't. Losing sucks, I hate to lose in anything.

What is your biggest daily challenge?

Balancing personal and professional life. The hall of fame basketball coach John Wooden used to tell his players “Don't let making a living prevent you from making a life.” I struggle with that daily.

How do you inspire your colleagues?

I try to keep a light mode with everyone and try to genuinely get to know people. Find out what their interest are outside of work. I think it is important to not just have “work colleagues” but to have meaningful relationships. Earning someone’s trust goes a long way.

What goal are you currently striving to achieve?

Currently I am pursuing my MBA and plan to finish it this upcoming year. I think just overall business knowledge is important regardless of the industry you are working in and it is something I felt I needed to improve on.

What project are you currently working on?

PHA Harrison Plaza Renovation.

Do you have a life motto? If so, what is it?

No one cares, Do better.

What’s the most important lesson you’ve learned in your career?

Being a good follower is just as important as being a strong leader. Your willingness to pull your own weight on a project team or learn something new from someone is more important to career progression than I think people give it credit for. You learn just as many lessons as a follower as you do a leader, which I think has helped me along the way.

What was your favorite CLC event?

Aside from the Phillies Opening day event...I have found the Coffee Chats to be very interesting and insightful. CLC members being able to have direct access to highly successful leaders in the industry, in an informal setting is something I think is hard to find in most professional organizations.

How do you find that participating in CLC activities benefits you?

I think having trusting and meaningful relationships with trade partners is vital to having a successful project. Thus, regardless of whether you are in design, preconstruction, or on a project team, being able to get to know members of the GBCA and CLC allows relationships to develop outside of the contract language we have on projects. When a project becomes difficult, your team needs assistance or a dispute arises, having that relationship with a fellow member of the CLC or GBCA can become incredibly valuable.

Do you have any advice for other CLC members/ young professionals who are looking to advance their career?

As a young professional I am still learning but I think being willing to step up to a new challenge is important in advancing yourself professionally. Just because you are “inexperienced” or “young” doesn’t mean you can’t do a better job or figure out a new way to solve a problem. Take on a new project or leadership role whenever you get a chance. Be willing to fail. Failure doesn’t define you but how you react to or learn from failure does.

What is your favorite thing about being a member of GBCA?

My favorite thing about the GBCA is the diversity in the companies, people and events that are a part of the GBCA. Being able to have a wide variety of subcontractors and general contractors together in one organization I think directly helps the Philadelphia construction industry perform at a high level. The CLC has been a great organization, both as an at-large member and as a member of the steering committee.

New CLC Networking Opportunity



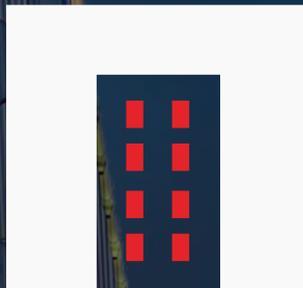
The CLC has created a new way for emerging professionals to network AND gain access to construction industry pros! **The all-new Coffee Chat platform is a 30-minute Zoom meeting.** Attendees have the opportunity to meet their peers, and then ask questions of a seasoned professional in the construction industry. Find out how the pros got to where they are today!

Join in the conversation and have the opportunity to learn from the best!





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CONSTRUCTION
EXCELLENCE AWARDS

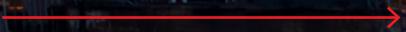
Remarkable. Exceptional. Awe-inspiring.

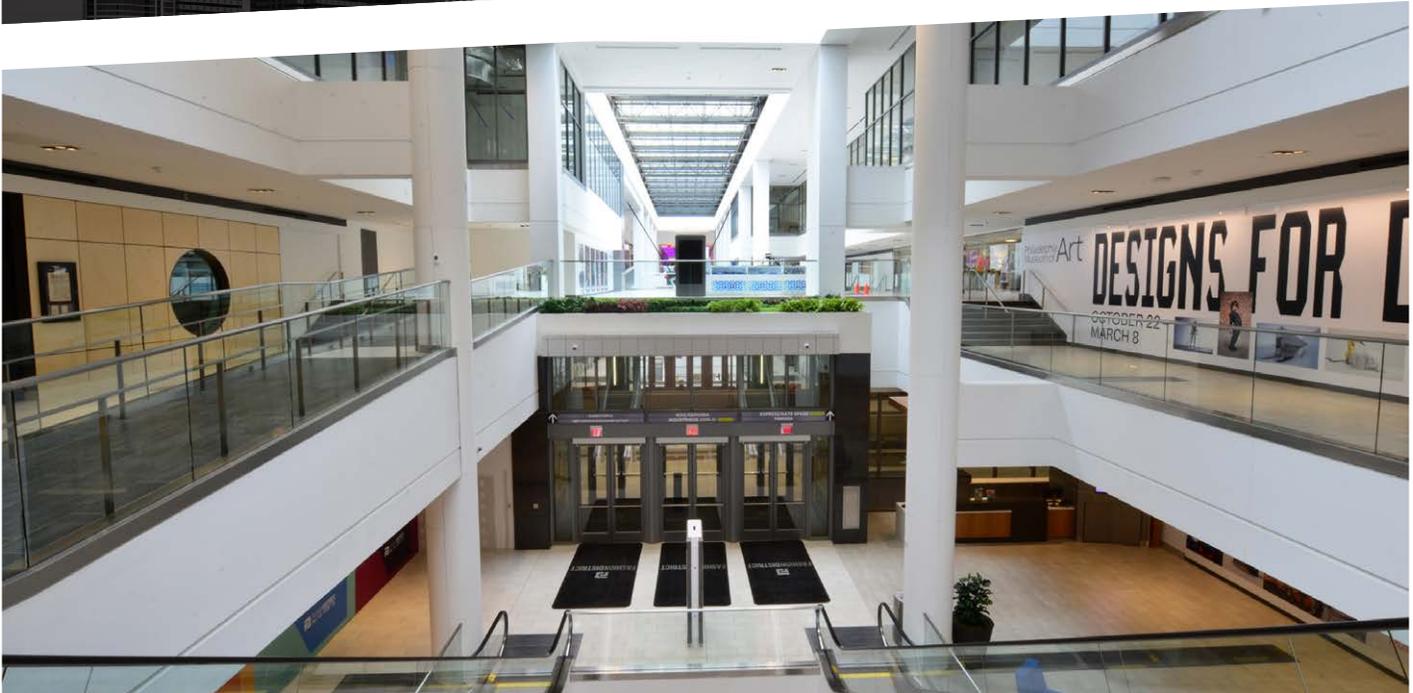
Whichever adjective you choose to describe the winning projects of the 23rd Annual Construction Excellence Awards, there is no debating the highest level of craftsmanship, meticulous attention to detail, and motivating teamwork exemplified in these projects.

Beyond acknowledging the innovation and collaboration represented in the finished projects, the Construction Excellence Awards program also recognizes GBCA members who have made a distinctive mark in the industry through their dedication to safety, diversity, and technological advancement.

We proudly present the award-winning GBCA members, architects, engineers, and project owners; and we thank our members for their continued commitment to construction excellence and innovation, every day.

Check out this year's winners!





Fashion District Philadelphia

PROJECT DESCRIPTION

Fashion District Philadelphia is a large-scale retail renovation project in the Market East section of Philadelphia, formerly known as The Gallery at Market East. Comprising 1.3 million square feet, the \$245M project encompasses three blocks of development along the north side of Market Street from 8th Street to 11th Street. Given the project's size, location, complexity and duration, SSJV and the Philadelphia Area OSHA office joined in a strategic partnership on safety, while the overall design, construction and ownership team worked as a cohesive unit to successfully deliver this reimagined and much anticipated space to the public.

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- Shoemaker Construction Co.
- Skanska USA Building

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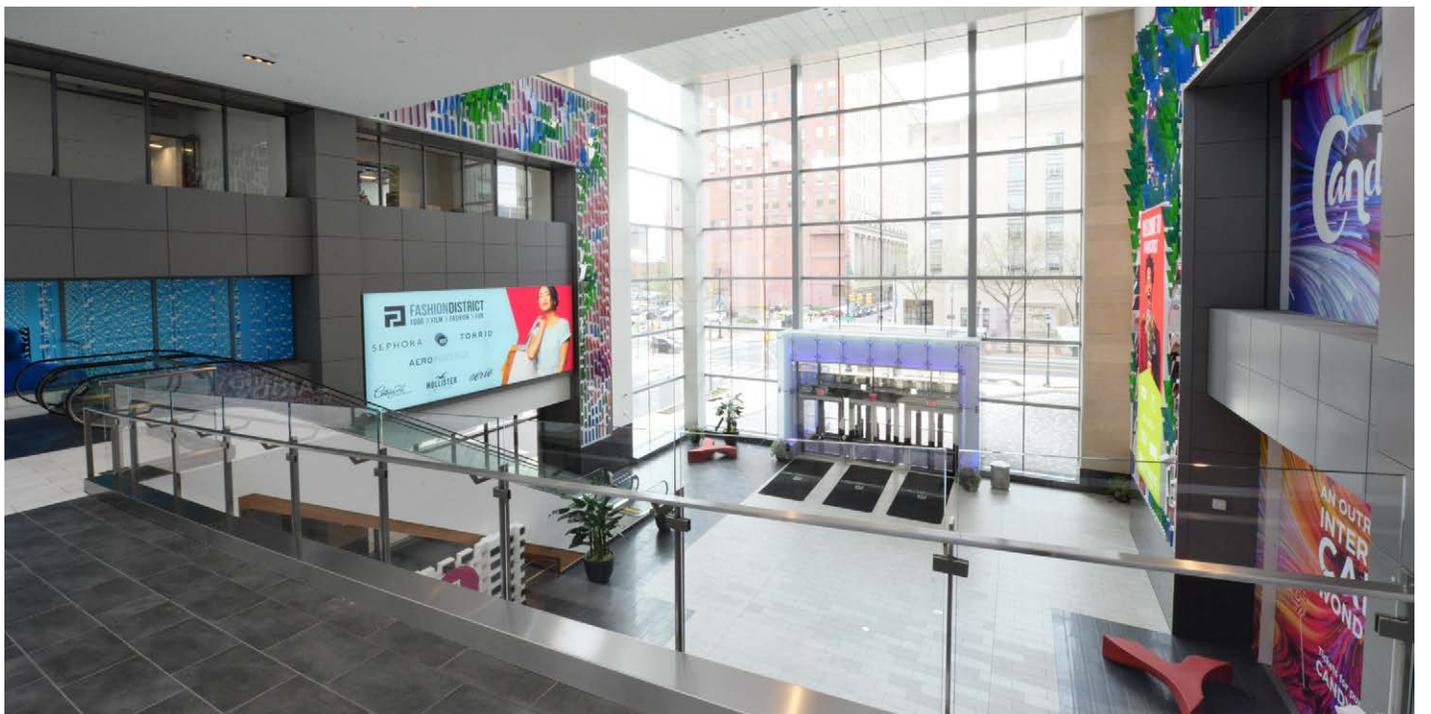
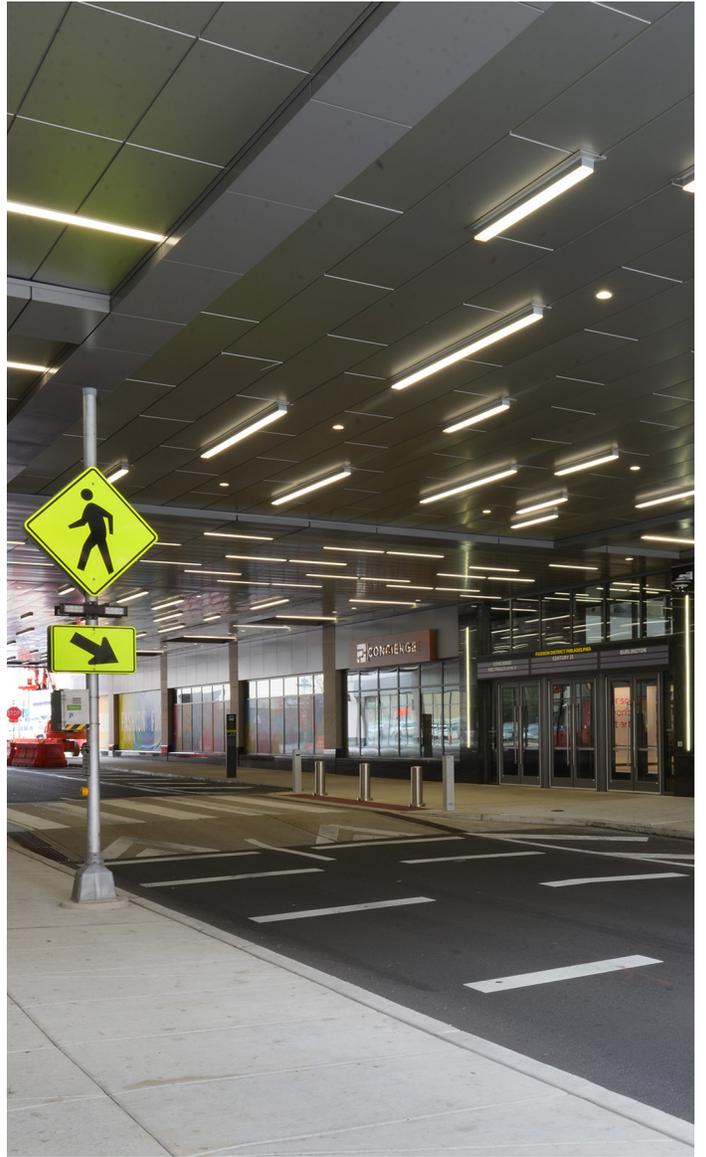
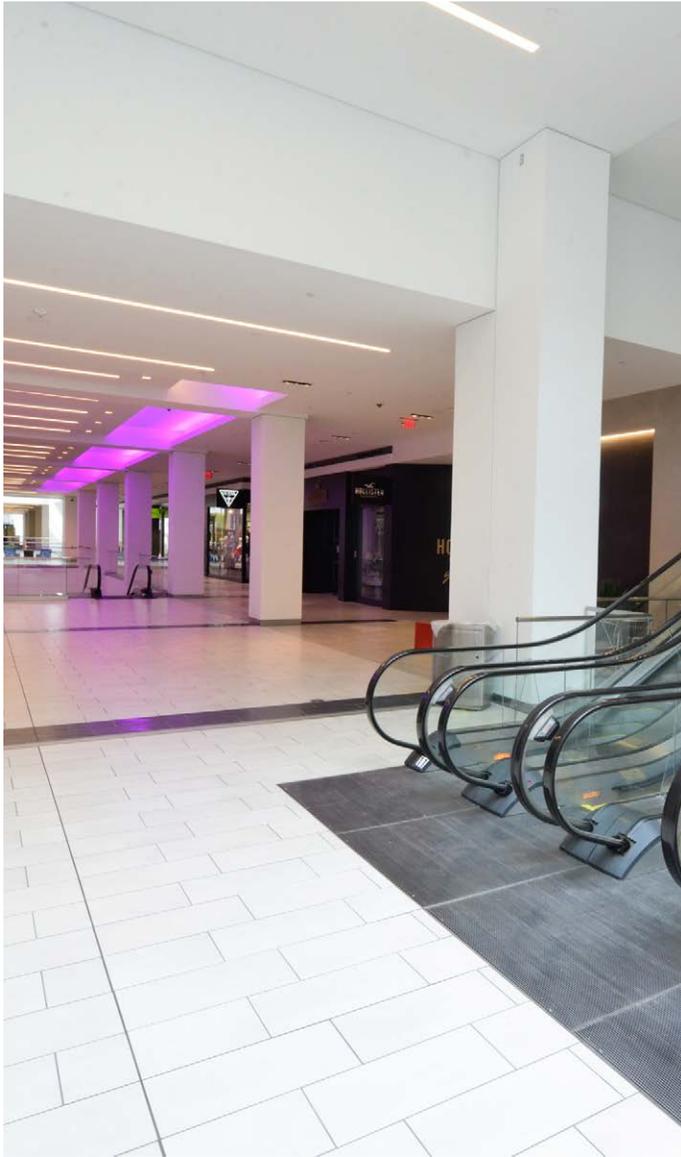
JPRA Architects

ENGINEERS

- Langan Engineering - Civil
- Keast & Hood Co. - Structural
- Wick Fisher White - MEP
- Code Compliance, Inc. - FP
- WRT - Landscape

OTHER GBCA MEMBERS

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- EDA Contractors, Inc.
- National Glass & Metal Co., Inc.
- Shore Supply Inc.
- Superior Scaffold Services
- United Rentals
- Wick Fisher White





Villanova University John and Joan Mullen Center for the Performing Arts

PROJECT DESCRIPTION

To “ignite change” on campus, Villanova University launched an ambitious capital campaign centered on the redevelopment of the southern area of campus. The crown jewel of the redevelopment is a Performing Arts Center, a nearly 84,000-square-foot new building that includes two theaters, classrooms, a dance studio, and costume and scenery shops. Given the requirements and complexities of each specialty area – enabling unobscured views, extensive wiring and cables, theatrical equipment and more – transforming this structure into a modern performing arts center required a high level of craftsmanship and expertise across the board.

