

INSIDE: THE 2023 ICPA MEMBERSHIP DIRECTORY

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ON THE COVER:

Brandt Molded Marble in
Menomonee Falls, WI, has a new
leader at the helm who is full of
fresh ideas on how to modernize
the 35-year-old company and get it
ready to face the future. Owner Tato
Corcoran has relied heavily on her
staff to help her learn the industry
and the company including Noah
Ertl, the stepson of the founder. Read
about Brandt and its progress on

All company photos courtesy of Brandt Molded Marble.

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PRESIDENT'S LETTER

The right stuff



As we celebrate 50 years of existence, it's important to note how far we've come not only in those decades, but also in the eight years since we left the umbrella of a larger organization to become an independent entity. I give much of the credit for the association's current success to the strength of our members and to the staff.

"ALSO VITAL TO OUR

SUCCESS ARE THE

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AT A GOOD PACE. "

I enter my second year as president noting how

important those two factors are. Jennifer Towner, our executive director, and Beth Kubinec, our membership director, are fantastic: they are thorough in what they

do, innovative in coming up with ways to help our membership base, and attentive to the changing and growing needs of our industry.

I believe those two are the right people to help run our organization and oversee its growth, and it's a pleasure working with them.

Also vital to our success are the different committees and teams of volunteers. We have a generous and smart base of professionals who are willing to share their experiences and are great at setting goals for their teams—goals that are

moving our organization forward at a good pace.

This year's BUZZ team put together a fun event that was a top-notch opportunity to network. Our marketing team has really gained momentum in the last few years including substantial traction for our Live Grout Free campaign.

As this issue went to press, many of us were on our way to POLYCON Atlanta 2023. We know that those able to attend will get the

most from the education, training and networking opportunities of this annual event, thanks to the POLYCON Committee and to Jennifer. These excellent planners have made sure this year's event is invaluable to our members. Our sponsors who have given so

generously to make both the BUZZ and POLYCON happen are another great resource and knowledge base for our members.

In this issue of the magazine, we applaud the spirit of entrepreneurism shown by the profile subject Brandt Molded Marble and its new owner Tato Corcoran. We acknowledge the importance of younger generations, including Generation Z, and show how this new group of people can help us grow smart and fit into the entrepreneurial operations of our companies. We cover the critical

issue of insurance, and we give tips on what to do to avoid a toxic work environment.

Finally, we've put together the second of what we hope will be an annual resource: a pull-out membership directory.

I look forward to the year ahead and the excitement of continued growth. See you in Atlanta.

Kerry Klodt ICPA President General Manager, Tower Industries



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Brandt Molded Marble

An entrepreneur takes the company into the future

BY GENILEE SWOPE PARENTE

Several years ago, Brandt Molded Marble faced a dilemma many

businesses in the cultured marble industry have: the current owner was ready to retire, but didn't have a successor. The company, located in Menomonee Falls, WI, sought help through a business broker, and Tato Corcoran entered the picture.

Brandt's new owner is a young, highly ambitious woman who bought the company as an investment and has made it her mission to turn the company into a modern, well-oiled operation. She officially took the reins in 2022, and for her, the action was the fulfillment of a dream to shine as an entrepreneur, a dream she's had since she was 10 years old.

"I believe that entrepreneurialism is innate. We are born with fire in our bellies, and what we do to feed that fire depends on our goals, opportunities and drive. When I was young, I was the girl who sought ways to add value to the average lemonade stand so that I could justify a price raise...25 cents is just too low of a margin!" Corcoran jokes.

Her goal with Brandt Marble is to turn it into a profitable venture, which she readily admits is one of her passions in life. "In college, I tried to lead a 'normal' life," she explains, "to create the fun school experiences that many young students want. But even in school, I found myself with three jobs at one point because I just so thoroughly enjoyed making money."

"I am now in the process of bringing the company and its staff into my entrepreneurial dream by creating opportunities for employees and new avenues of business for customers. I'm equal parts excited about those two possibilities: building a successful business and creating a way to positively transform the lives of my employees," she says.

The place to start is by learning the cultured marble business as thoroughly as possible, she adds.

Brandt's beginnings

The company Corcoran chose as her investment tool has a long history: It was founded 35 years ago by Glen Brandt, a chemist who used his know-how to become an expert in the cast polymer world.

"He was the sole owner/operator for more than three de-

cades, often doing the production himself. There is little he doesn't know to this day about cultured marble products," she says.

As with all businesses in the industry, the company had its ups and downs, at one time employing more than 20 people and doing a large business with big box stores. By the time Brandt was ready to retire, three staff members remained.

While Brandt Marble was experiencing its ups and downs, Corcoran was attending school and starting her career. Even in college, however, she was continually looking for "side hustle," as she puts it. For example, after transferring to a school closer to her family and moving back in with her parents, a friend of her mother's, who was cleaning out a closet, asked her if she'd help sell the clothes on eBay.



"That was an easy yes for me. I sold all the clothes, and we split the profit 50/50."

That little experience turned into one of her first businesses when she whipped up a marketing email and sent it to all her parents' contacts.

"Long story short, I wound up with two, tenby-ten storage units of furniture, clothing and

décor that I began selling at all hours of the day on Craigslist and eBay. My little business was booming and it was an absolute blast being 19 and pulling in \$30,000 a year. I felt like a billionaire, and the experience solidified my belief I could never remain a corporate employee forever."

Still, after graduation, she recognized the need for a solid first job. She went to work for a decade for technology giant Salesforce, which is based in San Franciso.

