

Finish Line

QUARTERLY PUBLICATION OF THE MIDWEST CARWASH ASSOCIATION

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INSIDE THIS ISSUE

- 3 FROM THE PRESIDENT
- 3 WIN A HOME DEPOT GIFT CARD
- 4 2012 EXPO WRAP-UP
- 6 ARE YOUR INVESTMENTS INSURED TO VALUE?
- 8 AFFORDABLE ENERGY AND YOUR COSTS
- 10 MEMBERSHIP BENEFITS
- 11 MCA MEMBERSHIP 2012 FORM
- 13 RUN FOR THE MCA BOARD



MIDWEST CARWASH ASSOCIATION

EXPO
20
12

2012 WRAP-UP

P 800.610.4512 • F 888.589.1348
Email: jenny@midwestcarwash.org
Website: www.midwestcarwash.org
503 Mall Court #244
Lansing, MI 48912

mca
MIDWEST CARWASH ASSOCIATION

MICHIGAN CARWASH ASSOCIATION

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Vaughan Industries

SHANE ANDERSON
*Thunder Bay/Carlovers
Car Wash*

CONTACT INFORMATION

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STEVE EVERETT	EXT:22
MIKE SWEDORSKI	EXT:33
PAUL COFFMAN	EXT:36
AL HAUSER	EXT:44
JENNY FEDEWA	EXT:55
RUSS HICKS	EXT:66
KEN ALLMACHER (WEBSITE)	EXT:77

MCA is a membership organization that promotes the interests of Midwest Carwash Operators through interaction, education and information. The Finish Line is a quarterly newsletter published by the MCA. Opinions expressed by guest writers do not necessarily reflect views of the MCA. Acceptance of advertising does not imply endorsement or approval of the product or service advertised. We accept unsolicited manuscripts but reserve the right to edit due to space limitations. Please send address changes, membership inquiries, and advertising requests to the address listed above.

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FROM THE PRESIDENT

INCREASING MEMBER PARTICIPATION

Can you believe our winter weather? Maybe we'll all wake up and find out it was just a dream or should I say a nightmare.

No doubt the weather or lack thereof has affected all our pocket books. We still have hope that a salty March can work to our benefit. As car wash operators we are all used to taking the good with the bad. We've already had one, it's now time for the other.

Attendance at our annual Expo was down slightly from the previous year but the feed-back was up. I had the pleasure of visiting many exhibitors, introducing myself while thanking them for their participation. Their comments and input were valuable as we already start preparing for next years show. The attendees seemed happy with our newly introduced drawings- every hour on the hour someone won either \$25.00 in cash or Red Wings tickets (GO WING!). The hourly drawings seemed to go over extremely well, especially for the winners.

We are now approaching all vendors inviting them to participate in future *Finish Line* publications. We welcome them to participate in the submission of articles pertaining to the industry. It's purpose is not to promote their individual brand although the

PAUL COFFMAN
MCA PRESIDENT



writer, company name, and phone number will be listed at the end of the article.

It's not necessary to place an ad in the *Finish Line* as a prerequisite but it sure would be nice.

Increased membership equals increased benefits. All washes are important and invaluable to the association. The MCA wants your participation in any way, shape or form. If you are not an active member at this time, please contact the MCA at your earliest convenience to get signed up.

Once again, thanks to all attendees, vendors, and board members (they really do work hard). Until next time the best of luck, and hard working success.

WIN A \$20 HOME DEPOT GIFT CARD!

In its attempt to secure input from the field, *Finish Line* will be adding a new feature to future publications, a question and answer forum. Whether it be equipment, chemical, or daily operational problems, let our board of directors collectively try to help. Any and all questions will be welcomed.

If your question appears in the *Finish Line*, you will be sent a \$20.00 gift certificate to HOME DEPOT as a token of our appreciation. If your question is not selected for publication, it will still be answered by the board via e mail or fax. Let us try to help!

Please submit questions to Email: questionsmidwestcarwash@gmail.com or Fax: (616) 647-1241.

