



President's Message It Was a Great Event

By WIA President Mike DiGilio, C.P.

The WIA is growing. That is it in a nutshell. We are growing in membership numbers as well as other ways and I am so excited to be a part of it. As of the writing of this article, we have 512 members. This includes installers, subsequent installers, probationary installers, associates, retirees and lifetime members. Most of our members are booking jobs months out so the industry in general has grown as well. It is a great time to be in the wallcovering business!

As you know, many of our members are, well let's say, SEASONED! As a result, we have been focused on growing new installers. This is the reason that we started the Wallcovering University and developed the Residential Installation Specialist courses. But it is time to grow again and take our online training to the next level. To do that, we need funding. It has cost us nearly \$70,000 to develop the RIS program but now we want to develop a Commercial Installation Specialist series. You may be thinking, hey Mike, how is an organization who charges a mere \$350 annually and provides us with that great website with its highly visited locator, going to have the money for another series of classes? I assure you, we have a plan!

I am thrilled to share that the Wallcovering University is in the process of being rebranded. Our new name is the Wallcovering Installer School. The reason for doing the rebranding is that we have launched a new 501C3 organization for the purpose of creating online education. The WIS is our new non-profit charity organization. With this new tax exempt status, we will be eligible to apply for grants! If we are successful in securing grants, we will be able to fund and develop the online courses that are so desperately needed to keep this craft alive. We can also receive tax deductible donations so it will be a win for everyone!

As we move through this process, you will be kept abreast of activities. You may even want to donate to your industry's training and get a tax benefit! We will share more information on that process in the future but for now, if you have any questions, you can reach out to the WIS Board of Directors. The new board of directors for the WIS include:

President – David Dubose Vice President – Chad Horn Treasurer – Mike DiGilio Secretary – Shelly Wilkins Member – Greg Laux Member – Heidi Mead Executive Director – Nancy Terry

As Elsie Kaptina once said, "Let's move forward together!" ■

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# 2023 March Madness Workshop

March 18, 2023 is a date that shall resonate in installer lore! The WIA Boston Chapter pulled off record attendance! Held once again in Sturbridge, MA, the place was busting out at the seams with 90 participants. Those folks came from 18 different states and 2 different countries. Two Canadian Provinces were represented.

The educational track was robust with events including 10 tabletop demonstrations, a tutorial on taking professional-grade photos with your mobile phone, and first-time presenter, Ami Byers, delivered a well prepared session on "Project Planning." The day was rounded out with a panel discussion on hiring other installers as temporary help on projects, featuring panelists Shawn Lawler, Chris Shannon, and KL Connor.

In addition to all the educational opportunities presented, 2 raffles were held. A total of \$1,682 was collected from the raffles and donated to the WIA Assistance Fund. The raffle winner for the 50/50 pick, Shawn Lawler, immediately donated his winnings to the assistance fund. Juan Escurra won the TapoFix CB70 pasting machine, generously donated by Marc Shelton of Prohangers Supply, LLC and TapoFix.

It was a hugely successful event, and the Boston Chapter wishes to sincerely thank everyone who attended and supported the event this year. If you missed this year's event, mark your calendars for next year's date: March 30, 2024!

*Fun Fact:* The first March Madness Workshop was February 28, 2004. It was an idea conceived at the Columbus, OH convention by Jack Egan, Anthony Russo, and Heidi Johnson. They brought the idea back to the region. Roger Coupal, the president of the Berkshire Chapter, "the little chapter that could," took the ball and ran with it to find a venue. It's been held every year since 2004 (except 2020 and 2021), hosted in the beginning by the Berkshire Chapter, followed by Connecticut, and now Boston. ■



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## WIA Convention 2023

The WIA Convention Committee is working hard to bring you a great event for 2023. The dates slated for the event are October 3 – 7, 2024 at the Great Wolf Lodge in Colorado Springs, Colorado with preconvention classes being held on Wednesday, October 4th.

