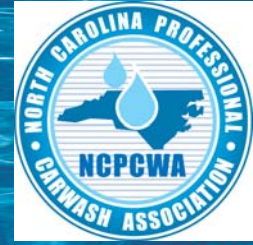


NC Professional Carwash Association



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A Message from your NCPWA President.....

Hello everyone, I hope that your summer has gotten off to a good start. I know the spring was a little tougher than normal with the weather we had and \$4.00 gasoline but most of the folks I've talked to lately are pleased with the way June has gone.

Speaking of weather, don't let the rain we've had this year create any complacency regarding drought issues and the problems they can cause your business. Remember that you can have your carwash certified for water conservation through the NCPWA program. This certification program has been passed into Law by the State Legislature and it can help you remain open during periods of drought, but you must have been certified 6 months prior to the drought conditions. It's good for your business, it's the responsible thing to do and it shows the professionalism of the carwash industry in North Carolina.

The Southeastern Carwash Association is hosting an Expo in July. There will be lots of outstanding educational programs and a great Trade show. The dates are July 17 thru July 20 in Orlando, FL, at the Walt Disney Swan and Dolphin Hotel. You can check out all the details at www.secwa.org. There will be several NCPWA members there and we hope to see you.

Have a great summer,

John Charlesworth
NCPWA, President

NC DOL Launches Heat Stress Awareness Campaign.....

Public Information Officer, NCDOL

The N.C. Department of Labor launched a heat stress awareness campaign on the first day of summer which was June 21. Summer in North Carolina packs a double punch of heat and humidity. Fortunately, there have not been any heat-related workplace fatalities in North Carolina since 2006. "Pay attention to the heat," said state Labor Commissioner Cherie Berry. "It is important for employers and workers to stay safe in hot weather."

Knowing the signs and symptoms of heat stress can prevent serious injury. Workers such as farmers, construction workers and highway crews know hot weather perils that are out of doors. However, the same dangers can be found on factory floors that are overheated and underventilated. The Labor Department's heat stress awareness campaign will include billboards through the department's alliance with Lamar Advertising Co.

The billboards will remind people to work during cooler times of day, drink enough water and take frequent breaks.

The Education, Training and Technical Assistance Bureau has scheduled several Internet training sessions on heat stress. These webinars will be held July 21 and Aug. 4. For more information, go to https://www.dol.communications.its.state.nc.us/osh/etta/class_regist/calendar.cfm. In addition, employees of the Consultative Services Bureau, Agricultural Safety and Health Bureau, and Compliance Bureaus will emphasize

heat stress awareness when visiting companies and farms this summer. It is important to know and look out for the symptoms of heat illness in yourself and others during hot weather. Plan for an emergency and know what to do. Acting quickly can save lives.

The most serious disorder associated with heat stress is heat stroke. It occurs when the body's temperature regulation fails and body temperature rises to critical levels. It is a medical emergency that can lead to death. The symptoms of heat stroke include dry, hot skin with no sweating; mental confusion or losing consciousness; and seizures or convulsions.

Heat exhaustion is a result of the combination of excessive heat and dehydration. Untreated, heat exhaustion can lead to heat stroke. The symptoms of heat exhaustion include headaches, dizziness, light headedness or fainting; weakness and moist skin; mood changes such as irritability or confusion; and upset stomach or vomiting.

Heat cramps are usually the result of hard physical labor in a hot environment, often resulting from an imbalance of electrolytes in the body. Heat cramps are muscle cramps and painful spasms in the legs or abdomen. Other symptoms include dizziness and profuse perspiration.

Heat rash, also known as prickly heat, is a common problem resulting from persistent wetting of clothing by unevaporated sweat.



Heat-related conditions can be prevented or their effects minimized. Employers should acclimatize workers by short work exposure early in the hot season, followed by gradual increases in intensity and duration. Allow workers to take frequent breaks in a shady area. Encourage workers to drink plenty of water or non-caffeinated beverages and to avoid alcoholic beverages. Have them wear light-colored, loose-fitting clothing.



Preparing for Work Emergencies.....