CONTRACTOR
LF Driscoll

OWNER
Villanova University

ARCHITECT

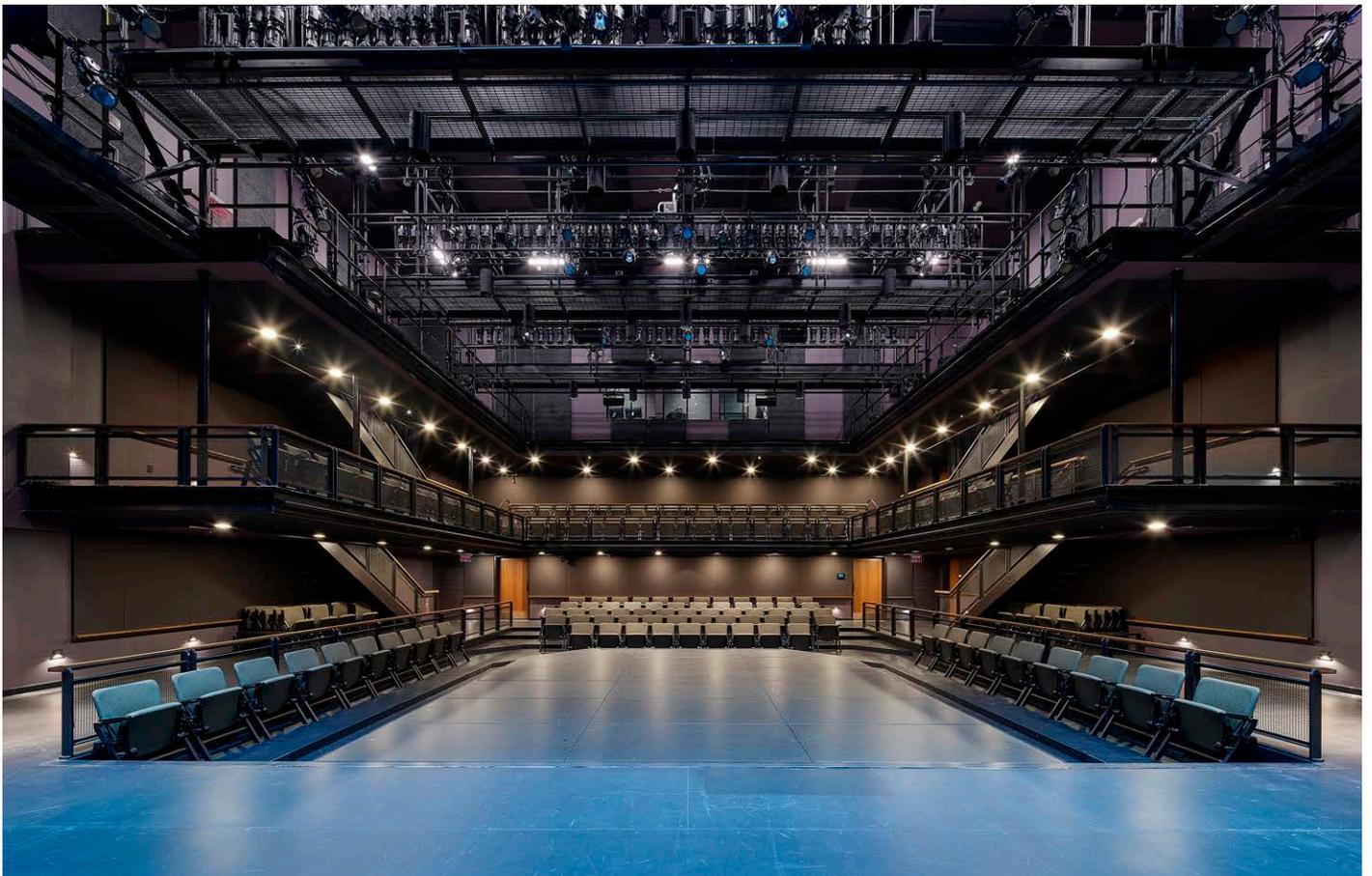
Voith & Mactavish Architects in association with Robert A.M. Stern Architects, LLP

ENGINEER

O’Donnell & Naccarato

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A.T. Chadwick Company, Inc.
Central Metals, Inc.
Madison Concrete Construction
National Glass & Metal Co., Inc.
O’Donnell & Naccarato
Roman Mosaic and Tile Company





Abington Hospital Woodland Parking Garage

PROJECT DESCRIPTION

When Abington Hospital's structural engineer recommended shutting its Woodland parking garage due to safety concerns, the hospital partnered with LF Driscoll to demolish the 100,000-square-foot above-ground parking structure and link bridge. The garage – constructed with precast panels welded together one piece at a time – sat between the hospital's central utility plant and its telecommunications service, with only three feet on one side and six feet on the other. The typical demo process was not an option, but with intense safety planning and extra measures to be mindful of the surrounding community, the team slowly and carefully deconstructed the building with zero injuries.

CONTRACTOR

LF Driscoll
Demolition Contractor:
Geppert Bros., Inc.

OWNER

Jefferson Health/Abington Hospital

ARCHITECT

EwingCole

ENGINEER

The Harman Group





Rockwell Integrated Sciences Center

PROJECT DESCRIPTION

In the heart of Lafayette College, the Rockwell Integrated Sciences Center is the largest capital project ever built by the College and embodies its commitment to the sciences, technology, innovation and the integration of disciplines. The building is a “vertical commons” that features a dramatic four-story atrium with an interconnecting monumental stair and an open-air courtyard to create indoor and outdoor study spaces for students and faculty. One of the lowest-energy use academic buildings in the country, the new science center is LEED Platinum certified, and was delivered under budget with superlative quality.

CONTRACTOR

Turner Construction Company

OWNER

Lafayette College

OWNER'S REPRESENTATIVE

Aegis Property Group

ARCHITECT

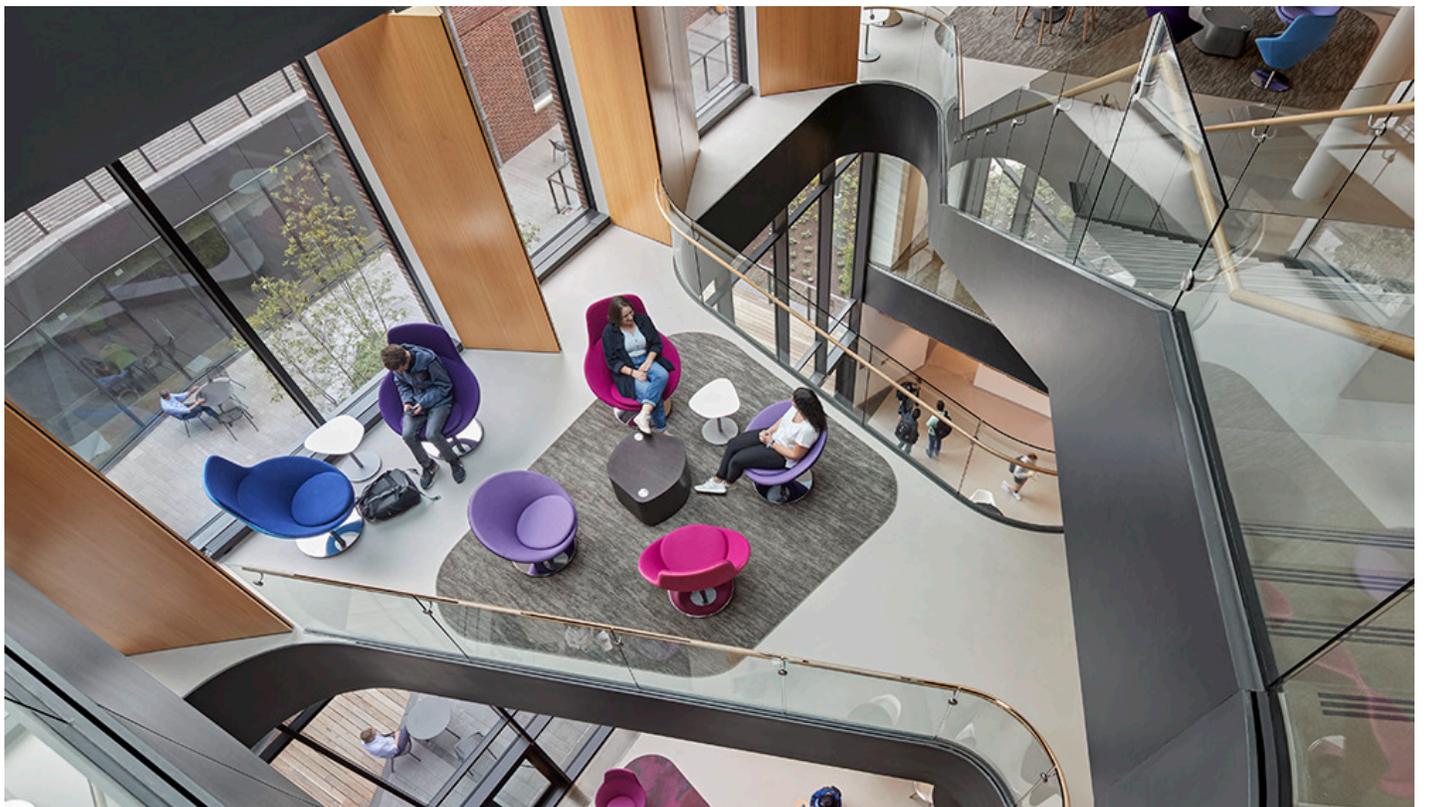
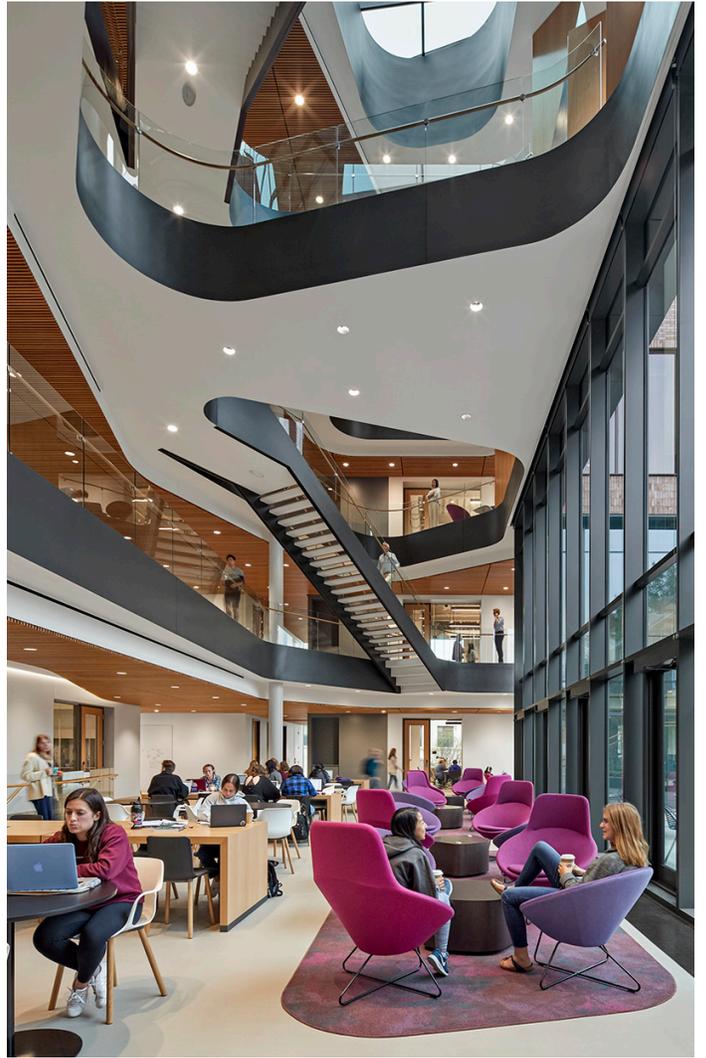
Payette

ENGINEER

**The Harman Group - Structural Engineer;
Langan - Civil Engineer
Bard, Rao + Athanas Consulting Engineers - MEP Engineer**

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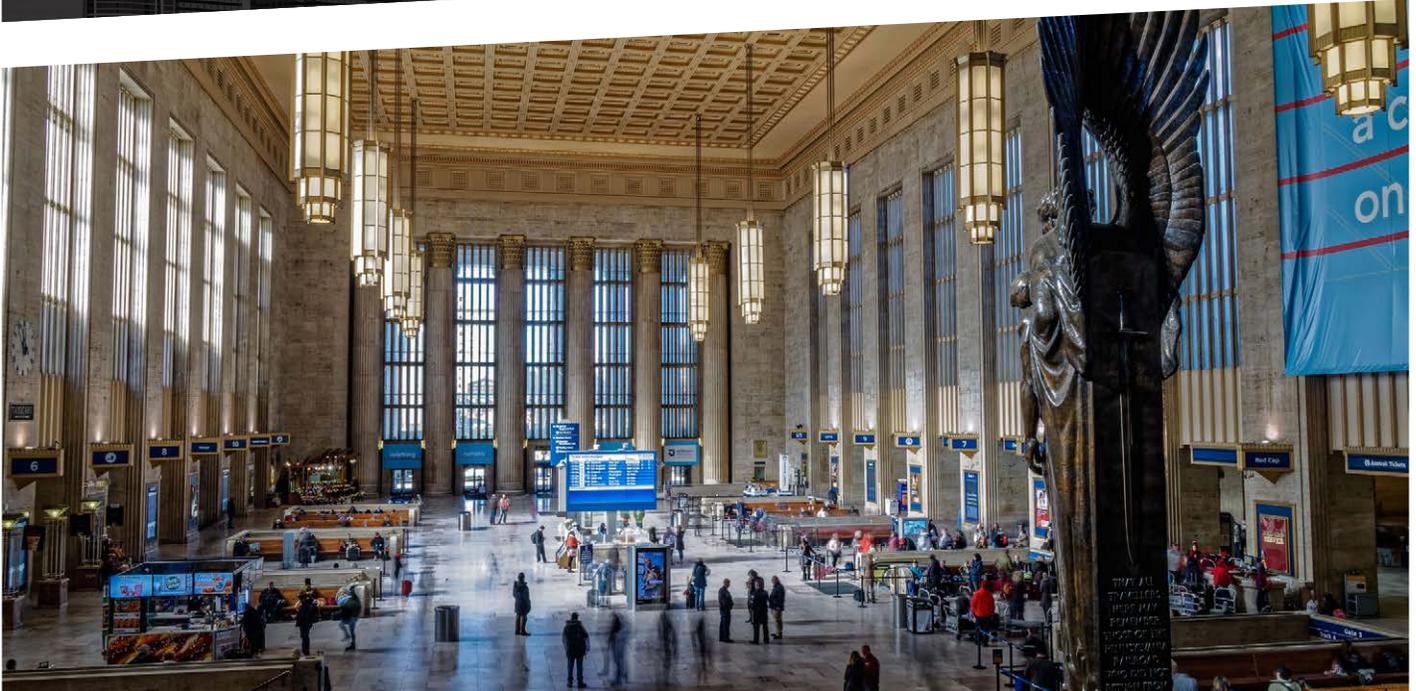
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30th Street Station Passenger Information Display System

PROJECT DESCRIPTION

Carr & Duff (C&D) installed all required power & communication equipment, raceways, cabling for the new Passenger Information Display System throughout Amtrak’s William H. Gray III 30th Street Station, including the Acela Lounge, concourse, platforms, and sub-platform levels. The existing system remained operational during construction as daily activities for Amtrak, SEPTA, and NJ Transit could not be interrupted. C&D installed an eighteen, 55” monitor video wall, modifying the existing framing of the renowned Solari “flipper” board for the retrofit installation. C&D also worked with the historical society to ensure that the project preserved the historical aesthetics of this Philadelphia landmark.

