



All for One and One for All – Are You In or Out?

By Barbara C. Higgins, PMI CEO/Executive Director



Barbara C. Higgins

I was asked a question recently in casual conversation and my answer was apparently not what the questioner expected. The topic was the formation of a group in our industry focused on “women’s” issues. I’m not a fan of such segmentation in business.

The road to equality has been a long and ongoing one. Subsets have long yearned to be considered part of the larger group, whether the distinctions are based on gender, ethnicity or something else. Why now at this late stage in our history do we want to separate out groups which have otherwise become amalgamated? Are “women’s” business issues really any different than the issues of others? If women want to be treated equally in the workplace, why do we need a special group to address our needs? Is there a need for a group focused on the needs of those born in Minnesota but moved to Iowa and then relocated to Illinois half-way through high school as a fat kid in a back brace, who later left the electronic industry as a marketing executive to run a plumbing trade organization? (Not that I know anyone that fits the description. I’m just sayin’.)

I’ve told the story in this column ad nauseum about my coming to PMI in 1998. As the only female candidate in a field of 18, I was told by the headhunter (placement firm) that I’d never get the job. In the end, it appears that I got the job in spite of being a woman—not because of it. Having been granted the responsibility of heading up PMI, now came the pressure to perform... to prove the selection committee right, in their choice. I feel I’ve done that.

The same goes for awards. In 2013 I was honored to be named by our local community as Business Person of the Year... not Business Woman of the year. In 2011 came the gender-free Lifetime Achievement Award from The Storehouse of Crystal Vision. I’m pleased that the recogni-

tion came through hard work and focused effort. I would be very offended if I thought it came just because it was time to recognize the token female. While all of this sounds “militant,” that is not my style. I’ve built a career through hard work and commitment, and ask only to be recognized for that. No special treatment. No breaks. No excuses. As a classic example to illustrate my point, soon after I started at PMI, I ran into one of our PMI members (now a past president of PMI) at an airport. He was schlepping two large suitcases. I stepped in without an invitation to take one of the bags off of his hands and carried it for him. Not vice versa. While the scene may have stuck some as odd and a reversal of traditional roles, it was natural. No fanfare called for; just a human being helping another human being. I believe in common courtesy given out of respect and a desire to help, not out of outdated assumptions about gender, weakness, incompetence or need. Like anyone, I appreciate help when offered. I just don’t expect it.

Women (and other demographic subsets du jour) can’t have it both ways. I’ve seen it all too often in my career which has been spent in the traditionally male-dominated industries of defense contracting, electronics, manufacturing and plumbing. I’m a sucker for the old black and white movies of the 1940’s and the unique brand of chivalry displayed there; old fashioned hat tipping, door open-

(Continued on page 7)

INSIDE

California Proposition 65	2
Getting to Know Our Members	3
Executives Head to Capitol Hill	4
Bill Kurtis Tells the PMI Story	7
Member Visits	8

California Proposition 65 – What it Means for Members

By Matt Sigler, PMI Technical Director



Matt Sigler

Southern California is packed with unique things to see and do. In the short time my family and I lived there, we never experienced a shortage of

sites to explore: Big Bear Mountain, the beautiful beaches of La Jolla, and Joshua Tree National Park, just to name a few. A unique aspect to living in California that I have never seen anywhere else, was the following: *“WARNING: This product (or area) may contain a chemical known to the State of California to cause cancer, or birth defects or other reproductive harm.”* This warning appeared on everything from the new car I purchased to the community swimming pool in our neighborhood, and it is part of the Safe Drinking Water and Toxic Enforcement Act of 1986 or what it is commonly referred to as “California Proposition 65.”

California Proposition 65 was approved by California voters in 1986 as an initiative to address concerns pertaining to exposure to chemicals that were considered toxic. This regulation mandates that chemicals known to the State of California to cause cancer, birth defects or other reproductive harm are to be placed on a list known as the “Proposition 65 List” by the Governor. This in turn results in two specific requirements.

The first requirement being, that businesses must provide a “clear and reasonable” warning before knowingly exposing the public to a chemical included on the Proposition 65 List unless exposure is low enough to not pose a significant risk of cancer, birth defects or other reproductive harm. To assist a business in determining if the exposure to a chemical is low enough to not pose

a significant danger, the Office of Environmental Health Hazard Assessment (OEHHA), who also administers the program, has established “safe harbor” levels on their website. The warning can be provided in a number of ways from a label on a consumer product to a sign posted in a place of business. The second requirement of California Proposition 65 is that a company that conducts business within the state cannot knowingly discharge a listed chemical into a source of drinking water.