Emergencies and disasters can strike anyone, anytime and anywhere. The tornadoes that ravaged much of central and eastern North Carolina on April 16 serve as a stern reminder that businesses should have a plan in place to protect employees and others who may be caught during a disaster, whether natural or manmade. One of the tornadoes struck a Lowe's home improvement store in Sanford. The manager and his employees directed more than 100 people to the back of the store. In spite of the tremendous damage to the building, no one was seriously injured. "With us getting everybody to the back—where the bathrooms and hallways were—that's the safest place in our kind of store," Lowe's manager Mike Hollowell said. "Everybody did what they were supposed to do. I'm just glad everybody's safe." "All we could think about is getting everyone to the rear of the building," Lowe's assistant manager Bobby Gibson said on NBC's *Today Show*. "The training became instinct."

What constitutes a workplace emergency?

A workplace emergency is an unforeseen situation that threatens your employees, customers or the public; disrupts or shuts down your operations; or causes physical or environmental damage. Emergencies may be natural or manmade and include the following:

- Floods Toxic gas releases Workplace violence
- Hurricanes Chemical spills Explosions
- Tornadoes Radiological accidents
- Fires Civil disturbances

How do you protect yourself, your employees and your business?

The best way is to prepare how you will respond to an emergency before it happens. Few people can think clearly and logically in a crisis, so it is important to plan your strategy in advance, when you have time to be thorough.

Brainstorm the worst-case scenarios.

Ask yourself what you would do if the worst possible occurrence happened at your business. What if a fire broke out in your boiler room? Or a fast-moving tornado heading toward your building prevented occupants from safely evacuating in time? Once you have identified potential emergencies, consider how they would affect you and your workers and how you would respond.

Prepare an emergency action plan.

An emergency action plan covers designated actions employers and employees must take to ensure employee safety in the event of a workplace emergency. Not all employers are required by workplace safety and health regulations to establish an emergency action plan. But even if you are not specifically required to do so, putting together an emergency action plan is a good way to protect yourself, your employees and your business during an emergency.

When developing your emergency action plan, it is a good idea to consider a wide variety of potential emergencies that could occur in your workplace. The plan should be tailored to your worksite and include information about all potential sources of emergencies. Developing an emergency action plan means you should do a hazard assessment to determine what, if any, physical or chemical hazards in your workplaces could also cause an emergency. If you have more than one worksite, each site should have its own emergency action plan.

At a minimum, your emergency action plan should include the following:

- A preferred method for reporting fires and other emergencies;
- An evacuation policy and procedure;
- Emergency escape procedures and route assignments, such as floor plans, workplace maps, and safe or refuge areas;
- Names, titles, departments and telephone numbers of individuals both within and outside your company to contact for additional information
- or explanation of duties and responsibilities under the emergency plan;
- Procedures for employees who remain to perform or shut down critical plant operations, operate fire extinguishers, or perform other essential services
- that cannot be shut down for every emergency alarm before evacuating; and
- Rescue and medical duties for any workers designated to perform them.
- You also may want to consider designating an assembly location and procedures to account for all employees following an evacuation.

How do you alert employees to an emergency?

Your plan must include a way to alert employees, including disabled workers, to evacuate or take other action, and how to



report emergencies, as required. Among the steps you must take are the following:

- Make sure alarms are distinctive and recognized by all employees as a signal to evacuate the work area or perform actions identified in your plan;
 - Make available an emergency communications system such as a public address system, portable radio units or other means to notify employees of the emergency and to contact local law enforcement, the fire department and others; and
 - Stipulate that alarms must be able to be heard, seen or otherwise perceived by everyone in the workplace. The alarm must be capable of being perceived above ambient noise or light levels within each affected area of the workplace. You might want to consider providing an auxiliary power supply in the event that electricity shuts off.
- Although it is not specifically required by workplace safety and health standards, you may also want to consider the following:
- Using tactile devices to alert employees who would not otherwise be able to recognize an audible or visual alarm; and
 - Providing an updated list of key personnel such as the plant manager or physician, in the order of priority, to notify in the event that an emergency occurs during off-duty hours.

How often do you need to train your employees?

