



# THE Messenger

## Businesses Reporting Dramatic Drops in Sales and Revenue



### SUPPORT YOUR LOCAL DRY CLEANER

looking to re-open and get the economy back moving forward, our industry is in for a long recovery period. We have worked tirelessly to make sure we were deemed “Essential Services” and allowed to continue to operate in every state. If there is no demand for services, however, it is a constant struggle to even keep doors open.”

### COMMUNICATION IS EVERYTHING

MAC and DLI have acted swiftly and strongly to support our industry and develop open lines of communication for members to share their experiences with each other. The opportunity to disseminate information as quickly as it was available was a critical. DLI’s new Facebook Group was formed to help provide instant response to member questions and concerns and has proved vital. Weekly membership conference calls were set-up with every region in the country to help get, share, and explore issues and experiences.

“In these unprecedented times,” concluded Blake, “we knew accurate information was needed immediately. Just like we were counseling our members to do -- we needed to reach out to our customers and let you know we are here for you. We started developing tools immediately to help you communicate with your customers, and to help promote your business and let your community know you were open -- and we haven’t stopped since.”

We keep both [macassociation.org](http://macassociation.org) and [dlionline.org](http://dlionline.org) up to date with all the latest information and links to help you survive these challenges. As we look to the future, we will continue to provide you with information, marketing assistance, financial advocacy.

IT HAS BEEN ABOUT 6 WEEKS SINCE THE FIRST “STAY AT HOME” ORDER WAS ISSUED. IN THAT TIME, BUSINESSES REPORTED TREMENDOUS LOSSES THROUGHOUT THE MID-ATLANTIC REGION. MOST CLEANERS HAVE REPORTED LOSSES OF 80 - 85% OF BUSINESS OVER THE COUNTER, WHILE PICK-UP AND DELIVERY ROUTES FARED ARE FARING SLIGHTLY BETTER WITH DROPS AVERAGING 50 - 60%.

“This is unlike anything anyone has ever seen,” observed Peter Blake, MAC Executive Director. “Even with states

MARCH/APRIL  
2020

### IN THIS ISSUE

Executive Director’s Report: Looking at the “New Normal” .....	2
Dazed and Confused: Funding Causing Concern and Aggravation .....	4
Environmental Report: Reflecting in the 2008 Recession .....	5
MAC Focuses Efforts on Webinars and Remote Learning .....	6
Facebook Group Proves Invaluable for Member Communication.....	8
New Social Media Program Helps Members .....	9
DLI/MAC Conference Calls Highlight New Ideas .....	9
Allied Trade Members .....	11

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## EXECUTIVE DIRECTOR'S MESSAGE...

# What will the "New Normal" Look Like?

THE WORLD HAS TURNED UPSIDE DOWN, AND LIFE HAS CHANGED FOR EVERYONE. I THINK THIS WILL LEAVE MARKS ON ALL INDUSTRIES INCLUDING OURS. THERE ARE SOME CHANGES THAT ARE HERE TO STAY. WE NEED TO RECOGNIZE THEM AND BE PREPARED TO MOVE FORWARD.

I have no idea how long this will last or when we will see the economy moving again, but one thing I do know is that we will get through this. We will change and we will have to adapt to some things that will be different. I know we will be stronger, and we will do it together.



*Peter Blake,  
MAC Executive Director*

I think we can already see some of the immediate changes that will have a lasting impression on our industry.

## PICK-UP AND DELIVERY & WASH AND FOLD ARE VITAL

Before this pandemic no one had ever heard the term "social distancing" but now it is part of our everyday vernacular. Stay safe, no contact, no unnecessary interaction with people. Two months ago I was with a group of drycleaners lamenting how reliant we are on technology and how society is losing its human touch. Now it is the norm and it is here to stay for a long while. Its not changing -- so we have to.

What does that all mean? Less professional attire. Less business meetings. More working from home. Less errands. We need to recognize that and capture it. Cleaners all over the country have had to adapt. If you weren't doing wash & fold -- today you are an expert, because you have to be. You may not have wanted to expand into that market, but necessity is the mother of invention, so you have had to figure it out.