"It was the perfect early-twenties corporate job: living in a small San Francisco apartment, walking to work, happy-houring with colleagues, traveling the world. But even back then, I knew that climbing the Fortune 500 ladder would someday make me miserable. I wanted to be my own business leader," she says.

When COVID-19 hit, much of the staff of Salesforce began working from their homes. Corcoran used her added freedom of flexibility to start pursuing one of her passions on the side: real estate investment.

"California is not the place, however, where someone in their 20s wants to invest in real estate," she points out.

Instead, she began buying properties in Wisconsin.

"As with this current business of cast polymer manufac-



opportunity and listening to their needs and ideas.

turing, I knew nothing about real estate when I started But when I want to learn something, I go all in. I devoured every real estate investment podcast and read more than half a dozen books on the subject, anything I could get my hands on," she says.

She bought her first property in Milwaukee (an Airbnb) and spent about three years after

that buying more real estate while working full time and dumping every dollar she made into rentals and flip properties

At the time of the first massive wave of pandemic shutdowns, she was still in California. She traveled to Milwaukee to await the birth of a nephew, and what she'd planned as a week-long stay turned into many months. She used the time to make professional connections and think about what her next step in life should be.

"I love real estate investment and at one point, I was ready to devote my entire career to that," she says. However, thanks to insight from several of her entrepreneurial contacts, she had an epiphany: a new opportunity in business was opening up because baby boomers were retiring in record numbers and many of them had no kin that wanted to take over.

She started shopping that reality and found Brandt Marble and the world of cultured marble manufacturing. She made the purchase, however, because it was a good investment: she was able to get the company for the cost of the land plus the facility.

"The absolute worst case was that this business wouldn't do well under my leadership but I'd still have a great building



oos Custom Homes offers an upgraded tower vanity to its customer to modernize the cultured marble vanity top offering.



While the "celebrity bowl" is not new to the industry, it's one of Brandt's latest offerings, a popular product among customers.

in a desirable industrial park. The best-case scenario—and one I intend to make happen—is that I would work harder than any person you've ever met, learning the business and the craft. Then I could figure out the best way to restore a sleepy business back to its former, flourishing glory," she says.

Getting buy-in

The first challenge when someone new takes over a company from a former owner is that two major parties must accept the proposed changes: customers and employees. Corcoran says those two groups of people are opposite when it comes to how to get buy-in.

For staff, "I've quickly learned that the average employee cares little about your intentions for the business so long as it doesn't negatively affect their daily lives. They have to believe the changes will be good."

She met this challenge by tackling it in several ways.

"First, I asked employees to tell me what was working within Brandt and what wasn't working. Then I made their opinions count while putting money into a better working environment. The building itself was in bad need of upgrading, for example, and I put pay raises into effect very quickly," she says.

Eventually, these steps were recognized by employees. "Because they could see my intentions were good, I was able to earn their trust," she says.

She is particularly proud to have retained key employees including the founder's stepson Noah Ertl, who she discovered early on is a young, smart guy interested in the economics of the business and "the hardest worker I have ever met." She's depended on him heavily as well as the other staff with knowledge and experience.

She also points out that the whole community of cast polymer manufacturing has been a key resource.

"They've helped me learn so much about this industry, the product, what's possible. For me, this community has recently included—but is certainly not limited to—Brian Ruether, Chris Hurdleston, Larry Blake, Bill Canady and every person who attended The BUZZ in Chicago this year. I am indebted to many people who have welcomed me into this industry and helped to hasten my learning curve."

The second part of the buy-in process, winning over the customer base, has been "a whole different hornet's nest," Corcoran says. They very much care about a new owner's business intentions while also requiring the new owner to build trust, she says.

"When I took over, the business had about a dozen customers who made up the entire annual revenue. I knew



earning their trust was a sink-or-swim event for the business," she adds.

Also, she was entering the field back in 2022 when raw material prices were skyrocketing at the same time she was discovering that her company had not kept up with the pricing of the day—they were about five years behind in what they should have been charging, she says.

Corcoran spent her first 60 days meeting each of the customers face-to-face, walking them through her visions for the future, explaining the changes that could be made and gaining their understanding of how those changes would provide robust customer service and new, more modern products.

"I love the fact that the industry is a just-in-time operation that doesn't depend on inventory..."

Today's Brandt

Brandt's 10,000-square-foot facility currently serves the Greater Milwaukee and Madison, WI area. The plant makes bathroom vanity countertops, shower surrounds and shower pans.

About 75% of Brandt's current business is with spec/res-



idential building customers with the remaining a mix of retail (direct to consumer), small plumbing shops and general

renovation contractors.

"Although entry-level, single-family residential new builds is a market that has its pros and cons today, I'm on a journey of figuring out how to thrive in that niche," Corcoran says.

Meanwhile, she is spending a lot of time building partnerships with building material suppliers and with renovators, an area where she sees future growth for the company.

"There is ample opportunity in our area to provide shower bases, walls and countertops to anyone involved in the renovation of spaces," she says, which could include some commercial business.

She is also excited about the possibilities for "a more modern" swatch of colors than the traditional greys and white and is currently also pushing a more modern bowl style.

The staff has grown to six, and she is depending on them more and more for the administrative side and operations to free up her time to get new business. Most of her staff are immigrants and many don't speak English, but Brandt says that's been to the company's advantage because of their strong work ethic. She dove head first when she came on board into ensuring that she could understand them, and

they could understand her by hiring translators and a Spanish tutor, and she is pursuing increasing the staff size by hiring from the local immigrant community.

"These are some of the most exceptional individuals I have had the pleasure of working with," she says.

Depending more heavily on them allows her to be the main marketing guru so she can increase revenue and bring wages even higher.

