



THE Reclaimer

Join the SEFA Board for a Free Meet & Greet in Florida



THE NEXT SEFA BOARD MEETING IS SET FOR NOVEMBER 2, 2019 AT THE GAYLORD PALMS HOTEL IN KISSIMMEE, FL. THE BOARD AND COMMITTEE MEETINGS RUNS FROM 9:00 AM - 12:00 NOON.

All members are invited -- and encouraged-- to join the meetings. Key discussions will revolve around education, membership, services, and of course the upcoming SDLS 2020 held at the same location.

The Board meeting will be followed by an Afternoon Roundtable from 1:00 - 3:00, a

tour of the Gaylord Convention Center Property at 3:00, and then the Board will be having a dinner at a local restaurant.

JOIN US FOR A FREE MEET & GREET ROUNDTABLE!

SEFA is also starting a new program: Meet & Greet Roundtable with the Board. Each Board Meeting will feature a presentation and open discussion on "Industry Best Practices". This Roundtable will feature a discussion on effective Social Media Marketing approaches, ways to promote your business, and ways to build a strong business team.

Norman Way, Vice President of Puritan Cleaners, will explore some of their key concepts for marketing, team building, and investing in your company personnel. Puritan Cleaners is renowned in the industry as one of the most progressive companies when it comes to both team building and unique marketing strategies.

"I am really excited about this program," expressed Rhonda Eysel, SEFA President. "I really love learning from other drycleaners about how they have become successful. I also enjoy when we can all share ideas, thoughts, problems -- and solutions. This is one of the hidden benefits we have all gotten from being on the Board, and this program builds on it. By bringing in successful drycleaners from other regions, we are gaining valuable insight into how the industry is changing, and how we can take advantage of these opportunities."

The program will run from 1:00 - 3:00 on Saturday, November 2 at the Gaylord Palms Hotel. The program is free to all members. If you are interested please contact Peter Blake at 617-791-0128 or by email: peter@sefa.org.

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PRESIDENT'S MESSAGE...

Is Your Business Changing, and How are you Adapting?

I AM SURE YOU ALL ARE FEELING THE SAME PRESSURES AND SAME CHALLENGES WE ARE. HELP IS HARD TO FIND AND KEEP. OVER THE COUNTER VOLUME IS DOWN. WE ARE SEEING LESS OF THE TRADITIONAL DRYCLEAN ONLY GARMENTS IN FOR PROCESSING.

I know we are not alone with those challenges. Our business has had to face those challenges and realize there are opportunities. We have had to look at the landscape and try and pinpoint areas where we can do better, and reach more people.

For us, one of our key areas of growth was a contract with the military base near us. It was an unbelievable amount of work, and a prolonged process to get the contract. We were pretty discouraged through the process wondering if we were doing the right thing -- but we did it, and it has been a huge boon for our business.

Now my main headaches are finding personnel and employees capable of doing the work. Like I said before, we all share those challenges.

What are you all doing differently? I know we are looking at increasing wash-dry-fold. This is a growing service in our area. We are starting to gear our marketing towards the working families and enticing them to outsource their chores and create more family time. I would really love to hear some of the changes and new opportunities my fellow drycleaners are making.

BOARD MEET & GREET

As you see on the front page, we are trying a new program. When the Board meets, we are looking to bring in a notable drycleaner from another region to discuss best practices as part of an open discussion.

I have gained so much knowledge and experience through my Board participation over the years, and wanted to develop a way to share that with all our members. The program is free for members to attend. It is a chance to learn and share ideas.

The SEFA Board moves its meetings between all the states in the region, so we will hopefully come to a city close enough for you all to join in. It is fun, social -- and professionally rewarding!

Lastly -- we do have openings on the SEFA Board and are looking for people from South Carolina, Tennessee, and Georgia that want to get involved. If interested please reach out to me directly or call Peter Blake at the SEFA Office to learn more.



*Rhonda Eysel,
SEFA President*

Rhonda Eysel

Master Kleen Dry Cleaners

(706) 323-7774/ Rhonda@masterkleen.net

Sudden Plant Closing Affects Members

AS MANY OF YOU ARE AWARE, SHERMAN LEATHER CLEANERS, A LARGE LEATHER AND SUEDE WHOLE-SALER FOR PORTIONS OF THE SEFA AREA RECENTLY SHUT THEIR DOORS AND CLOSED THEIR BUSINESS WITHOUT WARNING. THIS LEFT MANY MEMBERS IN A BIND AS THEY STILL HELD NUMEROUS GARMENTS ON THEIR PROPERTY AND WITH NO WAY TO RETRIEVE THEM.

