

# Finish Line

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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 and reserve the right to edit. Please send address changes, membership inquiries, and advertising requests to the address listed above.

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# FROM THE PRESIDENT

By Paul Coffman  
Breton Auto Wash



Last Year an employee asked me if we could have a TIP jar at the end of our exterior express wash.

I gave it some thought. The few times I golf, loose change from my pocket makes it into their TIP jar on the counter. When I pick up a pizza, I leave money in the

TIP jar as well. When I eat out, I routinely add 15-20% to the bill.

So I figured, why not? People tip because they're impressed with performance---not because they have to but because they want to.

Time passed. I selected two employees, let's call them A and B. First I asked Employee A if he was getting any TIPS. After saying "Yea, some," I asked him what his technique was. He told me it was easy. He greeted the customer, asked how he could help them, and they typically asked for the basic wash. At the end of his shift there were usually a few bills and some change in the jar.

Next I talked to Employee B. When I asked if he was getting any tips, his response was: "You're not thinking of eliminating it are you? I make some good money." In asking him about his technique, I was not only surprised, but proud of his answer.

He greeted customers with a smile, and explained the various washes along with daily specials. He would also comment on all the bugs on the windshield, hood, and bumper with the reassuring comment: "Don't worry, I'll get them all." When time allowed, he also took a bug brick and gave some areas a quick

'once over.'

He also said if we weren't extremely busy, he'd extend the customer's mirrors and give them a quick wipe down as the vehicle approached the blowers.

Hmmmmm!!!!

Employee B is giving me happy customers and promoting customer retention.

After a few days I asked Employee B if his system always worked. He admitted that most of the time it didn't, but sometimes he was rewarded. In the meantime all of his customers are getting a friendly quality wash.

I had a meeting with Employees A and B. I had Employee B do most of the talking to give Employee A some pointers. Now Employee A is happier than he's ever been before. But most importantly, my customers are happier, and that means they are likely to return.

Just thought I'd pass of my tips on TIPS.

I also just wanted to personally thank everyone for their participation at the golf outing. We had a great turnout, and I hope everyone enjoyed themselves! Hope you're all having a fantastic summer.

# Maintain Your Vacuums

## Maximize Your Profits

By David VanGorder  
President, Doyle Vacuum Systems, LLC

Whether you are operating a brand new or recently refurbished wash facility, or you are operating an older establishment, you need to keep your vacuums up and running if they are going to make you any money. Of course, this simple logic applies to all of the equipment used in your business.

With regards to your vacuums, two things can kill your profits and have a very negative impact on your overall business. First, you can have machines that are simply not operable - in this case your business suffers because you lose any opportunity to even make a sale. Second, and more common, you can have vacuums that operate with less than acceptable performance - in this case you made the sale, but your business suffers because you end up with an angry customer, who may never frequent your business again. We've all been to a car wash where the vacuums don't work very well - it's aggravating - so don't let this happen at your wash.

Obviously, the best thing you can do for your business is to keep all of your equipment up and running with the highest level of performance and reliability possible. The following are some suggestions (they may seem simple - and they are) as to how you can keep your vacuums operating at their peak:

1. Empty out the dirt. Simple enough, but you would be amazed at how many people neglect their vacuums in this way. Remember that every time the vacuum turns on, the turbulent air inside can cause some of the dirt collected inside the vacuum to become airborne, which in turn, loads up the filters and leads to restricted airflow and suction power. In addition to decreasing the performance of the vacuum, operating this way will put a heavy strain on your vacuum motors and will cause them to fail prematurely.

2. Keep your filters clean. Whether you have cartridge filters or filter bags, you need to keep them clean - if the filters are loaded with dirt, they will restrict the suction of the motors and will reduce the performance of your vacuum. Before you empty the dirt out of your vacuums, always knock or shake the dirt from your filters first. Further, from time to time, it is a good idea to remove your filters and thoroughly clean them. You can simply shake them out real well, hose them off, or run them through the washing machine (just be sure they are dry when you put them back in). Again, dirty filters can lead to decreased vacuum performance and can put a heavy strain on your vacuum motors. HINT: Keep one or more spare sets of filters on hand to help facilitate the cleaning process.