Don't offer pick-up and delivery? Now you have to. People aren't leaving their houses. They are not "stopping by the cleaners" on their way home from work. Routines are disturbed and life for everyone is upside down. So again, you need to not only figure it out for now, but PLAN FOR THE FUTURE.

While we have probably already found ways to offer these service today, I urge you to perfect them, because the demand isn't going to go away. These changes are here to stay for the foreseeable future. We recognize that need and are developing education programs to help you learn the business.

## COMMUNICATE IN EVERY WAY YOU CAN

I have always preached the need to e-mail market. I have always heard push back from businesses that say people don't want or use email. If there is one thing this pandemic has taught us -- we need to establish multiple vehicles to contact customers. Email, phone, text, Social Media. Those who had already established those programs were FAR ahead of the competition. Far too many cleaners were left scrambling for ways to reach out and let people know they are "Essential".

If you haven't developed an email or social media strategy, or looking for help -- contact me ASAP and we can work together.

**Peter Blake**

MAC Executive Director  
(617) 791-0128

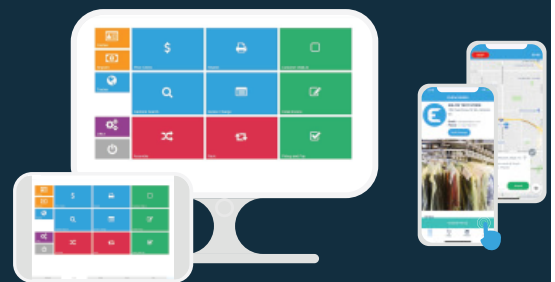
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# Dazed & Confused: Funding Sources Causing Concern and Aggravation



**A MONTH INTO THE 2020 COVID-19 PANDEMIC AND THE RESULTING ECONOMIC SHUTDOWN, AND SMALL BUSINESSES THROUGHOUT THE COUNTRY ARE STILL LOOKING FOR THE ASSISTANCE EVERYONE WAS PROMISED.**

Small businesses who jumped on the early “Economic Injury Disaster Loans” (EIDL) were promised \$10,000 in emergency funding. The SBA touted payments within 3 - 5 business days. Thirty days in and they are still waiting. Checks are just now coming into the Mid-Atlantic Area.

Small businesses were then told not to worry -- the Payroll Protection Program would be a great benefit, and will provide substantial relief. The program was designed to assist small businesses in keep their staff employed and provide additional resources to help alleviate rent, mortgage interest, and utility costs. On face value, a great program. Rather than wide scale layoffs, and employees economically suffering through this pandemic, employers can now reward their staff.

However, the same measure that created the PPP, also enacted the Pandemic Unemployment Assistance (PUA), which supplemented the state unemployment payments with an additional \$600/week from the federal government. The result? Many production workers and retail staff were now making twice as much on unemployment than they were by working. Business owners who thought they would be seen as compassionate and committed to their employees by keeping them employed through all this, are now the villains. Keeping people employed is actually COSTING people money, and many employees are expressing their disappointment.

“It all sounded so great,” voiced Peter Blake, MAC Executive Vice President, “but when the details started to be released, we all learned what a nightmare it would become. The program was

put together in 5-days and applications were made at break-neck speed. In their rush to get something meaningful passed, many of the details were left to later to figure out.

Small businesses (and some not so small businesses!) all rushed to apply for the loans as soon as they became available because money was ‘first-come, first-serve’ and those who waited risked not getting funded. When the program ran out of funding, a second round of funding was announced and that was expected to only last a few days. With many of the applicants from the first round already in line because they missed out on the initial round, there was no time to waste in applying.”

Current loan guidance states that the PPP Loans must be used for 75% payroll purposes and 25% on rent, mortgage interest, or rent. In order to be “forgiven” the borrower needs to re-establish the same payroll and employee count as pre-covid, and spend the money within the 8-weeks following receipt of the funds.

Many of the early applicants may be half way through their PPP funding before they even learn the final rules regarding the forgiveness of the loan.

“The loans are generally believed to be forgivable,” cautioned Blake, “but the rules for that forgiveness are still not finalized. Current rules are making borrowers pull their hair out, and their heads spin. You have to re-hire employees who are laid off and don’t want to work, to come in and work even though there is no work to be done. It is maddening, and frustrating for the business owner. What is seen as a great effort to help small business is quickly losing any luster and a most of its appeal.”