This article below is reprinted from Cleaner and Launderer Maga-

zine and highlights the way to protect yourself in events like this. The company has filed for bankruptcy and for many there has been little success in retrieving the garments that were sent to them.

Members are faced with filing insurance claims on their own liability policies -- with some being told they do not have coverage. Please review the article below to properly protect yourselves in similar situations.

In the meantime, SEFA is working to assist members affected by this situation. If you need help, contact Peter Blake at the SEFA Office: peter@sefa.org or 617-791-0128.

A Certificate of Insurance Can Save You From Paying Unnecessary Claims

Written By Jackie Smith, Henderson Insurance (Columnist for Cleaner & Launderer Magazine)



RECENTLY, I HAD AN INSURED CALL AND ASK "MY LANDLORD WANTS ME TO PROVIDE A COI. WHAT IS A COI?" COI IS SHORT FOR CERTIFICATE OF INSURANCE. LANDLORDS ALWAYS REQUEST THEM.

If you are doing work for hotels or other businesses, they

always request them. Below I will outline what a COI is and why it is so important for YOU to obtain them from contractors that are doing work for you.

WHAT IS A CERTIFICATE OF INSURANCE?

A certificate of insurance is a document used to provide proof of insurance coverage. It will contain information on the types and limits of coverage, the named insured, policy number and effective dates. It verifies that a business has active insurance coverage. This proof of insurance does not take place of the actual insurance policy.

WHO NEEDS A CERTIFICATE OF INSURANCE?

Certificates are usually requested by the opposite party in an agreement or contract. As I indicated above, your Landlord will definitely request one. If you are leasing equipment, the leasing Company will also request one. Quite often, these 3rd parties will also ask to be named as additional insured. YOU need certificates of insurance as well.

As a business owner, you need to protect your business. You have many independent contractors that you do business with. Do you

send your shirts out? Do you have equipment repair people work on your machines? Do you have a cleaning service that cleans your location? You must ask these contractors for a COI. This will protect you in the event the contractor is injured while performing the work for you. Your independent contractors must be insured.

I have one drycleaner who hired a mechanic to repair her pants press. In the process, a piece of metal came up and hit the repairman in the eye. After medical treatment, he lost eyesight in his eye. He filed a claim under the drycleaner's liability policy and received a settlement. Consequently, the drycleaner's policy was non-renewed and that drycleaner had to pay more premiums for the next 3 years.

We often get calls from an owner of an agency/drop store stating the plant that does their dry cleaning has ruined a garment. The plant will not take responsibility. It is important for you to have a COI showing that plant has coverage. If you have worker compensation coverage, it is imperative that you obtain proof of insurance OR the Insurance Company may charge your payroll for these contractors. Worse case, the Company could non renew your policy if you hire subcontractors who do not have insurance coverage.

WHO ISSUES THE CERTIFICATE OF INSURANCE?

The Insurance agent or Broker. Your subcontractor will need to contact their agent/broker for the COI. If your business needs to provide proof, you would call your agent/broker. Generally the COI can be produced quickly. At Henderson Insurance Agency, we have a 24 hour turn around (or sooner)

In the event you do not know what one looks like, there is a sample COI on the SEFA website. This should be a very important part of your insurance coverage. If you have any questions about COI, call your Insurance Agent and discuss it with him/her.

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Industry Advice, and Discounts

Dry cleaning news, marketing techniques and warnings on problem garments. Members have access to industry discounts, networking events and much more.

DLI-NCA 2020 Getaway Conference in Mexico



THE POPULAR DLI-NCA GETAWAY CONFERENCE IS MOVING TO PUERTA VALLARTA, MEXICO. THE LEADERSHIP CONFERENCE IS SCHEDULED FOR JANUARY 16-19,

ESTABLISH GROWTH STRATEGIES TO BUILD MORE PROFITS

David Winford is a Small Business Profit Expert and Business Coach who has helped small business owners achieve profit growth and build multimillion-dollar businesses since 1995.

Winford helps small business owners double profits and grow. His creative thinking and talent for simplifying sophisticated business strategies position him to help drycleaning business owners establish growth strategies and build business profits.

ABOUT THE RESORT

The family-friendly destination for the DLI-NCA 2020 Five-Star Brainstorming Conference, Jan. 16-19 is the luxurious, all-inclusive Grand Velas Riviera Nayarit resort in Puerto Vallarta, Mexico. The resort received a “five out of five” rating on TripAdvisor.com. Attendees will enjoy:

- Cocktail reception the night before the conference begins
- Award-winning spa and fitness
- Incredible dining and entertainment
- Activities for babies, kids, and teens
- Guest suites of 1,000 sq. ft. or more.