3. Check the dirt door latches and seals. Whenever you are cleaning out the dirt or checking on your filters, inspect the condition of your dirt door latches and seals. When closed, your latches should hold the dirt door tightly shut. Your dirt door gasket should show signs of a distinct impression all around the perimeter, and there should be no foreign material on the

surface of the gasket where it makes contact with the tank. HINT: If your dirt doors seem loose, or your gaskets have become highly compressed, you might want to consider putting on new dirt door gaskets for a better seal.

4. Inspect your hoses, tools, and cuffs. From time to time, inspect the condition of your vacuum hoses, tools and cuffs. Make sure nothing is clogging the hose and that the hose is free of any cracks or holes, which could be robbing from the performance of the vacuum. Also, make sure the hose cuffs and tools are in good condition. HINT: Keep a few spare hoses, tools and cuffs on hand for quick replacement when necessary.

5. Test your machines frequently. When you are performing your routine maintenance and inspection, be sure to put some money in your machines and run them through the paces. Be sure the coin acceptor is working, and that the vacuum is running for the times you have advertised. At the same time, put your hand over the end of the nozzle and do your own subjective "suck test" to be sure the vacuum is performing up to your expectations.

6. Keep some spare parts on hand. In addition to the spare filters, hoses, tools, and cuffs mentioned earlier, you should have some other spare parts on hand for your vacuums at all times. Keep a couple extra motors, sets of motor brushes, a timer, and a spare coin mechanism on hand at all times. Having a small reserve inventory of spare parts can make you a lot of money in the long term - you will minimize any downtime with your machines, and you will avoid expedited freight charges when you have just got to have that new part by tomorrow.

As you know, your vacuums are going to take a lot of abuse, but they can also earn you a lot of money - you just need to follow the simple suggestions outlined above, so you can keep these machines running and making you a profit at all times. This leads us to the final suggestion, one that can have as big of impact on your profitability as all of the others combined, and that is...

7. Keep your machines and work areas clean. You can do all you want to the inside of your machines to keep them operating reliably and at peak efficiency, but if you neglect the appearance factor, you will be cutting your profits. People are ruled by their perceptions, so if they perceive your vacuums to be old and dirty, they will also perceive that they don't work as well as the shiny new ones down the street. Since you want people to come use your wash and you want them to see how well you maintain your equipment, they need to be able to see it - keep your machines and your site clean, and people will come.

Inside and out, a clean, well-maintained vacuum is the best way to insure that you maximize the profits for your business.



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# Independent Contractor vs. Employee

By Jeffrey R. Stefforia, CPA  
Stefforia, Petik & Associates, P.C.

The Government and businesses continue to do battle over proper worker classification. Improper classification, while likely to save you money in the short-term, can result in significant back taxes, penalties and interest if those workers are subsequently found to be employees. Many businesses prefer to treat their workers as independent contractors because then the business does not have to pay employment taxes. When workers are classified as independent contractors, the worker alone is responsible for all taxes relating to the work, including all Social Security and Medicare taxes.

In 1987 the IRS issued Revenue Ruling 87-41 which laid out a 20 factor test it uses to determine who should be an employee and who qualifies as an independent contractor. While some courts have used the administrative guidance contained in the revenue ruling, other courts have chosen to only use it a "guide" in making their decisions while other courts have disregarded the revenue ruling altogether.

Further compounding the task of properly classifying an independent contractor is the fact that most states have their own bureaucracies for determining whether a worker is an independent contractor or an employee.

Speaking in the most general terms, if your worker is someone who reports to work on a routine schedule, uses the business owner's tools/equipment, and operates under your control he/she is most likely your employee and not an independent contractor (See IRS Rev. Rul. 87-41). However, if your worker does in fact qualify as an independent contractor, you still must provide the worker and the IRS with a Form 1099MISC if the total of payments to them during the year exceeds \$599.

If you determine you have misclassified employees in the past and wish to begin reporting them as employees you may benefit from enrolling in the IRS's voluntary classification settlement program (VCSP).

This program offers significant savings for businesses that have misclassified workers as independent contractors but now wish to report their payments correctly. In summary, it lets the business pay just 10% of the payroll taxes due for the most recent tax year and prevents the IRS from charging interests and penalty as well as challenging the classification issue for any previous year. Those businesses accepted into the VCSP program obviously have to report their workers as employees from that point on, but the benefits of shielding prior years from IRS challenges and only having to pay 10% of the prior year's taxes could be huge.