"My greatest strength is my ability to meet anyone and strike up a relationship," she says, a strength she is leaning on heavily as she meets with potential customers. "Traditional and non-traditional methods of marketing such as online advertising, search engine optimization and other channels will be worth pursuing once we get to that point, but in the meantime, I need to know what motivates the people in this market and what challenges our customers."

Into the future

While some of the lessons in this new business have been tough, Corcoran knows now that she's entered an industry that holds much potential.

"Cultured marble remains a strong contender in today's world of building, where customers are looking to purchase a quality product at an affordable cost.

The only other less-expensive product out there that is widely available is laminate or Formica, which cannot compete in terms of quality," she says.

The industry has a bit of catching up to do as far as branding because too many people still think cultured marble is something for "grandma's bathroom." At the same time, the industry faces "crazy situations in terms of delivery of materials" and rising costs that make everything, "so much more expensive than several years ago," she points out.

Being able to offer quality that is readily customizable, however, is a huge advantage in the marketplace, she says.

"I love the fact that the industry is a just-in-time operation that doesn't depend on inventory so we can offer our customers what they need when they need it," she says.

The real beauty of being in the field today, however, is that, "the technology of this business has come so far, and we are making some really cool, beautiful and durable stuff. We provide a cost-effective stone product, and I don't see the need for this product diminishing. It will only grow in strength."

GENILEE SWOPE PARENTE is executive editor of Cast Polymer Connection. She can be reached at gsparente@verizon.net.



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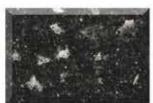




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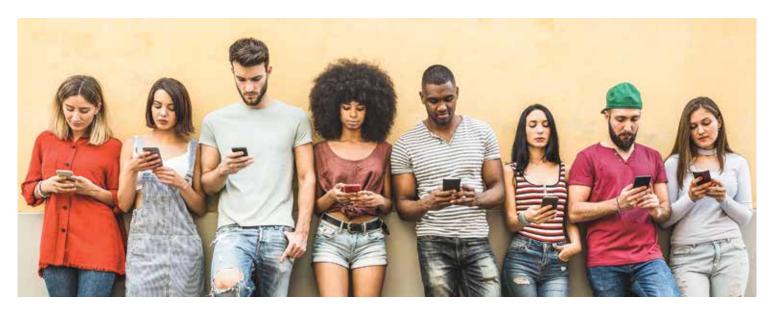


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Gen Z in manufacturing: Bridging the generational divide

BY LISA RYAN

The manufacturing industry is going through significant changes because of

shifts in demographics. With 10,000 Baby Boomers currently retiring every day, a projected shortage of 8.2 million workers in the United States will occur from 2017 to 2027—the largest labor deficit in half a century (Thomas Lee of Fundstrat Global Advisors). These changes in the workforce have far-reaching implications for cast polymer companies and other manufacturers, as well as other industries dependent on workers to get their products out.

But here comes Generation Z (Gen Z), the newest workers on the scene. Born between the mid-1990s and the early 2010s, Gen Z brings a fresh set of characteristics and experiences that set them apart from their millennial predecessors as well as other generations. To attract, engage and retain Gen Z employees, manufacturers need to begin by understanding the differences. This article explores the unique traits of Gen Z in the manufacturing sector and provides effective strategies for manufacturers to make the most of that generation's potential.

The impact of Gen Z on manufacturing

Gen Z, whose members have been nicknamed "digital natives," is making a significant impact on the manufacturing sector. This generation has grown up surrounded by smartphones, social media and constant connectivity, which gives them a technological advantage over older generations. It's astonishing to note that 95% of Gen Z individuals own smartphones (Pew Research Center, 2022) and that they spend over 9 hours online every single day (Digital 2022: Global Overview Report).

Such a deep immersion in the digital world has made them tech-savvy individuals. This proficiency is a huge advantage for the manufacturing industry, which increasingly relies on advanced machinery, automation and digital systems. Gen Z's ability to adapt quickly to new technologies and their skills with computers and mobile applications make them a perfect fit for industry's evolving needs.

Manufacturers can tap into the technological expertise by investing in digital systems and then creating a work environment that seamlessly integrates the technology and encourages those capable of successfully operating the systems. By adopting advanced machinery and automation, manufacturers can streamline processes, reduce manual labor and significantly increase productivity and efficiency within their operations. With their tech-savvy nature, Gen Z can navigate and optimize the advancements, driving growth and making the manufacturing sector a more competitive field.

However, Gen Z's standout qualities go beyond just their tech skills. Growing up in a digitally connected world has also shaped their creative and innovative mindset. They excel at thinking outside the box and embracing new technologies. This means they can bring fresh perspectives and ideas, contributing to the development of new processes, products and solutions.

The entrepreneurial mindset and pragmatic approach

One trait that sets Gen Z members apart from previous generations is their entrepreneurial spirit. Many aspire to start their own businesses, driven by a desire for independence, creative freedom and the opportunity to make a meaningful impact in the world. At the same time, they value stability and security in their careers. Manufacturers can harness this unique combination of aspirations by providing an environment that combines entrepreneurial opportunities with the stability of secure employment. By fostering a culture that encourages innovation and growth, manufacturers can attract Gen Z talent, which will help drive their organizations forward. They can retain the talent by finding ways to provide job security and opportunity.

"One trait that sets Gen Z members apart from previous generations is their entrepreneurial spirit."