Currently there are over 800 chemicals listed on the Proposition 65 List. By law, this list must be updated at least once per year. Officially the California Attorney General’s Office enforces California Proposition 65. However, any city attorney of a city with a population that exceeds 750,000, district attorney, or individual may enforce Proposition 65 by filing a lawsuit. A business can be fined up to \$2,500 per violation per day for not complying with California Proposition 65.

So what is next for California Proposition 65? Since early last year, OEHHA has been considering making revisions to the warning requirements by specifically identifying one of the following chemicals on warning labels or signs: acrylamide, arsenic, benzene, cadmium, carbon monoxide, chlorinated tris, formaldehyde, hexavalent chromium, lead, mercury, methylene chloride, and phthalates. Most recently, OEHHA is considering lowering the safe harbor levels of lead and possibly adding nickel to the Proposition 65 List.

Besides death and taxes, one thing is sure—California Proposition 65 is here to stay. PMI Staff is committed to not only keeping our membership informed on new developments, but actively participating on behalf of our membership in the regulatory process as well.

For more information on California Proposition 65 please go to:
<http://www.oehha.ca.gov/prop65.html>

Congratulations to our New SAC Members and Committee Co-Chairs

Congratulations to our newest committee co-chairs and Strategic Advisory Council (SAC) members for the 2016-2017 term. Thank you to everyone who submitted their name for consideration.

2016 SAC:

Hugh Ekberg (1/14 – 12/16)

President, Kitchen and Bath Americas Division, Kohler, Co.

Ray Fisher, Jr.* (1/14 – 12/16)

President, Fisher Manufacturing Co.

Todd Talbot (1/14 – 12/16)

President, Fluidmaster, Inc.

Jai Shah (1/16 – 12/17)

President, Delta Faucet Co.

Claude Theisen (1/16 – 12/17)

President/CEO, T&S Brass and Bronze Works

Bill Strang (1/16 – 12/17)

President, TOTO USA

Graham Allen (1/16 – 12/17)

President and CEO, Sloan Valve Co.

*SAC Liaison to the PMI Board

Outreach/Communications Committee Co-Chair:

Lenora Campos, Ph.D., senior manager public relations, TOTO USA

Advocacy/Government Affairs Committee Co-Chair:

Jay Burnett, vice president, engineering, Delta Faucet Co.

Fair Trade Committee Co-Chair:

Misty Guard, Product Compliance Analyst, Bradley Corp.

“Foundation, Understanding, Anticipation” – Martin Knieps

By Dawn Robinson, PMI Communications Manager



Martin Knieps

Last month we welcomed back Viega LLC, to the PMI roster. This month we'd like to introduce you to their director of technical marketing, **Martin Knieps**.

Martin may already be a familiar face to some of you—he attended our 2014 Conference as a prospect and has since participated in several of our committee meetings. This month, he will join three other members of the Viega team at the 2015 PMI Conference in San Antonio, Texas.

Martin has been with Viega since 2006, moving up through supply chain from purchasing to new product development, and more until landing in his current role. He credits supporting product development as a key driver in Viega's interest in PMI, “The issues PMI members are facing also affect Viega, such as lead

content issues, low-flow, and water stagnation concerns. PMI's proactive approach to dealing with issues and being a part of new standards and regulations as they develop was one of the reasons we became a member.”

That proactive approach is reflected in Martin's own style of management. He credits foundation and understanding of issues as being key drivers to success. “Having a clear picture of where you are, and where you want to go, will help you anticipate what is to come and the best way to approach it.” He also talks of the need for proper execution and support of others, direct and open communication to be successful and avoid pitfalls. “Change will always be there. Whether it is a physical relocation, responsibility, or change in family life—change can be good. It gives you new perspectives and broadens your horizon. It gives a greater sense of accomplishment when you succeed. Mistakes are not be dwelled on but rather learned from as you move forward in life.”

Understanding change is something Martin has learned through his life and hobbies. He was born in Munich, Germany, grew up and started his professional career there.