## Other Side of the Coin

While most business owners save money by treating their workers as independent contractors, most workers end up paying more in taxes by being reported as independent contractors. While these workers may have been very eager to work for you as independent contractors so as to get the larger weekly paycheck (remember, as independent contractors they do not have taxes taken out of their checks) these same workers will get serious sticker shock when they prepare their own tax returns and see that not only do they owe income taxes, but self-employment taxes too! (Self-employment taxes being both the employee and employer's share of Social Security and Medicare taxes).

In an attempt to get more business to properly report their workers the IRS has created procedure for workers to report on their 1040's that they believe they should have been classified as employees and not independent contractors. The worker is required to give the name and other information about the business who they believed misclassified them. This provides the IRS with a road map right to the offending business. The IRS then sends a letter of inquiry to the business and that's when the misery begins. By then it is too late to try and enroll in the VCSP so if you fail the IRS's test for independent contractors versus

employees, you are going to be assessed the back taxes along with penalties and interest.

Further, if you terminate an independent contractor who was a misclassified employee, that worker can and likely will go to their state's unemployment office and file an unemployment claim. Just as with the IRS example above, the state will send you a letter of inquiry. Also keep in mind that the states and the IRS share information. So, if the IRS determines you were incorrect in your classification and assesses you back taxes, they will notify your state's unemployment agency who will then contact you about taxes due to them. The reverse is true too, if you are found in violation by the State, they will notify the IRS.

In summary, the Tax Code does provide for some workers to be classified as independent contractors, however to withstand challenges from the government as well as these workers themselves

you should insure that they meet the standards covering independent contractors. For help in determining your specific workers' status you should contact your tax advisor to review your circumstances.

*Jeff Stefforia is founder and president of Stefforia, Petik & Associates, P.C. an Ann Arbor, Michigan based certified public accounting firm.*

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# 2012 MCA Bill Boal Memorial Golf Outing a Great Success!

The 2012 MCA Bill Boal Golf Outing held June 12th at the Jackal Golf Course in Brighton was a huge success! We would like to thank all of the attendees and sponsors for their participation and support. A special thanks to Al Hauser, our golf committee chair, for all his extra efforts, we couldn't do it without you!

Longest Drive (Ladie's): Lynnette Peppler  
Longest Drive (Men's): Eric Harrison  
Closest to the Pin (Men's): Keith Bates



First Place Team: Rowley's Wholesale  
Steve Everett, Russ Arnold, Eric Burrough, Mark Howard

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# 9

## “Red Flags” for Identifying Workers’ Compensation Fraud

**W**hile the majority of workers’ compensation claims are legitimate, workers’ compensation fraud – whether it is medical fraud, claimant fraud, employer fraud or other, adds to the cost of employers doing business and tarnishes the reputations of legitimately injured workers.

It’s in the best interest of all employers to report suspected workers’ compensation fraud. The following is a list of “Red Flag” indicators of fraud. However, the identification of any one of the following is inconclusive as to the existence of fraud; it should be discussed with your claims adjuster to allow for a closer assessment of the situation.

### Detecting Workers’ Compensation Fraud

- Claimant can seldom be reached by phone during the day.
- Claimant repeatedly misses or reschedules doctor’s appointments.
- Nature and extent of alleged injuries are inconsistent with how the accident occurred and/or doctor’s diagnosis.

- The claimant is self-employed or has a job that would allow the claimant to work for cash while collecting temporary disability.
- The claimant’s employer is experiencing financial or labor difficulties.
- Claimant’s job performance is poor and/or claimant has taken considerable sick time for unexplained illnesses.
- Accident occurs on the first day of the work week and is un-witnessed.
- Claimant is overly familiar with claims process.
- Claimant has an extensive history of similar claims.

*Article provided by Regency Group the administrator for the Michigan Cleaning Fund, a member-owned workers’ compensation program for Michigan operators.*



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In a time when many unscrupulous individuals are looking for opportunities to defraud investors, it is more important than ever to be educated about potential dangers. The following information is designed to explain:

- 1) How our firm is structured to protect you.
- 2) "Red flags" to watch for when investing.
- 3) Questions to ask before investing.