## THERE IS TIME TO MAKE CHANGES: ACT NOW!

MAC and DLI have learned that there is a public comment period on the PPP Forgiveness guidance and there is still time to make our voices heard.

MAC and DLI have started a letter writing campaign to help voice our concerns over the PPP forgiveness rules. We are looking for two changes:

1. Reset the Employee Count to a more reasonable 50% of pre-covid staffing levels
2. Allow the PPP funding to be used over a 12 or 16 week period rather than the prescribed 8-weeks.

Visit [www.macassociation.org](http://www.macassociation.org) and [dlionline.org](http://dlionline.org) for links to where you can submit your comments and a draft of sample comments you can use.

Then use the information from those comments and send it to your Senators and Congressmen. We all need to work to make this loan program the benefit everyone was promised. This is your chance to make your voice heard.



# Reflections on the 2008 Recession & Covid-19

Written By Jeff Carnahan, LPG President, EnviroForensics



AS I WRITE THIS LATEST ENVIRONMENTAL REMEDIATION REPORT, WE ARE ALL WATCHING AND PARTICIPATING IN SOME PRETTY TURBULENT TIMES RELATED TO COVID-19.

Outside of the fears related to our personal health and our loved ones, the specter of looming economic instability

over the coming months has added insult to injury. I know many owners and operators of drycleaning businesses are concerned about reductions in customers, forced closures and the overall public response to a perceived inevitable recession. Like many of you, I'm concerned about an economic downturn; but also, like many of you, I remember what we went through back in 2008. Our team saw first-hand how a major recession impacted the environmental cleanup process, our clients, and ultimately our own business. I want to share my reflections on what those economic impacts looked like. It's not peaches and cream, but there is hope.

The Great Recession of 2008, or the "Sub-Prime Mortgage Crisis", began completely differently than this new financial crisis, but the initial result will be the same: a period of high unemployment, unstable markets, and lower profitability. We are seeing government bailouts and tax relief programs to bolster businesses during the inevitable downturn. Financial analysts are proposing that the next steps in the COVID-19 response will determine if the recovery from this next recession will be similar to the four-year climb we saw after 2008. Likewise, the level to which this next recession impacts your environmental cleanup plans, and how those considerations impact your business' bottom line can be influenced by your attention to it now. Other business matters may take priority during economically turbulent times, but that could be detrimental from what we learned in the years following the 2008 crisis if a recession continues to take shape.

## THREE TAKEAWAYS FOR DRYCLEANERS FROM THE 2008 RECESSION.

### 1. NO REGULATORY REPRIEVE

If you are currently in the process of an environmental project, you can expect that the regulatory agency won't back off during an economic downturn. To them it doesn't matter whether or not you are having business problems.

Government employees, such as those at the state or federal environmental agency, are like any other worker. When unemployment is increasing or at a high level, they get fearful for their job and they buckle down to be seen as high performers to their supervisors. Since they work for a regulatory agency, buckling down means increasing their level of regulation and oversight. We did see several hiring freezes with agencies, but we did not see layoffs.

So, in fact, after 2008 we actually saw a net increase in regulatory demands. The result of the increased regulation was an increase in the annual cost of ongoing environmental projects. We also saw an increase in fines and penalties being imposed for lack of compliance with regulatory demands. This may be an involuntary result of increased financial pressures within the agency, where fines and fees are a source of agency income. I'm not suggesting that this was a calculated strategy; but rather the net result, and that's what we saw. Don't expect a reprieve from the need to continue your environmental investigation and cleanup process during a widespread economic crisis.

### 2. AN INCREASE IN DEMAND FOR TROUBLED ASSETS

As soon as the economy hit bottom after 2008, we saw an increase in the number of investors looking to capitalize on depressed real estate. Initially, the focus was on properties that had been foreclosed upon by lending institutions after the owner defaulted on the mortgage. Unfortunately, we did have clients who had lost their properties that way. In addition to the foreclosed properties being bought up, we also saw an increase in the number of owners who were willing to sell their properties to at a discount.