2012 EXPO WRAP UP



CAR IN NEUTRAL
FOOT OFF BRAKE
HANDS OFF STEERING
WIPERS OFF
ANTENNA DOWN



Caption placeholder text here. Caption text with names. Caption placeholder text here. Caption text with names and other details to go here. Caption placeholder text here. Caption text with names and other details to go here. Caption text with names and other details to go here. Caption text with names and other details to go here.

FROM THE EXPERT

ARE YOUR INVESTMENTS INSURED TO VALUE?



BY SHANE ANDERSON
THE CAMPBELL GROUP

As I travel the state insuring carwashes, many owner/operators say, “just insure my investment for what I owe”. In fact, coming from the carwash industry, I may have had that same thought process to try and save money each year. The problem with this logic is, it could cost you thousands of dollars in the event of a loss.

If you don't insure your wash for the **REPLACEMENT COST** of your building and equipment, you could pay a huge co-insurance penalty in the event of a loss.

Let's use the above wash that blew up in Grand Rapids a few years ago as an example. This wash **was** insured for the full replacement cost and thus they received 100% of the claim filed, (\$1,156,043.00). **IF** they would have only insured it for 75% of its true replacement cost, the insurance company would have only paid 75% of the claim (\$867,032.00), costing the insured (owner) \$289,011.00 to make up the difference needed to replace their investment.

EMPLOYEE PRACTICES LIABILITY

Employee Practices Liability is a coverage that you will want (and I strongly urge you to consider) in the event of an



INSURANCE PAYOFF

BUILDING	\$901,941
DEMOLITION	\$41,237
BUSINESS INCOME	\$212,865
TOTAL PAYOFF	\$1,156,043



employee suit against your business for situations such as:

- Sexual Harassment
- Wrongful Termination
- Age, Sex, Race Discrimination
- Failure to Promote

Employee Practices Liability not only provides protection for a judgment against your carwash, but also for the costly expense to defend the allegations even if they are groundless.

Employee Practices Liability coverage is worth the nominally added expense to protect your carwash. The cost is based on the number of employees you have. Here are the ranges:

- 11-20 employees: \$1,600-\$1,900
- 21-35 employees: \$2,000-\$3,000
- 36-50 employees: \$3,100-\$3,700
- 50-75 employees: \$3,600-\$4,500
- 76-100 employees: \$4,600-\$5,500

The application to get a firm quote takes about 5 minutes to fill out. Please contact me if you are interested.

SHANE ANDERSON IS AN INDEPENDENT INSURANCE AGENT WORKING WITH THE CAMPBELL GROUP AND CURRENTLY INSURES HUNDREDS OF CARWASHES ALL ACROSS THE COUNTRY. HE ALSO HAS SUPPLIED AND DEVELOPED OVER 500 CARWASH LOCATIONS THROUGHOUT MICHIGAN AND OTHER COUNTRIES. SHANE HAS OPERATED MULTIPLE WASH LOCATIONS IN MICHIGAN AND AUSTRALIA, RANGING FROM SELF SERVICE, IN-BAY AUTOMATICS, EXTERIOR AND FULL SERVE TUNNELS, GAS STATIONS AND OIL CHANGES. FOR MORE INFORMATION CONTACT SHANE ANDERSON AT SANDERSON@THECAMPBELL-GRP.COM OR 800.748.0351 EXT. 357.

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ABOUT AFFORDABLE ENERGY AND YOUR ENERGY COSTS

Affordable Energy's goal is and always will be to provide you with the products and services to reduce your energy costs. We believe that an informed client is the one that is able to make the best, informed decisions. That is why we will spend time educating you about the process, are very transparent how the energy marketplace operates and are happy to answer any and all questions that might arise at any time.

There are many major businesses, automotive suppliers, food chains and cities (i.e., The City of Ann Arbor) that have reduced their energy costs by changing to an alternative supplier. In fact the Suburban Showplace, where our expo was, is supplied by Integrys Energy!

