



NEWSLETTER – January 2017

New Membership

We are pleased to welcome Dennis Day of Community Cleaners & Launderers of Chatham, Ontario as a new member.

Membership Renewal

Thank you to all of our members who have remitted their dues on time. It is greatly appreciated, as we are a not-for-profit association and require funds on hand to pay for the many benefits that we provide our members, as well as the ongoing cost of operation. Remember that when you list your depot locations on our website, they just have to click on your web address and they are forwarded to your website. New customers are always looking for the closest location.

I would appreciate if you would approach fellow dry cleaners to join the OFA, or if you prefer, send me information regarding name, address, phone number, and any other pertinent information and I will approach them myself. We must continue our growth to be recognized by government and remain an important part of our industry.

Report on President's Dinner

The President's Dinner was a great success with the largest attendance in the last few years. The president recognized those past presidents that were at the dinner, as well as acknowledged the presence and work of Marcia Todd, the publisher of Fabricare Canada Magazine. President Rob McConnell presented a gift to Brad Maxwell from OFA for his years of work on behalf of OFA and assuming the presidency for a number of years. As well, the Executive Director was also presented with a gift for his past work. The evening started with a great cocktail party followed by a sumptuous dinner. Everyone commented on how wonderful the evening was. I would like to thank Rob and Nancy for hosting the event at their club as well as donating the gifts.

News of our Members

Congratulations to Rob Mc Connell, President of Gibson's Cleaners and President of OFA who was chosen as Industry Person of the Year by Fabricare Canada Magazine. He is well deserving of this honour.

Steve Elliot, President of Barth's Cleaning Centre in Orangeville has won the Readers' Choice Award as the 2016 favourite dry cleaner in Dufferin County. He has previously won the award in 2013, 2014, and 2015

Ali Merani of Our Dry Cleaners in Barrie has received the CINET Award in recognition of an outstanding approach to Professional Textile Care that has set a standard of excellence in advanced professional services.

I encourage our members to advise me of awards they have received, as well as charitable events that they participate in. Our membership would like to share in these proud events.

Quote from Brian Hatt

As a result of a discussion I had with someone from Environment Canada and follow up with Brian, he quoted the following "In the United States, they are very concerned about the health of Americans when it comes to perc. In Canada, we care more about the pine tree needles turning yellow from the effects of perc in the atmosphere. This must have something to do with our health care system".

Symposium & Conference 2017

We are actively working on the upcoming symposium on Sunday, October 15, 2017 at Seneca College. It is being held in conjunction with our next Conference that is being held at the Holiday Inn (Yorkdale) on Friday, October 13th and Saturday, October 14th of the same weekend. We will have a number of top speakers at our conference and as panelists for the symposium. Whatever cleaning system and chemicals you are currently using, you will want to listen to those in the know about all of these systems and make whatever decisions you need to make regarding the current or future cleaning systems you may want to use. When more of the program is finalized, I will report on the speakers and topics to be addressed. This symposium is financed and sponsored by Environment Canada.

We expect a larger turnout at these events and I recommend that if you are planning to attend these events that you make early reservations for the hotel to insure that you stay close to the action. Remember, the Holiday Inn is across from the expanded Yorkdale Shopping Centre with an entrance to the subway going downtown to other venues. I have acquired a group room rate of \$139.95 Canadian per night and you can reserve your room by calling 1-866-568-0046 and stating that you want the OFA special rate

or you can email me the required dates you want and provide me with your credit card information. No charges will be made to your card until the date of the event.

Benefit Information

As a result of the board's decision to not renew the Legal Advice benefit which we had to discontinue due to the high cost of the premium to OFA, we have had discussions with the principles of MacDonald, Sager, Manis LLP; who are the corporate lawyers for OFA and members of OFA. We are pleased to report that included in your membership dues, MacDonald, Sager, Manis LLP is prepared to provide our membership with 30 minutes of free legal advice regarding employment law issues, civil/commercial litigation issues, commercial real estate and leasing issues and business contract issue. After the 30 minutes, they will charge their regular rates. Christine Jonathan will be the contact person for all employment and litigation inquiries and Jordan Cohen will be the contact for all business issues. They will refer the member to an appropriate person in the firm depending on the complexity of the matter.

Jordan and Christine as well as others from the firm have spoken at our conferences and provided us with much needed information to help us deal with our employees and government issues. I will be issuing OFA membership ID numbers to all membership renewals and providing Christine and Jordan a copy of our membership list for verification. This benefit is worth hundreds of dollars to each of our members.

