

# Management Expert, Sean Abbas, Tops Great Fall Fest Speaker List



FALL FEST '19 IS MOVING TO WORCESTER, MA ON NO-VEMBER 15 - 17! THE LEAD-ERSHIP CONFERENCE FEATURES A UNIQUE BLEND OF INDUSTRY EXPERTS, GREAT SOCIAL INTERACTION, AND TERRIFIC LEARNING OP-PORTUNITIES.

Sean Abbas, President of Threads,

Inc will explore his mantra: "The Best Culture Wins". He discusses new and innovative ways evaluate, retain, and build a strong team. The Best Culture Wins is a case study on how HR and management worked together to build the best culture in a competitive industry. Not only did their culture produce financial results in the top 1% for comparable companies, but they transformed the idea of how leaders define, measure and improve company culture.

"It is no secret we are in a constant dog-fight for the best people," offered Peter Blake, "and attracting and keeping employees is one of the biggest challenges facing small businesses like our's. It is becoming harder and hard to build a successful team. Sean has an unique and proven prospective on effective employee management. I can't stress enough how critical this topic is, and all business owners and managers need to participate."

## CAPTURING MORE VOLUME THROUGH DIVERSIFICATION

Saturday Morning's program features "Tips for Capitalizing on the Wash Dry Fold Market" from Rita Foley, owner of Regency Dry Cleaners and White Star Dry Cleaners in the Raleigh-Durham, NC, area. Rita has experience and expertise in developing this lucrative market and will share her experiences in growing this business.

"Across the country," observed Peter Blake, NEFA Executive Vice President, "Wash-Dry-Fold and Casual wear are the two fastest growing segments of the business. Dry-cleaners can no longer be thought of for just shirts, suits, blouses & dresses. If you want to grow your business you have to tap into what consumers are looking for. This is a perfect opportunity to explore this segment of the industry and learn how you can capitalize on this trend."

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SEPTEMBER/OCTOBER, 2019

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NEFA OFFICE P.O. Box 920 Pelham, NH 03076 800-442-6848 www.nefabricare.com peter@nefabricare.com PRESIDENT'S MESSAGE...

# Fall Fest Has something for Everyone: Bring Your Staff & Key People

I CAN'T BELIEVE IT HAS BEEN A YEAR ALREADY! IT IS ALMOST TIME FOR NEFA'S FALL FEST LEADERSHIP CONFERENCE, AND I REALLY HOPE YOU HAVE MADE PLANS TO BE THERE.

I have been to every Fall Fest program, and I always learn something new and find new ways to improve my business. Each year I find a key program, or service, or business tool I can use to grow my business and to save me money. I am not exaggerating when I tell you the



Larry Fish, NEFA President at a recent NEFA Fall Fest Conference

changes I have made based on things I heard and learned about at Fall Fest have directly benefitted my business and dramatically improved my profitability. It will do the same for your business if you come, learn, and are open to new innovative ideas.

The benefits can be different for everyone, and every year they can change. One year it may be some ideas from the unique speakers that I implement. Other years it comes from spending time with peers from around the Northeast. We all get bogged down in our own worlds sometimes and we forget that there is a whole network of people out there who can help solve problems. NEFA's unique "Brainstorming Roundtable" Lunch format that enables everyone to learn from some of the best experts in the industry. I also got to exchange ideas, thoughts, and questions with my peers from the area, as well as from around the country. The knowledge in that room was incredible. I can't wait to go this year.

Sometimes you get the most benefit from the vendors who are there to support the event, the industry, NEFA, and YOU. We are able to see some of the most innovative products and services in the industry, as well as spend some meaningful time learning about the companies and the people that represent them. This forum is perfect to really explore products, and services and new ideas. You have time to talk through concepts and techniques. This year I am really looking forward to learning from experts like Bobby Patel of Kona Cleaners and BeCreative 360, Rita Foley who has captured a whole new market, and Sean Abbas who can help with employee retention and loyalty!

## **INVEST IN YOUR STAFF**

I am hoping to bring some of my key staff. The program is that good -- and that important. Attending conferences like this is a great benefit for your staff, and can serve as affirmation of their importance to your company. You need to invest in their professional development so they can help you grow and succeed.

This speaker line-up is one of the strongest we have ever had. It is really unbelievable that I can say that again. Every year it seems we are able to attract some of the best the industry has to offer. This is just a sampling of what Fall Fest has to offer. REGISTER NOW-- you don't want to miss out on this unique opportunity to be more empower yourself and your key staff to manage a better, stronger future.