A position with a previous employer took him to Boston, Massachusetts where he eventually crossed paths with Viega and began his journey with them. It was in Boston that he met his wife of 12 years, **Linda**, who was also born in Germany but grew up in Sweden. Together they have two daughters, 10-year-old **Nina**,



The Knieps family enjoying a day at Boston Public Garden last year during their first family trip back since moving to Kansas

who was born in Boston, and 8-year-old **Sophia**. Sophia was born in Kansas after the family relocated to the Viega headquarters in Wichita. Both girls are fluent in English, Swedish and German.

A talent for languages isn't the only thing that runs in the Knieps family—Martin and his daughters also share a love of martial arts. Martin has been studying martial arts since he was a boy. Starting with Judo, then Aikido, and now Shaolin Kung-fu, which his daughters now study. The hand-eye coordination needed for martial arts must come naturally to Martin, as he is also an accomplished juggler. As a teenager in Germany, he juggled and rode a unicycle in a circus started by one of his teachers, and the entire group once performed in the Olympic Stadium in Munich in front of 10,000 people. Martin also enjoys hobbies that challenge him like traveling to new places, cooking and entertaining.

It's easy to see how someone with his skills and background would find the value in “foundation, understanding, and anticipation.” Values we share at PMI. We are pleased to have Martin and the whole Viega family as members, and we look forward to working with them in the years to come!



Linda and Martin Knieps with their daughters 10-year-old Nina (bottom/left) and 8-year-old Sophia (standing/center)

PMI Member Company Executives Head to Capitol Hill

By Dawn Robinson, PMI Communications Manager

PMI recently hosted another successful Executive Fly-In in Washington, D.C. This two day event, September 15-16, brought together executives from 11 member companies and one prospective member with Congressional policymakers and leaders from Capitol Hill. In addition to the Hill visits, the members also met with executives from the National Association of Manufacturers (NAM) and the Ripon Society (PMI is a member of both organizations) as well as the U.S. Environmental Protection Agency (EPA) and the U.S. Department of Commerce. Guest speakers included: **Radhika Fox**, president of the U.S. Water Alliance; **Mary Neumayr**, senior energy counsel, Majority Staff House Committee on Energy and Commerce; **Jim Ellis**, president, Ellis Insight LLC; and **Ned Monroe**, senior vice president of external relations, and **Dr. Chad Moutray**, chief economist, both of NAM.

Messaging during the meetings was focused on core issues important to PMI and its members, including ways to conserve water in light of the current drought affecting most of the US and maintaining health and safety. Attendees received copies of the WaterSense Market Penetration Study commissioned by PMI that is now available online (see story on opposite page).

The event was spearheaded by **Barbara C. Higgins**, PMI CEO/executive director, along with PMI consultants **Stephanie Salmon**, federal government affairs, and **Ray Valek**, public relations. Thanks to **Jodi Sturhberg**, PMI association manager, for managing the logistics.

Executives who attended the event were: **Graham Allen**, president and CEO, Sloan Valve Co.; **Daimon**

Bridge, vice president of enterprise solutions, CMD Group; **Hugh Ekberg**, president, Kitchen and Bath Americas Division, Kohler Co.; PMI President **Fernando Fernandez**, director of codes and standards, TOTO USA; **Tim Ferry**, president, InSinkErator; **Ray Fisher**, president, Fisher Manufacturing Co.; **Christian Geisthoff**, vice president, market innovation, Viega LLC; **Chris Ochoa**, vice president, government relations, International Code Council (ICC); **Dominic Sims**, CEO, ICC; **Mike Sipek**, CEO, Bradley Corp; **Todd Talbot**, president, Fluidmaster, Inc.; and prospective member **Andreas Nowak**, CEO, Chicago Faucets. Also in attendance was Kohler Co.'s government relations consultant, **Kristine Heine**.

(Continued on page 5)



PMI President Fernando Fernandez connects with fellow Californian, House Representative Norma J. Torres at her offices on Capitol Hill in D.C.



Representatives of the Office of Senator David Perdue (R-GA): Gerald Huang, legislative assistant (left), and Chief of Staff Derrick Dickey (right) are welcomed to the meetings by PMI President Fernando Fernandez



Graham Allen, President and CEO, Sloan Valve Co. (left) meets with Senator John Boozman of Arkansas (right)

A Thank You Note from an Event Attendee

TO: **Barbara C. Higgins**, PMI CEO/Executive Director
FROM: **Daimon Bridge**, CMD Group Vice President of Enterprise Sales

I just wanted to drop you a note and say thank you so much for allowing CMD (me) to attend this outstanding event.

We feel fortunate that you allow us to participate in PMI.

