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December, 2015
January, 2016

A Trade Association Environmental Award Winning Organization

North Carolina Association of Launderers & Cleaners

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An Affiliate Association of the Drycleaning & Laundry Institute (formerly IFI)

The Holiday Season: It's a Drycleaner's Time to Shine

By Martin Young

Over the years I have had a tradition of writing about some of the various stains cleaners encounter during the period from October through January, for American Drycleaner Magazine. It is a time of colored lights, childlike laughter, candy canes, and red (acetate) velvet. It is the time of sap, soot, wax, gravy, dips and alcoholic beverages. This is my holiday reminder of some of the problem stains and garments you will surely face over this period. It also serves as a refresher of stain removal protocol.

You should never turn away a holiday item, but use these special holiday garments to gain the confidence of a new group of customers. When you effectively handle these holiday problems for your customer, you have the chance to demonstrate your professionalism and set yourself apart from your competition.

The season is often represented by the warmth of a fireplace, but, where there is a wood fire, there is soot. Soot is carbon residue left by the burning of the fire log. Soot is an insoluble stain, meaning it will not break down further, to help in removal. Soot must be removed by lubrication and mechanical action. Use an Oily Type Paint Remover on the dryside and tamp until the stain disappears. The lubrication of solvent and detergent as well as the mechanical action in the wheel will remove the last traces of soot during drycleaning.

The combination of finger foods and a heavier consumption of alcoholic beverages, during the holidays, will cause some customers to experience gastric distress. When the contents of their stomach make an appearance, there is a high risk of color damage to the garment. The cleaner is dealing with two very strong chemicals in the alcohol from the beverage and the stomach acid. Many times this damage does not become apparent until after cleaning. The dye is loosened by the mixture, but is

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From the President's Desk

A Message from Our President

SEASON'S GREETINGS!

Boy, has this year gone by fast. It seems like yesterday when I was writing about the upcoming 2015 year. Now we are approaching 2016. Where has the time gone? Life in general can be so hectic that we can easily become overwhelmed and we plow through one day to get to the next day. I know I can't be the only one who feels this way. I see all the hats that our members have to wear throughout each day and it can get overwhelming.

Thankfully, the holidays give us an opportunity to take our minds away from the daily grind and give you time to enjoy your family and friends during the holiday season. Each of you deserve it, so why not enjoy the fruits of your labors. Take the time to reflect on what you have accomplished this year.

My hope for all of you, is that this year was everything you expected and more and that the coming new year will be even greater. And finally, I would like to challenge each of you to enjoy the holiday and cherish each moment.

I hope to see you in the 2016 year.

Tom Volk
NCALC President

End of Year Thoughts

By Fred Miller

It's that time of year again and as we close out another year, my thoughts of go to what we accomplished and what we can look forward to. It has been a good year for NCALC and the cleaners of North Carolina.

Your Association continues to do all it can to aid and assist its members regarding their businesses. Some of the things that come to mind are, pointing out that drycleaners should not be paying sale tax on pipe natural gas. Keeping up on the DSCA program, which is one of the best if not the very best drycleaning clean-up program in the country.

Also, our national affiliate, DLI introduced it's new spotting app at this years Clean Show. For those of you who are not familiar with this, it is an excellent guide to all spotting issues that can be accessed over your smart phone or tablet. There have been ads in our newsletter, Carolina Clean explaining it. These are just some of the things NCALC has done for our members.

NCALC's Board of Directors works tirelessly to provide the support our members need and I thank them for all of their hard work. In 2016 NCALC will continue its efforts of support of our industry thru all of its programs. With the support of our membership, we can meet accomplish all of the goals as outlined in our mission statement.

I would like to thank all of the members of NCALC for your support of our Association. Working with you this past year has been very fulfilling for me and I look forward to working with you in 2016. If there is anything NCALC or I can do for you, please contact me.

Notice to All NCALC Members and Readers of Carolina Clean

We are always looking for items of interest or importance to our members and readers of our newsletter. If anyone has items that they would like to be put in Carolina Clean, please forward them to Fred Miller at NCALC. These will be reviewed and included in a future issue. Remember this is YOUR association and your input is important.

The Holiday Season: It's a Drycleaner's Time to Shine

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camouflaged by the stain and the loosened dye is removed in the cleaning process. The first step is to brush the stain with a dry brush to remove any solid particles, and then flush the stain over the vacuum nose of the board using cold water, never steam. Apply NSD and flush again with cold water. Try to avoid using steam; as the heat and pressure increase the risk of color damage. At this point, I recommend applying a good general prespotter/leveling agent allowing the area to dry and drycleaning the garment to remove as much of the stain as possible under dryside conditions.