Here at Money Source Financial Services, we are affiliated with Berthel Fisher and Company, which holds us accountable through regular audits and regular compliance approvals. During our annual audit, auditors have access to our business and personal bank account records to ensure that client checks have not been cashed. In addition, we are subject to surprise audits by FINRA, and Berthel Fisher's governing body. Audits are designed to ensure that each affiliated financial advisor adheres to the rules and regulations determined by the industry for the protection of investors. We do not custody assets.

This is a very important point to note. An advisor has custody of assets when he/she has possession of client funds or securities, or has any authority to obtain them. We do not do have such authority. In other words, we do not hold your assets, nor do you make checks payable to us. In essence, we never take possession of the money you plan to invest, but rather, we transmit your monies to the investment companies we have agreed to use for your personal situation. We only choose well-established, well-insured companies to be custodians of your assets.

## 5 QUESTIONS TO ASK BEFORE INVESTING

When you consider your next investment opportunity, start with these five questions:

1. Is the seller licensed?
2. Is the investment registered?
3. How do the risks compare with the potential rewards?  
Does it sound too good to be true?
4. Do I understand the investment?
5. Where can I turn for help?

Source: SEC.gov

If you are aware of an investment opportunity that might be a Ponzi scheme, contact the SEC by phone at (800) 732-0330 or online at <http://www.sec.gov/complaint.shtml>.

## "RED FLAGS" TO WATCH FOR

Many Ponzi schemes share common characteristics. Look for these warning signs:

- High investment returns with little or no risk. Every investment carries some degree of risk, and investments yielding higher returns typically involve more risk.
- Overly consistent returns. Investments tend to go up and down over time, especially those seeking high returns. Be suspect of an investment that continues to generate regular, positive returns regardless of overall market conditions.
- Unregistered investments. Ponzi schemes typically involve investments that have not been registered with the SEC or with state regulators. Registration is important because it provides investors with access to key information about the company's management, products, services, and finances.
- Unlicensed sellers. Federal and state securities laws require investment professionals and their firms to be licensed or registered. Most Ponzi schemes involve unlicensed individuals or unregistered firms.
- Secretive and/or complex strategies. Avoiding investments you don't understand or for which you can't get complete information is a good rule of thumb.
- Issues with paperwork. Ignore excuses regarding why you can't review information about an investment in writing, and always read an investment's prospectus or disclosure statement carefully before you invest. Also, account statement errors may be a sign that funds are not being invested as promised.
- Difficulty receiving payments. Be suspicious if you don't receive a scheduled payment or have difficulty getting monies you request. Ponzi scheme promoters sometimes encourage participants to "roll over" promised payments by offering even higher investment returns.

*Article provided by Money Source Financial Services*

# Carwash Owners Receive Green Funding Assistance

**Reno, NV** June 11, 2012 - GRC-Pirk Management, the registrar for [www.FindGreenGarage.com](http://www.FindGreenGarage.com), today announced that they have been authorized to qualify certified green carwash owners for funding assistance. The independent validation qualifies care centers for up to \$100,000 from participating utility companies and financial institutions.

Now carwash owners can finance their green investment with installments on their monthly utility bill or through conventional leasing. Funding is based on an engineering assessment that payments would be less than the utility cost savings and result in a positive cash flow for the owner.

Vehicle service and repair centers registered under EPA green programs that have a three-year, clean payment history with their utility company are eligible. Building owners must submit evidence of energy-savings or pollution prevention measures that result in lasting impacts for the facility to qualify. In addition, a full credit and insurance review is performed before a funding application is considered.

Many utility and leasing companies participate in paid-from-savings funding. Performance and tax incentives reward participants when they achieve a specified goal or level of success for implementing energy efficiency projects and equipment. For example, in Connecticut, utilities can earn "performance management fees" depending on goals established by the Connecticut DPUC, such as the program's lifetime energy savings.

"In today's tough economy, many companies delay the replacement or improvement of inefficient equipment and building components because the initial purchase cost are perceived as an obstacle," said Steven Schillinger, President of GRC-Pirk Management. "Despite attractive returns on investment and other long-term benefits of energy efficiency projects, many owners simply do not pursue going green opportunities because of "first-cost" barriers. Proof of green can now be used to help overcome these initial cost barriers by making it easier to acquire up-front capital."