Review your emergency action plan with your employees and consider requiring all employees to have annual training in the plan. Provide training when you do the following:

- Develop the initial plan;
- Hire new employees;
- Introduce new equipment, materials or processes into the workplace that can affect evacuation routes;
- Change the layout or design of the facility; and
- Revise or update your emergency procedures.

Other Information and Assistance:

Additional information and assistance in planning for emergencies and evacuations can be obtained from several sources including federal OSHA (www.osha.gov/) and the Federal Emergency Management

Owners Practice Proper Car Care on a Tighter Budget.....

Jameil Breit isn't planning to buy a new car anytime soon. But the 61-year-old retired nurse visits Evanston Car Wash on Dempster Street at least once a month for a \$7.99 full-service wash because she wants her car to last. Breit is part of a trend that many car washes are seeing in the Chicago area. Nearly two years after the end of the Great Recession, car owners remain cautious about how they spend their money. Rather than buying a new car every two to three years, said Jason Morin, owner of Naperville-based Brighton Car Wash, customers are holding onto their cars for five to eight years, but still coming in for full-service treatment. "We've been here for 15 years, and in the past, I would never wash a rusty car or a car that dripped oil," Morin said. "Now that's happening once every couple of weeks."

Kevin Fitts, a 54-year-old account manager, lives in Niles with his wife and pays \$7 twice a month to have their car cleaned. They don't consider it a frivolous expense. "We like to keep our car clean and we don't have the facilities to wash it ourselves," said Fitts. "Personally, I like to patronize the small businesses to keep them going. \$7 is a nice and reasonable price." Other patrons are going to the car wash less often, but saving up to have their older cars detailed, or reconditioned, Morin said. Depending on the condition of a vehicle, detailing can be 10 times the cost of a car wash, he said.

The car wash industry, estimated at \$24 billion in annual sales according to the International Car Wash Association, is mirroring what has been going on in the auto repair sector. According to the U.S. Bureau of Economic Analysis, personal consumption expenditures in the motor vehicle maintenance and repair category registered at \$159.9 billion in 2010, a 4 percent increase from \$154.4 billion in 2009. A car wash can be as cheap as \$1 on one end and up to \$30 at the higher end. Full-service car wash sites usually charge \$12 or more per wash, and have 10 to 12 people on staff.

John Imreibe, president of the Chicagoland Carwash Association, said Chicago is predominantly a full-service market, which means that a lot of the car washes offer interior and exterior packages. He said the car wash businesses in more affluent neighborhoods have been growing because the disposable income is still there for people to take good care of their vehicles. However, car wash operations in some areas in and around Chicago where a lot of new homes were built during the 2004 to 2007 time frame, have suffered from the strongest drop-off in revenues since the recession. Chicagoland Carwash Association now has around 150 members, which is a 15 percent drop from their 2006 figure. People in those areas, mainly outlying suburbs such as Gilberts or Schaumburg, purchased their homes at the peak of the housing boom and probably paid too much for them. And when the economy went south, many lost their jobs.

"Car washers are cutting back on labor and washing more cars for fewer dollars," Imreibe said. "Some of the operations that have closed their doors during the recession have been the ones that have more employees." Many of these hard hit businesses now only offer exterior services, he added.

Dan Hauser, manager of the Michigan-based Superior Shine Car Wash, said "\$2 car washes are flooding the market" and impacting his business, which charges \$4 for a car wash. Over the past 10 years, Superior Shine Car Wash has seen a 30 percent drop in its revenue. "I think that 20 percent is the result of the bad economy and maybe 10 percent is the \$2 competition," said Alan Hauser, Dan Hauser's father, who runs the daily operation. Still, says Imreibe, "Overall, customers are still coming in and businesses are still fairly strong."



Jean Zei, 36, runs a mobile notary service in Chicago and needs to keep her new car “impeccable” because she uses it for her job. “I go to a car wash twice a month and spend \$15 per visit,” Zei said. She doesn’t consider her car wash habit expensive based on the service she gets. “When I see that there are eight different men cleaning my car, I feel like I’m getting a good deal,” Zei said. “There’s usually a line of six to ten cars” waiting for a wash.

Be Prepared for Violent Crimes.....