The working style of this generation reflects a preference for individual tasks while also valuing human connection. In other words, they enjoy having independence in what they do while seeking meaningful interactions with their peers. Manufacturers can create this environment by striking a balance between individual work and collaboration, and offering opportunities for independent projects alongside teamwork. By fostering a sense of belonging and providing platforms for communication and idea-sharing, businesses can tap into Gen Z's drive for both individuality and teamwork, unleashing their full potential.

Another top priority for Gen Z is financial security. This generation values opportunities for growth and advancement within their careers. Manufacturers can meet this expectation by offering competitive compensation packages and creating and documenting clear paths for progression. These steps demonstrate an employer's commitment to supporting the financial goals of their employees. Manufacturers also can provide training programs, alternative educational pathways and other learning opportunities to meet Gen Z's desire for practical and accessible education.

A desire for purpose

Gen Z cares deeply about ethical practices and social impact. They seek companies that align with their values and that prioritize making a difference in the world. Much recent research on this generation shows that these workers want to work for companies that have a positive impact. The research shows that they not only care deeply about social and environmental values, but are even willing to leave their current jobs for a company with a stronger social backbone those businesses that have a strong sense of corporate social responsibility (CSR).

The people that make up Gen Z have high standards, including focusing on social causes and environmental sustainability. To win out over other companies, manufacturers will need to step up their game when it comes to CSR. Gen Z workers are more likely to turn down job offers or assignments that don't align with their values than generations that have been around longer. Conversely, the younger workers are likely to remain with an employer if they are satisfied with the company's CSR efforts.

There are many steps manufacturers can take to appeal to this generation's desire for good CSR, starting with finding ways to implement sustainable practices in the workplace such as reducing single-use plastics and offering remote work options. Employers can also provide benefits that align with sustainability such as incentives for using public transportation or purchasing electric vehicles. They can encourage employees to volunteer for causes important to those employees, and they can take a clear stance on social issues that affect the workforce

Preferences in leaders, training and development

When it comes to leadership, Gen Z (like their millennial coworkers) have specific expectations. They value caring leaders who prioritize work-life balance and authenticity. They believe trustworthiness is crucial. While some people today think younger workers just want a fun workplace, in reality, Gen Z appreciates leaders who are serious, respectful and confident. They seek guidance, support and feedback from their leaders. To retain these younger employees, manufacturers need to create an environment that feels psychologically safe and that encourages the development of individuals.

To create this safe and encouraging environment, manufacturers need to offer continued learning opportunities as well as ways to reward impactful work. Companies can provide their own training sessions or turn to outside sources that provide learning opportunities. Leaders can expose their workers to different projects and programs within the company to offer expanded job exposure, and they can offer coaching or mentoring opportunities. When they provide these developmental opportunities, they are much more likely to retain both Gen Z and millennials.

Leadership style within the company plays a role in who people want at the top. Leaders who can find ways to show they genuinely care about issues and individuals create a

"safe space" for workers. Leaders who create effective ways to interact and a way for everyone to connect are much more likely to have a workplace with a culture that encourages younger people to stay on the job.

Diversity and inclusion

Gen Z is the most diverse generation in history, with nearly half identifying as non-white. They expect their employers to prioritize this diversity and create an inclusive work culture (*Pew Research* 2020). Manufacturers today must recognize the importance of embracing differences in race, ethnicity, gender, sexual orientation and other aspects of identity to attract and retain Gen Z talent.

Furthermore, creating a culture of diversity and inclusion in the manufacturing workplace goes beyond simply meeting demographic quotas. It involves fostering an environment where every employee feels valued and included and their culture respected regardless of background. Manufacturers can achieve this by implementing inclusive policies

and practices, promoting diversity in leadership and ensuring equal career growth and advancement opportunities.

The benefits of embracing diversity and inclusion go far beyond meeting Gen Z's expectations, however. Diversity drives innovation and creativity. When people from different backgrounds come together, they bring unique perspectives, ideas and problem-solving approaches to the table. This diversity of thought can lead to breakthrough innovations, improved decision-making and a competitive edge in the market.

Conclusion

There are many ways that today's manufacturers can position themselves as attractive employers for Gen Z talent. With the right approach, these companies can build a strong, dynamic workforce that thrives in the digital age and contributes to the industry's continued success. ■

LISA RYAN is the founder and chief appreciation strategist at Grategy. You can learn more about her workplace culture initiatives and programs by visiting LisaRyanSpeaks.com.

What can be done

How can manufacturers attract and retain Generation Z workers to their plants? Here are five strategies that can be implemented for long-term success:

Embrace technology:

Manufacturers should integrate advanced machinery and automation to boost productivity and efficiency. Gen Z's expertise in technology allows them to leverage digital fluency and drive innovation within the industry.

Demonstrate social and environmental responsibility:

Manufacturers should showcase their commitment to sustainability and corporate social responsibility. Implementing sustainable practices and supporting social causes resonate with Gen Z's desire for meaningful work.