Regardless of the reason, when there is a commercial property transaction, especially of a drycleaner property, the Phase I and Phase II due diligence process is performed, and environmental contamination issues come to light. While a truly motivated purchaser is typically willing to spend the money upfront to conduct the assessments, the owner and/or operator of the drycleaner will be the identified responsible party for any impacts found.

If the responsible party doesn't have the financial means to address those impacts, the deal may fall through and the seller won't get the benefit of the sale, or the buyer may use those impacts as leverage to lower the price. We've seen properties sold for an extremely low price when the owner is seriously cash strapped. Your plans don't include being in either of these categories, but don't know how severe this next recession will be or how long it will last.

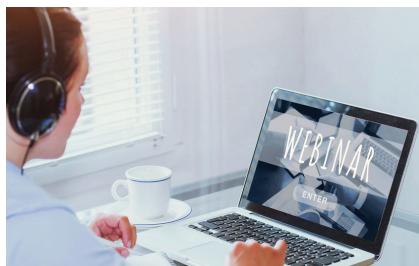
### 3. A FOCUS ON ALTERNATIVE FUNDING SOURCES

Based on the multitude of factors discussed above, as well as the overall tendency to tighten belts during downturns, we saw an increase in the number of businesses looking for creative ways to offset losses. One great example we saw is delivery businesses adding fuel surcharges to their fees. We saw things like the technology surcharges that pop up on invoices from vendors who heavily utilize software in their services. Companies were attempting to look for any way possible to pass on costs to their customers.

Mostly, this was in the business to business (B2B) space, and not so much in the business to consumer (B2C) space. Many drycleaners in the B2C world know how damaging it can be to pass costs on to their customers if not nuanced gently. The point is that we saw our clients looking under the corner of every rug and behind

Continued on page 10

# MAC Focuses Efforts on Webinars and Remote Learning



LAST ISSUE, MAC ANNOUNCED ITS INTENT TO PARTNER WITH CCA, NEFA, PDCA, AND SEFA TO PRESENT A SERIES OF WEBINARS.

While we are continuing that effort, we have consolidated our efforts with DLI to bring a consistent menu of programs to help cleaners cope with today's challenges.

The first program in the series was slated to be "The Secrets of Finding and Hiring the Right People" presented by James Peuster of 21DC and The Route Pros. Since this was scheduled right at the outset of this crisis, we changed the topic to focus on ways to cope with the numerous challenges facing every cleaner. The workshop was a huge success, and has led to even more programs over the ensuing weeks.

With all the confusion over the FFMLA and CARES Act, we then developed a series of webinars to help our members understand the complexities of the new funding mechanisms. We arranged for a series of webinars with PuzzleHR a human resource firm. They have weekly programs for their customers that they invited our members to join. They then followed those with weekly webinars for DLI members specifically covering drycleaners and launderers questions. They have been instrumental in helping our members navigating the murky requirements of the PPP and other critical funding programs like EIDL Loans, Employee Retention Tax Credits, and the Unemployment Issues.

"PuzzleHR has been a terrific resource for our members," observed Peter Blake, "and without them I fear our members would be lost trying to understand these complex issues. With all the uncertainty revolving around forgiveness parameters, and tracking metrics -- I would strongly advise using a firm like them to help you protect yourself."

PuzzleHR has agreed to work with special pricing for all MAC/DLI Members and will not require the standard one-year minimum contract.

The next webinar in the series featured Sandy Seay, of Seay Management Consultants who DLI has on retainer for member questions and inquiries. Sandy explored recent complications with employee/employer relations. He explored wage and hour issues, FFMLA requirements and exemptions, and discussed the recent Pandemic Unemployment Assistance and how it will affect you and your employees. The program was extremely valuable and informative.

The most recent webinar featured Rita Foley of Regency Clean-

ers in NC who shared her experiences with Wash-Dry-Fold and how she has utilized this market to help grow her business. Her program was attended by over 135 people and ran over an hour after all the questions and answers.

"This was great," offered Steve Chambers, a DLI Member from Georgia. "I have been studying the potential of expanding this part of our business and it was really eye-opening. I am so grateful we have access to programming like this. I am really interested in learning more."

## WHAT LIES AHEAD

James Peuster is currently developing an Introduction to Route Development for cleaners who are just getting started in delivery routes.