Protecting your employees from harm during the commission of a crime is too often taken for granted. Violent crimes are a fact of life. We recently paid a claim for an employee that was shot in the head by a robber at a convenience store, one of the profit centers for the car wash location. This location was equipped with alarms, surveillance, good lighting, etc. The problem here is an example of the inherent dangers of extended hours. A lone employee in a 24 hour situation is often more exposed to being held up. Luckily in this instance the employee survived but that is not always the case.

The following are some ideas that might help keep your employees safer when handling money.

ON PREMISE

1. If you have 24 hour exposure - this is not recommended - but if you choose to:
Have a minimum of two (2) employees on at all times

- Keep minimal cash on hand
- Install a drop safe
- Have signage that clearly states all of the above
- Request police drive-bys
- Train your employees about safety in a 24 hour environment (only let trained employees work the late night shifts).
- Give up cash immediately should you be robbed
- Have a silent alarm that can easily be triggered

2. Do not allow deposits to build up more than one day.
3. Watch for non-customers or employees that 'hang out' or around the property consistently.
4. No less than two (2) employees should open or close the wash.
5. Limit cash on premise and use signage to advertise this fact.
6. Employees should be trained in emergency and robbery responses.
7. Install exceptional lighting.
8. Have a Key Control Plan

OFF PREMISE

1. Deposits should be handled by more than one (1) person.
2. Vary routes you take to financial institution/bank.
3. Vary vehicles you drive to financial institution/bank.
4. Vary times you go to financial institution/bank.
5. If there are any incidents while you are carrying money - call the police IMMEDIATELY. A car accident is one example of how robbers obtain access to deposits being transported.
A safe wash protects people and profits!

Shift your Mindset, Save Your Business.....

Juli Oliver got into the business of professional organizing because it matched her high-energy personality. Since she launched her company, OrganizeNY, in 2005, she's had a steady stream of long-term clients. But by the end of 2009, in the depths of the recession, business was dropping fast and so was her morale. By January 2010, business had slowed 80% from the previous year.

"I never slow down or stop," says Oliver, 34. "Not having anything to keep me going was a very strange feeling. It was awful. [But] I knew I couldn't sit inside my home every day and mope around." For Oliver, finding ways to socialize with other small business owners was invaluable in changing her attitude, which helped her make a business comeback. Today, her revenues are back to pre-recession levels.

Here are five steps to get in the right mindset for a business turnaround.

Step 1: Be social, even if you don't feel like it.

Shutting yourself away from everyone is a common mistake too many business owners make when times are tough, says Debra Condren, a New York-based business psychologist and author of *Ambition is Not a Dirty Word* (Broadway, 2008). "Sometimes you can be your own worst underminer," Condren says. "You start feeling like a fraud." When Oliver's business slowed down, she started going to more networking events for women and small business owners, while raising awareness of her business through social networks and daily-deals sites. "[Business] started to pick up because I kept fighting the recession and I kept promoting myself and getting my name out there," she says.



If you don't have one already, create an advisory board you can consult about business challenges, says Condren. "Talk to people who have been there and done it and fallen through the same hole," says Mark Parkinson, a Somerset U.K.-based business psychologist and author of *Using Psychology in Business* (Gower, 1999).

Step 2: Avoid naysayers and watch what you feed your mind.

It's easy to start and end your day watching the news, but beware of the negative messages you're getting from headlines, says Condren. She suggests limiting your news intake to once a day. "You want to stay current and skim the headlines, but stay away from the rest of it," she says. Read something inspiring instead, ideally just before bed and right when you wake up. "The last thing you put into your mind before you go to sleep is what you are going to focus on," says Condren. She recommends books like the 1937 classic *Think and Grow Rich* by Napoleon Hill, *The War of Art* by Steven Pressfield (Warner Books, 2003) and *The Luck Factor* by Richard Wiseman (Miramax, 2004).

Step 3: Get up and move.

Exercise is one of the first things people skip when under pressure. But when we are feeling stressed our body produces noradrenaline, a stress hormone that can affect our attention and quality of thinking. Exercise spurs endorphins to counter the buildup of stress hormones in the body. "Literally, your brain does work better if you exercise. The quality of your thinking is improved," says Parkinson.