CONTRACTOR

Carr & Duff, Inc.

OWNER

National Railroad Passenger Corporation

ENGINEER

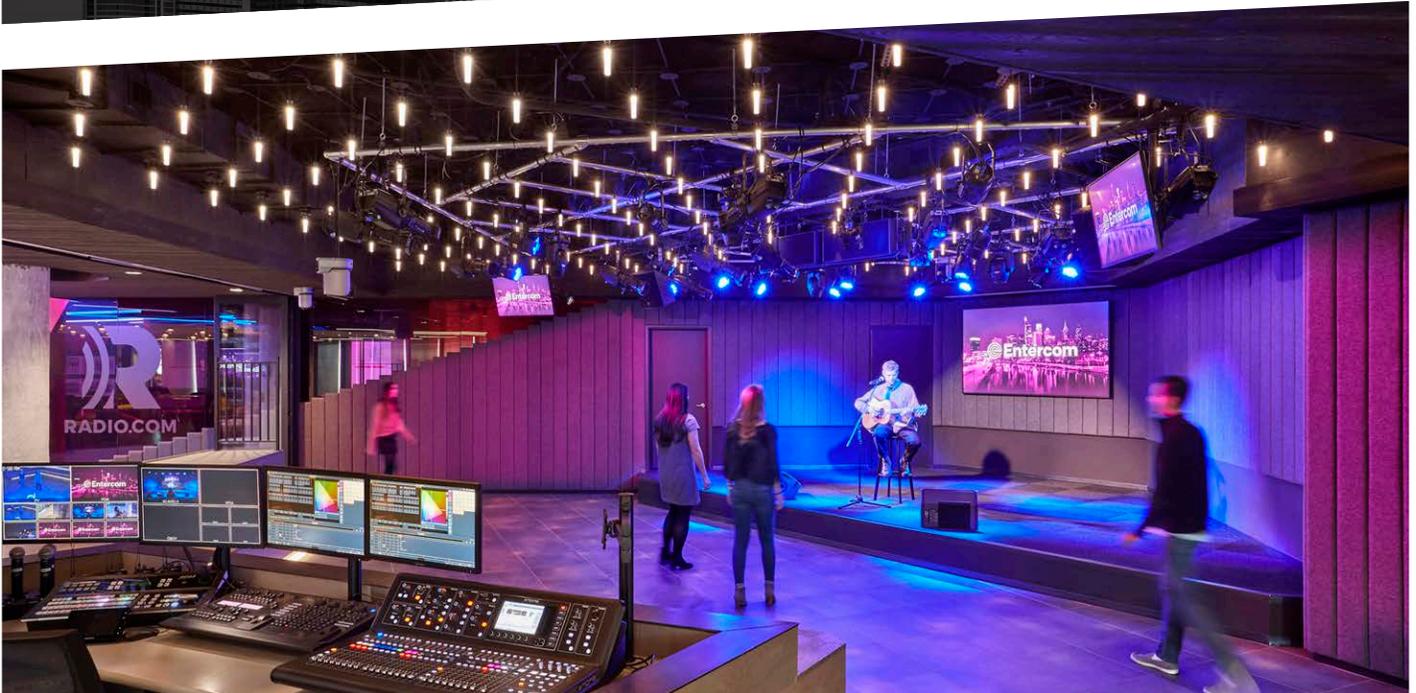
**Urban Engineers
Jacobs Engineering Group**



Train Information					10:49am	
Time	No.	Train	To	Status	Gate	Track
12:35p	852	KeyStone	New York	Boarding	7	8
11:50a	863	KeyStone	Harrisburg	On Time	9	10
11:56a	4623	NJ TRANSIT	Jopole City	On Time	2	2
11:58a	1533	Acela	Washington	On Time	5	5
11:54a	141	N.E. Regional	Washington	On Time	5	6
11:57a	182	N.E. Regional	New York	On Time	5	6
11:36a	2190	Acela	Boston	On Time		
11:42a	1202	Mart	Scranton	On Time	805	805



Train Information					12:31pm	
Time	No.	Train	To	Status	Gate	Track
12:13p	20	Crescent	Philadelphia	Now 1:26p		
12:35p	91	Silver Star	Miami	Boarding	5	5
12:36p	2110	Acela	New York	Boarding	3	4
12:42p	43	Pennsylvanian	Pittsburgh	Now 12:43p	7	7
12:58p	4627	NJ TRANSIT	Atlantic City	On Time	2	2
1:03p	125	N.E. Regional	Newport News	On Time		
1:05p	84	N.E. Regional	New York	On Time		
1:14p	2117	Acela	Washington	On Time		
Messaging						



Entercom Office Fit-out

PROJECT DESCRIPTION

The Entercom office space is one of the most intricate tenant fit-outs Turner's Philadelphia office has completed in recent memory. Entercom occupies 67,000 square feet on the 4th floor of the recently expanded 2400 Market Street building. The program includes a central Hub common space, performance area, broadcast and production studios, collaborative spaces, café, technical operations center and more, enabling Entercom to consolidate its corporate headquarters and local broadcast partners into a single location. Also included in the space are memorabilia displays made of blackened metal with integral LED lighting, custom millwork finishes, and audiovisual and collaborative technology throughout.

CONTRACTOR

Turner Construction Company

OWNER

Entercom Communications Corp.

ARCHITECT

Gensler

ENGINEER

BALA

The Sextant Group

OTHER GBCA MEMBERS

Binsky and Snyder, LLC

Central Metals, Inc.

Creative Surfaces, Inc.

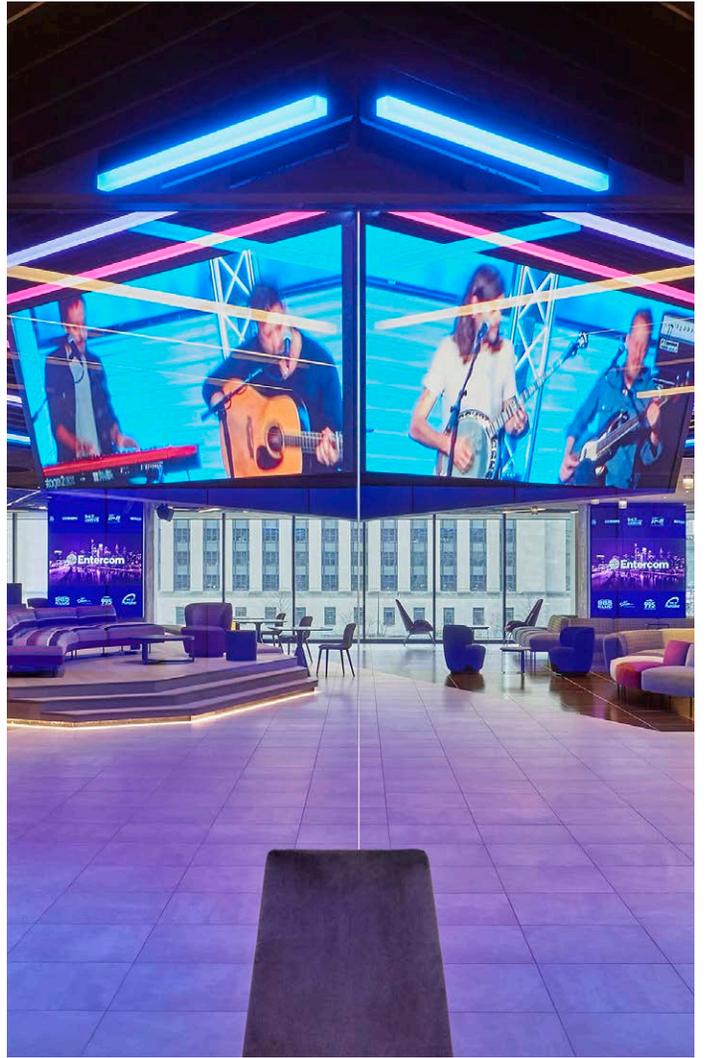
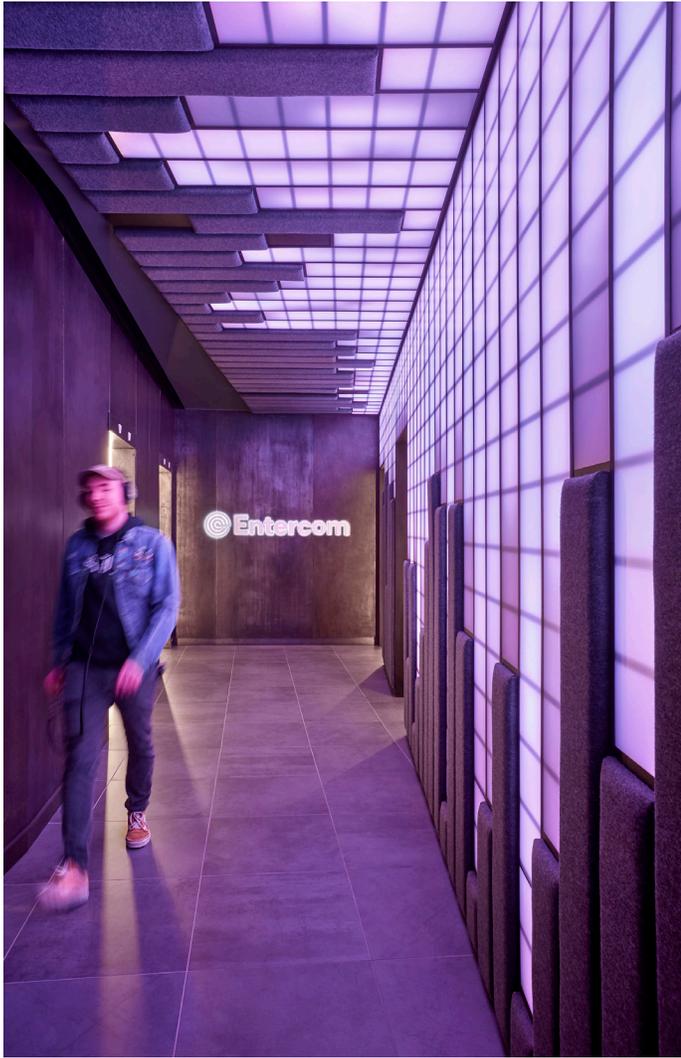
Frank T. Lutter, Inc.

Hatzel & Buehler

M. Schnoll & Sons, Inc.

National Glass and Metal Co.

Shore Supply Inc.





Sister Cities Discovery Garden Improvements

PROJECT DESCRIPTION

This project, inspired by Philadelphia's Wissahickon Valley, provides visitors—especially children—with winding pathways, scalable rocks, and a meandering stream that connect natural elements with the man-made environments surrounding them. Boulder stones and wood elements were locally sourced. Workers' craftsmanship is showcased in the hand-carved and placed stones and the woodwork and IPE Coping details in the play areas. The sensory-friendly twig nest was designed and woven with timber and children's safety in mind. Regular on-site meetings including the Owner, Architects, and Subcontractors ensured that the landscaping was installed as "naturally" as possible to mimic the outdoors.

