

Finish Line

QUARTERLY PUBLICATION OF THE MIDWEST CARWASH ASSOCIATION

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MAY 5 - 7, 2014

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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. All articles submitted will be considered for publication and accepted at the approval of the editor and MCA Board. The MCA reserves the right to edit submissions for accuracy, clarity and length.

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

How to Communicate More Effectively with Your Car Wash Team

One of the best ways to make sure we get the most productivity out of our managers and employees is to communicate with them on a regular basis about the positives and negatives of the business.

Most car wash operators would agree, that the physical equipment in their business must be maintained. If they neglect this "must do" activity, it can get very expensive to repair that equipment. Most successful companies recognize this and budget for this activity accordingly.

The same goes for the people in our car wash operation. The fact of the matter is that they are much more valuable than our car wash equipment. Clear communication is one of the key result areas that allow employees to successfully perform at their job. Most experts would agree that you invest in your team by taking the time to communicate with them more effectively.

It makes good business sense to communicate with them on a regular basis. Regular communication comes in several forms. One way is the weekly team meeting. Have everyone attend. You should have a planned agenda of what you want to cover. A good idea is to invite your employees and managers to make suggestions on what ideas or concerns they would like to see included in the meeting. Make sure to budget time for questions and answers.

Here are three common communication mistakes and ways to correct them.

1. Finishing the other person's sentences: A better way is to simply listen. Actively listen to what your staff has to say. Don't work on your response in your head while they are still speaking. Ask questions and clarify what you have heard.

2. Getting angry when someone tells us bad news: The members of our car wash teams will be afraid to tell us important information if we have the bad habit of reacting with anger and hostility. Believe it or not, we should welcome bad news so we can take action to fix what is wrong. This will help prevent such things from happening in the future.
3. Stop using the word "no". Instead, give your employees and managers options. Most people don't like to be told "no". However, they do like to have a choice of options they can choose from, even though it wasn't what they originally wanted.

So, if you can implement some of these ideas on a regular basis in your car wash operation, it can go a long way making your business more successful and profitable.

Paul Coffman, MCA President

Judy Dunn
Regional Account Representative



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MCA Members Corner

Lynnette M. Peppler Joins the MCA Board of Directors

Greetings to all MCA Members and those interested in the car wash industry. I am Lynnette M. Peppler, and a new member to the MCA Board. It is both gratifying and challenging to be amongst members with years of experience and knowledge regarding the industry and related fields. My goal is to be a contributing partner in order to make a positive difference for the MCA and other small businesses within our area. There is strength in numbers, so as we grow together as an association, we are the voice to be able to make a difference and impact for all involved.

MCA Classified Page - NEW Member Benefit!

The MCA is rolling out a new members-only benefit for our Operator members. If you have used equipment that you would like to offer for sale you can place the listing on our new Classified Page.

If you have questions or would like to post equipment please email waliilko.h@gcsionline.com or call 800.610.4512.

Do you know of an MCA member who deserves recognition?

Contact Hillary Waliilko at 800.610.4512 or waliilko.h@gcsionline.com with the details and we will feature it in a future edition of *MCA Members in the News*.

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Hiring Your Children as a Tax Saving Strategy

By Jeffrey R. Stefforia, CPA

As a business owner, you should be aware that you can save family income and payroll taxes by putting minor-aged family members on the payroll. You may be able to turn high-taxed income into tax-free or low-taxed income, achieve social security tax savings (depending on how your business is organized), and even make retirement plan contributions for your child.

In addition, employing a child age 18 (or if a full-time student, age 19–23) may be a way to save taxes on the child's unearned income, here are the key considerations.

Turning high-taxed income into tax-free or low-taxed income

You can turn some of your high-taxed income into tax-free or low-taxed income by shifting some of your business earnings to a child as wages for services performed by him or her. In order for your business to deduct the wages as a business expense, the work done by the child must be legitimate and the child's salary must be reasonable.

For example, suppose a business owner operating as a sole proprietor is in the 36.9% tax bracket. He hires his 17-year-old daughter to help with office work full-



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time during the summer and part-time into the fall. She earns \$6,100 during the year (and doesn't have any other earnings).