Prioritize work-life balance:

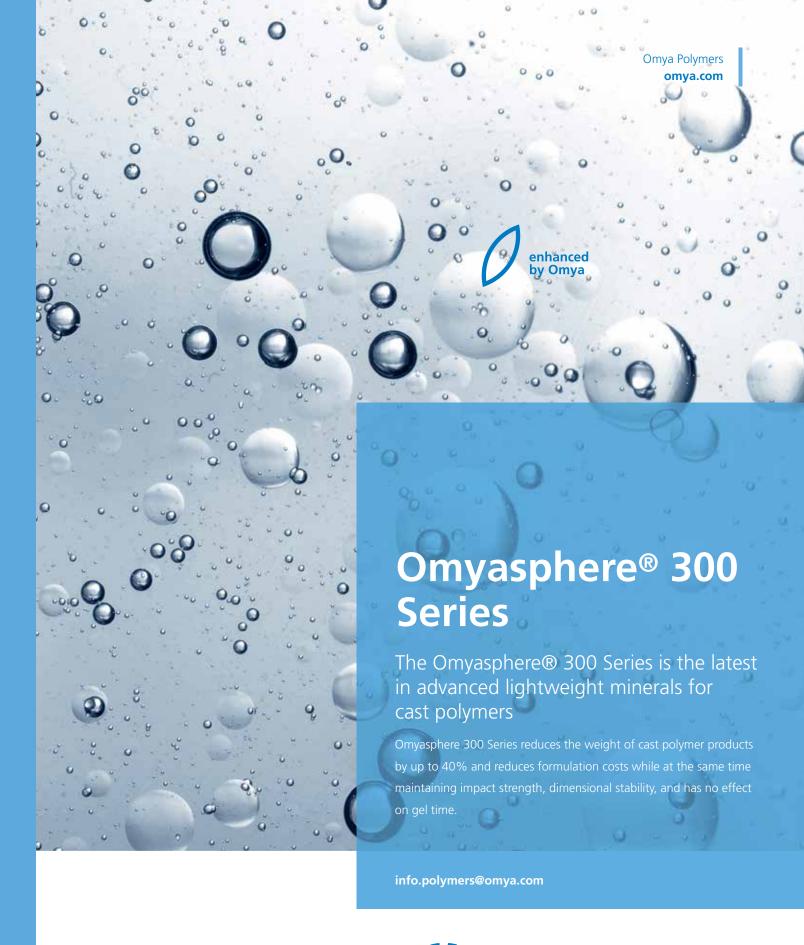
Manufacturers should offer flexible work arrangements such as remote work options or flexible schedules to accommodate Gen Z's desire for a healthy work-life balance. Creating a supportive work environment that values well-being will help retain Gen Z talent.

Foster diversity and inclusion:

Manufacturers should celebrate differences, promote inclusion and provide equal opportunities for all employees. By fostering diversity in leadership roles and implementing inclusive policies and practices, manufacturers can attract Gen Z workers and drive innovation within their organizations.

Offer growth opportunities:

To support Gen Z's desire for continuous learning and development, manufacturers should provide training sessions, exposure to different projects and mentorship programs. Empowering them with responsibility and creating a safe space for their opinions will enhance their engagement and commitment.





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Insurance

PROTECTING A COMPANY **AGAINST EMPLOYEE SUITS**

BY NOLAND GLENN

One topic that comes up frequently in meetings between different com-

panies in any industry is insurance. That's not surprising given its importance not just to continued business, but to protecting the company's assets and its employees.

Commercial insurance allows business owners to protect their company from unforeseen events that can result in a financial loss. This insurance has several monumental purposes including protection from liability claims and lawsuits, from damage to assets such as buildings, equipment and vehicles, and from natural disasters. Having the correct coverage and limits requires guidance from a professional. That company or individual should be a true partner in helping ensure a business, its assets and its employees are safe and can still operate when negative events occur.

The different types of insurance

Many types of commercial insurance are available to cover the risks associated with business operations and exposures. The basics that all businesses should have in place include: general liability, property, automobile, workers compensation, inland marine, umbrella/excess liability and cyber liability. Additional coverage critical to any manufacturing operations includes insurance to protect against business interruption/loss of income, inventory selling price insurance, product recall insurance, and errors and omissions insurance.

For purposes of this article, we focus most heavily on the types of insurance that guard against employees who sue. So how does a company decide what types are needed for this protection and what sufficient coverage might include? The short answer is: partner with the right insurance broker. A longer answer is: When it comes to protection, consider these issues:

What coverage do I need? Working with a professional insurance agent can help a business evaluate the risks the business is exposed to, as well as what insurance coverage should be implemented to protect against those risks. This is sometimes a wide-reaching exercise because all business



operations and exposures need to be evaluated to assess what's needed beyond the basic coverage.

It's also a challenge because the sufficient coverage amount is subjective to each business and its unique operations as well as what it costs to insure against the associated risks. The first step a company needs to take is to find a professional agent/broker who understands their particular industry and business as well as the associated risk exposures.

What happens when an employee sues? Because of the preponderance of headline-grabbing lawsuits from disgruntled employees, most companies are understandably concerned about their own employees' suing.

To address this risk, companies and their insurance partners must first look at what would cause this type of event to happen. A common risk for manufacturers would be employees who sue because of a workplace injury or accident that resulted in bodily injury or lost wages because of the injury. Other risks include suits from employees who feel they've been the victim of discrimination, harassment, wrongful termination, retaliation or breach of contract.

Each of these risks poses a significant threat to employers because they can become a financial strain on the company as well as be time- and resource-consuming.

Business owners today must ensure they are appropriately protected from these risks by working with an agent who can both help them implement the necessary insurance policies and can aid them in developing a preventative risk management strategy to help reduce the risk of a claim.

What are the common protections for when an employee sues? One of the most known types of employee insurance

protection is workers' compensation (comp). This is the insurance that will cover the medical costs of any employee injuries and will indemnify the employee for any lost wages while recovering as well as any permanent medical disabilities that might be caused by the injury.

Workers comp is required by law to protect employees from workplace injuries regardless of who is at fault for the injury. Employees often will engage with an attorney for a workers comp claim to help them navigate the complex claim situations, to maximize the benefit payout, to navigate medical disputes and to get legal advocacy.