Larry Fish

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## NEFA's Annual Fall Fest Conference 2019 "Capitalizing on Opportunity" November 15 - 17, 2019

The AC Hotel, 125 Front St, Worcester MA 01608

NEFA's Fall Fest program is a unique blend of education sessions and exhibits designed to help attendees prepare for the new opportunities facing our industry.

# IGHLIGHTS

- Top-Industry Speakers
- Table Top Exhibits
- Management Experts
- Peer-to-Peer Interaction
- Great Food
- Great New Location!

# **S**PEAKERS

- Rita Foley
- Sean Abbas
- Bobby Patel
- Peter Blake
- Chris Allsbrooks
- James Peuster

VISIT WWW.NEFABRICARE.COM FOR DETAILS AND REGISTRATION

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## NEFA'S SPOTLIGHT DRY-CLEANER: BOBBY PATEL

NEFA is bringing in one of the nation's leading drycleaners to share his experiences, business practices, and secrets to growing his business and his brand.

His program: "Marketing Then & Now" will explore how Kona Cleaners' Marketing has changed over time. His journey from know-

ing very little about the industry when he came from India, to becoming one of the leading experts in the country is a fascinating one. He had to learn everything he could about the industry while also learning what makes a successful business thrive. He took those lessons to heart, and will be sharing those experiences with attendees.

As one of the founders of BeCreative 360, a marketing company specializing in Drycleaning and Social Media platforms, he brings a wealth of knowledge and experience to the program. This is a unique opportunity to learn directly from a drycleaner about what has worked and what has proved to be the most beneficial.

## TURNING POTENTIAL INTO PERFORMANCE: INVESTING IN YOUR STAFF

Management Expert, James Peuster leads the discussion over employee motivation and accountability. Your greatest asset can also be your greatest obstacle to success. You need to get the most from your employees and you need to create a team focussed on helping your business thrive.

James is a nationally renowned training expert and of the industry's foremost experts on management, team building, and staff development. His diverse background as the Training Expert for a national restaurant chain, coupled with his 15+years experience within the fabricare industry, positions him as one of the key spokespeople in the industry.

Capitalizing on Opportunities: The Importance of Valuing Your Customers

Chris Alsbrooks, Director of Store Operations for ZIPS, is back! She returns after receiving rave reviews after speaking at Fall Fest in 2013, she is returning with more information and a new take on what drives customer loyalty.

"The front counter of a business can make or break you," mused Blake, "and to be successful, you need to understand the dynamic. You need to explore what they are looking for, what is important to them, and how to establish their trust and loyalty. It all starts with a great staff, a great customer service promise that you deliver consistently."

Chris' expertise is in training and reinforcing systems that resonate with consumers. She holds a Bachelor's degree in fashion merchandising and textile marketing for the University of Maryland, College Park as well as her Certified Garment Care Professional (CGCP). Ms. Allsbrooks worked in the Textile Analysis Laboratory of the Dry Cleaning & Laundry Institute (DLI), formerly the International Fabricare Institute (IFI) for 16 years.

#### ALLIED TRADE SHOWCASE

One of the key components of Fall Fest is the Allied Trade Exhibits. The program showcases the best the industry has to offer including new products, equipment, and services.

"The true benefit doesn't just lie with the display tables," cautioned Blake, "but with the resources they bring to the discussions. We provide a great deal of time to interact with people, learn about what is new in the business, and to really explore how these companies can help you build your business and be more successful. These companies, and their representatives, really are the BEST of the industry and this is your chance to learn from all of them."

For an up-to-date list of companies exhibiting and sponsoring and for more information on registering, visit:

## WWW.NEFABRICARE.COM



## Industry Leaders Meet with State Agencies for Update on Drycleaning Fund and New Sales Tax



NEFA RECENTLY MET WITH OFFICIALS FROM THE CT DOR AND DEEP TO DISCUSS UPDATES ON THE CT DRYCLEANING FUND AND THE IMPACTS OF THE NEW SALES TAX ON DRY

CLEANING WILL HAVE ON THE INDUSTRY.

Adding to the importance of this meeting was the impending Sales Tax on Drycleaning that takes effect on January 1, 2020. CT recently became the first state in the Northeast to expand sales tax to include Drycleaning and Laundry. While there are some exceptions, this regulation will impact all retail drycleaners in the state.

## **DRYCLEANING FUND UPDATE**

The fund is currently collecting just over \$600,00/year. That has shown some decline mostly do to the decrease in drycleaning volume the industry is experiencing. There are currently 42 applications in the que looking for funding with a potential of almost \$9 million is fund request. The program remains underfunded and is slowly working through the back log.