What a great organization with an incredibly engaged membership.

Thanks once again, Daimon



President of Fluidmaster Inc., Todd Talbot (left) meets with House Representative Darrell Issa (R-CA) and extends an invitation for the Congressman to visit Fluidmaster's California corporate headquarters

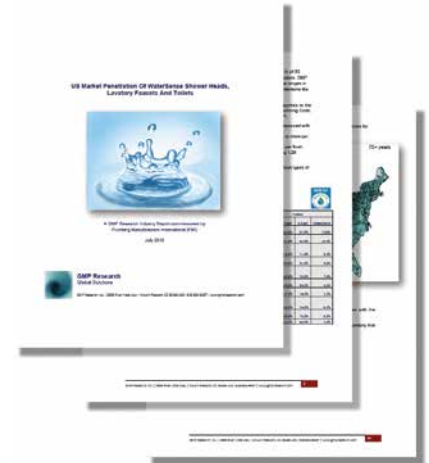
New Study Results: Much Upside Remains for WaterSense

By Ray Valek, Public Relations, Valek & Co.

Despite the urgent need to save water, consumers and businesses in drought-stricken states have been slow to purchase and install water-efficient toilets, showerheads and bathroom faucets, according to a study conducted by GMP Research, Inc., and commissioned by PMI.

The GMP Research/PMI study found that only 5.5 percent of California's 33.5 million installed residential and commercial toilets are high-efficiency toilets using 1.28 gallons per flush (gpf)—the Environmental Protec-

tion Agency's WaterSense® standard for toilets evaluated to be 20 percent more water-efficient than other plumbing products meeting federal standards. Despite the drought conditions in California, only 21.1 percent of bathroom faucets there meet the WaterSense standard of 1.5 gallons per minute (gpm) and 23.9 percent of showerheads meet the WaterSense standard of 2.0 gpm. The WaterSense program was introduced in 2006 to encourage the use of water-efficient plumbing products.



Executives Head to Capitol Hill

(Continued from page 4)



Participating in the Fly-In were 11 executives from member companies, one prospective member and a number of invited guests and consultants. Shown here at the NAM Headquarters are: (standing l/r) Mike Sipek, Bradley Corp; Daimon Bridge, CMD Group; Hugh Ekberg, Kohler Co; Ray Fisher, Fisher Manufacturing; Ray Valek, Valek & Co.; Fernando Fernandez, TOTO USA; Graham Allen, Sloan Valve; and Cristian Geisthoff, Viega LLC; (seated l/r) Tim Ferry, InSinkErator; Todd Talbot, Fluidmaster; Dominic Sims, ICC; Chris Ochoa, ICC; and Andreas Nowak, Chicago Faucets. Present but not pictured: Barbara C. Higgins, PMI CEO/executive director, and Stephanie Salmon, PMI government affairs consultant



PMI government affairs consultant, Stephanie Salmon covers final points before the PMI member company executives make their visits to Capitol Hill

The study further found that, on average, 6.7 percent of the toilets installed nationwide are WaterSense toilets, 25.4 percent of bathroom faucets are WaterSense faucets and 28.7 percent of showerheads are WaterSense showerheads. New York, New Jersey and Pennsylvania have the highest WaterSense toilet installation rates (averaging 10.0 percent), and Alabama, Kentucky, Tennessee and Mississippi the lowest (averaging 5.1 percent). Texas has the highest WaterSense showerhead installation rate (39.5 percent), and Arkansas the highest WaterSense bathroom faucet installation rate (35.1 percent). Connecticut has the lowest installation rates for both WaterSense bathroom faucets (12.7 percent) and WaterSense showerheads (13.6 percent).

“With droughts beginning to affect more regions of the U.S., now is the time to create stronger rebates and incentives for consumers and businesses to purchase and install WaterSense plumbing products,” said **Barbara C. Higgins**, PMI CEO/executive director, noting that up to 360 million gallons of water a day can be saved through stronger adoption of WaterSense products in California alone. “WaterSense products are widely available now, and can quickly help to save water.”

Read the full WaterSense Market Penetration Study at <https://goo.gl/U1KAMd>

Behind the Scenes at the 2015 PMI Conference

By Dawn Robinson, PMI Communications Manager

Preparation, preparation, preparation... In just a few short weeks, PMI will kick off its annual conference event in San Antonio, Texas. Set for October 26-29, 2015 this event will take an in-depth look into "The Future of Water: Wins, Woes and Worries." By now readers of our newsletter will have seen several articles detailing the many speakers and events that will be featured—and there are many! Past attendees of our conferences, know that our events are jammed packed with important and relevant industry information and discussions; in fact, first-time attendees often express surprise on just how much gets accomplished during these meetings.