Affordable Energy offers a Customer Choice program for residential, commercial and institutions. We also offer a transportation rate for extremely large users, storing their own gas supplies. The GAS COST RECOVERY line of your bill is the line we can

impact, all the other rates and charges on your bill will remain the same. In fact, your current provider i.e., Consumers or MichCon (DTE) will still provide the billing. Only the Gas Cost Recovery rate will be lower now! That line will read Integrys Energy Services and will have the lower rate /mcf (Consumers) or ccf(MichCon-DTE). The other lines that are listed on your current gas bill will remain unchanged with us because the other line items are allowable charges from the MPSC (Michigan Public Service Commission). They are the public's "watchdog" agency that makes sure that we are all being served fairly with our energy suppliers.

Since we have always had just one supplier of natural gas, we got our utility bill and just paid it. Now to continue this habit actually costs us more money. In 2002 Michigan legislature passed laws that allow other suppliers to have a free, competitive marketplace and consequently lower price gas available to you. Many things can affect the price of gas such as the weather, the amount



of storage of natural gas available, the number of rig counts, the production of shale gas (fractured drilling) as well as even the political and world events climate. Gas and electricity are traded on the market as a commodity and each month get a NYMEX price which fluctuates slightly from month to month (even your Consumers or MichCon gas bill changes can and does change most every month!). Prices are set by the suppliers from the cost of the NYMEX price plus their margins or adders which cover the company's cost to bring it to market. **We get better pricing on our energy because we don't have as much of a margin or cost factor we add to the NYMEX price, period.**

Integrus Energy produces its own electricity also through a number of various power plants it owns around the Midwest area of the U.S. (some of which are in the Upper Peninsula!). Integrus Energy is a Fortune 200 company that is a \$12 billion supplier and producer of electricity and gas. For 40 straight months they have outperformed both Consumer and MichCon on the price at which they sell their gas for to its Michigan clients. They have won industry wide awards for customer satisfaction and performance ratings. Currently only 11% of the Michigan customers are buying from an alternative supplier. Most other states are deregulated and are provided electricity and gas by multiple providers. In Michigan we are still dictated by one supplier for electricity in any given area (mostly DTE). When there is no com-

petition for a product or service, you know what happens then, right? There is currently an effort underway in Lansing to try and provide the public in Michigan a choice for their electricity (at least for commercial accounts), but this is a huge undertaking and is being fought hard by the status quo.

Businesses that wish to enroll in the proposed "choice" program, have signed paperwork to place them in a queue (a line) and if or when the legislation passes, they will be offered a choice of suppliers on a first-come, first-serve basis.

Pricing for gas and electricity supplied by Integrus Energy through Affordable Energy can be the standard variable (indexed) rate which varies slightly each month or a fixed price with 1 and 2 year plans available. To check out additional information and the current rates, you can go to www.affordableenergyllc.com or to Integrus Energy Services website at www.integrusenergy.com/marketing/affordableenergy.

AFFORDABLE ENERGY IS A MEMBER AND SPONSOR OF THE MCA ORGANIZATION. YOU HAVE SOME CONTROL OVER YOUR ENERGY EXPENDITURES, BUT IT'S UP TO YOU TO BE INFORMED AND MAKE A GOOD, EDUCATED DECISION.

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C & C Underwriters along with Mackinaw Administrators, LLC have worked together in order to provide a comprehensive insurance package for members of **The Midwest Carwash Association**

Our program is available for:
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Through years of experience we have come to appreciate that no one likes to wait until the end of the year for a possible dividend. We are pleased to provide you with an opportunity to purchase insurance that rewards you for your safety record and good experience at the inception of your policy. **Credit may be given based on your experience** and which results in premium being reduced right up front, so you **start saving immediately!**

We would welcome the opportunity to provide you with a quote!

**Please contact: Dale Hourigan, C & C Underwriters
734-422-7850 dhourigan@ccunderwriters.com**



MCA IS ALWAYS WORKING TO PROVIDE MEMBERS WITH QUALITY PRODUCTS THAT WILL HELP YOU SAVE MONEY!