In addition to these finger foods are gravy, dips and sauces. I recommend treating these as mixed, wetside stains. The standard wetside protocol of; flush, neutral, flush; will remove most of the stain and break the surface tension to make additional stain removal easier and safer.

Many parents cannot resist dressing their small child in red and white for outings during the holidays. With the abundance of candy available; this is a prime opportunity for stains. Here are the cold hard facts. Acetate velvet fabric is "over- sized" to keep the texture of the material. The sizing is usually water soluble. Steam from spotting will soften the sizing, water from Wetcleaning will soften the sizing, and touching the damp acetate velvet will cause it to be flattened. This is almost always permanent. Do not grab acetate velvet in a location that is damp. Handle acetate velvet by the inside seams. If you must treat a stain with steam; double the distance from the steam gun to the surface and reduce the amount of steam exposure. Any white trim that is cotton or cotton/poly, can be spotted safely on the wetside; as long as you do not put pressure on the area of the velvet that is damp.

Many people wear garments that are more colorful and festive during the holiday season. These brightly dyed garments are likely to chafe from any mechanical action used in stain removal. Most are "over-dyed" to be more appealing in the store, leaving a layer of dye on the surface that will easily "crock" off during cleaning. You must pay close attention to dye migration when spotting these brightly colored holiday fashions and stop if the dye shift becomes excessive.

This leads me to garments containing metallic yarn. Items which contain metallic yarn should be treated with extra care, cleaned and dried (inside-out) in a loose net bag. This will reduce mechanical action and prevent snagging of the item on other items in the run of clothes. Never use rust remover on metallic yarn.

During the holidays we seem to be surrounded by the soft glow of candlelight. But, eventually melted wax will find its way on

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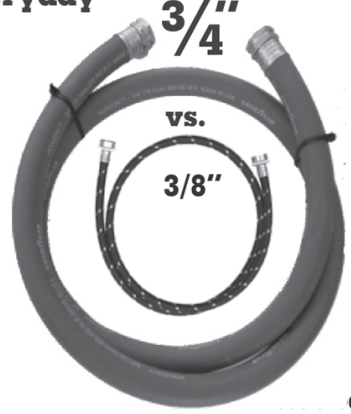

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to a garment. Wax should be prespotted, dryside, with a good POG. Large or thick areas of wax can be reduced by placing a double thickness of bath towel on the press, then placing the wax saturated area over the towel. Press the pedal for buck steam. The wax will melt and be caught by the bath towel. Prespot the remaining thin layer of wax with POG and dryclean. If the candle leaves pigment behind, use sodium perborate as a spot bleach or in a soaking bath.

Many customers will be using items that are holiday specific. These will include; tablecloths, napkins, placemats, sweatshirts, sweaters, ties, ect. The holiday design is usually a stamp print (paint). If the backside shows little or no evidence of the surface design, it should be treated as a stamp print. This painted design will be sensitive to solvent. Your solvent will remove the chemicals that keep the design soft and flexible (plasticizers), causing the design to become stiff and crack. A stamp print on a poly/cotton fabric should be wetcleaned, when possible. If drycleaning is the only option, use a very short cycle to reduce the time the item is in contact with the solvent.

This is your time to shine; your opportunity to have people talking about you and your quality and service. The best type of advertising is word of mouth. Don't squander this opportunity to impress your customers and potential customers.

NCALC WILL HOST ITS ANNUAL WINTER BOARD OF DIRECTORS MEETING

January 29 & 30, 2016

Our annual Winter BOD meeting will be held on January 29 & 30, 2016,
at the Renaissance Raleigh North Hills Hotel,
4100 Main at North Hills Street, Raleigh, North Carolina 27609
919-571-8773

Raleigh is a new venue for our meeting and we hope this location will provide our Board and members a greater opportunity to attend this important function of our Association. We are attempting to make our meeting a blend of business and fun for those who attend. The Renaissance Raleigh is centrally located and it has very nice rooms, with very nice amenities to accommodate both the business and leisure guest. NCALC is working at providing our attendees reasons to enjoy the time they give to our meeting.

NCALC has arranged a special room rate of $169 per night for those who will require overnight accommodations for Friday and Saturday.
Reservations must be made before January 8, 2016 to take advantage of our special rate. Please call 1-866-941-3729 to make reservations, be sure to note that your are the with NCALC.

Once again NCALC will have group function both Friday and Saturday evening for our group. We are still working on lining up the arrangements and we will send them out in early January. Also, we plan on offering a group outing for Saturday afternoon for those who might be interested in enjoying fun venues in Raleigh.