The business owner saves \$2,250.90 (36.9% of \$6,100) in income taxes at no tax cost to his daughter, who can use her \$6,100 standard deduction (for 2013) to completely shelter her earnings. The business owner could save an additional \$2,029.50 in taxes if he could keep his daughter on the payroll longer and pay her an additional \$5,500. She could shelter the additional income from tax by making a tax-deductible contribution to her own IRA.

Family taxes are cut even if the child's earnings exceed his or her standard deduction and IRA deduction. That's because the unsheltered earnings will be taxed to the child beginning at a rate of 10%, instead of being taxed at the parent's higher rate.

Keep in mind that bracket-shifting works even for a child who is subject to the kiddie tax, which causes the child's investment income in excess of \$2,000 for 2013 to be taxed at the parent's marginal rate. The kiddie tax has no impact on the child's wages and other earned income.

The kiddie tax doesn't apply to a child who is age 18 or a full-time student age 19 through 23, if the child's earned income for the year exceeds one-half of his or her support. Thus, employing a child age 18 or a full-time student age 19–23 could also help to avoid the kiddie tax on his or her unearned income.

For children under age 18, there is no earned income escape hatch from the kiddie tax. But in all cases, earned income can be sheltered by the child's standard and other deductions, as noted above, and earnings in excess of allowable deductions will be taxed at the child's low rates.

What about income tax withholding?

Your business probably will have to withhold federal income taxes on your child's wages. Usually, an employee can claim exempt status if he or she had no federal income tax liability for last year, and expects to have none for this year.

Social security tax savings, too.

If your business isn't incorporated, you can also save some self-employment (i.e., social security) tax dollars by shifting some of your earnings to a

child. That's because services performed by a child under the age of 18 while employed by a parent isn't considered employment for FICA tax purposes.

For example, let's say a sole proprietor who usually takes \$120,000 of earnings from the business pays \$5,700 to her 17-year-old child. The sole proprietor's self-employment income would be reduced by \$5,700, saving her \$165.30 (the 2.9% HI portion of the self-employment tax she would have paid on the \$5,700 shifted to her daughter). This doesn't take into account a sole proprietor's income tax deduction for one-half of his or her own social security taxes.

A similar but more liberal exemption applies for FUTA (unemployment) tax, which exempts earnings paid to a child under age 21 while employed by his or her parent. The FICA and FUTA exemptions also apply if a child is employed by a partnership consisting solely of his parents.

Note that there is no FICA or FUTA exemption for employing a child if your business is incorporated or a partnership that includes non-parent partners. However, there's no extra cost to your business if you're paying a child for work you'd pay someone else to do, anyway.

Retirement benefits.

Your business also may be able to provide your child with retirement benefits, depending on the type of plan it has and how it defines qualifying employees. For example, if it has a simplified employee pension (SEP), a contribution can be made for the child up to 25% of his or her earnings but the contribution cannot exceed \$51,000 for 2013. The child's participation in the SEP won't prevent the child from making tax-deductible IRA contributions as long as adjusted gross income (computed in a special way) is below the level at which deductions for IRA contributions begin to be disallowed. For 2013, that figure is \$59,000 for a single individual.

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

EXPO 2014

JOIN US for the 2014 Midwest Carwash Association Expo! This year we have a new location, the Sterling Inn Best Western in Sterling Heights, Michigan. Everything is under one roof for your customers: educational sessions, exhibits, receptions and more. Promote your products at the largest carwash show in the Midwest. Consider a sponsorship to make yourself even more visible. Space is limited so register today!

SHOW SCHEDULE

MONDAY, MAY 5TH

12:00 PM - 7:00 PM Exhibitor Set-Up

TUESDAY, MAY 6TH

9:00 AM - 10:00 AM Registration

10:00 AM - 5:00 PM Trade Show Expo Open

10:30 AM Education Session AM

1:00 PM Education Session PM

5:30 PM - 7:30 PM Dinner and Awards Reception

WEDNESDAY, MAY 7TH

9:00 AM - 10:00 AM Registration

10:00 AM - 3:00 PM Trade Show Expo Open

10:30 AM Education Session AM

1:00 PM Education Session PM

3:00 PM - 7:00 PM Exhibitor Tear Down

DINNER & AWARDS RECEPTION

Stay for dinner, awards and networking after the first day of the show. No need to leave the hotel, the reception will be just down the hall. Exhibitors - consider attending with your customers for a great evening. Pricing details can be found on the registration form.