However, it's worth noting the depth and breadth of the material covered doesn't happen by accident. Months of hard work and planning goes into it, so that once the big event arrives, everything is set to run smoothly, efficiently and effectively. We know it isn't easy to take time out of your busy schedules to attend and we want to ensure our members get the absolute best value and return on investment.

I'm reminded of a quote one of my design professors in college was fond of saying, "99.9% of good design is invisible to the eye." He attributed this

quote to **Ralph Nader**, and although I can't find any evidence of him saying that or why a political activist may have been talking about design, I do believe the quote holds true. So much of what goes into a great design can't be seen. It's reflected in the planning, the thought process of how everything flows and connects from one element to the other, to how it will affect people and what they can get out of it, or learn from it.

Event planning is much the same. PMI staff is careful to design its conferences based on the important issues relevant to the industry, with content that is important to our members, and to build on the lessons we've learned from a rich history of such events. Every detail is thought through and carefully considered.

We are confident that both current and prospective members will find great value in time spent with us, and we look forward to seeing you soon in San Antonio!

Haven't Registered Yet?

There is still time, but don't delay... Registration for the conference itself will remain open until the start of the event, but hotel rooms are going fast! Online registration for both the conference itself and the Hotel Contessa

(done separately) is available at safeplumbing.org/2015conference.

Not sure what to pack?

Attire for this event is business casual. While most of our events will take place inside the hotel, the Dine Around event, dinner on your own (Monday) and the lure of San Antonio's famed Riverwalk may take you outside the hotel. Average temperatures in the city at the end of October range from the upper 70's during the day to the upper 50's at night.

Prospective Members Welcome

PMI welcomes prospective members to our conference. We are pleased to extend a special limited time 50% off registration rate to prospective member companies. This discounted rate will be applied against your 2016 membership dues fee when you join PMI. To learn more about the registration details please visit: <https://goo.gl/5OHS54>

Not sure if you qualify as a prospective member? Learn more about our members and the application process at safeplumbing.org/pmi/join-us. To speak to a representative directly, call us at 847-481-5500. We'd love to hear from you!



A special thank you to our newest Conference Sponsors!

We are pleased to announce three new sponsors for our upcoming PMI Conference. Our new event sponsors will join our nine other sponsors in support of PMI. To see the full list of 2015 Conference sponsors, please visit safeplumbing.org/2015-sponsorship. Our newest sponsors are:

CSA Group (badge schedules) csagroup.org

Chase Brass and Copper Co. (exhibiting sponsor) chasebrass.com

Sloan Valve Co. (multiple coffee breaks) sloanvalve.com

United Association of Journeymen and Apprentices of the Plumbing and Pipe Fitting Industry (cocktail reception) ua.org

To learn how you can be a part of this event and the various types of sponsorships and benefits available please visit: safeplumbing.org/2015-sponsorship

Journalist/Media Personality Bill Kurtis Tells the PMI Story

A new video describes how PMI members save water while maintaining high safety and performance standards.

Video Key Messages

- “The public health community acknowledges that clean, drinkable water has likely protected more lives and extended life expectancy more than any medical advancement.”
- “PMI advocates for safe plumbing and sanitation that protects the public’s health—and serves as a valuable resource to elected officials, regulators, water districts and allies in developing public policy.”
- “PMI members have created innovative toilets, showerheads and faucets that use water more efficiently and make this precious resource more sustainable. Americans have saved tremendous amounts of water using WaterSense® products meeting EPA criteria; yet most homes don’t have them yet.”
- “PMI represents an industry that contributes billions of dollars and tens of thousands of jobs to the American economy.”
- “By pulling together to assure both water efficiency and safe plumbing, we can sustain our precious water resources while protecting our health and safety.”



Watch the video online at safeplumbing.org

All for One and One for All

(Continued from page 1)

ing, give-up-the-seat-on-the-bus chivalry. With that sweet sentimentality though, comes a lot of baggage and limitations. I’ll say it again—women can’t have it both ways, especially in a business setting. It’s frustrating to see folks who insist on being treated equally, then play the minority, special interest card, often using that as an excuse for poor performance.