Please mark your calenders for this important NCALC event.

SEE YOU IN RALEIGH.

NCALC Mission Statement

To solicit & encourage the membership and active participation of all businesses providing professional drycleaning, wetcleaning and laundering services to the general public and their allied trades partners.

To promote the highest standards of business practices, environmental responsibility, workmanship, customer service, community involvement and responsible, reliable ethical conduct.

To serve our members by providing legislative & regulatory representation, information, education, group programs, employee training, networking opportunities and promoting a positive image of the industry with the general public.

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Insuring Drycleaner Businesses: An Overview

By Tina (Christine) Brazier
Business Development
at Irving Weber Associates, Inc.

When it comes to financially protecting your business, there is a broad range of insurance coverages to consider. Most Drycleaner owners understand the importance of procuring General Liability to insure the business against losses, Property Insurance, and even Workers Compensation, which is required in almost all states.

These coverages certainly are important; for example you will want to make sure your property insurance meets your specific business's needs. With business property insurance, you can insure items such as furniture, fixtures, appliances, inventory and other supplies for Replacement Cost or for Actual Cash Value (ACV). It imperative that you have enough coverage for your building along with the equipment inside. These coverages need to be reviewed yearly to be sure they don't need to be increased. Costs of equipment have gone up in recent years, therefore, you may want to review your current Business Personal Property limits to be sure you have adequate coverage in the unfortunate event of a fire or other total loss. Your building value also needs to be reviewed yearly as re-building costs have increased in recent years as well. As your insurance renews each year, you should take time to review it with your insurance company and/or agent and discuss altering coverage limits as needed.

The Drycleaner Business coverages mentioned above, however, are just the beginning. A drycleaning business is a very unique business. Unlike most business that offer merchandise or services, a dry cleaner takes in someone else's' property for processing and returns it to their customer. Standard business insurance policies often do not include the unique coverages needed to protect a dry cleaner during a loss.

At **Irving Weber Associates, Inc. (IWA)** we offer specialized coverages that many standard dry cleaning and commercial launderer policies don't provide, through our **Fabricare Advantage™** program. The following is a guideline of coverages that should be carried and reviewed regularly by every dry cleaner to be sure they are protecting their biggest asset, their business.

Bailee Coverage: This coverage is for the customers' property that you have accepted for cleaning, laundering, pressing, renovation, repairing, sewing, storage or drying while in or on the dry cleaning premises owned, leased, or operated by the owner. Policies offered by many standard carriers do not include In-Storage, Work in Progress, Human Error coverage and other coverage vital to the dry cleaner. Some companies state this would be covered under "Property of Others Coverage", but, unfortunately, that coverage is often for set perils, such as fire and theft, and will not always cover losses due to Human Error, such as gum/pens in pockets or while you are storing the customers' clothing or machine malfunctions etc. Additionally, "Property of Others Coverage" would only be written on a set limit and not on an unlimited or actual loss sustained basis as Bailee coverage should be. Unlimited or actual loss sustained allows for proper coverage when you have fluctuations in the amount of goods or their value on your premises on any given day.

Water Backup: This protects the dry cleaning business in the event that water comes up through the sewer or drains and causes damag**Boiler Coverage:** A covered loss for dry cleaners is a sudden and accidental breakdown of the insured's boiler and machinery equipment or any part of the equipment described in our policy, including but not limited to steam boilers, steam pipes, hot water boilers, condensate boiler, feed water piping, etc. IWA's Fabricare Advantage™ Program also includes a yearly inspection of your boiler.

Loss of Use or Business Income: If a business is forced to close its doors due to an insurable loss, that business could be left without an income source; this coverage protects the business's revenue stream in the event of this type of loss.

Contractual Liability: This is an extension of a General Liability policy applying to any liability the business might assume by entering into a variety of different types of contracts, such as a building lease.

Hired & Non-Owned Auto: This is intended to provide liability protection when an employee occasionally has to drive his or her personally owned vehicle, or a rented vehicle, for business purposes.

Medical Payments: This coverage may pay for the medical and funeral expenses incurred, up to policy limits, if someone is injured by a company's employee or at the company site.

Advertising Injury: This provides liability protection against personal injury caused by a company's advertising of their own goods, products or services.
The above guideline is only a brief overview of coverages. To learn more about how these coverages apply to you or your business, feel free to contact Irving Weber Associates, Inc, directly.

Tina (Christine) Brazier, Business Development at Irving Weber Associates, Inc.
631-619-9207 or cbrazier@iwains.com
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Life After the EMV Liability Shift

by Heartland

The liability shift deadline has passed. And guess what? The world didn't come to an end—just like it didn't when the clock struck midnight on January 1, 2000. But unlike Y2K, EMV is here to stay.