PLEASE TAKE ADVANTAGE OF THESE MEMBER SERVICES:

MEMBER SERVICES

SELF-INSURED WORKERS' COMP FUND Worker's Compensation coverage that returns money back! The MCA endorses the Michigan Cleaning Fund which is a member-owned workers' compensation program available to all Michigan members. This self-insured program saves participant's money by providing competitive upfront pricing, profit returns averaging 49% of a member's premium along with safety & loss control resources to further reduce a member's cost. For more information contact Dawn Feldpausch at 800.686.6640 or www.MICleaningFund.org.

UNEMPLOYMENT CLAIM AND TAX AUDITS Over the past 25 years, state unemployment tax continues to increase. Employees receive unemployment even when they quit or are discharged. Unemployment Services, Inc. provides discounts to MCA members on services to help save money and reduce the work and worry associated with controlling unemployment dollars. If you are interested in winning more cases and reducing your tax rates, contact Kent Downey at (248) 926- 8900

MCA EXPO As the only show in the Midwest, the MCA Expo has rapidly become one of America's leading car care industry selling opportunities. The MCA invites over 600 operating washes and more than 80 booths and bulk areas exhibit! The 2012 MCA Expo will be held again at the Showplace Collection Showplace (formerly Rock Financial Showplace) in Novi, MI. Expo dates are Jan. 31-Feb. 2, 2012.

MCA ANNUAL GOLF OUTING MCA will hold our annual golf outing June 21, 2012 at Moose Ridge Golf in South Lyon, MI. Join us for a day of golf to include breakfast, lunch, dinner and 18 holes. MCA will offer a discounted rate and sponsorship opportunities to members. Bring a foursome or register as a single!

SPONSORSHIP OPPORTUNITIES The MCA offers high visibility sponsorship opportunities in the Finish Line Newsletter, on the website and a variety of other options.

BOARD OF DIRECTORS The MCA has a dedicated Board of Directors representing your interest and working on behalf of the association.

WEBSITE Informative, user friendly website – www.midwestcarwash.com contains a wealth of information and resources.

FINISH LINE The MCA produces a quarterly newsletter for the membership, keeping you up-to-date with issues and events concerning the carwash industry. Advertising opportunities are available. If you have any ideas or articles you would like to see please contact the MCA office.

STAPLES DISCOUNT Your Membership with MCA entitles you to an average of over 50% discount on all Staples products when you order online. This single membership benefit could save you hundreds of dollars each year! Staples now offer all of your vending and cleaning supplies. For an enrollment form, call Sarah Hoffman, 800-693-9900 ext. 477 or sarah.hoffman@staples.com.

DISCOUNT ENERGY SERVICES THROUGH AFFORDABLE ENERGY! MCA members receive special pricing on natural gas and electricity charges. Integrys Energy covers all the areas our memberships reside in! Call Doug Holder at Affordable Energy, LLC at 734-649-6861 or go to www.affordableenergyllc.com and fax your current bill to 1-877-627-1417 for a free, no-obligation quote. Gas savings range from 8-12% and electricity savings can be upwards of up to 20%! Their supplier, Integrys Energy, is a Fortune 200 company.

PROPERTY/CASUALTY INSURANCE Look no further than MCA for all your insurance needs. The Campbell Group, a MCA member is always ready to help. Founded in 1968, The Campbell Group has become one of the largest independent insurance agencies in the Midwest, with 100+ staff. Car Wash Program Highlights: over 200 insured car wash locations, "A" rated insurance companies and 15-20% savings are a few. Contact Shane Anderson at toll free 1-800-748-0351, ext. 357, direct at 616-541-1357 or email sanderson@thecampbellgrp.com.

For more information
please contact Jenny Fedewa at the
MCA office at 800-610-4512 ext. 55 or
jenny@midwestcarwash.org.



MIDWEST CARWASH ASSOCIATION
2012 Associate Membership Form

503 Mall Court #244
Lansing, MI 48912
Phone: 1-800-610-4512
Fax: 888-589-1348
Web: www.midwestcarwash.com

COMPANY NAME

CONTACT PERSON

ADDRESS

CITY

STATE

ZIP

PHONE

EMAIL ADDRESS

Operator Members: Please provide a brief description of your company's type and size of operation.