“The change to Mexico is also exciting,” concluded Blake, “and should allow more people to attend. This is a great opportunity to join together with your peers from around the country and share information and experiences. Some of the biggest benefits of these types of programs is the chance to unwind, make new acquaintances, and learn from each other. No matter where you are located, other drycleaners are having the same growing pains and same challenges you are facing. Sometimes, the best way to overcome these challenges is to explore them with your fellow cleaners.”

Attendees may also book trips off-site for snorkeling and scuba diving in the coral reefs or boat rides and kayaking. On land, attendees may enjoy the local shopping scene, zip lining through the forests, or hiking in the jungle, among other activities.

The associations negotiated reduced room rates for this property. All prices are for double occupancy. Room availability may be limited for days before and after the conference dates.

- Master/Parlor Suite: \$570
- 1 Bedroom Family Suite: \$710
- Wellness Suite: \$740
- Grand Class Suite: \$770

For more information or to register for this event, call DLI's Melissa Wagner at 800-638-2627.

AND IS BEING HELD AT THE ALL-INCLUSIVE GRAND VELAS RIVIERA NAYARIT RESORT.

“The resort is amazing”, observed Peter Blake, SEFA Executive Director, “and the program that is being put together is high-caliber. Members need to take advantage of this opportunity. The program sells out every year, so I urge everyone to register early.”

Three speakers are lined up for the DLI-NCA 2020 Conference, Topics were chosen based on survey responses from previous attendees and are designed to help drycleaning business owners identify opportunities in their businesses.

GLOBAL HOSPITALITY EXPERT TO SPOTLIGHT EXCELLENT CUSTOMER SERVICE

Peter Kressaty is scheduled to help attendees set their businesses apart through customer service. As Executive Vice President of the Forbes Travel Guide Global Partner Services Team, Kressaty is part of a team that scouts hotels, restaurants, and spas worldwide, searching for the best in customer service. When his team identifies properties as offering excellent customer service, Forbes invites the property to join its travel platform. Kressaty will share stories about what he has seen and learned in his global search for the absolute best customer experience and ideas to help attendees take their service to the next level.

THE EVOLUTION OF LEADERSHIP AND THE EMERGING MILLENNIAL GENERATION

Leadership styles must change to manage transitions in the marketplace for workers. In a few short years millennials will account for 46% of your employees and in less than a decade, millennials will dominate and comprise 88% of the U.S. workforce. Millennials are the largest generation in U.S. history and their impact on the economy will be immense. For companies to succeed, their leaders must evolve. This presentation will highlight the steps necessary to challenge and lead a new and uniquely different workforce. Attendees will learn how to expand their understanding by defining purpose and communicating differently.

John Dame has helped presidents and CEOs project their values into the corporate culture to reduce turnover. His success, particularly in minimum-wage factory settings can help drycleaning business owners retain top talent and cut turnover costs.

Philanthropy Vs. Marketing

Written by Peter Blake, SEFA Executive Director



MOST OF THE CLEANERS I KNOW DO A GREAT DEAL OF PHILANTHROPY AND COMMUNITY SERVICE WORK, BUT YOU SELDOM HEAR ABOUT IT. CLEANERS AND OTHER SMALL BUSINESSES ARE HESITANT TO MIX THEIR MESSAGES, AND I HAVE TO WONDER WHY?

Does the promotion or acknowledgement of a community service or support of a charitable organization lessen the effect or the benefit? Is there a fear people will look at their involvement differently because they are “receiving a benefit” from donating their time and/or financial support? I am confident when I say -- NO! It does not lessen your commitment or your generosity. It provides the efforts with a greater platform and raises the awareness.

One of the first lessons I learned in Association Management was the definition of Public Relations: Doing a good job, and telling people about it.” I have always taken that to heart and have tried to assist businesses in embracing that philosophy. There seems to be a hesitation for people to talk about themselves and the good work they do. Many times it is because the reasons they are doing it is not to promote the business, but to support the community. They don’t want people to question their motives. Other times, it is because the charity or endeavor is a personal rather than professional relationship.

Trust me, no one who receives your support is going to question your motives -- they are just going to be excited to have you help with the cause. More often than not, by you talking about it and promoting the service or program will entice other people to get involved. By spotlighting the programs that are important to you, and highlighting the work you do on their behalf can spur more people to join you in the cause.

I have a very good friend that is involved with “Relay for Life” which is a nationwide program fighting for cancer research. A great cause without a doubt. Through a personal email, he sent me information on the event including why he was participating and providing an opportunity to support him. When I asked him if he sent it out to his customers in his email newsletter he was taken aback. He felt his customers would be put off by his solicitation. As a friend, a customer, and a member of the community I disagreed. I believe the opposite is true: his customers would be proud of him, many would choose to support him in the event, and the community is better off. More awareness and a greater opportunity to raise money. I helped him craft an email that we sent to his customers and it was a great success.