CONTRACTOR

Bittenbender Construction

OWNER

Center City District

ARCHITECT

Studio MB

Landscape Architect: Studio Bryan Hanes

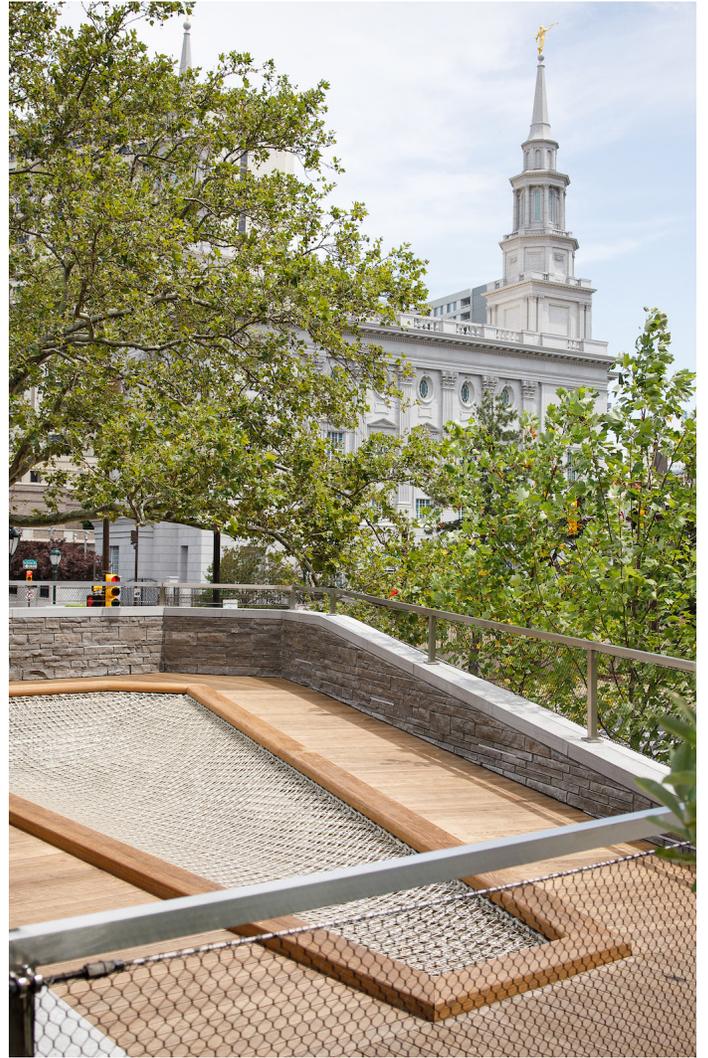
ENGINEER

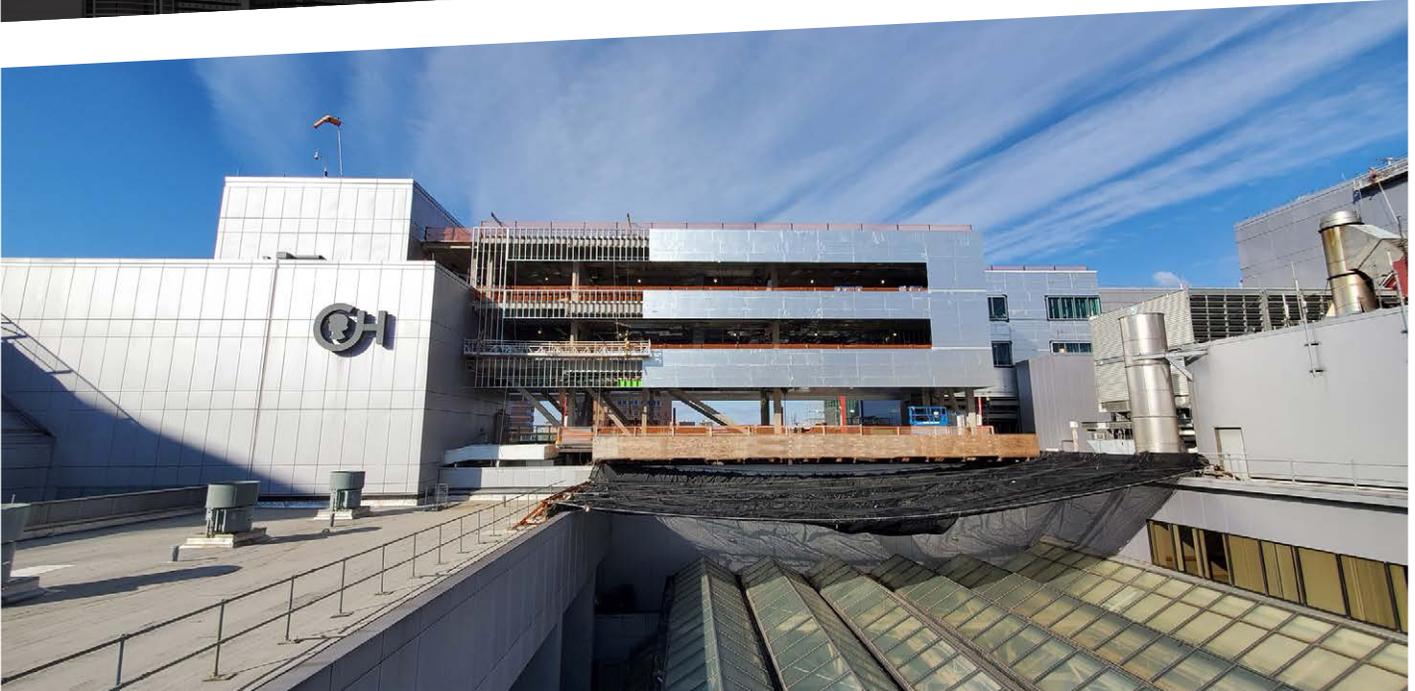
Structural Engineer: CVM Civil

MEP Engineer: Pennoni Associates, Inc.

OTHER GBCA MEMBERS

PCS General Partner, LLC





Children's Hospital of Philadelphia 11th and 12 Floor Expansion

PROJECT DESCRIPTION

It took just 24 months to complete this complex \$52 million addition to Children's Hospital of Philadelphia. The goal of the project was threefold: to link the west and south towers of the existing building with a 14,000-square-foot bridge at the 10th floor roof level; to renovate the existing 11th and 12th floors and add 32 new patient rooms and staff areas; and to upgrade the elevator – all of which was undertaken simultaneously. With ongoing patient care of paramount importance, Target is managing limited site access, logistical challenges and all aspects of the project with the utmost care.

CONTRACTOR

Target Building Construction

OWNER

Children's Hospital of Philadelphia

ARCHITECT

Ballinger

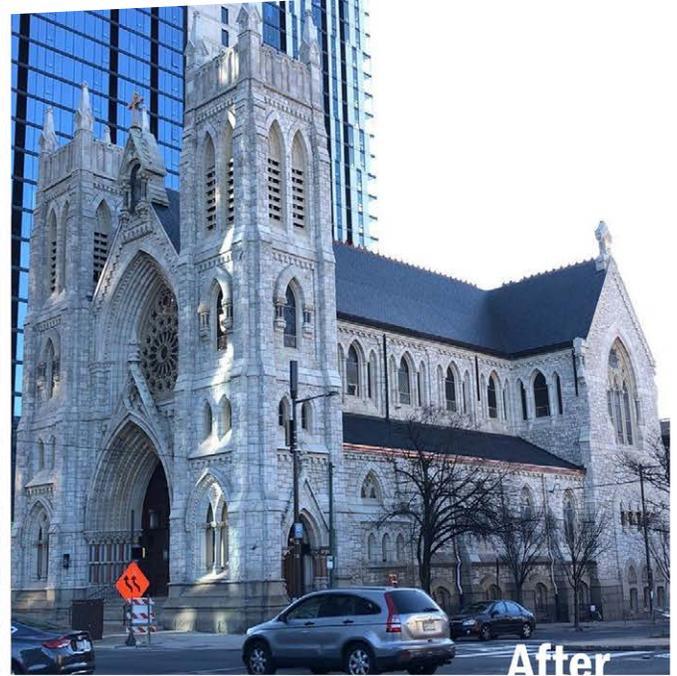
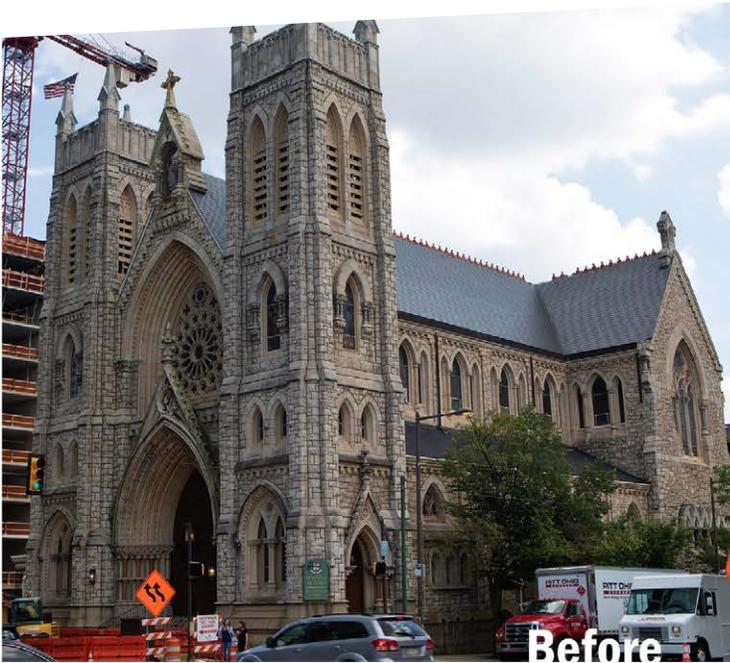
ENGINEER

Ballinger

OTHER GBCA MEMBERS

**Hatzel & Buehler Electric
Mayfield Sitework Contractors, Inc.
National Glass & Metal Co., Inc.
Oliver Fire Protection & Security
Roman Mosaic and Tile Company**





St. Agatha St. James Parish Church

PROJECT DESCRIPTION

A historic Roman Catholic Church, St. Agatha-St. James Parish called upon Mara Restoration to restore and refresh the exterior of the Church while allowing parishioners and guests to safely continue visiting and utilizing the facilities. A project of this size located at an extremely busy intersection required every detail to be examined and reexamined. With a focus on accessibility, safety, communication and maintaining a discreet, well-presented image on site, the project team ultimately revealed a freshly detailed, weather-resistant façade that will allow the Church to continue to minister to the spiritual needs of the diverse, thriving community of West Philadelphia.

CONTRACTOR

Mara Restoration, Inc.

OWNER

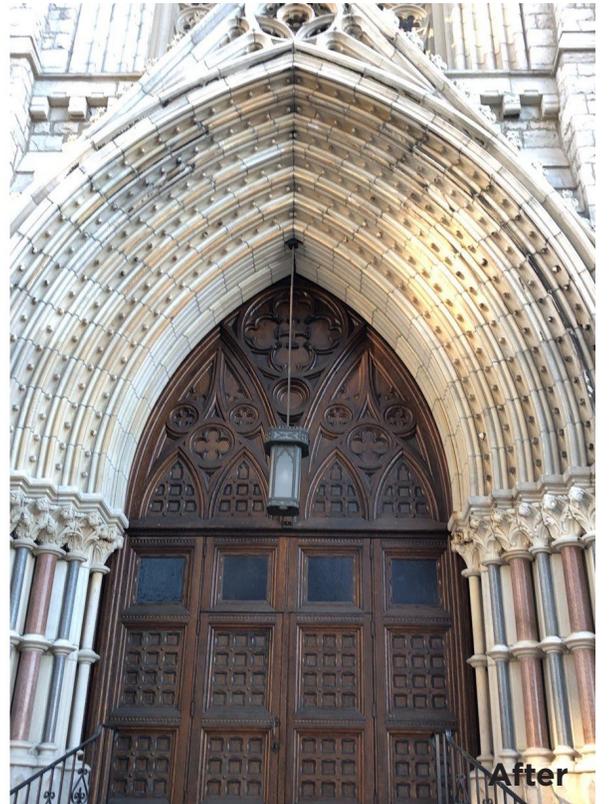
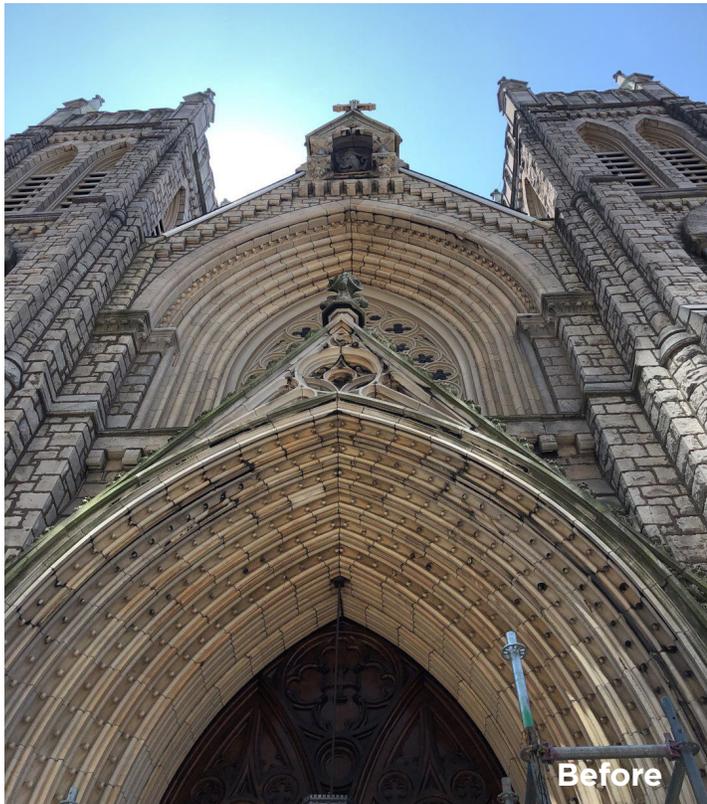
St. Agatha St. James Parish

ENGINEER

Ascent Restoration Consulting and Design

OTHER GBCA MEMBERS

**Norris Sales Company
Superior Scaffold Services, Inc.
United Rentals, Inc.**





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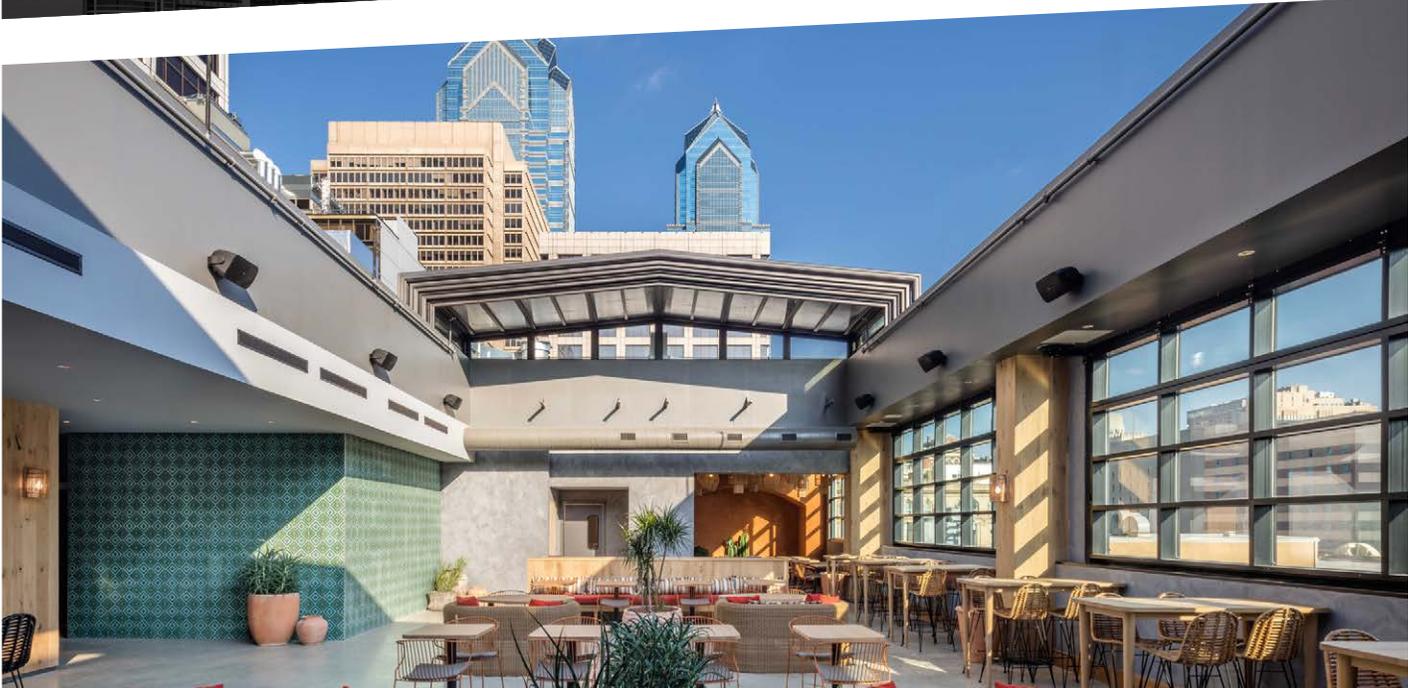
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Pod Philly Hotel

PROJECT DESCRIPTION

Located in the heart of Center City, Pod Philly is Philadelphia's first micro hotel. The 11-story micro hotel is an efficient example of smart design that boasts engaging public spaces and offers 252 guest rooms at approximately 170 square feet each. The tight, uniquely oriented site benefited from an aggressive and innovative value engineering process that ensured a visually appropriate, functional design could be delivered within budget. Ultimately, the rigorous effort during pre-construction proved to be worthwhile, as an innovative hotel destination was realized on a challenging Center City site in the midst of a bustling shopping district.