\$150 Annual Membership Dues (Membership Year Runs January 1st - December 31st.)

****If you would like to register to become a 2012 member your benefits will begin immediately.*

Y / N - Option to go completely paperless. Receive all Newsletters and forms via email.

Y / N - Would you like information on becoming a Board Member?

Payment Information

VISA MasterCard Discover Check # _____

Card Number: _____

Exp: _____ Amount: _____

Signature: _____

Mail to: Midwest Carwash Association

503 Mall Court #244

Lansing, MI 48912

Phone: 1-800-610-4512 Fax: 888-589-1348

Web: www.midwestcarwash.com

Questions? Contact Jenny Fedewa

1-800-610-4512 ext. 55 jenny@midwestcarwash.org

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- Overhead design keeps the floor open and unobstructed
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- Package-selectable triplex dual rotating wheel cleaners with high pressure blasting and chemical applicators provides exceptional wheel cleaning and up-sell capabilities to increase revenue
- Two brush design delivers a quiet gentle wash that delights your customers and keeps them coming back for more
- Web browser technology allowing you to remotely configure wash packages, program machine functions and monitor sales activity, eliminating unnecessary visits to your wash sites

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RUN FOR THE BOARD OF THE MCA MIDWEST CARWASH ASSOCIATION

The MCA would like to offer you the opportunity to serve your association and your industry as a member of the MCA Board of Directors. Each year MCA polls its members seeking individuals who are willing to dedicate their time and energy to advance the agenda of the association, provide expertise toward developing our future goals, policies and services, and act as an ambassador to grow the MCA membership and represent our organization.

The term of service is two years, beginning in January, 2012. Members may stand for reelection. The MCA Board meets the second Tuesday of every month except June, August, September and December, typically in the Lansing area. Our meetings begin at 5:30 p.m. and we work through dinner, usually adjourning by 7:45 p.m.

The Board is charged with overseeing the planning for our annual Expo, monitoring industry trends and legislative developments affecting our industry and developing ideas for new member services, communication vehicles, public awareness campaigns and educational events. They track our financial status monthly and approve and monitor our annual budget.

We invite you to submit your name as a candidate for one of a probable 6-8 Board seats which are now available. Any owner or management level employee of an MCA member is eligible to serve. Please complete the enclosed application, explain why you would like to serve, and list your qualifications and experience as this information will be used to profile you in our ballot mailing.

To be eligible for board service, MCA board members must be paid members in good standing of the MCA for both 2011 and 2012. You must be directly involved in operating or owning a wash or providing services or products specific to the carwash industry. Any prospective board member must be active as an MCA member for at least one year before becoming eligible to serve on the board. Officers are elected by the board from amongst its members.

**Please feel welcome to call Secretary Steve Everett
if you have any questions or would like more information.**

REGISTRATION FORM ON REVERSE (PAGE 14)

BOARD CANDIDATE APPLICATION FORM FOR THE TERM 2012-2013

Name _____ Title _____

Company Name _____

Address _____

City _____ State _____ Zip _____

No. of Years in Industry _____ Are you the: Owner Manager Employee Other _____

Describe the size and focus of your operation (full/self serve, detailing, supplier). _____

What talents, skills or specialized knowledge would you bring to the MCA Board and its deliberations? _____

What do you believe the main priorities of MCA should be? _____

Please explain to the MCA membership those attributes which would make you an excellent Board member, and why you should received their vote.

Please fax this form to: 800-610-4512
Or mail this form to: MCA, 503 Mall Court #244, Lansing, MI 48912
YOU MUST BE A CURRENT MCA MEMBER TO BE ELIGIBLE!