Even if you can't make it to the gym, you can still find small ways to incorporate exercise into your day. Condren suggests taking a few flights of stairs instead of the elevator or simply walking around the block to get your blood pumping and help clear your mind.

Step 4: Keep learning and stay on top of industry trends.

While solving day-to-day problems can be all-consuming, taking the time to learn about new aspects of business is an important way to stay focused on solutions -- not just your problems. Condren suggests starting simple, like reading an article related to an area of business that's been giving you trouble, taking a half-day workshop or attending an industry conference.

If you don't have the time or money to spend at a conference, consider online educational videos. Not only can they get you thinking about your business in new ways, they can help you stay current in your industry. "Instead of watching the news while you're cooking your dinner that evening, listen to a home-study course," Condren says. "You have to stay current, or you will feel left behind."

Step 5: Be your own cheerleader.

Studies have shown we remember uncompleted tasks better than we remember what we've accomplished. But even if you're faced with a never-ending to-do list, Condren says it's important to remember everything you've already accomplished. For example, if a client sends over a complimentary note or you close a major deal, print out the email or document and put it in a file you can turn to when you're feeling discouraged. Also, update your resume, even if no one else sees it, as a reminder of your achievements. It's tapping back into your passion for the business that will ultimately help turn it around, says Parkinson. "You've got to remember all that positive stuff that got you fired up in the first place," he says. "It's like falling in love. You've got to remember what it's like and then you might want to do it again."

5 Ideas to Market Your Company in the Digital Age.....

The game has changed – or, rather – the game is changing.

The way we conduct business today is drastically different than it was a few years ago, and it's still evolving. The internet, and specifically social media, has changed the way people and companies communicate in ways that you can't ignore. To succeed in business today, you have to change the way you communicate.

Efficient Communication

Communication is a big part of marketing. The message you are sending out to the world about who you are, what you offer, and why anyone should care, is what marketing is all about. It's always been up to you to craft that message, and send it out in the most efficient ways you can find.

The Good Old Days

In the golden age of advertising, it was easy to market your product or service to the masses if you had the money. Choices were limited, and if your product or service worked, you could make a great deal of money through traditional advertising channels. That school of thought no longer applies.

Digital Age Means Choices

In the digital age, consumers have more options, more freedom, and more power. They can see reviews from your customers, they can ask friends for advice, and they can research everything available about your company and your competitors. They demand more for less, and they feel that they deserve it.

5 Ideas for Digital Marketing

So your marketing has to adjust to fit into this new world. You have to reach people the way that they want to be reached. And if you have a good sense of the online marketplace and your competition, it's easier (and oftentimes cheaper) to do this than ever before.



1. **Get Involved with Social Media** – Create a simple strategy that you can follow and start participating in the social universe. Generate followers by providing high quality information, fun discussions, polls and surveys, or free giveaways. Use Twitter and Facebook to spread brand awareness, increase customer loyalty, answer questions and help customers solve their problems.
2. **Use Email** – Email marketing is not a new thing, but if you're not using email as a way to communicate with current, past, and potential customers, you're missing out. Offer free content in exchange for signing up to an email list. Use emails to help your subscribers. Give them tips to keep them coming back, and offer them discounts that are only available to people on the email list.
3. **Optimize Your Website** – Search engine optimization (SEO) is an important tool for any small business, and should be treated as such. Hire a firm or an experienced individual to optimize your website with appropriate keywords, help build a strong network of links, and utilize social media to boost the site's exposure. 65% of online users are using search engines to find what they're looking for. That's an audience you don't want to miss out on.
4. **Offer Live Service** – Live chat services are great for small businesses to offer customer service without increasing your capacity to receive inbound calls. Whether you use a live chat service, email, social media, or phones to give customer service (or hopefully some combination of all of them), it's important to be in constant contact with customers. It's easy to lose a customer to your competition, and an unhappy customer can mean trouble. Go out of your way to serve them.
5. **Always Be Testing** – Your marketing campaigns should never become stagnant. Where you place ads, what they say, and how they work to bring in new business are things that you can test. Track performance, keep the things that work, and drop the things that don't. Marketing, now more than ever before, can evolve seamlessly. The key is to take risks but keep them in check with performance metrics.