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Funding for Training

An email was sent out to all our members on October 28, 2017. I advise you of the meeting I had with Judith Zeki, Manager of the Thornhill Employment Hub. As a result of my inquiry to MP Peter Kent, he referred me to this location. For those of you who are prepared to train pressers, dry cleaners, etc., you can receive compensation for doing the training on your premises. This came about from my inquiry as to whether or not our membership was prepared to train new employees, as there is a shortage of experienced employees in these positions.

Allied Trades

I would like to remind our membership of the importance of supporting our allied trade members. It is their membership and participation in OFA activities that help subsidize our programs and conferences. All things being equal, you should patronize your allied trade members.

Customers Aren't Always Right December 1, 2016SalesSegal LLP

As a successful business owner, you know customer satisfaction is the key to continued sales and profits. But you also know it's harder to please some customers than others, and some can be downright problematic.

Of course most customers take little time and effort. They understand that their relationship with your company is commercial. That is, your business offers a product or service and they agree to a set rate and terms.

Tips on Defusing and Solving Customer Problems

Here are some general guidelines on handling customers in tense situations:

- Arrange to have no interruptions during your time with the customer.
- Assume the customer is truthful.
- Treat complaints as problem-solving sessions.
- Let the customer talk in order to defuse some of the emotion.

Listen closely without interruption and gather enough information to be able to make a considered response.
Ask for clarification if the facts aren't clear.
Ask how the customer would like the situation handled.
Provide options on how to resolve the problem.
Take the problem to the person who can fix it, or who needs to know.
Keep a log or journal of customer complaints to help spot trends.

The remaining customers can run the gamut from moderately annoying to extremely difficult, and although they are smaller in number, the time and energy they require can make them seem to outweigh all the others.

The first step to take when confronted with a difficult customer is to determine if the complaint is legitimate. Most of the time, it is. Many problems stem from a particular situation, for example, a rude salesperson, unsatisfactory customer service, a product defect that causes havoc in the buyer's own business or a late delivery that caused the customer to miss a deadline.

In those instances, you apologize, do what you can to appease the customer, and take steps to correct the error and ensure it doesn't happen again. At the same time, consider that the customer has done you a favor by highlighting a weakness in your operations or by calling attention to a problem employee.

If all goes well, you both end up satisfied and the customer stays with you.

But sometimes customers are simply annoying. When that's the situation, you can choose between two paths:

1. Determine that the customers are valuable enough to your company that it is worth the effort to try to satisfy them – even when the complaints aren't legitimate – and to improve the relationships. This would be the case when the customers are those your company depends upon for long-term success.
2. Sever the relationship altogether because the customers are so difficult that you question their value to your company. These are the buyers who remain difficult regardless of how much you try to appease them. In the end they actually can become obstacles to the smooth operation of your business.

Letting a customer go is a difficult decision and before you do that, you want to consider several factors:

Mitigating Circumstances: There could be an unapparent reason for a customer's attitude. For example, the individual may be having financial difficulties, grieving, going through a divorce or working under a sudden change of management. If you can determine a reason behind the difficult attitude, you may be able to come up with a strategy that can salvage the relationship. If there appears to be no mitigating circumstance, consider the relationship in light of the following three factors.

Financial Effect: If the customer is one of your major sources of revenue, determine how hard it would be to replace that income. Also consider whether the customer is a potential source of other valuable customers, as well as how much influence the individual has in the community and over other current buyers. Statistics suggest that one disgruntled customer tells seven people about his or her experience. The more influential your customer is the more people may hear about it and be swayed to switch to the competition. If, however, you think your business can handle the loss of this customer, end the relationship quickly and firmly. You and your employees will gain that much more time to tend to your other, less troublesome customers.

Operations Effect: If you personally have to deal with one of these difficult customers on a regular basis, consider how that might be affecting your ability to tend to the rest of your business and your employees. Constant and unsuccessful attempts to appease troublesome customers can distract you from your other responsibilities as a business owner.

Staff Effect: Your most intransigent customers can create employee burnout, low morale, and turnover. Having to deal regularly with an extremely difficult person can quickly send even the best sales personnel looking for other jobs. If a customer is abusing your employees, deal quickly with that problem or you may find performance spiraling downward and your payroll dwindling.