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Wash Package Codes	X	X	X
Coupon Codes	X	X	X
Credit Card Acceptance	X	X	Optional
Customer Value Cards	X	WIDAN	WIDAN
Paypass Credit Card Acceptance	X		
Features			
Receipt Printer	X	X	Optional
Dual Coin Hoppers	X		
RFID Compatibility	X	X	X
Gate Compatibility/Single Lane	X	X	X
Gate Compatibility/Multi Lane with PLC	X	X	X
A La Carte	X		
Communication Call Button Input	X		
High Security Door	X	X	X
	Alarmed		
Separate Locked Cash Chamber	X		
Password Required/Protected	X		
E-mail or Text Notifications	X	WIDAN	WIDAN
Heavy Duty Interior Locks	X		
Heavy Duty Exterior Locks	X	X	X
Security Camera	X		
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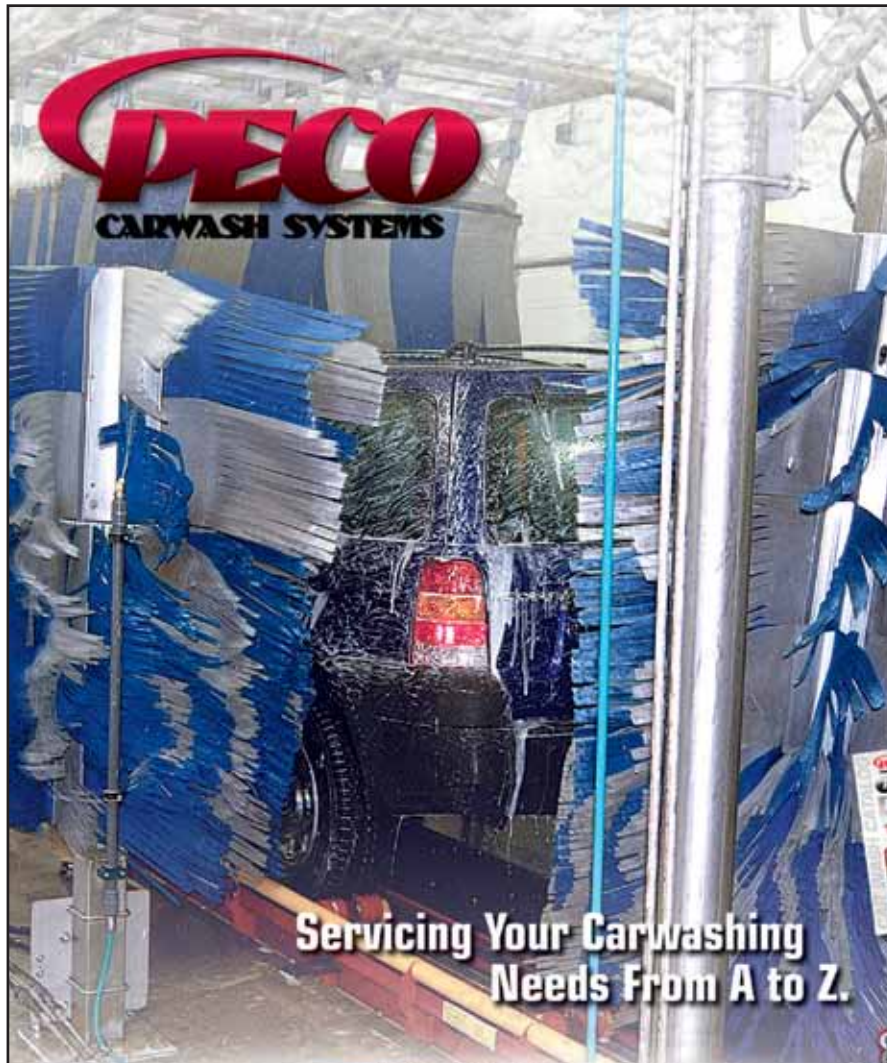
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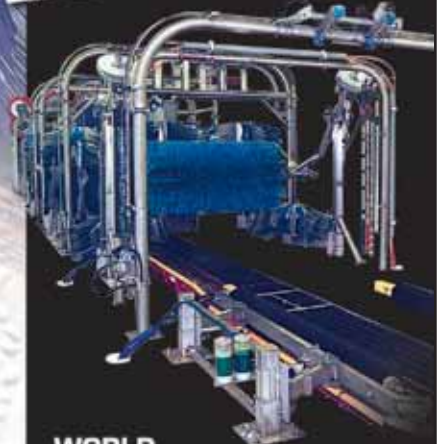


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