Obviously this is just a starter set of ideas. We would be here for days on end if I listed all the ways you can take advantage of the new digital world of consumerism to bring in new business. But hopefully this helps you get started by making you think about the way you do things, and how they're changing.

Marketing to this new breed of consumers isn't always easy. But if you can reach them on a personal level in their world, you'll stay in the game.



Green Projects May Be More Affordable Than You Think.....

Many businesses within the car wash industry have researched adding green technologies to their facilities, but still find them too cost prohibitive to justify the return on investment. It might be time to revisit those projects as some financial assistance may be available. Many federal, state and local municipalities as well as various utility companies are now offering rebates to promote renewable energy and energy efficiency.

A good starting place to determine what may be available in your area is the Internet. DSIRE, www.dsireusa.org, is a site that compiles information on rebates for energy efficient gas, electric and water projects on a state-by-state basis. Approximately 200 incentives ranging from tax credits and rebates to loans and bonds are available on the site. Each listing outlines the source of the rebate provided and what types of entities qualify. Technologies such as solar water heating, wind energy, and insulation are some of the eligible projects. One example is a utility rebate program in Ohio that offers a 50% of cost rebate incentive for such items as LED lighting and motor VFDs.

Another good resource is your local county or municipality as they may be offering rebates on certain types of projects. In Texas, the cities of San Antonio and Austin are offering 50% rebates for retrofitting water reclaim equipment.

Before beginning any project, be sure to read all information and forms thoroughly and adhere to specified dates, policies and timelines to ensure you meet all requirements for available rebates. With new environmentally-friendly rebates being introduced often, there is no need to put off those green projects any longer. With a little bit of research, you might be surprised what assistance is available to upgrade your business and save some money.

Insurance Defined.....

Insurance isn't a foreign language, but sometimes it may be just as confusing. Understanding the different terms and types of coverage can help you make educated decisions about coverage for your conveyor carwash business. The following are types of coverage you should consider for protection against losses, as well as a brief description of the coverage. These policies are especially important to conveyor operators, who typically take on more responsibility for the customer's vehicle and also employ a larger staff than a self-serve carwash business.

▪ Property insurance

Property insurance is coverage for your assets and will indemnify you for the loss in value from a covered loss that damages or destroys buildings and business and personal property. The intent of this coverage is that you will be in the same financial position after the claim is settled as you were before the loss. You can purchase this coverage separately, in a package, or in a combination policy called a Business Owner's policy (BOP).



- **Casualty insurance**

Casualty insurance promises to pay sums of money on your behalf in the chance you are legally responsible for bodily injury or property damages to someone else or their property. If your obligation is enforceable by a court of law and not excluded or limited by the policy, you will have financial protection to the limit of coverage you purchased.

- **Personal and advertising injury liability**

Personal and advertising injury liability coverage is usually included in the general liability policy. It refers to a variety of claims, such as:

1. False arrest;
2. Detention or imprisonment;
3. Malicious prosecution;
4. Unlawful entry or eviction;
5. Libel;
6. Slander;
7. Defamation of character;
8. Violation of privacy;
9. Using ideas that belong to someone else in your advertisements; and
10. Infringement of a copyright or trade slogan.

For example, you might be successfully sued by an innocent customer who is erroneously arrested for shoplifting. Or, you might be sued because of advertising copyright.

- **Employee benefit liability**

Another coverage that is typically available as a part of the general liability policy is employee benefits liability. This protects you against an error in administering your employee benefits. For instance, if you or one of your staff fails to offer health coverage to an employee when the worker would be eligible to be included you would be covered by employee benefits liability. Another example: If an employee incurs medical expenses which would have been covered by the health plan, but she was not added to the policy at the proper time, the health insurance carrier will not cover her expenses. Because you were found to be legally responsible for the oversight, employee benefit liability coverage would pay on your behalf.

- **Workers' compensation**

Workers' compensation is designed to pay on your behalf the benefits set out in your state's laws regarding the injury or death of your employees in the course of their job.

- **Employment practices liability**

This coverage is becoming more important due to an increase in the number of lawsuits being filed against employers alleging wrongful acts in the course of hiring, firing, promoting or failure to promote employees. Since there is no resulting bodily injury or property damage, the general liability policy would not pay any sums you may be required to pay in a judgment.