CONTRACTOR
INTECH Construction

OWNER
Modus Hotels/ Parkway Corporation

ARCHITECT

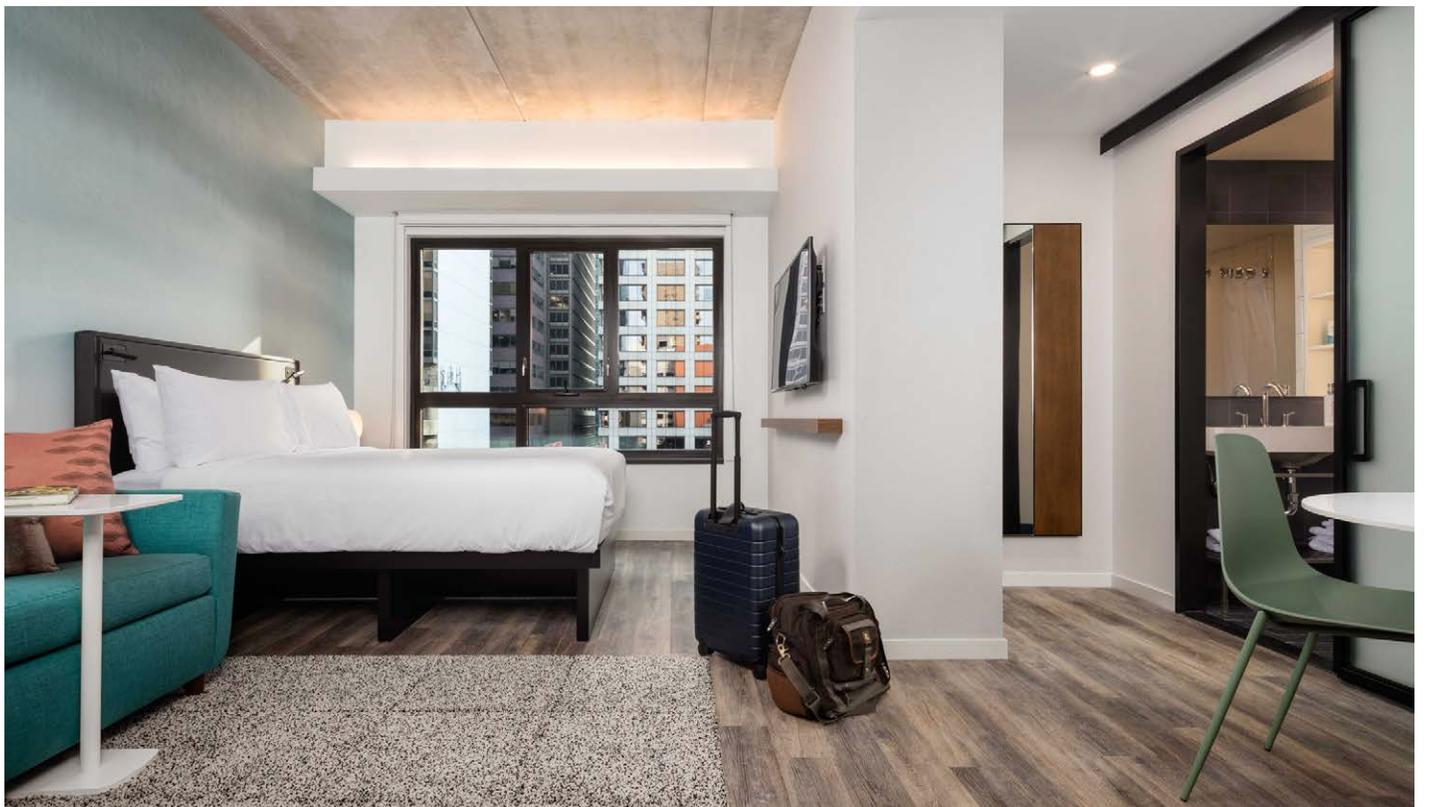
DCS Design (Core & Shell Architect)
Stokes Architecture + Design (Restaurant Fit-Out Architect)
Stonehill & Taylor (Guest Room Interior Designer)

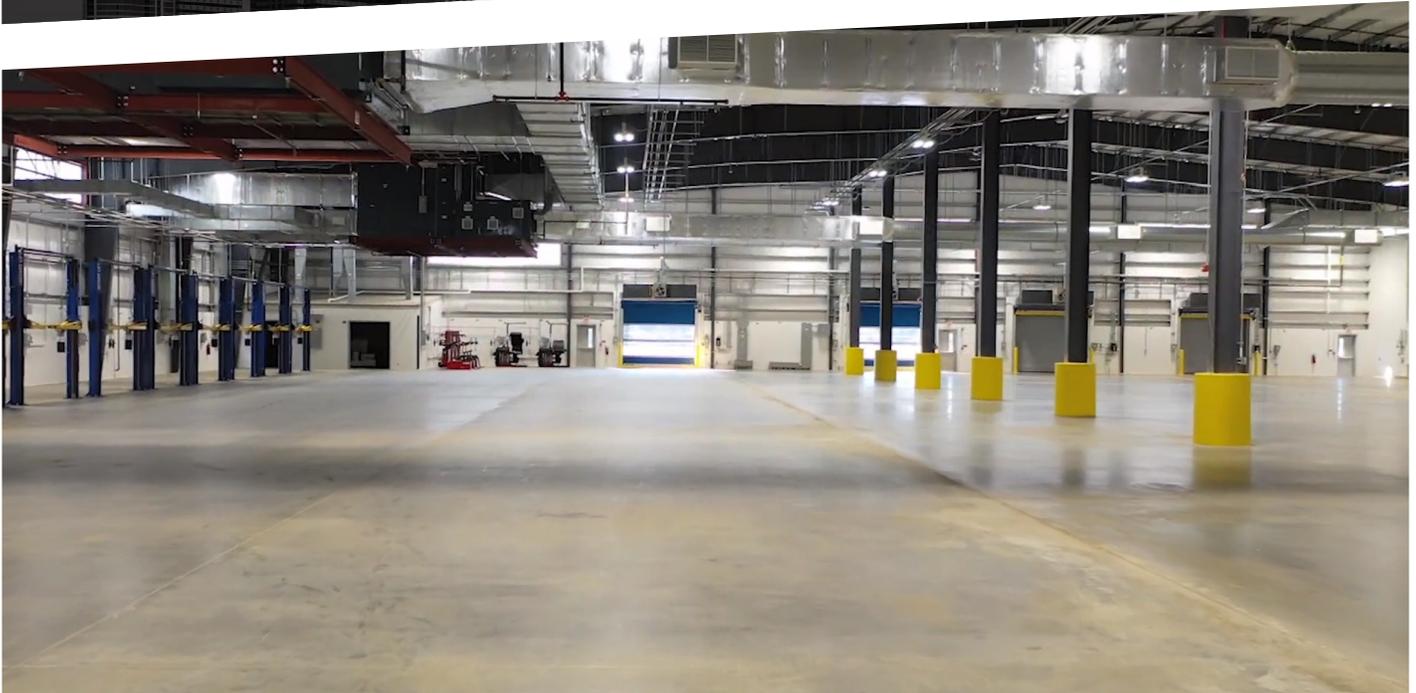
ENGINEER

O'Donnell & Naccarato, Inc.

OTHER GBCA MEMBERS

Berlin Steel Construction Co.
BrandSafway
Castor Materials
Dan Lepore & Sons Co.
Madison Concrete Construction
O'Donnell & Naccarato, Inc.
Suburban Enterprises Terrazzo & Tile Co.





PhilaPort-Southport Vehicle Processing Facility

PROJECT DESCRIPTION

The new vehicle processing center at the Naval Business Center receives new cars before they're shipped off to dealerships across the East Coast. The 112,000-square-foot auto processing facility consists of a double line car wash area, parts throw in conveyors, full body shop with two double paint booths, battery maintenance area and tire change center. The project featured the installation of the first 12-foot single-belt vehicle conveyor system in the country; the engineering of integrated safety controls and shutdowns; the enablement of a safer, more efficient workflow; and infrastructure that enables Philadelphia to be more competitive in the market.

CONTRACTOR

Gilbane Building Company

OWNER

Philadelphia Regional Port Authority

ARCHITECT

STV Inc.

ENGINEER

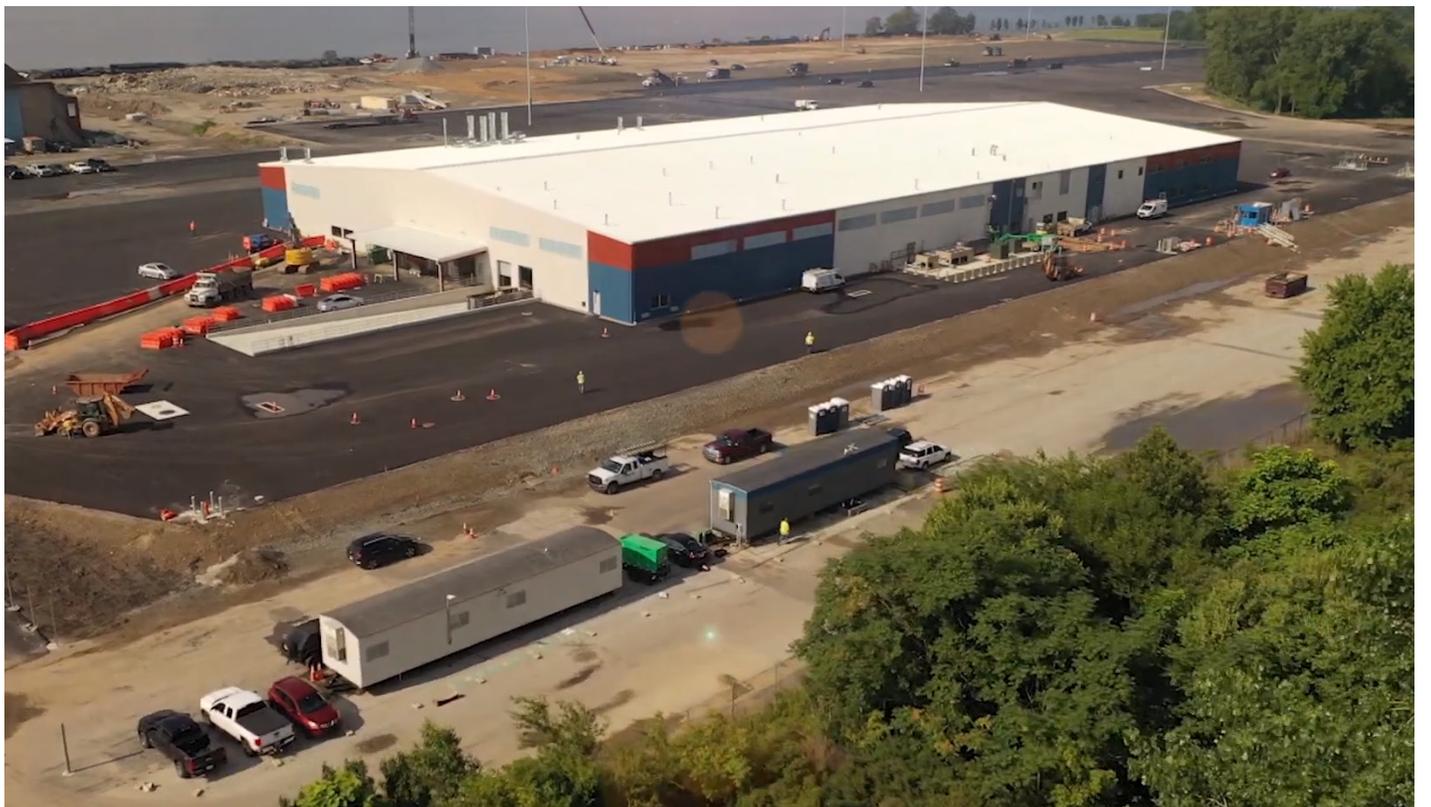
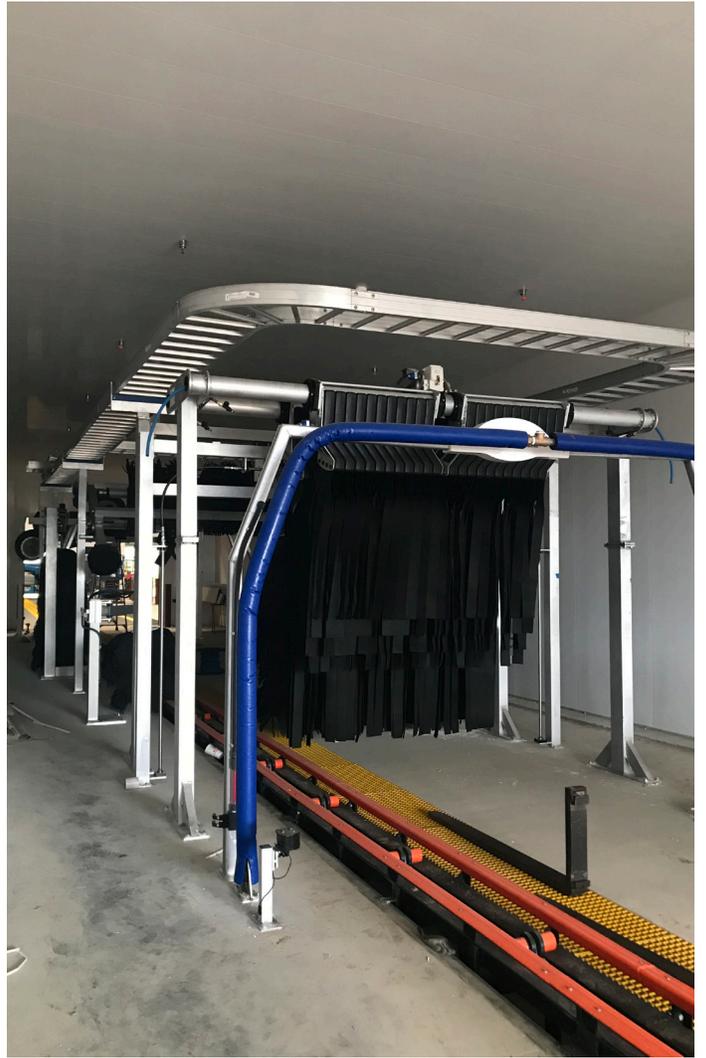
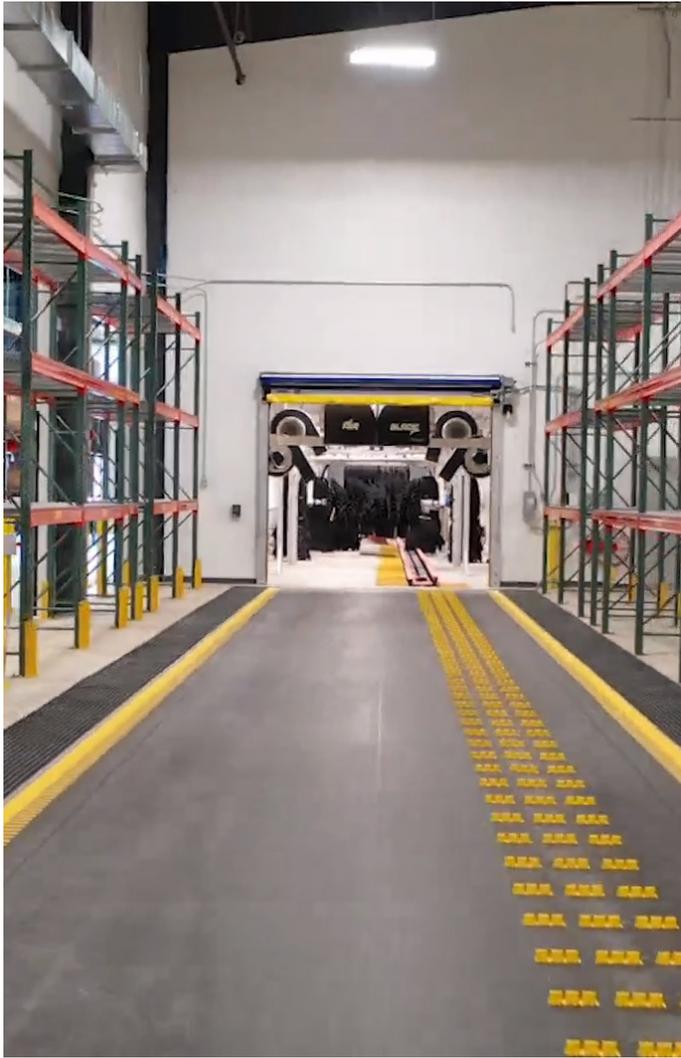
Gannett Fleming

OTHER GBCA MEMBERS

Central Metals Inc.