For the record, I do acknowledge the perfect right for service groups to segment as they choose. The church ladies’ book club; Boy Scouts; pride in heritage groups. (I struggle a bit with the “ladies” tees in golf but admit that I do

take that advantage. My golf game is so awful, it really doesn’t matter anyway.) I’m not an advocate for pushing into groups with goals and objectives unique to themselves (which for this discussion, I assume are not designed with the goal of harming others!)

So, back to the issue of segmenting of business people—why would anyone want that? We’ve come a long way in dispelling stereotypes, getting rid of labels, and instead being recognized for our contributions and achievements. Let’s not slide backwards. I’d like to suggest that this is something to think about.

The Results Are In!

Thank you to everyone who completed the 2015 PMI Member Satisfaction Survey. Your feedback is important to helping PMI continue to enhance membership and ensure we continue to deliver the type of support, information and contacts our members need. Everyone who completed the survey in full was entered into a drawing to receive a \$100 Visa gift card... Congratulations to **Tom Lefeber**, engineering manager, InSinkErator, on winning the drawing!

To view the results please visit us online at <http://goo.gl/qQ6fq2>.



The drawing was “witnessed” by Grasshopper, PMI communications manager Dawn Robinson’s cat who carefully inspected each slip of paper

Out and About with PMI Staff



Amy Scherer, operational engineering manager, Speakman Co. welcomed Matt to the Speakman Co. headquarters in New Castle, Delaware. Also present at the meetings but not shown was company CFO, Bryan Schlack and Ken Wood, plant manager.



American Standard's Mark Malatesta (left), products compliance engineer, and C.J. Lagan (right), senior manager of compliance engineering and PMI board member, met with Matt in Piscataway, New Jersey. Not shown: Sal Gattone, senior director of product engineering.



Matt (left) was joined at the Symmons Industries headquarters in Braintree, Massachusetts by (continuing l/r) Kirk Mellits, vice president of engineering; Jeff Peltier, project engineer; and Rob Furioso, product compliance administrator.



Matt also stopped by the NEOPERL Inc. offices in Waterbury, Connecticut. While there he met Mike Moraniec, senior vice president of operations, and other members of the team. Shown here are (l/r): Rose McCullough, retail sales manager; Vicky Lessard, wholesale sales manager; Jamey Brennan, product manager; Chris Manning, quality control manager; Nicole Michaelson, OEM sales; Chelene Myers, OEM associate; David Slobuszewski, manager, OEM customer service and logistics; J'aime Salvatore, manager, OEM business development; and Angela Aguilar, OEM associate.



PMI "State of the Association" briefing at American Standard with: (l/r) Bruce Proctor, general counsel; Debbie Drury, director brand communications; C.J. Lagan, senior manager of compliance engineering and PMI board member; Barbara C. Higgins, PMI CEO/executive director; Mark Malatesta, products compliance engineer; Michael Marchi, COO; Walter Pitsch, senior director faucet engineering; and Jay Londhe, vice president global sourcing.

2015 PMI LEADERSHIP

BOARD OF DIRECTORS

Fernando Fernandez, TOTO USA
President

Paul Patton, Delta Faucet Company
Vice-President

Peter Jahrling, Sloan Valve Company
Treasurer

Tim Kilbane, Symmons Industries
Immediate Past President

C.J. Lagan, American Standard Brands
(1/13-12/15)

Scott McDonald, Fluidmaster
(1/14-12/15)

Rick Reles, Kohler Company
(1/15-12/16)

Nate Kogler, Bradley Corporation
(1/15-12/16)

PMI STAFF

Barbara C. Higgins
CEO/Executive Director
bhiggins@safeplumbing.org

Matt Sigler
Technical Director
msigler@safeplumbing.org

Dawn Robinson
Communications Manager
drobinson@safeplumbing.org

Jodi Stuhberg
Association Manager
jstuhberg@safeplumbing.org

PMI CONSULTANTS

Ray Valek
Public Relations
ray@valekco.com

Frederick Desborough
Technical Consultant
frd@flex-fluss.com

Erin Shencopp
Legal Consultant, Jones Day
eshencopp@jonesday.com

Newsletter Design By:
Maureen Baird Graphic Design
info@mbairdgraphics.com



1921 Rohlwing Road, Unit G
Rolling Meadows, IL 60008
Phone: 847 481-5500
Fax: 847 481-5501
www.safeplumbing.org