The good news is the sun didn't set for good on October 1. Maybe you were aware of the liability shift, but decided against the equipment upgrade. You might have had every intention of becoming compatible, but before you knew it, October 1 had come and gone.

Or you could still be trying to understand how this impacts your business and what it all means—a relatively common theme we've been hearing.

In a nutshell—the party with the least secure technology is now responsible for chargebacks resulting from the acceptance of lost, stolen or counterfeit cards. If you haven't started accepting EMV, that could be you.

Why Now?
Other countries have seen massive success in lowering counterfeit fraud since the adoption of EMV. The U.K., for example, has seen more than a 60 percent reduction since implementing chip cards. The United States is one of the last developed countries to launch EMV. Since card fraud cost U.S. retailers more than $32 billion in 2014, it's clear that unlike Y2K, EMV is the future of secure credit card processing.

EMV-Ready Merchants
Now that you're EMV-ready, here are a few things to keep in mind.
Train Your Employees
First, your employees need to know what the EMV chip looks like. Then it gets a little more complicated. Making the transition to the new terminal as seamless as possible means knowing whether to insert, tap the card or leave it in the customer's hands—and if the transaction requires a PIN or signature.

Train Your Customers
Beyond your staff, it's really all about the customer. You're the expert guiding them on how to use this unfamiliar terminal when they pay with it for the first time. If your employees are well prepared to assist customers, it will make the checkout process quick and seamless.

Mobile Payments
Start thinking about next steps and how you can use EMV to your benefit. Accepting mobile payments is one option. Not only are they on the rise, mobile payments and EMV terminals can be a great combination of technologies. They can speed up the EMV processing time—and most EMV terminals are NFC and mobile ready, so your customer's card data is more secure.

Merchants Who Are Not EMV-Ready
If you didn't upgrade your equipment, magnetic stripes are still accepted. They aren't going extinct and will continue to be on all credit and debit cards along with the EMV chip for the foreseeable future. Even though the liability shift deadline has passed, it's not too late to start accepting EMV-enabled cards.
If you haven't already upgraded your equipment, click here to learn how. If you decide against it, however, you still have some choices to make.
Evaluate Your Chargebacks
EMV isn't mandated, but the consequences of not upgrading could wreak havoc on your bottom line. Before October 1, it was difficult to determine how many chargebacks you might receive. Doing a little research will go a long way. Review your statements to determine how many chargebacks you received for the month of October due to fraudulent transactions. Will the cost be a minor bump in the road—or cause you to close your doors for good because you didn't upgrade?

Holiday Sales
Another thing to consider is the upcoming holiday season. Because of the likely surge in sales, you're more at risk for fraudulent charges. Consider how this uptick could impact the number of chargebacks.

Customer Demand
If your customers haven't already received their new EMV-ready cards, they will in the coming months. That means your customers will also begin to expect you to offer this security measure.

Beyond EMV
EMV is a good first step, but may not be enough. While EMV reduces counterfeit card fraud, it doesn't fully protect you from a card data breach. If you're looking for the highest level of secure processing, Heartland's suite of solutions can help.

Heartland Secure is the most secure card processing solution in the industry backed by a comprehensive breach warranty. Through a combination of EMV, end-to-end encryption and tokenization, your business is protected from the moment the card is dipped, tapped or swiped.

DO YOU WANT TO HAVE MORE BUSINESS?

Three Ways to Grow Your Plant Revenue

Most small business owners try to grow their revenue incrementally and linearly, although they could be earning much more. The main reason is simple--they only focus on finding more customers.

If we break down the mathematics of commerce, there are really three main ways to generate more revenue:

1. Increase the number of customers

2. Increase the size of each transaction for every customers (not to be confused with increasing prices per garment)

3. Increase the amount of transactions each customer has per year

Each option is like an orange--there is only so much juice you can squeeze out of every one. If instead you get a little from each, you end up with a lot more juice for a smaller effort.

To illustrate the example, this is a hypothetical cleaner with 500 regular customers:

Number of Customers	Transaction Value per Client	Transactions per Year	Total Income
500	$20	12	$120,000

If you were to increase each option by a mere 10%, it would add a significant amount of pocket change:

Number of Customers	Transaction Value per Client	Transactions per Year	Total Income
550	$22	13	$157,300

If you invested the time and effort to increase each revenue- generation strategy by 25% you would see significant results:

Number of Customers	Transaction Value per Client	Transactions per Year	Total Income
625	$25	15	$234,375

That's almost double the revenue! As you probably know, advertising isn't limited to bringing in new customers--you can pocket more money by convincing people who already love your services to pay for more value. That sounds easier than focusing only on new customers.