## About GRC-Pirk Management

([www.certifiedgreeninvestment.com](http://www.certifiedgreeninvestment.com)) Government Regulatory Compliance LLC, d.b.a. GRC Pirk Management is an independent professional engineering and registered environmental assessment firm licensed in accordance with the American Society for Testing and Materials ASTM 1527 standards for regulatory compliance, energy efficiency and pollution prevention evaluation.

## About Find Green Garage

([www.findgreengarage.com](http://www.findgreengarage.com)) An EPA Apps-for-the-Environment public search and validation service used to locate automotive industry facilities officially certified green under state and local climate and energy programs, or clean and green city qualification databases. The application software and mapping features coexist with data sets of public information concerning utility usage, pollution prevention, energy efficiency and carbon footprint evidence for greenhouse gas measurement and verification.

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**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

**MEMBERSHIP ROSTER** Each summer, the MCA produces a Membership Roster for distribution to all MCA members, distributors, suppliers and manufacturers. This directory contains the MCA by-laws, all our partner service providers, upcoming MCA events, and listings of all car care members in our five state region. Advertising is available, contact the MCA office for more information.

**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 12, 2012 at The Jackal Golf Club in Brighton, 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](http://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](mailto:sarah.hoffman@staples.com).

**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](mailto:sanderson@thecampbellgrp.com).

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For more information go to [www.staplesadvantage.com](http://www.staplesadvantage.com) or to register, contact: Sarah Hoffman 1-800-693-9900 x 477 or [sarah.hoffman@staples.com](mailto:sarah.hoffman@staples.com)

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Phone: 1-800-610-4512  
Fax: 1-517-484-0140  
Web: [www.midwestcarwash.com](http://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.)

*\*\* 2012 member benefits effective 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

120 N. Washington Square, Suite 110A  
Lansing, MI 48933

Phone: 1-800-610-4512 Fax: 1-517-484-0140

Web: [www.midwestcarwash.com](http://www.midwestcarwash.com)

**Questions?**

Contact Tara Paksi @ [paksi.t@gcsionline.com](mailto:paksi.t@gcsionline.com)



120 N. Washington Square  
Suite 110A  
Lansing, MI 48933

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## Building a car wash customers will Choose ... **Choosing the right manufacturer can make the difference.**

### **Build The Wash They've Been Waiting For – They'll Line Up For It**

To attract customers and keep them coming back, your wash must appeal to their senses – and sense of value. That means delivering a pleasant experience and reliably clean car – every time. So over 43 years of manufacturing, Belanger has earned more than 100 patents for car washing innovations (with over 30 more pending), each raising the expectations of car wash owners and customers. *The question is, whose equipment would your customers choose?*



### **Get The Broadest Equipment Line ... And The Industry's Widest Support**

When it comes to stability, the proof is in the portfolio. And Belanger makes 10 different wash systems – more than any other manufacturer. As a true manufacturer, we make nearly all components starting with raw materials – and support Belanger-made parts with lifetime availability. Because that commitment starts right now, we also offer 24/7 factory tech support and a network of over 100 trained distributors equipped with the right parts and know-how to keep your wash running smoothly. *Our systems and equipment include:*

- Signature® Series premium tunnel line
- Mix-N-Match™ standard tunnel line
- Saber® & Kondor™ touchless in-bays
- FreeStyler® soft-touch in-bay
- Insta-KLEEN™ drive-thru fleet wash
- V-Max® Touchless Large Vehicle Wash
- Drive-Thru Large Vehicle Washes
- DuraTrans® XD conveyor
- QuickFire® wraps
- AirBlade® horizontal-surface dryer
- DuraShiner® tunnel and in-bay tire shiners
- Chameleon® arch series

### **Access Over 100 Distributors – The World's Largest Network**

Belanger's product line, longevity and unmatched support have attracted the world's largest network of distributors. Today, more than 100 independently owned distributors provide advice, installations, ongoing maintenance and continuous feedback to Belanger. Wash owners who engage this network get stellar support – *and ultimate confidence, too.*



To learn more about Belanger equipment  
or becoming a Belanger distributor,  
**call 866-488-6635**  
or visit [www.Belangerinc.com](http://www.Belangerinc.com)