Limbach Company

STV Construction, Inc.





Vantage

PROJECT DESCRIPTION

Vantage is a 470,000-square-foot new construction student housing project located near Temple University. With 368 student housing units, the project includes two mixed-use towers linked by a six-story connector bridge. Vantage offers resort-style accommodations with multiple community spaces, lounge areas, flexible study pods and retail space, as well as a fine arts room, recording studio, innovation center, technology hub, fitness center and green roof. Sustainable practices were incorporated throughout the entire design and construction process, as was a focus on maximizing views to the outdoors. Making people feel connected to the city of Philadelphia is one of Vantage's many successes.

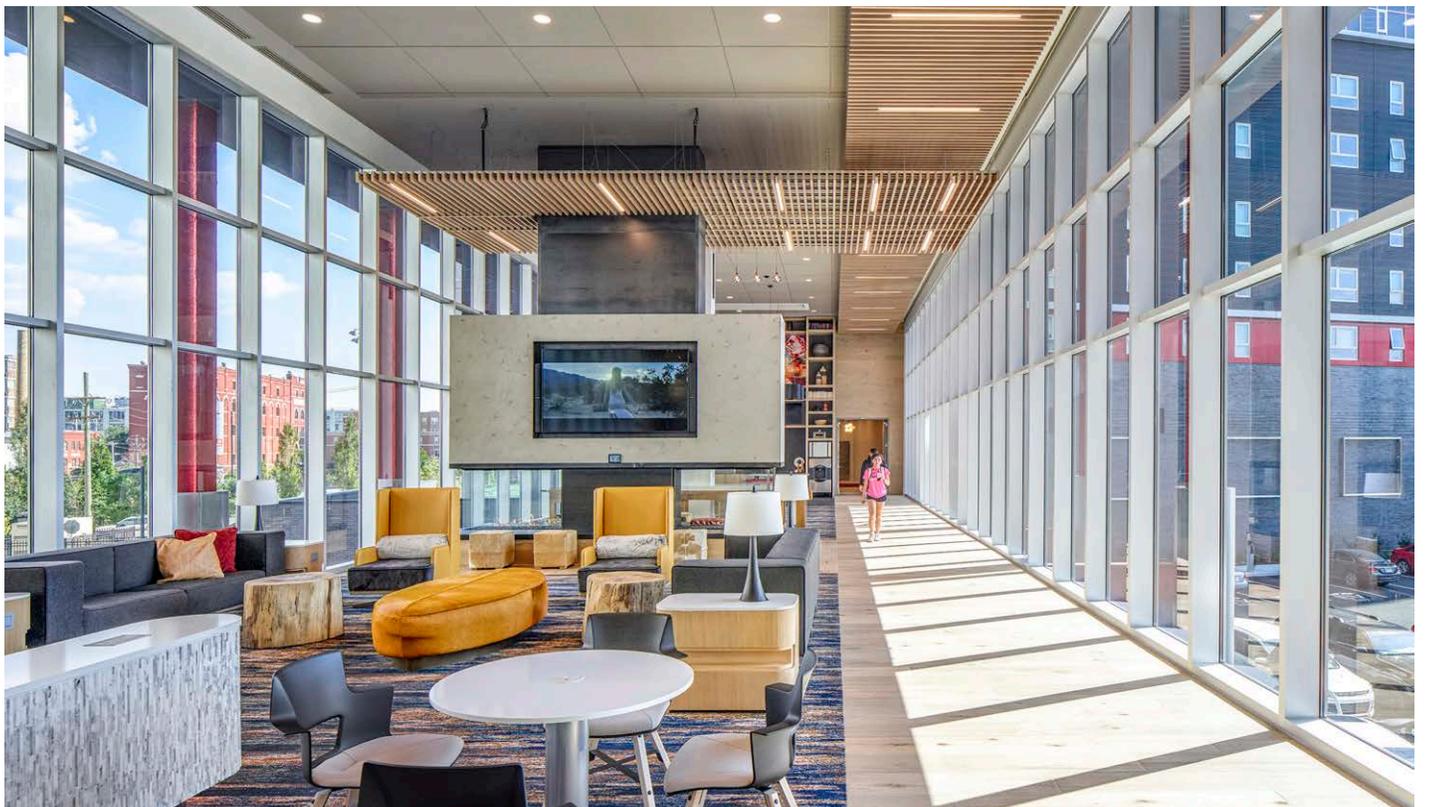
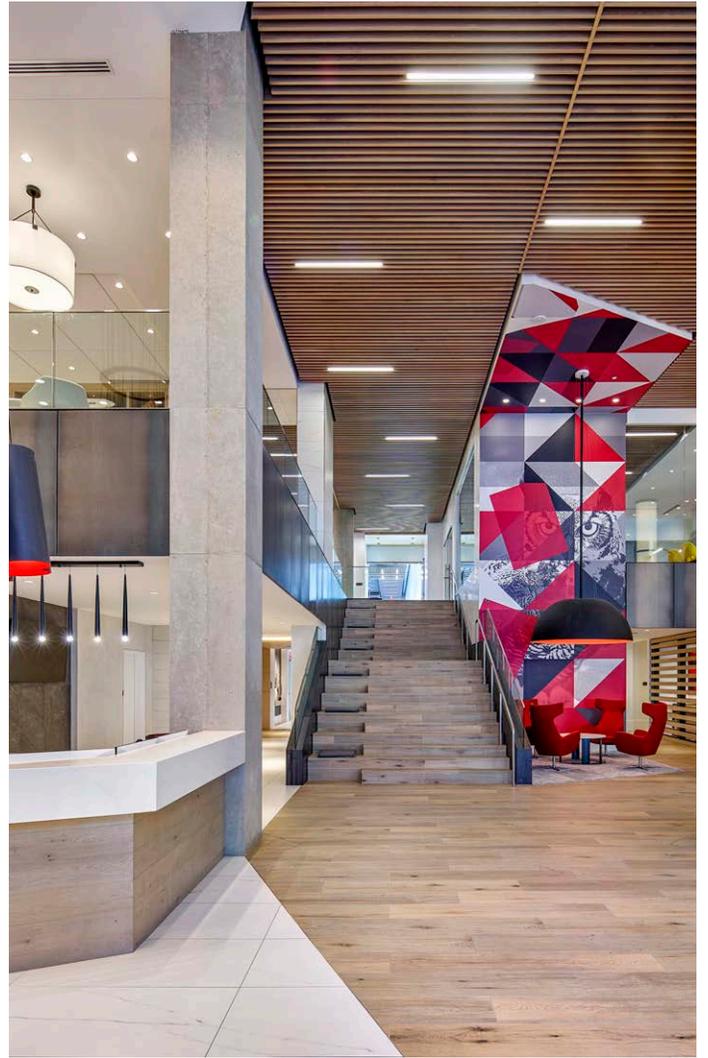
CONTRACTOR
INTECH Construction

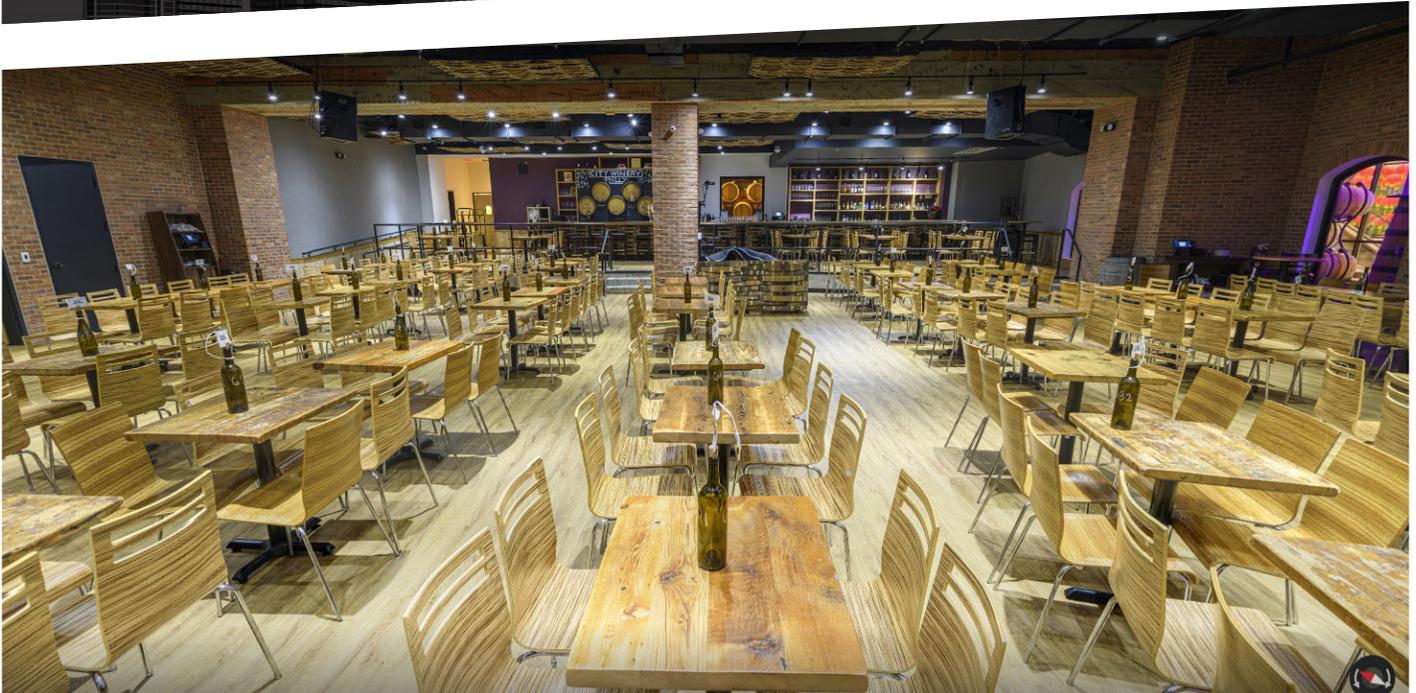
OWNER
The Goldenberg Group

ARCHITECT
Niles Bolton

ENGINEER
The Harman Group

OTHER GBCA MEMBERS
Apache Industrial United
Bayshore Rebar, Inc.
Binsky & Snyder, LLC
Chesco Coring & Cutting, Inc.
Component Assembly Systems, Inc.
Dan Lepore & Sons Company
M. Schnoll & Sons, Inc.
Maxim Crane Rental
McGregor Industries, Inc.
Oliver Fire Protection & Security
Richard S. Burns and Company, Inc.
Shore Supply Inc.





City Winery

PROJECT DESCRIPTION

Construction of the new City Winery – now an anchor in Fashion District Philadelphia – included the fit-out of a 31,000-square-foot winery, including a restaurant as well as large and small performance venues. The 150-seat concert venue, 90-seat restaurant and 20-seat bar leads to the 350-seat venue on the lower level via a winding staircase lined with thousands of wine bottles. Navigating the challenges of working on a site with multiple active projects and operating in a tight city district surrounded by transportation systems, Clemens made sure all components – structural elements, soundproofing, waterproofing and more – came together perfectly.

CONTRACTOR

Clemens Construction Company

OWNER

City Winery, LLC

ARCHITECT

Christopher Warnick Architecture

ENGINEER

**Alderson Engineering
Hillis-Carnes Engineering Associates**

OTHER GBCA MEMBERS

**Healy Long & Jevin
James Floor Covering, Inc.
Shore Supply Inc.**





The Commons at Villanova University

PROJECT DESCRIPTION

Complete with six residential buildings that house more than 1,100 students, light retail space and a restaurant, the Villanova Commons is the largest masonry job in the history of the region, according to the Philadelphia Masons Union. Putting concerns to rest that the job was too big for one mason, D.M. Sabia & Co., Inc. met the monumental task and delivered “old-school” quality with more than 150 masons, laborers and operating engineers on site at peak times. The overall volume and quantity of stonework throughout the Commons is a sight to behold.

CONTRACTOR

DM Sabia & Co., Inc.

OWNER

Villanova University

ARCHITECT

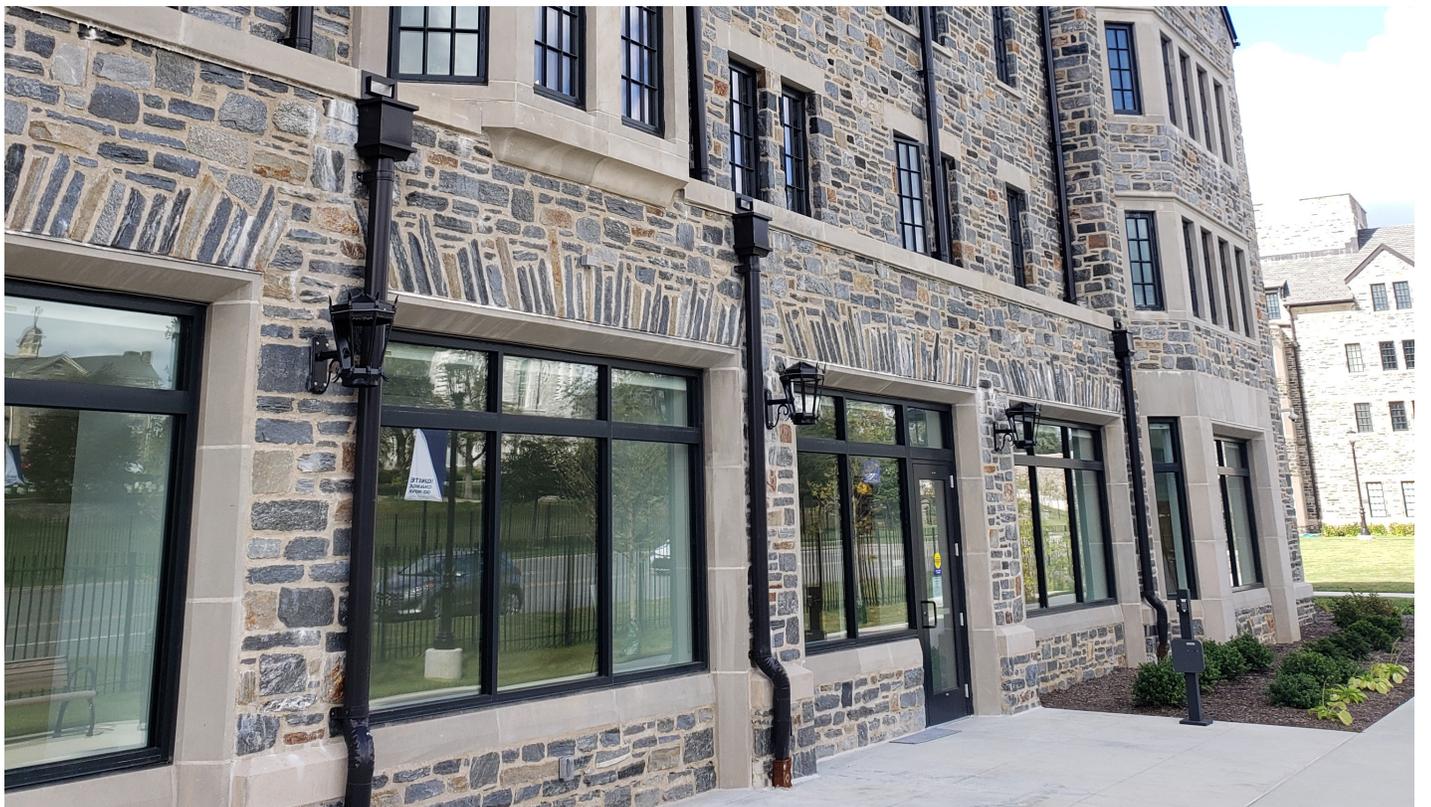
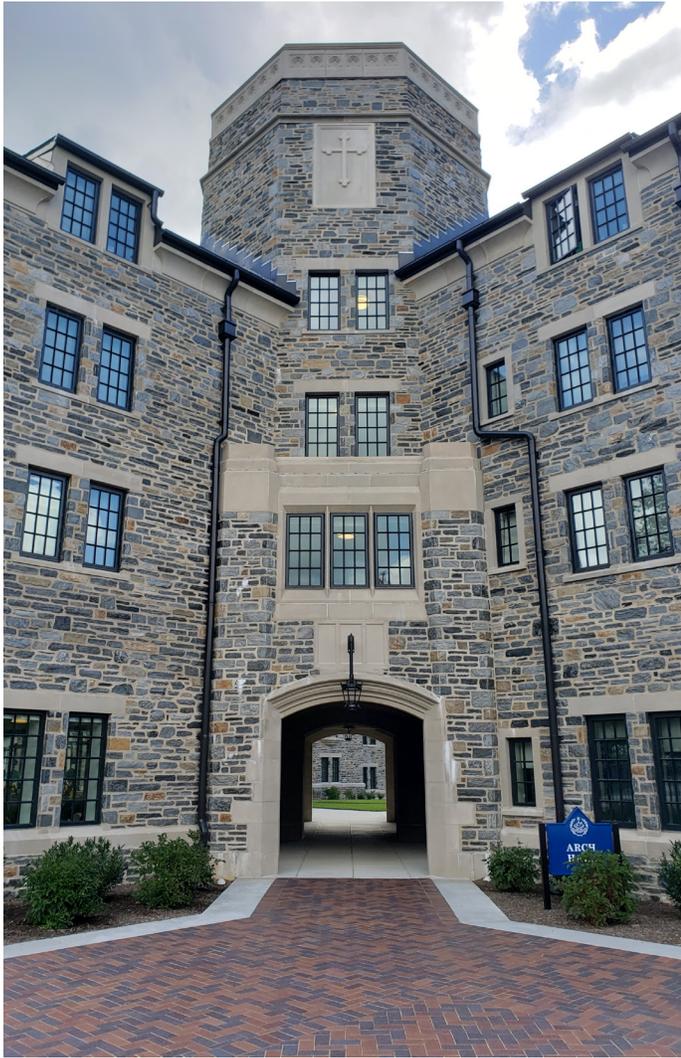
Voith & Mactavish Architects in association with Robert A.M. Stern Architects, LLP