- **Commercial automobile liability**

Commercial auto liability, including garage keepers' liability, will provide funding for judgments or legal damages you may be responsible to pay because of your ownership, maintenance or use of an automobile. The garage keepers' coverage will protect you from damages to vehicles you have in your care, custody or control when servicing or storing them as a part of your business activities. Even if you are found innocent of charges alleging you are legally responsible for damages, you will still have to pay fees for a defense attorney. In most casualty policies, defense cost is provided in addition to your limit. However, if the damages are equal to or greater than the limit purchased, the defense cost protection will terminate.

- **Umbrella Liability**

Umbrella liability is the name the insurance industry uses to identify a policy that effectively provides higher limits or coverage if the damages you are responsible to pay as a result of bodily injury or property damage are more than your primary policy limits.

- **Employee benefits program**

Employee benefits is another area of insurance that can be confusing to understand. An employee benefits program generally refers to group health, life insurance and/or disability coverage.

Group health insurance premiums may be one of your largest insurance expenses. These plans vary in many ways.

Some terms to know in relation to these premiums:

1. **Deductibles:** The amount you or your employee has to pay before the insurance company will pay any charges from the provider;
2. **Co-pay:** A percentage of the provider's charges that will be paid by you or your employee when a charge exceeds the deductible;
3. **Maximum out-of-pocket:** The most an insured will be responsible to pay for covered medical expenses incurred in a policy term; and
4. **Maximum benefit:** The most the insurance company agrees to pay for covered medical expenses may be for the policy term, a calendar year or lifetime.



In addition, the average age and health conditions of your group will affect the premium for your benefit plan. If you are thinking about changing your insurance agent or company, don't forget to look at the dependent spouses and children that are or will be covered by the plan. Is there a spouse who is pregnant or a child who is disabled? Would they have benefits for their needs under the new plan at least equal to the benefits under the existing plan?

Life insurance as a group benefit is usually purchased as term life insurance and is relatively inexpensive. Again, the ages of the employees will affect the total premium payable. Most often the same agent who is working with you on your health insurance will be able to provide coverage for life insurance as well.

Disability insurance is valuable to your employees but is typically expensive. This benefit is designed to provide a continuing income when an employee is unable to work due to an accident or illness. Statistics show that employees are very likely to have a disability lasting more than 90 days at some time during their working lifetime. The percentage is higher than 50 percent of all workers.

North Carolina Drought Advisory.....

Released: June 30, 2011: The North Carolina Drought Advisory issued by the Drought Management Advisory Council has been updated to reflect drought conditions on June 28, 2011 indicated on the weekly U.S. Drought Monitor of North Carolina. Until further notice, the NCDMAC strongly urges the implementation of drought response actions, for all water users located in or dependent on water resources from the areas of the state experiencing the following drought conditions:

- (D2) Severe drought conditions.
 - (D1) Moderate drought conditions.
 - (DO) Impending drought conditions (abnormally dry conditions).
- Stay informed on drought conditions and advisories (www.ncdrought.org).



Certified.....?

Is your carwash certified? There is a voluntary carwash water conservation certification program to encourage and promote the use of year round water conservation and water use efficiency measures. It provides that a public water service or large community water system shall recognize and credit commercial carwashes that have met the standards of the certification program. Carwashes certified under the program shall not be required to reduce consumption more than any other class of commercial or industrial water users during a water shortage emergency. It provides a vehicle for carwash operators to conserve water and receive credit for using water efficiently while also protecting their business interest.

If your carwash was certified more than a year ago, now is the time consider recertification to continue your eligibility for the program.

Contact us for more information or visit the website www.ncpcwa.com for forms and instructions.

"Don't rely on someone else for your happiness and self worth. Only you can be responsible for that. If you can't love and respect yourself - no one else will be able to make that happen. Accept who you are - completely; the good and the bad - and make changes as you see fit - not because you think someone else wants you to be different."

Stacey Charter



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Questions? Comments? Concerns? Article Contributions?

This is your newsletter. Any help with local news, area happenings, industry concerns, etc. would be very appreciated. Together we can improve our image and increase our membership. Please let us hear from you.