Peter Blake will be doing a Social Media Program demonstrating how to use the new marketing materials from DLI, and how to maximize your electronic footprint.


We have more programs under development, and are interested in any topics you would like to see covered. For more information or suggestions, contact [peter@macassociation.org](mailto:peter@macassociation.org).


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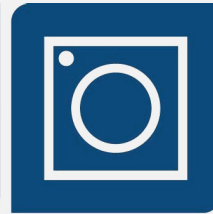
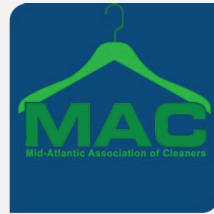
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## DLI Facebook Group Proves Invaluable for Member Communication



RIGHT AT THE BEGINNING OF THE NATIONAL CRISIS, MAC STARTED A FACEBOOK GROUP FOR MEMBERS OF NEFA, SEFA, MAC AND CCA LOOKING TO PROVIDE A

FORUM FOR MEMBERS TO SHARE QUESTIONS, CONCERNS, AND EXPERIENCES AS WE ALL TRY TO ADAPT TO THE NEW REALITY IN FACE OF THE PANDEMIC.

We never envisioned how important this would become, or how badly it was needed. It became clear pretty quickly that this needed to a DLI Community and we needed to really expand the focus, so we transitioned the group to DLI. In a weeks time there were almost 400 members and it has grown to almost 600 now with members from all over the world.

The group has been extremely interactive and has provided members with an ability to connect with other members. It has enabled DLI and MAC to be more responsive to all concerns and provide

up to the minute updates on the issues critical to members.

### DLI LIVE STREAMING IN FACEBOOK

The group has also provided a great opportunity to provide convenient educational opportunities.

International Marketing Expert, Brian Rashid, was one of the first programs to be hosted in the Group. He volunteered his time to do a one-hour, live Q & A on "Branding Your Business During the Covid-19 Crisis" and it was a huge success. Over 80 people signed on to watch live, and many more have gone back to watch the recording.

DLI is setting up a series of training programs that will be hosted in the group Live Streaming on Tuesdays at 1:00 pm Eastern Time.

The first program featured Brian Johnson doing an introduction to spotting. The program is a great way to help cross train your employees and to provide some great reinforcement to best practices.

The programs will be recorded and will remain available in the Facebook Group. If you haven't joined yet visit [macassociation.org](http://macassociation.org) for the link to join.

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## New Social Media Program Helps Members



DLI HAS STARTED OFFERING NEW SOCIAL MEDIA MARKETING MATERIALS FOR ITS MEMBERS. POSTS LIKE THE ONE DISPLAYED HERE WILL BE AVAILABLE FOR ALL MEMBERS ON THE DLI MEMBERS ONLY SITE.

In answer to some of the consumer changes in the marketplace, DLI is looking to provide members with more assistance and tools to promote your services. The early emphasis is on laundry and Pick-up and Delivery, because that is where we see the most need.

“These are some great pieces,” offered Peter Blake, “and I think they will prove to be timely and effective. We always make a big push to market to your current customers, and I know most cleaners are doing a great job of that. With the severe drop in walk-in customers, and the recent trends towards casual dress, I think it is imperative we change our marketing strategies to match the cur-

rent landscape of the industry. We also need to get out in front of the community as a whole, not just current customers. Social Media Marketing can be a very useful tool.”

Weekly updates will consist of 3 new images for both social media and printable hanger tags/brochures. All the images are available for download and have space for including your logo. You can have the hanger tags printed at a local printer or any host of online services. We are asking everyone to help promote the hashtag: **#RelaxStayClean** and include it whenever posting the images.

### HOW TO USE IMAGES EFFECTIVELY

“Facebook and Instagram advertising can really make a difference”, offered Blake, “and I am developing a FREE webinar for members to learn how to use the DLI graphics. The webinar will show how to download the posts. Then how to import into an editing software to put on your logo, and then post on Facebook. We will then explore the ‘boosting’ options within Facebook to reach out to your local communities.”

If you would like to include other topics or if you have any questions you would like to include in the workshop, let us know. For more information on this program or details on the webinar, contact Peter Blake at 617-791-0128 or [peter@macassociation.org](mailto:peter@macassociation.org).