ENGINEER

MacIntosh Engineering

OTHER GBCA MEMBERS

**Torcon, Inc. (General Contractor)
Bucks Concrete Services
Dale Construction
Fizzano Brothers Concrete Products
MacIntosh Engineering
Mayfield Site Contractors
Philadelphia D&M**





University of the Arts School of Music Relocation

PROJECT DESCRIPTION

Dubbed the “quietest recording studio in Philadelphia” by Philadelphia-based Metropolitan Acoustics, the University of the Arts’ new School of Music (SoM) boasts high-performance, state-of-the-art music facilities. C. Erickson and Sons served as the Construction Manager and General Contractor for the SoM’s relocation, renovation and fit-out. For the University’s SoM, “quality” equated to “performance.” Erickson’s skilled craftsmen performed the installation of critical finished elements and many acoustical components of the project. While the installation quality of finishes should be highlighted for their own merits, the quality of the work hidden behind these finishes truly brings the value to the finished product.

CONTRACTOR

C. Erickson & Sons, Inc.

OWNER

University of the Arts

ARCHITECT

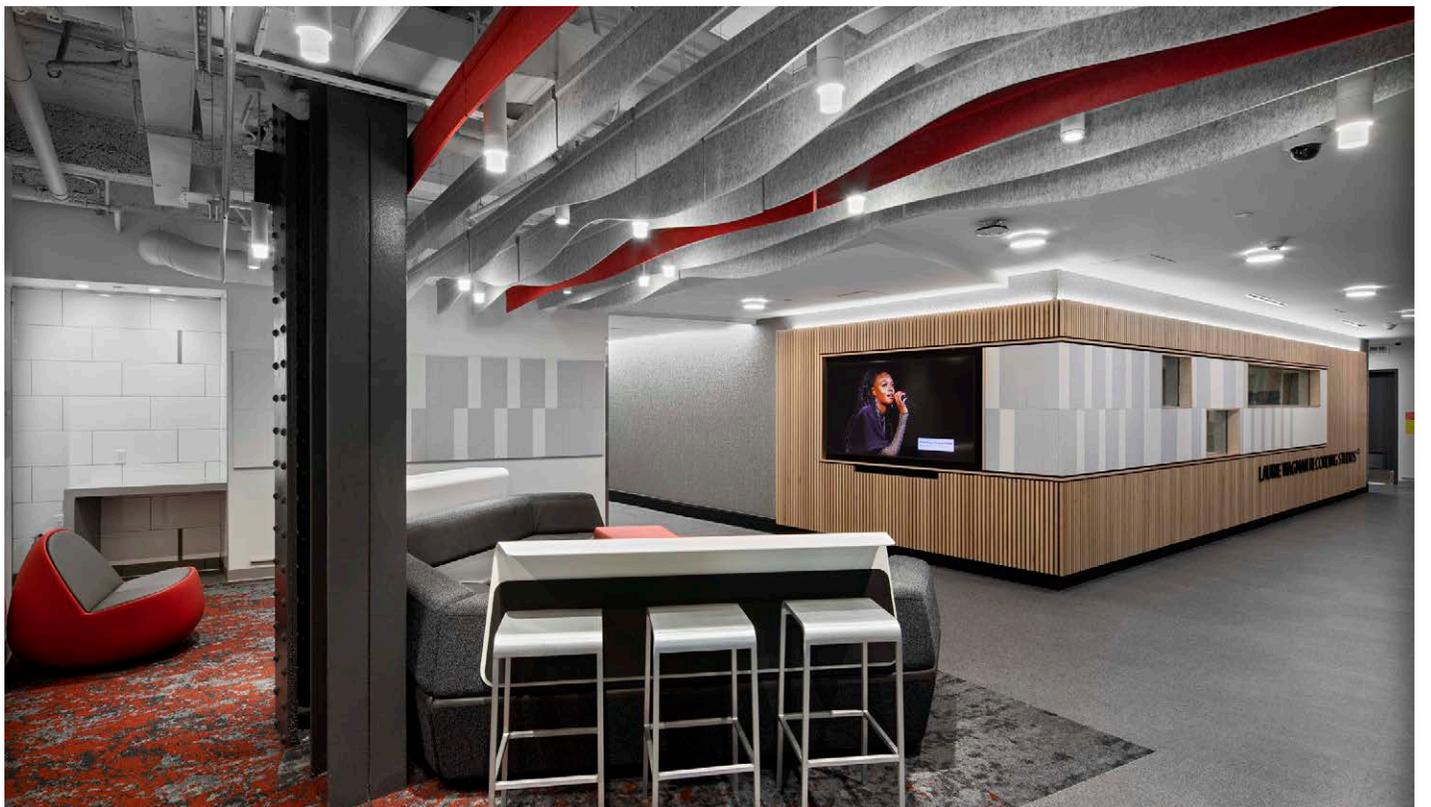
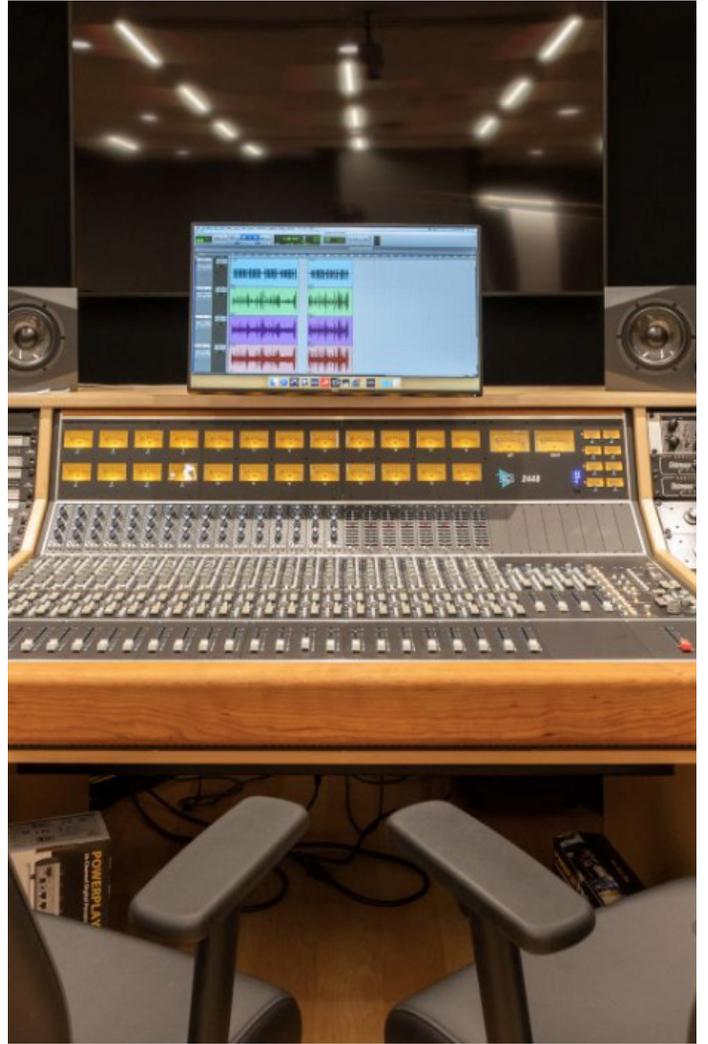
JacobsWyper

ENGINEER

**Bruce E. Brooks & Associates
Keast & Hood Structural Engineers**

OTHER GBCA MEMBERS

**B. Pietrini & Sons
Eureka Metal & Glass
Hatzel & Buehler, Inc
Oliver Fire Protection & Security
Shore Supply Inc.
Superior Scaffold Services**





EXCELLENCE IN DIVERSITY AND INCLUSION



PROJECT DESCRIPTION

Gilbane Building Company leverages the capabilities of its diverse employee and vendor/trade contractor community to deliver greater value for its employees, clients, and projects' communities. Project teams work to maintain diversity on projects regardless of funding requirements. Diversity also starts at the top: since 2018, women in executive leadership roles has increased from 6 to 21 percent. Gilbane includes diversity training as part of its mandatory onboarding for all new hires. Employee resource groups, led by the Inclusion Program Manager, also help connect Gilbane employees with different community organizations and additional leadership and professional development opportunities.

DIVERSITY AND INCLUSION WINNER Gilbane Building Company



EXCELLENCE IN SAFETY



Gilbane

PROJECT DESCRIPTION

Gilbane's Safety Program achieves excellence through the Gilbane Cares Approach, which strives to treat all employees like family: It's not about "policy," it's about people. Workers have regular safety meetings and are encouraged to participate in encouraging safety on the job site through programs such as Gilbane's Stop Work for Safety Award, which recognizes employees who have taken extraordinary steps to ensure jobsite safety. Gilbane's safety programs are incorporated into subcontractor agreements, meaning each jobsite maintains consistent safety standards. Gilbane has also adopted cutting-edge technology, such as Spot-R, KASK helmets, and SafetyNet database to enhance jobsite and personnel safety.

SAFETY WINNER

Gilbane Building Company



EXCELLENCE IN TECHNOLOGICAL ADVANCEMENT



PROJECT DESCRIPTION

P. Agnes, Inc. uses new technologies to protect workers on every project, while delivering projects to the highest standards possible. With tools such as wearable technologies and the Internet of Things (IoT), P. Agnes was able to successfully complete projects while mitigating the risk of viral infections among workers. Wearable sensors designed to identify falls and workers' locations in case of injuries, were used to help with contact tracing, preventing COVID-19 outbreaks and job site shutdowns. Artificial intelligence tools and Procore data management software seamlessly added safety management to project teams' data collection and analysis activities.

TECHNOLOGICAL ADVANCEMENT WINNER

P. Agnes, Inc.



AFFILIATE OF THE YEAR



**CONSTRUCTION
RISK
MANAGEMENT**

OUR BLUEPRINT IS YOUR SUCCESS

PROJECT DESCRIPTION

The region's only property and casualty risk management brokerage firm that has a singular focus on construction, Madison Risk Group (MRG) is a long-time member of GBCA that has continually demonstrated its investment in helping the Association and individual contractors grow and thrive. In addition to going above and beyond to support the industry in the wake of COVID-19 and helping to create processes that were essential to getting workers back on job sites safely, the organization drives the education of contractors and their workers on all things related to safety and risk mitigation.

AFFILIATE OF THE YEAR WINNER

Madison Risk Group

GBCA Members Continue to Set the **Standard of Building Excellence**

Established in 1891, General Building Contractors Association (GBCA), is one of America's oldest construction industry trade associations – one whose rich and storied history has been integral in the development of Philadelphia for nearly 130 years. The organization has been a powerful force in advancing the commercial, industrial and institutional construction industry - ensuring the best-trained, highly skilled and most-trusted contractors lead the charge in the region. Today, the organization unites over 300 general contractors, subcontractors, material suppliers and service providers.

From its early days, GBCA laid the foundation for collaboration, accountability and advancement that is now stronger than ever. GBCA serves as a critical resource and conduit – offering expertise while also fostering relationships between important stakeholders.

GBCA plays a key role in encouraging and facilitating the ongoing education of the vast and growing workforce, so everyone from entry-level hires to executives can develop or hone expertise in any number of areas, whether it's building information modeling (BIM) or business management.

GBCA also plays an important role as a steward of safety, working with the regional Occupational Safety and Health Administration (OSHA) office to promote compliance and keep work sites safe and accident free.

Perhaps one of its most crucial functions, GBCA is the direct connection between the construction industry and other prominent leaders in Philadelphia, as well as at the state and national levels. By serving as the voice of the region's contractors, the Association advocates for and influences legislation. It also maintains collaborative relationships with various building trades, other trade associations, and negotiating teams to discuss critical issues and help ensure productive relationships. This important work benefits everyone involved and allows development to flourish.

Looking forward, the work of GBCA will become even more important as demands on the construction industry grow; ranging from changes in policy and legislature, to updates on safety regulations due to COVID-19, to an ever-present need to encourage diversity, equity, and inclusion in the workplace. The regional construction industry must be poised to capitalize on these opportunities for further solidifying the construction industry in Philadelphia as a leading industry – continuing to build upon the skyline and set the standard for building excellence.



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MANAGING YOUR CONSTRUCTION BUSINESS IN A POST PPP WORLD

BY STEPHEN J. SLADE, CPA | WOUCH, MALONEY & CO., LLP

As summer comes to a close, millions of businesses have depleted their Paycheck Protection Program (PPP) proceeds on payroll and rent and are gearing up to submit their forgiveness applications. The good news is that additional laws and recent SBA interpretations have made forgiveness much easier.

While the PPP was a saving grace for countless small businesses throughout the USA, the program was designed to be a short-term solution in the face of a global pandemic. Barring any new legislation that extends the program even further, contractors must face the reality that posting a profit over the next 12-24 months will be more challenging than ever and they must begin to tighten the reins on how they manage their business.

Below are five practical considerations that all construction contractors should consider while operating their business during COVID-19 to maximize profitability.