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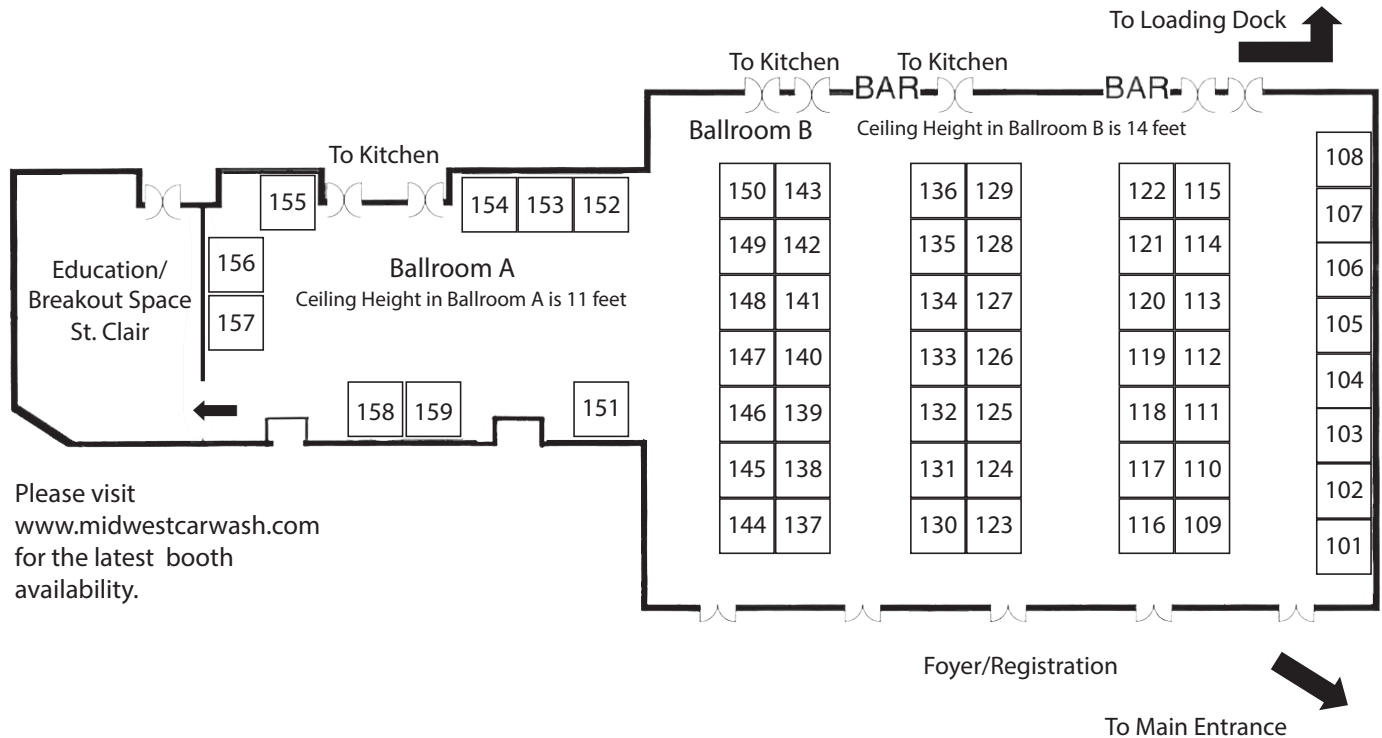
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Another Record Breaking Year: The Michigan Cleaning Fund Distributes Over \$1.2 Million

Congratulations to the participants of the Michigan Cleaning Fund! Members of this highly successful self-insured workers' compensation program will be receiving the largest returns of profit. Again, this year the Fund was approved to distribute \$1,270,000 of profit back to its members, making this the largest return in Michigan Cleaning Fund history. This return brings the total profits returned to over \$15.5 million since the Fund's inception.

The Michigan Cleaning Fund was established in 1981 to help its members control their long-term workers' compensation costs. More than 170 members are currently participating in the program. The Fund's profits, which include premium dollars not used to pay administrative costs and claims, are returned back to members along with investment income. Over time, Fund members receive their premium back in the form of a profit return. The profits are a result of our members having excellent loss history as over 70% of the members are receiving an average profit return equal to 49% of their premium.