The best way to handle difficult customers is to put yourself in their shoes. Listen without arguing and get as much information as you can to understand them as individuals. Try to find ways to adjust to their needs when it is reasonable. But don't hesitate to turn one loose if that solution is best for you, your staff and your business.

Regularly Review Your Property Insurance November 16, 2016 Personal Finance/ Estate Planning Segal LLP

When you bought your home, you may have simply purchased a homeowners' insurance policy sufficient to satisfy the requirements of your mortgage lender. But lenders only require policies that protect the house, not its contents.

Those possessions are likely to grow in quantity and value over time and they need to be insured. You may also need optional coverage, called riders, for earthquakes, windstorms and other natural disasters or to increase the amounts paid out on certain items. In addition, remodeling, adding a room, and getting married or divorced are just some of the changes in your life that should prompt you to review your policy's terms.

Here are some frequently asked questions about property insurance. The answers provide only general information. Consult with your financial advisor about your specific situation.

Q. What types of homeowners' insurance can I purchase?

A. There are three types of policies:

1. **Standard**, which protect against several named, or listed, perils that could damage your home and its contents, such as lightning, windstorms, hail, theft and certain types of water damage.
2. **Broad**, which upgrade coverage on the structure to include all risks, but leaves the contents on a named perils basis. All risks policies generally list what is excluded from coverage, such as faulty workmanship and general wear and tear.
3. **Comprehensive**, which provide all-risks protection on both the structure and its contents.

When you purchase a policy it's important that it will cover at least 100 per cent of its replacement cost. This is not the same as market value of your home or the cost you paid for it. The market value of a home is the amount a willing buyer would pay to a willing seller, excluding the land, regardless of how much it would cost to rebuild the home. Replacement cost is what you would have to pay to repair or rebuild the entire home.

It's impossible to predict what the exact cost will be to replace your home, so it's critical to have enough coverage to take that into account. An appraiser can help you determine what it would cost to completely replace your dwelling. Also, check to be sure that the policy will automatically adjust to increases or decreases in construction costs in your area.

Q. What should I look for when it comes to water-damage coverage?

A. Generally look for policies that cover damage from plumbing overflows, holes in a roof, burst pipes and windows shattered during a storm that allow rain to blow in. Policies generally don't cover damage from continuous seepage or sewer backups, but you can purchase that protection as a rider. For the most part, flood insurance isn't available in Canada because flooding is considered inevitable. You should take whatever steps are necessary to protect your home and belongings from such disasters.

Q. How do deductibles work?

A. Your deductible is the amount you pay for covered damage before the insurance kicks in. Higher deductibles mean lower premiums but additional financial risk. Usually a deductible is a flat rate that can be as low as \$500.

Many insurers offer percentage deductibles, particularly for coverage of damage from earthquakes, hurricanes and windstorms. Under these policies, you pay a certain percentage of your home's insured value before you get reimbursements. For example, if your policy has a two per cent deductible and your home is insured for \$250,000, you pay the first \$5,000 in damages. Be sure your deductible is an amount you can afford to pay.

Q. Can I get a discount?

A. Many insurers offer discounts to people who own newer homes, have installed such safety features as smoke detectors and burglar alarms or have not filed claims for a specific period of time. Some companies even offer discounts to non-smokers.

Q. What is liability coverage?

A. This covers unintentional injuries to visitors or accidental damage to a neighbour's house as well as legal costs if you are sued. A minimum of \$1 million is recommended.

Q. How are claims paid on personal possessions?

A. Most policies cover personal possessions at a rate of 50 per cent to 70 per cent of the amount of insurance you have on the dwelling. In other words, if your home is insured for \$100,000, your policy would cover from \$50,000 to \$70,000 of the value of the contents. You can purchase two types of coverage:

Cash value policies that pay the depreciated value of the item, which is the replacement cost minus a deduction based on the age and condition of the original item.

Replacement cost policies that reimburse you for the full amount. If you have this coverage and opt for a cash settlement, you will be paid on a depreciated basis.

Q. Are there monetary limits on the coverage of specific possessions?

A. First, standard and broad policies don't generally provide coverage for such valuable items as furs and jewelry. But even with comprehensive insurance, the dollar limits may be inadequate not only on those items but also on stolen cash, garden tractors, computer software, bicycles, and collections of coins, stamps and cards. The good news is that you can generally purchase reasonably priced riders for supplementary coverage. When it comes to art and antiques, you need to look for specialty insurance policies.