This is not a unique story. I have helped others with charity bike

rides, clothing drives, Boys and Girls club events. Be proud of your community involvement and showcase your commitment! Don’t be afraid to promote your involvement.

I know you are not doing it to get more business, but sometimes relating to people in the community, and sharing experience can build a better relationship -- that can lead to more business. That is okay, and a great ancillary benefit.

WHAT COMMUNITY RELATIONS PROGRAMS DO YOU SUPPORT?

I would love to hear about the work you do in your community. “Read to Ride”, Coat drives, new suits for unemployed, Big Brothers and Big Sisters programs -- the list is endless. I want to hear what you are involved in, and we can possibly highlight these programs in future articles here, or on the Association Facebook page.

Do you need help promoting these events? Not sure where to start or how to get the word out? I personally believe social media platforms and e-mail blasts are the most effective ways. As I mentioned, I have helped create e-mail blasts for people in the past, write articles, and press releases. We are all interested in doing the right thing, and doing what we can to give back to the community, and I would be glad to help. Reach out if you need!

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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 ATTIC IN SEARCH OF HIS OLD BUSINESS PACKAGE 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 ENVIRONMENTAL CLEANUP

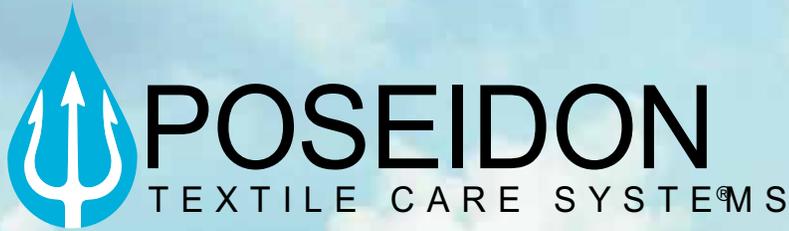
His attorney had explained that in his state, as in most states, it took policies issued before 1986 to pay for environmental investigations. This was because the later policies contained pollution exclusions that the courts in his state recognized as barring coverage for Perc spills. Paying the landlord’s 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 12

The Next SEFA Board Meeting
9:00 am - 12:00 Noon, Saturday, November 2, 2019
Gaylord Palms Hotel and Convention Center
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SAVE THE DATE...

SDLS Coming to Orlando in 2020



ITS OFFICIAL! SEFA'S SOUTHERN DRYCLEANERS AND LAUNDERERS SHOW (SDLS) IS RELOCATING TO KISSIMMEE FLORIDA ON JUNE 13 - 14, 2020. THE GAYLORD PALMS HOTEL AS THE CONVENTION CENTER (PICTURED ABOVE) IS THE NEW SITE. WITH THE CONVENTION SPACE, MEETINGS ROOMS, AND HOTEL ACCOMMODATIONS ALL UNDER ONE ROOF IT IS A PERFECT SETTING.

"This is a great opportunity for SEFA", offered Rhonda Eysel, SEFA President. "The hotel is gorgeous, the event space is terrific

and I think we will have a tremendous show. I think having the Hotel and Convention Center under one roof is a great change."

Located only a few minutes away from Orlando International Airport, near the major highways, but yet far enough outside the most populated attracting, the Gaylord Palms is a unique opportunity. On-site parking will make is easy for all those wishing to attend.

"The Gaylord Hotel has a great space, and will be able to handle the unique challenges a live equipment show poses," added Peter Blake, SEFA Executive Director. "We have been trying to secure a spot in Central Florida for years, and we have finally found a space that is both feasible and relatively affordable. I feel extremely confident that location will translate into some of our biggest attendance numbers in years."

The SEFA Board is already hard at work planning the event and looking at ways to make the SDLS even more beneficial. SEFA is looking to include more laundry, wetcleaning, and even coin-op exhibitors. They are also looking to include a wide variety of workshop speakers and topics.

SDLS 2020 will be a can't miss event -- mark your calendars now!

Keep watch on www.sefa.org for all the updates!



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Continued from page 7



Working backward 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.

Established in 1996, EnviroForensics® is an environmental engineering, consulting and remediation design firm. Comprised of expert engineers, scientists, and insurance archeologists. As the nation's leader in applying historical coverage towards environmental liability, we solve challenging problems involving political, technical, regulatory, legal, and financial issues. We do this by locating historical insurance policies to fund the cost of legal defense against third-party liabilities, and environmental investigation and remediation.



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