The Michigan Cleaning Fund is able to return significant profits back to its members because of its proactive loss control efforts, aggressive claim management and selective underwriting guidelines. Fund members consist of business owners that care about their success in the program and are committed to keeping their potential claim costs to a minimum.

The Michigan Cleaning Fund is very selective when accepting new members into the Fund. The selection process helps ensure that only the best performing operators participate in the program. In order to be written into the Fund, each new applicant is carefully reviewed and must have a proven track record of low losses, acceptable work exposures, an implemented safety program and be financially stable. The lower the Fund's claim costs, the greater the profits.

For members that have experienced claims or want to prevent potential claims from occurring, the Michigan Cleaning Fund also has a dedicated staff of safety and loss control engineers that specialize

in the horticulture industry and are available to help members in a variety of ways. They assist fund members by providing safety consultations, management training, safety manuals and numerous other resources.

The goal of the Fund's safety and loss control specialists is to provide educational tools and services that can help members prevent potential claims and assist in the ongoing profitability of the Fund and its members. In addition, members receive semi-annual reports that reflect how they are performing and the amount of profit they are estimated to receive.

The Michigan Cleaning Fund helps its members improve their loss ratios and fight potentially fraudulent claims with proactive claims management and with the use of industry specific safety resources designed to reduce the frequency of claims. Congratulations to all of the members for another exceptional year!

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The MCA would like to offer you the opportunity to serve your association and you 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.

We invite you to submit your name as a candidate for one of our open Board seats. To be eligible for Board service, MCA Board Members must be paid members in good standing of the MCA for 2013. You must be directly involved in operating or owning a wash or providing services or products specific to the car wash industry. Officers are elected by the Board from amongst its members.

If you have any questions or would like an application please contact Paul Coffman at 616.940.3752.



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Clean Wheels: Wheel Brush Innovation to the Rescue

By Del Williams

As a vehicle travels through the automated car wash, the longer bristles reach deep into wheel crevices while the shorter bristles clean the wheel surface.

As car, SUV, and truck owners increasingly customize their vehicles with wheels that are larger and more intricate than ever before, there is less tolerance for dirty rims and tires that do not match the quality of the overall wash. Yet brake dust, road debris, and off-road driving often make wheels the dirtiest parts of a vehicle.

As a result, an increasing number of automated car wash owners are turning to innovative new wheel brush designs that more effectively deep clean today's larger wheels and do so at a fraction of the cost of traditional methods.

Beyond the Limits of Traditional Wheel Cleaning

A few decades ago, hand cleaning of tire whitewalls, steel wheels and hubcaps 14 to 15 inches in diameter were typical. Today, however, whitewalls are virtually non-existent and hand washing techniques have been abandoned due to high labor costs and inconsistent results.

As an alternative, some auto wash owners utilize high pressure sprayers with heated water and cleaning solution. But the rising cost of water, cleaning solution, heating and pressurizing the water, and maintaining the pump have made this option less attractive. It also is not effective when physical agitation is often needed to break the bond between dirt and the rim and tire surface.

To improve the efficiency and consistency of wheel cleaning, many automated washes have installed rotating, pencil-type wheel brushes. Unfortunately,

these too have fallen short as wheels continued to get larger and more complicated, making them harder to reach and deep clean.

"Typical brushes may be too small to adequately cover today's bigger wheels, and many cannot reach into their nooks and crannies," says Earl Weiss, who owns four car wash locations with a partner in Chicago, Ill. "With the complicated dips and curves in wheels, most brushes simply ride along the outside edge."

This has spurred new innovations from specialized car wash brush manufacturers with expertise in design, who have responded with new automated wheel brush size and shape configurations. With unique names like the "Wheel Wonder" and the "Poodle Brush," these brushes are characterized by filaments that are gradually varied in length between four to seven inches to create a wave-like pattern or resemble a well manicured poodle.

As a vehicle travels through the automated car wash, the longer bristles reach deep into wheel crevices while the shorter bristles clean the wheel surface.

"The Wheel Wonder reaches higher on bigger vehicle wheels and rims and is the best I found at cleaning wheel nooks, crannies, and contours," adds Weiss, who purchases the wheel brush from long time industry brush and detailing supplier Erie Brush. In business since 1948, the Chicago-Ill.-based Erie introduced the Wheel Wonder® brush design several years ago and has a patent on it.