With only approximately 3 - 5 applications per year receiving funding, there has been discussions exploring ways to increase funding and expediting some lower cost applications. These discussions included asking for a grant from the legislature into the program to help facilitate clean-ups and ear-marking some of the revenue from the new Sales Tax into the Clean-up fund. NEFA, HCDLA, and other agencies have begun working on potential solutions and also on a possible repeal of the sales tax. We will keep you posted on any progress.

## **GROSS RECEIPTS FEE VS. SALES TAX**

All cleaners doing wholesale work for other cleaners' drop stores and/or routes, the wholesaler responsible to pay the 1% Gross Receipts Surcharge. This means that you are required by law to report all receipts for the cleaning you do. *This includes any wholesale work being done for routes and drop stores out of CT.* 

That is NOT the same as the sales tax, which only applies to retail work and service provided to CT residents. Sales tax is a tax directly on the consumer and is collected by the company at the retail locations. If you have compliance questions, contact Peter Blake at the NEFA Office: 603-635-0322.



## Fall Fest '19 Hotel Selling Out: Register Now



THE NEFA BOARD RECENTLY VOT-TO BRING FD FALL FEST '19 TO THE AC HOTEL IN WORCESTER, MA. THE **PROGRAM** WILL BE ON THE WEEKEND OF NO-VEMBER 15 - 17. 2019.

"We are really excited about the new loca-

tion", offered Peter Blake, NEFA Executive Director. "This is a brand new, European designed hotel built in 2018. The facilities are well designed, the event space is perfect for our needs, and the location is in the heart of NEFA. Easily accessible for everyone."

"I really can't believe the metamorphosis of Worcester over the past few years," continued Blake. "It is amazing how much the area has changes since we were here with our trade shows 14 years ago. The entire downtown area has been renovated. There are some chic nightspot and unique dining opportunities and some very upscale restaurants. Everything from craft brew pubs to

comedy clubs to high-end steak houses. Worcester is becoming a popular destination."

NEFA promises the same high caliber management conferences as they have had in the past with new speakers, top-notch workshop leaders including the popular "Drycleaner Spotlight" program, and discussions focussed on timely topics everyone needs to hear.

"I look forward to this weekend all year," offered Joel Biene-Amie of New Process Cleaners in NY. "I have been to everyone, and I get so much out of the conference and the people. I have learned a lot, made some great connections, and when I get back to my plant, I institute changes. I am very grateful NEFA gives me this opportunity to learn so close to my plant."

NEFA has already locked in a special room rate of only \$149/ night based on double occupancy. Reservations can be made by calling the hotel directly at 774-420-7555 or by emailing Robin Tasca at rtasca@colwenhotels.com. When emailing please reference the NE Fabricare Conference and include your name, company name, dates requested, and your phone number, and method of payment. If you have any difficulties making reservations please call Peter Blake at 603-635-0322 for assistance.

For Fall Fest updates: visit www.nefabricare.com

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## Insurance Archeology Can Protect Your Business

Written By Jeff Carnahan, LPG President, EnviroForensics



ONCE I MET WITH A DRY CLEANER WHO SAID HE HAD GONE TO THE AT-TIC IN SEARCH OF HIS OLD BUSINESS PACK-AGE POLICIES.

He explained that he had no idea before visiting an attorney that these old expired insurance policies could be of

any use to him. Since they were package policies, they contained multiple lines of insurance. Parts of the policy provided coverage against damage to his building, against break-ins, storm damage and even workers compensation coverage. As far as he knew all of this coverage had long ago expired. Why would he still have copies of these old policies? There was no reason, he thought, that he would want to have kept them. They would have to be in a box or two that he had neglected to put in the dumpster.

## LEARNING THE VALUE OF OLD LIABILITY **POLICIES IN ENVIRONMENTAL CLEANUPS**

He had been told by his attorney to look for that part of the policy that addressed damage to the property of others. Not damage to others he might do in his delivery van. That was covered under the automobile insurance section of the policy. Rather, it was the part of the policy that covered his customers (the slip and fall coverage) that he was looking for. His attorney had told him that part of the old package policies could provide him the coverage he needed

now to address the environmental contamination on his property from perchloroethylene (Perc) spills below ground that had occurred years earlier.