The primary objective of this insurance is to ensure that injured employees receive appropriate medical care and financial support, while also shielding employers from costly lawsuits. Workers comp offers legal immunity for employers against most employee lawsuits related to workplace injuries and the associated damages. This provides financial security for business owners by providing protection against financial liabilities in the event of a workplace injury lawsuit.

What happens with other types of employee suits? Another common type of insurance that protects employers is employment practices liability insurance (EPLI), which can help to protect business owners from lawsuits brought against them by an employee alleging discrimination, harassment, wrongful termination, retaliation or breach of contract.

EPLI coverage aids employers in mitigating the financial risks associated with such lawsuits. It typically covers legal defense costs, settlements and judgments arising from covered claims.

A critical issue is the extent of that coverage. Employers should carefully review the terms and conditions of an EPLI policy because certain types of claims or circumstances might be excluded.

For example, EPLI coverage is not typically included in standard commercial general liability insurance policies, or if it is included, it will often have inadequate limits (such as \$50,000 to \$150,000). Instead of relying on these unrealistic limits, employers who want good protection against employee-related lawsuits should consider adding EPLI as a separate policy or endorsement (rider) to their existing insurance coverage.

The coverage and cost of EPLI will vary depending on the size of the business, the industry, the number of employees and the claims history of the company. However, in today's litigious world, it's critical for protecting a company. Once again, consulting with an insurance professional to understand the specific coverage options and requirements that suit a company's specific business needs is critical to getting adequate coverage.

What's the best way to ensure I don't get sued in the first place? A preventative risk management strategy is a valuable tool that will allow business owners to mitigate the risk of future liabilities, respond appropriately to claims that do get filed, and evaluate the cause of common complaints. These strategies are designed to reduce the risk of a claim event and potential litigation suits, and to minimize the potential for accidents and injuries in the future.

Insurance agents don't just work with business owners on getting the right coverage. They also work with them to develop risk management plans specific to that business's needs.

This is crucial because workplace injuries disrupt productivity, lead to increased insurance premiums and create financial, emotional and resource strains on the business.

These strategies address all types of insurance risk. For example, critical components of a workers comp risk management plan would include: safety training and education, workplace safety inspections, ergonomics and job activity assessments and return-to-work or transitional light duty programs. They also look at creating clear communication within the company ranks, ensuring proper reporting from employees and middle management, and often include insurance coverage analysis.

A well-executed risk management plan is a proactive approach to preventing workers' compensation claims and creating a safer work environment for employees.



It also serves, however, as protection of a different kind: companies that have good solid strategies in place and who prioritize risk management can significantly reduce the likelihood of workplace accidents in the first place. That's important not only to individual businesses who don't want to suffer the financial burdens of lawsuits but also to the employees of that company who are safer when specific risk management practices are in place.

How do I find the right insurance partner? Working with the right insurance partner is always valuable and can be critical as a business grows. The best insurance programs are those that are structured for the best fit to specific company needs.

Any experienced agent or broker should be able to provide superior counsel not only on the risks the company faces, but how to insure against those risks and how to mitigate the risk of future claims through a risk management plan.

NOLAND GLENN is a commercial risk advisor for Sterling Seacrest Pritchard (www.sspins.com). He can be reached at nglenn@sspins.com.

Battling toxicity in the workplace



One of the recent guests on Cast Polymer Radio was Pete Havel, author, speaker, trainer, and consultant to Fortune 500 companies, law enforcement, small businesses and more. Havel has made it his career to address an issue all companies face, no matter the size or industry: toxic employees. On the

radio podcast, Havel explains how and why he went from finding out he was hired to deal with a problem employee to building a career on how to deal with toxicity.

"With the challenges today in finding and retaining top talent, company culture has become a critical human resources issue," Havel says. "Like the famous quote by Steve Gruenert and Todd Whitaker, 'The culture of any organization is shaped by the worst behavior the leader is willing to tolerate," he adds.

"Any company that hopes to be successful in building a positive culture and strong employee base needs to understand what causes toxicity and how contagious it can be," he says.

Cast Polymer Connection asked Havel to discuss some of the main issues he has addressed in his work as a consultant and what advice he can give to manufacturers. Here's what he had to say:

What do you believe are the top contributors to toxicity in the workplace?

A: It's hard to know where to start with that question given the differences between companies and the complexity of today's workplace challenges. I would say, however, that tops on the list are leaders who don't have the requisite leadership qualities needed for the position, low expectations from the top leaders of the organization for themselves and everyone else, stated core values that don't match up with reality, poor communication at all levels and low levels of trust.

What are some of the signs companies can look for within their ranks that something might be wrong in the workplace?

A: There are both tangible and intangible signs that something is amiss.

On the most visible tangible side are factors such as lawsuits that pop up alleging hostile workplace situations or harassment. Another tangible sign for leaders, however, is that some of their best employees are leaving. Anytime good employees exit, a company should be concerned about company culture.

On the intangible side are factors such as whether em-

ployees are comfortable providing feedback to their managers or anyone in the company. For example, messages or information that indicate fear of retaliation or lack of interest by leadership in employee opinions are morale destroyers that will definitely kill employee retention.

What signs might new or potential employees be looking for in a company that might indicate to them the workplace culture might not be a positive one?

A: The beginning of a relationship often is the honeymoon period. That means that if the interview process is bad, no one should be surprised if the situation doesn't get much better from there.

Potential staff today often check reviews on websites such as Glassdoor (www.glassdoor.com), and they are assessing whether there are major recurring themes—be they good or bad. One bad review shouldn't matter in an oversized way, but when people see the same problems over and over again, they will weigh very carefully whether to go to work there.