Q. Will my homeowner policy pick up the extra cost of having to conform to new building codes if I have to rebuild my home?

A. No, most insurance policies do not pay for this. You may be able to purchase a rider, but it may pay only a portion of the increased costs.

Q. I live in a condominium and the condo corporation carries insurance. Do I need my own policy?

A. Yes, because the corporation's insurance covers only items that are part of the building. You need insurance for upgrades you make to the unit, for your possessions and for personal liability.

Q. What is title insurance?

A. Title insurance compensates you for losses from such factors as unknown title defects, existing liens, encroachment issues, fraud, and other issues that can hinder your ability to sell your property. When considering this insurance, carefully review the exclusions.

Use Caution When Tapping an Executor

Choosing an executor is one of the most critical parts of planning your estate.



Setting Up a Health Care Directive

If you suffer from an accident or illness and become unable to communicate the type of medical treatment you wish to receive, your

family must guess what you want. A health care directive, or living will, eliminates the guesswork by making it clear what your wishes are.

Usually, a living will contains specific directions on the course of action you would or would not like to take if you are in a terminal condition, a permanent coma or in a persistent vegetative state. It may provide instructions on whether or not you wish to receive artificial life support, artificially administered food and water or comfort and care.

Here are the answers to some common questions about health care directives:

Q. *Who can make a health care directive?*

A. Generally, any person who has the ability to understand information relevant to making a medical decision and appreciate the consequences of a decision may make a health care directive. The provinces and territories also have varying age requirements.

Q. *Do I need a health care directive if I already have a will?*

A. Yes. Health care directives and last wills are very different. Your will deals with property and the directive deals with medical treatment and care.

Q. *Are health care directives legally binding?*

A. Yes. Once they are properly signed and witnessed, family, friends and health care providers must follow the directions as long as they are consistent with generally accepted health care practices. Keep in mind that health care practitioners are not required to ask whether you have signed a directive or to search for one.

Make sure that your family, friends and health care representative know that you have signed one and that they know where it is. Health care providers that are unwilling to follow your directions are usually obliged to refer you to a provider who will.

In some families, that decision is based on tradition or culture, where the oldest child or male is automatically given that role. But this may not be the best choice. It can cause family resentment and the person named may not be suited to the task.

If the administration of your estate is expected to be complicated — or there is family disharmony — consider naming someone else as executor. Your surviving spouse or children can receive regular reports from the executor, keeping them advised of the process of settling the estate.

In general, you can select anyone, or a group of individuals, to serve as your executor, but it is important to consider whether the person:

- Will outlive you;
- Is honest, trustworthy and will carry out the wishes you put in your will; and
- Lives close to the decedent's home and will be able to access the local court and settle the estate without delay.

Two questions commonly come up in discussions of naming an appropriate executor. Here are those questions and the answers:

Q. *What qualities and abilities should an executor have?*

A. When you write a will with the help of your attorney, it's important to choose a competent and trustworthy executor and alternate executors. Otherwise, even careful estate planning could be rendered useless.

Your executor can be any person or institution that you desire. If you feel you cannot trust a family member, consider naming your accountant, attorney or bank trust department. Whoever you choose, keep in mind that your executor should be:

- Familiar with your family situation, including children, step children and former spouses.
- Able to spend the time necessary and is willing to perform the duties.
- Willing to work with the estate's attorney and accountant.

- Familiar with your finances, property and other assets; and
- Experienced and competent in business matters to provide for the continuation of your business if you have one.

Q. *What are the executor's responsibilities?*

A. Your executor becomes your personal representative and fiduciary after your death and must administer the estate and ensure the will is carried out. In general, the executor must:

- Arrange the funeral and pay for it;
- Pay any outstanding bills of the estate;
- Collect and preserve assets;
- Pay debts, taxes and administration expenses of the estate; and
- Distribute estate assets according to the terms of the will.

Besides naming an executor, you should consider giving someone Power of Attorney to make decisions about and sign official documents involving your finances and assets.

There are two general types of Power of Attorney:

1. Durable Power of Attorney: An individual acts on your behalf if you are unable to make decisions. This person would control your finances and your assets, so you need to choose someone you trust to ensure that your wishes will be heard, understood and carried out to your specifications. You set up the durable power of attorney to come into effect only if you are unable to act on your own behalf.