According to Weiss, the Wheel Wonder brush design has been essentially a “set and forget system” that is much easier to use and less expensive than his previous high-pressure sprayer system.

In the past, Freddie Seniw, owner of Easy Clean Car Wash, with seven locations in the greater Chicago area used manual labor, then high-pressure sprayers to clean vehicle wheels, but was not satisfied with the results.



The Wheel Wonder from Erie Brush is designed as a “set-it and forget system” that is much easier to use and less expensive than the previous high-pressure sprayer system.

“Hand cleaning vehicle rims and tires added about a third more time to each wash, besides adding much more costly labor,” says Seniw. “Automated high-pressure sprayers added cost, but weren’t getting the job done. Without scrubbing the wheels, rims, and tires, they weren’t consistently coming clean.”

Seniw turned to Poodle Brushes, also from Erie Brush, at his automated car washes. In doing so, he was able to achieve ROI in only a few months by eliminating the need for an employee to scrub the vehicle’s wheels and rims.

“We’re saving about \$36,000 per wash location annually in manual labor, and we’re doing a consistently better job,” says Seniw. “The automated wheel brushes are used on the smallest cars to the largest vehicles without adjustment, and have been

gentle on all types of surfaces, whether painted steel, aluminum, or mag wheels.”

According to David Smith, owner of two locations of Smith Brother’s Car Wash in Nashville, Tenn., wheel cleaning has been a missing piece of the puzzle to getting the entire vehicle clean until recently.

“Getting a car wash that leaves dirty wheels is like getting dressed up in a new suit with dirty shoes,” says Smith. “People notice the dirty wheels, just as they would the dirty shoes, and it ruins the whole effect. If the wheels aren’t clean, you get a lot of complaints.”

In the past, Smith found typical tire brushes, high-pressure hand sprayers, and automatic sprayers unsatisfactory. “Typical tire brushes cleaned the tire but did nothing for the wheels,” says Smith. “High pressure hand sprayers

were labor intensive and often sprayed everywhere but where you wanted, and automatic sprayers using low-pH chemicals were a hazard to handle that we wanted to get away from.”

When Smith turned to the Wheel Wonder automated brush, he found that it cleaned vehicles’ larger diameter wheels better with its varied length bristles.

“Its wavy design contacts the wheel at different levels for a better clean than brushes with the same diameter all the way down,” concludes Smith. “The brush lasts for hundreds of thousands of vehicles, with a solid core that prevents bending or denting, so it needs very little maintenance.”

Del Williams is a technical writer based in Torrance, California.

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QUESTIONS?

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One Proven Way to Acquire More Car Wash Business in 2013

By Tom Borg

One of the main keys in winning initial and return business from your car wash customers is a solid 100% plus guarantee. Simply stated, your customers want to have the assurance that what they purchase from your company is going to provide them with what they want and need. This is nothing less than what you and I would expect, were we to purchase a product or service from some other business.

This expectation is based on a strong instinctual need that Abraham Maslow categorizes in his *Hierarchy of Needs*, as security. We all possess this basic need. When we recognize and openly promote our guarantee to our prospects and clients, we eliminate their fear of not getting what they paid for.

Research shows that your clients will purchase more quickly and more often, when you provide and communicate a strong guarantee as what is often referred to as *risk reversal*. As marketing expert Jay Abraham explains, typically, most companies have a guarantee, but is not written or even verbalized to their prospects or present clients. The absence of this

kind of communication creates doubt and suspicion. People just don't know for sure if your car wash products or services will deliver what they want.

An easy fix for this quandary is to formally create a powerful guarantee you can live with and promote. Have it printed on a sign that hangs in your lobby, printed on your email signature, and/or proudly displayed on your website. Make it a point to regularly communicate it verbally to everyone.

By doing so, it will hold you accountable, and motivate you and your employees to make sure that you deliver what you promise. It most likely will differentiate you from your car wash competitors and add profits to your bottom line.



Tom Borg is president of Tom Borg Consulting LLC in Canton, Mich. He is a business development consultant who works with small and mid-size businesses. He shows them how to think without the box and maintain a profitable business. Contact him at www.TomBorgConsulting.com.

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