Employers should use every investigation tool they can find to assess how employees feel. They also should be aware of what former employees think of the company because prospective employees will try to connect with them via LinkedIn and personal networks. Prospective employees often ask former employees if they'd work there again.

What are the main dangers of dealing with a toxic person in the workplace?

A: Working with anyone who is destructive, a gossip, a saboteur or an energy killer can have a major impact on job satisfaction and job security. Employees on the job and employers dealing with these people should know as much as they can about who they're dealing with and how they operate.

People can sometimes steer around employees who are just annoying. But if those employees are what I call "arsonists"—the type that burn down careers, cultures and companies in their path—people having to deal with them need ways to protect themselves.

What practical steps can a company take to improve the culture and attitude in the workplace?

A: The place to begin is for a company to establish compelling core values that leadership and others within the company are encouraged to follow. One practical step is to screen leadership hires for quality of character and ability to lead—not just for how productive they've been in other positions. Finally, companies and leaders can simply learn how to communicate better, how to deal with justifiable concerns

and how to respect people's time while being kind.

Is it sometimes better to try and work things out with a toxic person rather than lopping off the "dead leaves"? Why or why not?

A: Every situation is different and should be treated as such. All of us have had that bad day, bad week or even an entire horrible season where life is treating us poorly and our attitude matches our situation.

Still, there are some people whose behavior in the workplace is just plain next-level bad. If people are acting with bad intent, creating fear among employees, destroying company morale, or being the antithesis of the company's core values, a decision may need to be made to end the relationship.

The most significant challenge to any leader's credibility is how they choose to deal with troublemakers, especially those within their own circles. Nothing sends a louder, clearer message than when someone in charge gives their friends a "pass". This sends a loud and clear signal to everyone that there are two sets of rules, which is just asking for trouble.

Does Generation Z present additional challenges to today's workplace and how to deal with employees?

A: Survey after survey says that
Generation Z wants more communication than previous generations, and they seek better relationships with their managers. Surveys also say that Gen Z'ers want their employer's core values to align with their own. The question now is whether that's a 2-way street: can employers ask for the same from potential Gen Z em-

Understanding what Gen Z'ers want is crucial to attracting this group. For example, studies show they want more flexibility at work and that they want their productivity to be the measure of their success, not how many hours they spend behind the monitor or equipment. The demand for flexibility and the focus on productivity should be a focus for every employer

appealing to this group today. ■

ployees?

Pete Havel's thoughts on toxicity can be found in his recent book, The Arsonist in the Office, Fireproofing Your Life Against Toxic Coworkers, Bosses, Employees and Cultures. For information, go to www.petehavel.com.



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What ICPA's board now looks like

Kerry Klodt, Tower Industries, remains as president of the association for 2023/2024. Klodt and the rest of the board recently welcomed these two new board members:

Scott MacKenzie, owner of Mackenzie Vault, Inc. in East Longmeadow, MA (manufacturer director), and Christopher Deel, national sales manager for Interplastic Corporation (supplier director).

The rest of the board includes:

- Treasurer Matt Pulliam, AGCO, Inc.
- Secretary Derek Hill, Syn-Mar Products
- Manufacturer Directors Luke Haas. Elite Marble





- Company; April Sauer, Manstone; and Laura Schmidt, Custom Marble, Inc.
- Supplier Directors Brian Ruether, The R.J. Marshall Company; Chris Hurdleston, ACS International; and Kelly DeBusk, Composites Compliance.

Contact information for board members can be found on the ICPA website.

CAMX will be in October in Atlanta



The Composites and Advanced Materials Expo, North America's largest event that addresses composites, is from October 30-November 2 at the Georgia World Congress Center, Atlanta. More than 6,500 people are expected to attend.

CAMX was created a decade ago by the American Com-

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posites Manufacturers Association and the Society for the Advancement of Material and Process Engineering. The event features a huge exhibit hall of 500 vendors including ICPA member companies along with hundreds of other businesses that offer products and services to composites manufacturers.

Keynoting this year's event is Joan Higginbotham, former National Aeronautics and Space Administration astronaut who went on to have a storied career in aerospace technology consulting.

CAMX also has an extensive educational program geared towards composites manufacturers that includes presentations, best practices tips, lectures, panels and discussions by professionals in areas ranging from architecture to baths to construction to infrastructure/governmental regulation and new technologies.

For information on the program, exhibition, registration and housing, go to www.camx.org.

Membership update

June was membership renewal month for ICPA, and according to Beth Kubinec, this year's drive has been a very successful effort. By mid-August, ICPA had received an almost 80% renewal rate for the association.

The members to have joined since the last issue of **Cast Polymer Connection** include:

- Resin Research and Recovery, Hernando, MS
- Marble Shop, Inc., LaCrosse, WI, marbleshopinc.com
- Patterson Products Inc., Noble IL
- Taylor Marble, Ozark, MO, taylormarble.com

ICPA also has new companies that will be featured as highlighted manufacturers on the Live Grout Free website. The website explains the benefits of cast polymer products, which offer a grout-free solution. Featured manufacturers get free exposure from the site, which is designed to appeal to the general public. The most recently added manufacturers include: Luicana Unique Design, Boyertown, PA: and Wolf Home Products, Carstin Division, Arthur, IL.



ICPA documentary highlights history

POLYCON Atlanta 2023 attendees received a preview of a documentary being created by Marcos Vidal, regional sales manager for ACS International Products, L.P. The video and preview feature the history of cast polymer

making and the association that has been at the helm of the

industry for half a century—the International Cast Polymer Association.

The completed date for the full-length documentary will be announced later this year. It features many interviews by long-time industry leaders, who recollect how the industry used to look and what some of the major changes and issues have been over the years as well as remarks by industry experts.