1. Re-evaluate your bid-price

For most construction contractors, COVID-19 safety and compliance will come with an added cost. Whether it's an increase in PPE safety gear, training costs, or additional personnel hours as a result of social distancing measures required on the jobsite, companies should ensure that any additional costs are reflected in their bid price. If changes are not implemented to the bid process to reflect COVID-19 costs, profit margins will surely suffer.

2. Develop a Budget

Now more than ever, it is important for construction contractors to have a strong understanding of their overhead and indirect costs. By developing or re-forecasting their internal budget, construction contractors are better suited to make pro-active decisions regarding cost cutting measures. For example, a business experiencing a 35% dip in sales may require less overhead. Successful contractors are able to identify this issue and implement changes proactively, while their competitors hemorrhage costs that are not necessary for the scale of their business operations.

3. Backlog, Backlog, Backlog

The number one issue contractors are facing post PPP is maintaining a healthy backlog. While contractors in PA and NJ certainly felt the impact of temporary government shut-down orders, most have resumed their projects and are now continuing to work their backlog. Don't let this false sense of work activity catch you off guard. Experienced construction contractors are now evaluating their 2021-2022 backlog, and many are feeling uneasy about the amount of future work in the marketplace.

If there is a shortage of work in your specific trade, this can lead to increased competition and a strain on pricing. Contractors should consider their break-even sales point at a target gross profit margin to sustain current overhead levels. If future gross profit margins are projected to shrink, this leaves three options:

1. sell more work at lower margins,
2. implement overhead cost cutting measures, or
3. lose money.

Since most businesses will opt against the latter, it becomes extremely important for estimators to be on point during the bidding process. Contractors should consider the risk of bid error in each project and be prepared to walk away from a job that is too risky.

4. Communication

In a post PPP era with decreasing profit margins, intercompany communication becomes more essential than ever. Estimators, project managers and internal accounting staff must all work together with the common goal of company success. The most efficient and profitable construction contractors ensure that project management meetings occur as frequently as possible and address all facets of the business. Job progress should be discussed thoroughly during all stages of the contract to identify and defuse issues as quickly as possible. Contractors know better than most that time is money.

5. Income Tax Management

When the Tax Cuts and Jobs Act (TCJA) was signed into law by the POTUS, effective 2018, many mid-sized construction contractors took advantage of the various tax savings measures and deferrals. With passthrough entity income tax rates approaching 30% after factoring in the Qualified Business Income deduction, minimizing the impact of income taxes provides contractors with a tremendous opportunity to enhance cash flow management. Contractors should consider minimizing current income tax expenditures given the uncertainty of backlog size and quality over the coming months and years. Why pay Uncle Sam earlier than necessary if cash might be needed in the near-term to complete current projects, make payroll, or cover overhead? There are many provisions in the TCJA that are favorable to construction contractors. If managed correctly, the provisions can minimize the burden of tax compliance.

Construction contractors best suited to succeed in a post PPP world will have very structured internal business practices. Their employees will work in a collaborative atmosphere, they will learn from their mistakes, and react as quickly as possible to minimize the impact of project issues. It is yet to be seen how much of an impact COVID-19 will have on future construction backlog levels. However, contractors must be armed with the best information available in order to make well-informed decisions. Making a decision to not bid on a large project because of risk factors, to reduce overhead costs, or to lay off employees will not always be easy, however, owners will be able to rest better at night knowing that they based their decision on data with the ultimate goal of preserving their business.



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TECHNOLOGY POWERS REMOTE WORK DURING PANDEMIC; EXPANDS CONSTRUCTION INDUSTRY OPTIONS

BY JIM HIGGINS | IT SOLUTIONS



During the second quarter of 2020, the U.S. economy contracted significantly due to the COVID-19 pandemic and investment in residential and nonresidential fixed structures were affected accordingly. The majority of contractors suffered interruption to their activities during that period, including jobsite workforce issues.

Fortunately, technology is allowing many construction-related tasks to move from the jobsite to a remote work environment – in many cases, permanently. The question then becomes, what equipment and assistance do construction managers need to leverage technology and equip their teams for remote work?

Construction firms and their management have a number of choices in this area. Following are some options that are igniting productivity in the construction industry — and will continue to do so long after the pandemic has gone.

STRENGTHEN REMOTE COMMUNICATION AND COLLABORATION

Remote management issues often arise because there is no established communication mechanism between project managers and personnel. The most accessible solution in this scenario is cloud-based communication.

A variety of cloud-based tools for both communication and collaboration are available for construction managers and owners, making it difficult for them to identify the best options for their crews. The key to success is a unified approach that works seamlessly not only on a single, large jobsite but on a network of dispersed sites, large or small, across the country or around the world.

The most practical approach is a platform hosted completely in the cloud with no on-premise (physical) equipment. Cloud-hosted platforms, especially those with redundant servers to ensure continuity, have a much higher reliability rate than any on-premise solution. With a well-defined plan for communication and collaboration, plus best practices and protocols to follow, cloud management and operation can be smooth and simple.

Periodic check-ins will be essential — especially in the first few weeks — as everyone adapts to the new solution. Soon, management and personnel will be among the 80% of cloud-based teams who say moving to the cloud boosted their productivity.

ENSURE EMPLOYER-PROVIDED TECHNOLOGY SUPPORT SYSTEMS

Management also can't overlook the need for onsite technology support for remote workers. Not only may employees – even managers – lack sufficient equipment or Internet bandwidth to work remotely, but existing home systems are unsafe for corporate data or activities. Cybercriminals are aware of the vulnerabilities present in home environments and are eager to exploit them.

Employer-provided PCs, networking equipment and other hardware will ensure remote staff are as productive as possible. Companies may also need to upgrade their corporate network infrastructure to support additional remote traffic.

At the same time, they should make secure cloud-storage available to (and a requirement for) workers, if they don't already have access to it. No corporate data should be stored on a home-based machine where “baby Sally” or “curious Gene” could accidentally damage or overwrite corporate files.

EXERCISE REMOTE ADMINISTRATION AND MANAGEMENT

Monitoring each person on a massive construction site is a challenge when conditions are optimal. Once some of the team is remote, management solutions to ensure smooth execution of geographically dispersed tasks become invaluable. Whether eliminating the need for paper timesheets or empowering disparate teams to update construction schedules and plans, workflow-automation solutions are perfectly suited to such an effort.

If those solutions tie in with the cloud platforms mentioned earlier, they can enable authorized personnel to access the information from anywhere in the world. Even when the pandemic

finally ends, the value of workflow-based systems for tracking distributed jobsites and their teams will continue.

All three of the solutions proposed above can be achieved through multi-function cloud platforms. One example is Microsoft 365 (M365), which incorporates a well-rounded collection of tools:

- Microsoft Teams, a robust communication and collaboration platform that connects to and integrates with more than 600 apps and add-ins, from Robi, a simple-to-use helpdesk app, to Gantt Pro for project management.
- SharePoint, a cloud-based intranet solution that facilitates content management, knowledge sharing, and seamless collaboration.
- OneDrive, a user-level cloud storage solution that supports coauthoring across all devices.

As a bonus, M365 also boosts cybersecurity (discussed below) with advanced threat protection (ATP), which monitors for threats, keeping user communications protected from email phishing attacks and malware.

CYBERSECURITY HEADS UP FOR CONSTRUCTION FIRMS

Although executives and managers often view cybersecurity as a concern primarily for office and home environments, industrial operations – especially construction sites with remotely monitored heavy equipment – are notoriously vulnerable. As the U.S. Department of Energy's Idaho National Laboratory noted in a paper, "History of Industrial Control System Cyber Incidents," malicious cyber-actors have been targeting the industrial control systems (ICSs) that manage our critical infrastructures for many years.

Even novice hackers have homed in on a "softer" target — those who work for industrial operations, including the construction industry. Cyberattacks have doubled since January 2020, and phishing attacks were up 667% in March alone.

Aggravating the problem, remote personnel are more likely to fall for phishing and other targeted attacks than those working with other personnel whose advice they might seek before stepping into a trap. Consequently, we advise business leaders to waste no time deploying stringent security for their remote workers if they have not already.

Security measures both large and small construction firms can adopt include:

- Ensure cybersecurity policies, guidelines and programs are in place to secure data and systems
- Teach employees how to identify and respond to phishing attacks
- Do not allow workers to share computers or other devices with outsiders (family or friends)
- Encrypt data and virtual private network (VPN) traffic

- Apply regular security updates across all business devices
- Require two-factor or multi-factor authentication on all business devices
- Leverage mobile device management and mobile application management solutions
- Enact a "zero trust" approach, where workers have credential-based access to only the data and other assets with which they are authorized to work

ADAPTING TO THE "NEXT NORMAL"

It's unlikely the construction industry will ever go 100% remote due to the nature of its "work product," which generally requires some personnel to be physically present. Nevertheless, achieving maximum productivity is a challenge for the construction industry. Consequently, digital and remote technologies that prove their value by boosting bottom lines, from cloud-based storage and productivity tools to workflow-based systems for tracking dispersed jobsite teams, may earn a permanent place in jobsite planning and execution.

After all, digital and remote technologies are as valuable across a four-acre site as they are between personnel working 400 miles apart. They may just be the support this \$11 trillion industry needs to get some projects moving again.



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PLANNING FOR BUSINESS SUCCESSION YEARS IN ADVANCE IS A KEY DIFFERENTIATOR FOR ASTUTE ENTREPRENEURS. WHAT IS YOUR PLAN, AND HAVE YOU THOROUGHLY INVESTIGATED ALL THE HOLISTIC AREAS OF A WELL THOUGHT OUT EXIT PLAN?

BY BRUCE J. CUMBY | CUMBY, SPENCER & ASSOCIATES

Many an entrepreneur has worked hard to build a successful, thriving business; however, only a rare few actively create an exit strategy or contingent planning structures for inevitable life events that will ultimately occur. As a result, the entrepreneur's family often suffers greatly if an unfortunate life event befalls him or her, and the business folds or is liquidated at a small fraction of its previous valuation. Business succession planning should be an integral part of every business that has made it past its fledgling infancy stages and has grown into a viable, going concern.

For individual entrepreneurs or owners with business partners or key personnel, business succession documents should identify and describe critical proxies or mechanisms for an accurate determination of fair market value for the business. Without this key variable, family members or personal representatives may be placed at a severe information disadvantage in valuation negotiations for that entrepreneur's interest in the firm. To make sure an entrepreneur's family benefits from the years of hard work he or she invested in building the business, the business succession plan should provide timelines, valuation procedures, and clearly defined acquisition processes so all parties know exactly what to expect in the event of each different type of life contingency.

When constructing and building, an architect designs a new structure with detailed blueprints. Your succession plan should be structured in a similar way.

Years ago, I met with a business owner of a successful 30-year-old business on the matter of planning. He joked that when he left his home that morning his wife stated nothing better happen to you because I do not know where any money is located. This is a quite common occurrence in the life of a busy owner; however, it could prove to be very costly to the family of the owner. An automatic daily updated balance sheet designed to keep a list of current personnel and business assets and a virtual client vault storing valuable documents would help organize this owner's financial life. Also, the owner's life insurance was not in a trust, which means the death benefit is included in his estate for federal estate tax calculations. Finally, a large sum of money for years was in a savings account for no reasonable purpose. Clearly the business owner had no trusted advisor to craft his planning.

He mentioned that he believed he only needed a small amount of income to live on during retirement even though he had purchased a vacation home worth \$1,500,000 and joined the golf course. A retirement cash flow analysis and succession plan with funded, trustee buy sell agreement on key management was recommended.

Many of our business owners have asked our firm if the buyout offer they received is enough to fund their retirement lifestyle. In the case of a 43-year-old who was offered \$9,000,000 the answer was his family would run out of money at 78. Another construction owner client was offered \$4,000,000. After an

extensive cash flow analysis of future income from 401K's, savings, and proceeds from the proposed sale matched against lifestyle expenses and goals, the owner came to the same conclusion as the 48-year-old owner to work a couple of extra years before selling the business for a planned price.

Exit planning is not just completing a Will and some boilerplate Trust documents with an attorney. Nor is it giving your investments to an investment professional and believing your future is set. Cash flow analysis must be completed to give a glimpse into the future and see how long your assets last if we have another 2008 or worse. How is your company's cash flow fairing through the covid-19 challenge?

Where do I start and how do I find a qualified person with the experience to quarterback the process that can get all the planning completed? What skills are needed to help me with the planning?

Planning is emotional and personal, and you must have trust in the person you hire and his or her overall knowledge of all the aspects of planning. At our firm, I am one of 220 members of the Nautilus Group specializing in Business Succession, Cash flow planning, Estate planning, Retirement planning, Life insurance planning, Investment review and planning. Ask what personal designations they hold and ask what courses or exit planning organizations do they participate in.

Request a sample of the firm's exit planning process and inquire about articles or educational newsletters on estate taxes and the cost of gifting, selling or liquidating a business.

Ask who should be on the exit planning team and how are they paid?

There are critical aspects of delivering an exceptional planning experience to clients. It starts with a conversation with the owner and their spouse covering the type and extent of their current planning. At CSA we use a ten-question scorecard to be completed covering your ultimate goals for your business and your personal life. Start with the end in mind. Is your family properly planned and cared for?

Many business owners fall into the trap of diligently focusing on the urgent short-term operational demands of the business, all the while putting off or neglecting the important directional and protective planning critical to its ultimate longevity and long-term value extraction. Trusted advisors familiar with business succession planning are a great resource and can substantially aid in clarifying and creating plans to avoid pitfalls. After working so hard to create, nurture, and build a successful business, such planning truly distinguishes the most astute entrepreneurs.



Life's unexpected moments lead to unanswered questions.

If you passed away last night, would your business and your family be able to survive?

Is the buy-out offer enough to close the income gap and help you retire with your current lifestyle?

Are your key employees and management team loyal to the business, or just their current pay rate?

Owning a business poses important questions—let us help you plan for the answers.

Nearly 75% of privately-owned businesses are expected to change ownership over the next ten to fifteen years.¹ **More than half of those business owners don't have a succession plan**, and 44% percent think it's too early to bother planning.² But no one plans for a family dispute or unexpected death. Shareholder disagreements, economic downturn, divorce, death—any of these events can take your business out of your hands—and you may not see them coming. But you can control how you plan for them.

Don't leave the fate of your family and your life's work to chance.

Call Bruce Cumby at Cumby, Spencer & Associates Financial Group and create a plan for your future. We offer customized business succession plans, life insurance, and wealth solutions as part of our comprehensive planning approach for our clients.



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¹Business Succession Planning, U.S. Small Business Administration website

²The Power of Planning, Wilmington Trust survey, 2017

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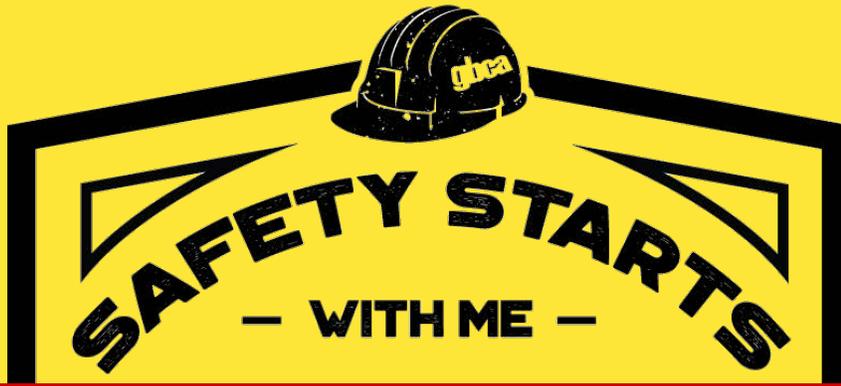
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