## THE IMPACT OF PERC SPILLS WHEN REFINANCING A PROPERTY

It was these Perc spills that apparently had caused all the trouble. The landlord, a strip mall owner, had been refinancing and the bank required that he conduct a simple environmental audit that had included soil sampling. The samples had shown Perc in the soil at his end of the strip mall. The landlord was going to have to clean this up to get his refinancing. The cleanup would be expensive and the dry cleaner was expected to take care of the bill because he was the one who had accidentally put the Perc into the soil over the many years of his operation there. The attorney had assured the dry cleaner that this was indeed legal. The law in his state required that "the polluter" remove the pollution or at least reimburse

the landlord if he had to have it done. Up until this time, the dry cleaner had not considered himself a polluter-it was a new role he was going to have to get used to before this nightmare would be over.

## UTILIZING OLD CGL POLICIES TO FUND ENVI-**RONMENTAL CLEANUP**

His attorney had explained that in his state, as in most states, it took policies issued before 1986 to pay for environmental investigations. This was because the later policies contained pollution exclusions that the courts in his state recognized as barring coverage for Perc spills. Paying the landlord's environmental experts was likely to be too great for the dry cleaner to handle. After years of operating a successful business, he had significant savings, but these ongoing costs could deplete that savings account in no time. He may even need to consider bankruptcy unless he could find those insurance policies issued before 1986, and successfully file claims that would require his insurers to step in and defend him.

## CALLING IN THE INSURANCE ARCHEOLOGIST

Digging around in the attic, he succeeded in finding one collection of old policies, but these policies dated only to the late 1990s. Telephoning the insurance agent identified on the policies, the dry cleaner found that that insurance agency was no longer in business. Despairing, he reported his lack of success to the attorney, prepared to discuss bankruptcy instead of insurance recovery. However, the attorney suggested another option. He suggested that the dry cleaner hire an insurance archeologist to see what insurance might be located elsewhere.

Continued on page 8



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## ENVIRONMENTAL REMEDIATION REPORT...

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backward Working from the earliest insurance policy, the insurance archeologist was able to discover that another insurance agency had purchased the defunct agency's book of business prior to closing.

Contacting that insurance agency, the archeologist found that old policy files no longer existed, but that the agent would permit him to review his old accounting files. A review of these files identified some premium notices issued to the dry cleaner in 1985. These notices identified the policy numbers, dates and insurance carrier.

The insurance archeologist provided a specimen policy issued by the same insurance carrier to a different dry cleaner in his state from the 1985 policy period. This policy had a pollution exclusion on it but that exclusion, the attorney advised, was not a bar to coverage as long as the Perc releases had not been intentional, and had been "sudden and accidental."

Using the premium notices and specimen policy together, the dry cleaner's attorney was able to file a claim with the insurance company. The company stepped in to defend the dry cleaner, paid his attorney fees and paid the landlord's environmental experts.

## THE MORAL OF THE STORY

Don't give up. Get some professional help and look under every rock. Ask your attorney about how insurance archeology can help you locate the records you need to defend against environmental claims

To find out if you have historical assets, contact us for a Confidential Insurance Archeology® consultation.

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## **NEFA Announces New MA Boiler License Program**



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DRYCLEANERS
HAVE "SPECIAL
LICENSE TO OPERATE OR BE IN
CHARGE".

Once you obtain your initial license, in order to renew them, you have to complete 6-hours of continuing education.

A licensed employee must be on hand at all times the Boiler is in operation, so in reality you will have to have at least two licensed employees for most plants. There are two designations: "In Charge" and "To Operate", and for all practical purposes, you should have the licensees hold both designations.

Be forewarned, these special licenses are location and boiler specific. If you get a new boiler, or if you change locations (includ-

ing moving between stores) you must obtain a new and separate license. They are not transferable. NEFA has recently partnered with Richard Feeney of RTF Consulting to develop a continuing education course to renew Special Boiler Operator Licenses, and to provide assistance in acquiring licenses.

#### ARE YOU PROPERLY LICENSED?

"We are seeing a disturbing lack of compliance", observed Peter Blake, NEFA Executive Vice President, "and I believe one of the biggest reasons is the complexity of getting the licenses, and the exorbitant costs of the retraining programs that have been offered in the past. Some programs for continuing education can range over \$1,000/person. The NEFA program is far more economical and convenient: We come to you!"

Contact Peter Blake at NEFA for assistance: (603) 635-0322, peter@nefabricare.com. The new program will help applicants learn proper boiler procedures, how to care for your boiler, and will help train for the State Exam. The program features in-plant, personalized training for your specific boiler. Arrangements can also be made to be present for the on-site exam from the fire marshal office.

If you don't have a license -- contact NEFA today!



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