The video is part of the year-long celebration of the association's 50th anniversary.

If any member is interested in collaborating with Vidal on this project or has some photos or unique stories to share, please contact Jennifer Towner, ICPA executive director, at Jennifer@TheICPA.com.

Take advantage of the cast polymer network

One of the best and quickest ways to find out what's happening in the industry is to join the ICPA Facebook community as well as keep up with other ICPA social media channels.

Social media and marketing expert Linda Lullie, Inspired 2 Design, keeps the Facebook site active by constantly posting important news and reporting on major industry and

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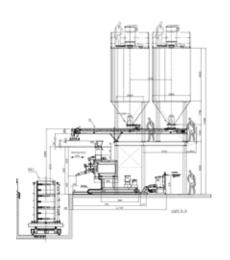
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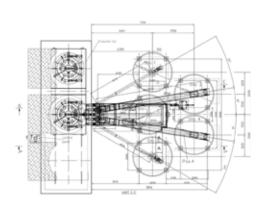
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association events.

The private Facebook community has grown to 107 members, who seek answers to technical questions, buy and sell equipment, and comment on issues and events occurring in the cast polymer world. Meanwhile, ICPA's Twitter followers number 50 and

To join the Facebook group, visit www.facebook.com/ groups/theicpa and click "Join Group."

To connect with ICPA on LinkedIn, go to www.linkedin. com/company/international-cast-polymer-association/. IC-PA's Twitter account is @the_icpa.

Tune in to hear these experts

LinkedIn connections have grown to 233.

Cast Polymer Radio is going strong with host Jonathan



Taylor constantly adding new POLYMER podcasts of interviews with top-notch industry experts. The show is sponsored by

Sanco, aKPA Chemicals and Brooks Molds.

Here's a sample of some of the most recent topics:

- How A.I. is changing search engine marketing
- Revitalizing America's manufacturing workforce
- What graphene additives can do to improve composite materials
- What A.I. can do to revolutionize efficiencies
- Harnessing additive electronics technology
- What 3D printing can do to streamline prototyping, tooling and mold-making

To see a full list, go to www.castpolymer.com/episodes.

OTHER NEWS OF NOTE

All about the family, survey finds

In one of the longest-run annual surveys on employee benefits, the Society for HR Management (SHRM) reported in "The 2023

Employee Benefits Survey" that during the year, benefit changes centered on family support.

For example, significant increases since 2022 have been seen in the number of organizations offering paid maternity, paternity, parental leave or adoption leave and pet insurance has become increasingly popular.

Health benefits remain the by-far most important benefit HR professionals site as critical with 98% of employers making such coverage available.

Meanwhile, flexible work has increased significantly from pre-pandemic levels peaking at 83% in 2020 and 2021 but maintaining high levels in 2022 and 2023 at 70%. Only 52% offered flexibility in 2019.

Problems go way beyond traditional stresses

Although employee engagement and job satisfaction have been part of the human resources discussion for many years, a recent Gallup report says that the problems can no longer be ignored: the world's economies depend on better ways of operating.

Gallup's State of the Global Workplace 2023 Report (subtitled, The Voice of the World's Employees) reports that low engagement costs the world's economy \$8.8 trillion, which is 9% of the global Gross Domestic Product (GDP). Gallup's CEO Jon Clifton, in his introductory letter, says that amount is "enough to make the difference between success and failure for humanity."

"Gallup's research into wellbeing at work finds that having a job you hate is worse than being unemployed — and those negative emotions end up at home, impacting relationships with family. If you're not thriving at work, you're unlikely to be thriving at life," he continues.

The solution begins with two needed actions:

■ Focusing on the most "winnable" employees, and



■ Giving those employees better managers.

The report points out that currently, 59% of employees are "quiet quitting" (not engaged but rather watching the clock or filling a seat) and another 18% are "loud quitting," (actively disengaged and taking action that directly harms the organization).

That means that only 23% of people today are thriving at work (finding their work meaningful and feeling connected to their teams).

Stress levels remained at record-high levels, rising to 43% of employees in 2020 and remaining at 44% for 2021 and 2022.

What's more, those stress levels are not in the lesser developed regions of the world. The highest levels are in East Asia, the U.S. and Canada. Also, globally, more than half (51%) expressed some level of intent to leave their jobs. Gallup's report does not try to pinpoint why this is happening, but rather shows why these levels are important to the world. In a bit of good news, the report says that in 2022, 53% of employees said now was a good time to find a job, which rose from the pandemic's low in 2020 of 44%, but did not match

pre-pandemic levels in 2019 of 55%.

That large percentage of quiet quitting employees, said that, by far, "engagement or culture" is what would make their workplace better (41% compared to 28% who mentioned "pay and benefits" and 16% who said "well-being").

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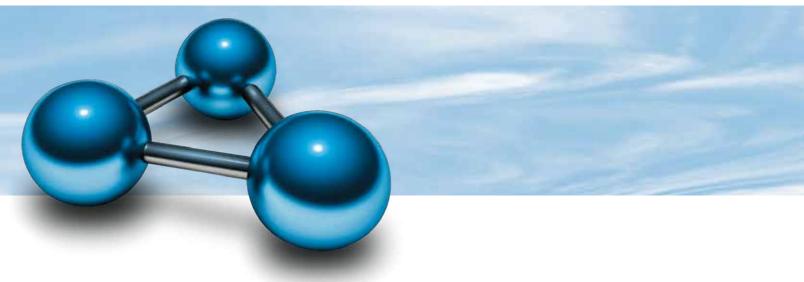
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