### NEW MAC MEMBERSHIP BENEFIT...

## DLI/MAC Conference Calls Highlight New Ideas



DLI AND AFFILIATE CONFERENCE CALLS LEAD TO GREAT DISCUSSIONS AND IDEAS.

One of the first things people are looking for when they find themselves in the midst of a crisis like this is to know they are not

alone. With that in mind DLI was quick to set up a series of conference calls regionally throughout the country and invite members to participate in the calls. Each affiliate group, like MAC, was asked to help coordinate the calls and participate.

“This was NOT designed as a DLI educational opportunity,” offered Mary Scalco, DLI Executive Director, “but rather a way to allow our members to express their concerns, questions, experiences, and yes, even fears. We wanted to facilitate a member-to-member sharing vehicle, and to keep fostering these discussions continually. Our members are some of the greatest minds in the industry and it is really inspiring to hear them sharing and helping one another. It was very clear from the very first call -- people un-

derstood they weren’t alone. They had a support network greater than they could ever imagine.”

There is no set agenda for the calls, and the topics have ranged from how to contact customers, to should we reduce hours, to should we keep open. Members are sharing their ideas and helping others to see what has worked. In response to letting people know we are open and operating, were had members sending ideas from all avenues. This simple sign on this article was shared by a member, and she has received a positive response from her customers and they are helping her market her delivery service.

Members shared their policies on cleaning first responders uniforms for free or greatly reduced prices. Not enough work to keep busy? Why not get more garments and use the opportunity to help the community?

“These calls are so important,” offered Peter Blake, and they leave you with a great sense of optimism. I am humbled by the resilience of our members, and the strength they are showing. I am confident these calls will continue to help people as we come out of this pandemic and we try to return to some semblance of normalcy. I am inspired to work even harder to help you succeed.”

Visit the Members Only section [DLIonline.org](http://DLIonline.org) for the latest ideas!

# Lessons Learned from 2008 Recession

Continued from page 5

every couch cushion to find that extra source of income or savings to help get them through until the market rebounded after 2008.

## A GLIMMER OF HOPE

There was one thing that we did not see change during the Great Recession of 2008 and its recovery that helped thousands of businesses and drycleaners: old commercial general liability policies.

This was a big deal for a lot of people because old insurance policies can be used as financial assets for businesses. Whether businesses were looking for help in fending off increases in regulatory demands, in maintaining the value of real estate investments, or just looking for extra cash, they increased their desire and willingness to look for their old insurance policies. A lot of things are impacted by a recession, but one thing that is rarely affected is case law. Your state's case law requires insurance carriers to honor these old commercial policies to the interpreted extent.

You may be wondering "Is it worth your time to look for your old commercial general liability policies now, before things get too wonky?" If you don't have any luck, you can hire professional help to perform insurance archeology and hunt them down. Not only are old insurance policies important during tough times but being fully covered for current operations is important as well. While I'm not in the insurance business, we've all been saved by an insurance policy a time or two, either professionally or personally. Now is an important time to look at your old coverage and

your current coverage, evaluate your deductibles and limits, and make a call to your current carrier if you feel like you wouldn't be able to take a hit should an unforeseen event transpire. There are many dedicated agents and insurance companies that have supported the drycleaning industry through the years. I'm sure they would be happy to help you figure things out.

As a final thought, the most important takeaway that we saw in the drycleaning industry during the last recession was that the industry came together to support each other and produce creative ways to weather the storm. Operators, vendors, suppliers, and allied trades worked side by side for the benefit of the industry. The time is now for a repeat performance on that track. We're all in this together, no matter how trying the times ahead become.

Do you have any questions? Send me an email at [jcarnahan@enviroforensics.com](mailto:jcarnahan@enviroforensics.com) or fill out our contact form. .

## ABOUT THE AUTHOR

Jeff Carnahan is a Licensed Professional Geologist (LPG) with over 20 years of environmental consulting and remediation experience and is currently serving EnviroForensics® and our clients as President. Jeff has contributed to the success and growth of EnviroForensics through strategic market analysis and corporate risk management, as well as encouraging and upholding the superior level of technical expertise found at EnviroForensics.



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