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Thought of the Day: Words to Live By

Twenty years from now you will be more disappointed by the things you didn't do than by the ones you did do. So throw off the bowlines. Sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover.

Mark Twain

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Bob Smart	Director at Large	(919) 383-8883	(919) 383-0686	bandesmart@nc.rr.com
Rich Volk	Director at Large	(252) 321-2911	(252) 756-6763	dryclean@bowencleaners.com
Bart Williams	Director at Large	(910) 762-0298	(910) 762-1216	bartwilliams@williamsfabricare.com

Allied Trade Membership Listing (Alphabetically by Service)

Attorneys
Poyner Spruill, LLP, Rick Kane.....704-342-5303

POS Computer Systems
Fabricare Manager – Marcelo Rangel.....888-249-5142

Credit Card & Payroll Processing
Heartland Payment Systems – Tammy Rigdon.....919-345-3514

Environmental Consultants
ATC Associates, Kevin Somers 919-871-0999
Mid-Atlantic Associates, PA, Jeff Tyburski 919-250-9918
Hart & Hickman, PC, Christine Zawtocki 704-586-0007

Equipment Sales & Maintenance
Consolidated Laundry Equipment, Inc 800-227-6149
EzProducts International Inc., David Brown 877-906-1818
Park's Machinery, Inc. 704-998-7042
Permac Machinery, Karen & Bill Morgal 800-287-0870
Tri-State Laundry Equipment Co.....866-885-5218
W.C. Bullock & Associates – WC Bullock.....919-320-4893

Hazardous Waste Disposal
MCF Systems, Russ Kent ..... 800-828-3240, Ext 5644

In Plant Training
Haralson Consultants, Sandra L. Haralson 843-813-3106
The Route Pro, James Peuster..... 816-739-2066

Insurance
Irving Weber Associates, Keith Camacho.....800-243-1811

Supplies
Cleaners Supply, Inc 800-568-7768
Fabritech International, Wes Brunson.....859-653-5609
Fuller Supply Co., Inc.....800-222-3699
Kreussler, David Knight 919-280-1040
N.S. Farrington & Co.....800-722-0374
Pariser Industries, Inc., Art Fatica.....973-930-7540
Phenix Supply Co. 800-272-0540
R. R. Street Co., James Just ..... 630-416-4244 Ext 1531
UNX Inc.....800-827-9294

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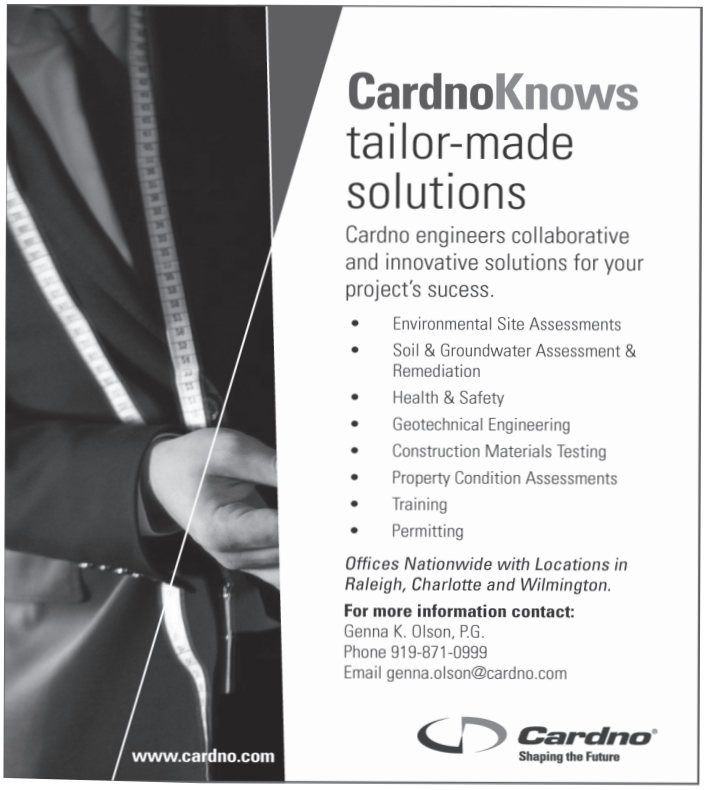

NCALC Calendar of Events

NCALC Winter BOD Meeting
Raleigh, NC
January 29 & 30, 2016

NCALC Annual Convention
Wrightsville Beach, NC
May 27 to 30, 2016