2. Non-Durable Power of Attorney: An individual acts on your behalf if you are not available to sign legal or financial documents for one reason or another.

Common examples of what a Power of Attorney allows a person to do on your behalf are:

- Manage your money, bank accounts, and safety deposit boxes.
- Enter into contracts and settle claims.
- File tax returns and handle government benefits.
- Sell, mortgage, and manage property.
- Plan an estate and financial gifts.
- Maintain business interests.

Because the individual's powers are significant, there is often a clause in a Power of Attorney to appoint a second person if the first is unwilling or unable to perform the duties. This person is called a successor agent or a successor attorney-in-fact.

Consult with your adviser. Naming an executor and giving someone power of attorney are critical decisions and your adviser can help you choose the right individuals

On the lighter side - A recent study has found women who carry a little extra weight live longer than men who mention it... I never knew that!

Tech support: * What kind of computer do you have?

*Customer: * A white one.

*Tech support: * Click on the 'my computer' icon on to the left of the screen.

*Customer: * Your left or my left?

Customer: * Hi, good afternoon, this is Martha, I can't print. Every time I try, it says 'can't find printer'. I've even lifted the printer and placed it in front of the monitor, but the computer still says he can't find it.

*Customer: * My keyboard is not working anymore.

*Tech support: * Are you sure it's plugged into the computer?

*Customer: * No. I can't get behind the computer.

*Tech support: * Pick up your keyboard and walk 10 paces back.

*Customer: * OK
 *Tech support: * did the keyboard come with you?
 Customer: Yes
 *Tech support: * That means the keyboard is not plugged in.

 *Customer: * I can't get on the Internet.
 *Tech support: * Are you sure you used the right password?
 *Customer: * Yes, I'm sure. I saw my colleague do it.
 *Tech support: * Can you tell me, what the password was?
 *Customer: * Five dots.

 *Tech support: * What anti-virus program do you use?
 *Customer: * Netscape.
 *Tech support: * That's not an anti-virus program.
 *Customer: * Oh, sorry ... Internet Explorer.

 *Customer: * I have a huge problem. A friend has placed a screen saver on my computer, but every time I move the mouse, it disappears.

 *Tech support: * How may I help you?
 *Customer: * I'm writing my first email.
 *Tech support: * OK, and what seems to be the problem?
 *Customer: * Well, I have the letter 'a' in the address, but how do I get the little circle around it?

 A woman customer called the Canon help desk with a problem with her printer.
 *Tech support: * Are you running it under windows?
 *Customer: * No, my desk is next to the door, but that is a good point. The man sitting in the cubicle next to me is under a window, and his printer is working fine.

 *Tech support: * Okay Bob, let's press the control and escape keys at the same time. That brings up a task list in the middle of the screen. Now type the letter 'P' to bring up the Program Manager.
 *Customer: * I don't have a 'P'.
 *Tech support: * On your keyboard, Bob.
 *Customer: * What do you mean?
 *Tech support: * 'P'.....on your keyboard, Bob.
 *Customer: * I'M NOT GOING TO DO THAT!!

An elderly carpenter was ready to retire. He told his employer-contractor of his plans to leave the house-building business and live a more leisurely life with his wife enjoying his extended family. He would miss the paycheck, but he needed to retire. They could get by.

The contractor was sorry to see his good worker go and asked if he could build just one more house as a personal favor. The carpenter said yes, but in time it was easy to see that his heart was not in his work. He resorted to shoddy workmanship and used inferior materials. It was an unfortunate way to end a dedicated career.

When the carpenter finished his work the employer came to inspect the house. He handed the front door key to the carpenter. "This is your house," he said, "my gift to you."

The carpenter was shocked! What a shame! If he had only known he was building his own house, he would have done it all so differently.

So it is with us. We build our lives, a day at a time, often putting less than our best into the building. Then with a shock, we realize we have to live in the house we have built. If we could do it over, we'd do it much differently.

But we cannot go back. You are the carpenter. Each day you hammer a nail, place a board, or erect a wall. "Life is a do-it-yourself project," someone has said. Your attitudes and choices you make today, build the "house" you live in tomorrow. Build wisely!

Remember... Work like you don't need the money; Love like you've never been hurt; Dance like nobody is watching. "To the world you might be one person, but to one person you might be the world."

HAPPY NEW YEAR TO ALL OUR MEMBERS AND THEIR FAMILIES