This year's agenda promises to give attendees exactly what they need to improve their skills. There will be masters level classes as well as novice level classes. There will be master installers who will be mentoring the novice students! There will be a mix of relevant business topics as well as critical installation topics and all will come with enhanced amounts of hands-on opportunity!

So, have you ever been to a Great Wolf Lodge? The really cool thing about this facility is not only the location but that the meeting space is separate from the waterpark, however, your room reservation will come with access to the waterpark! It is the best of all worlds. If you are bringing family or guests, this is



Reach New Heights in Colorado Springs, CO

a perfect location for a mini vacation. The room reservation link is already online so you can reserve today. The agenda will be online soon. WIA will once again offer the three-payment option for the convention fees. This can be designated on the registration form. You can visit the WIA website at www. <u>WallcoveringInstallers.org</u> or go directly to the convention page at <u>https://convention.</u> <u>wallcoveringinstallers.org/</u>



#### The Best Benefit of All By Don Dye

I joined the WIA (Guild) in 2011 in Houston when our group was in its infancy. I was talking a lot with Julie Young about joining so she suggested getting some Houston hangers together and reserve a room for a meet up at a Greek restaurant in central Houston Montrose area. She knew a lot of people, so she started calling and put together the first meeting with 6 or 7 people including Chris Johnson, Jeanette Gilbreath, Sue Farguson and Robert Woodrich.

From that time forward, we all became good friends, but Chris

and I soon realized we both loved to hunt and fish! After a few jobs and plane trips to St Louis and California together we decided to go on a fishing/camping trip to Huntsville State Park. As most fishermen do, we both had our own story about this park so we hung our 'gone fishing' sign on our schedule and the tradition began.

A year or two later, Ken Daughtry joined the WIA he became the third wheel. We meet up twice a year; spring and fall. It always begins on a Sunday afternoon after Spring Break in late March or early April, and mid-late October in the fall to avoid big crowds.

Over time, we have developed a system



which has now been somewhat perfected. We each have our own tasks to perform; Chris will book the space once we agree on a date, buy minnows, and catch the most fish. I filet our harvest at the end of the day and make breakfast the next morning. Ken fries the fish. The trip this spring was a bit different in that we went to a different lake so our well-oiled machine was a bit out of sync. I mean we were jugging for catfish and not crappie fishing so that's a whole different dynamic, right? These semi-annual camping

trips give us a chance to stay connected (especially since I moved to Austin), and talk shop. Little did I know that day back in 2011, that membership in the WIA came with so much more than just lead generation and networking. It has resulted in connections that are professional as well as what will be lifelong friendships. It's something that other WIA members should consider because it is the best benefit. Your connection may not be a fishing trip but you will find great professional and personal friendships! Find a small group of WIA friends with similar interests and start your own tradition! It's fun!



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# **Solution And Solution** For National Officers has May 1 Deadline

The Wallcovering Installers Association is seeking nominations for positions on the

national board of directors. If you are interested in one of the positions and meet the open qualifications for that position, please submit your request in writing by mail, email or fax and have it into the WIA



Any member seeking election to the position of Treasurer or Secretary shall meet the

above membership requirements and must have actively served on the national board for a minimum of one (1) year from the date of election.

Please submit your nomination to PO Box 1166, Lebanon, OH 45036, or email to info@

headquarters no later than Monday, May 1, 2017.

Your written request should include a short (150 words or less) biography detailing your accomplishments, experience and years of service to the WIA as well as the position you are seeking and a color photo showing your head and face clearly.

Any member seeking a national officer position must be a current member in good standing and have been a member for a minimum of two (2) years.

Any member seeking election to the position of President or Vice-President must meet the above requirements and must also have served on the national board as an officer or elected regional director for a minimum of three (3) years. wallcoveringinstallers.org.

This is an official call for nominations for President, Vice President, Secretary and Treasurer. We look forward to a great race and encourage every eligible candidate to run.

# WIA Officers and a Description of their Duties

#### **President:**

- Shall be the Chief Executive Officer of the Corporation
- Shall preside at all meetings of the Board of Directors and Membership meetings.
- Shall have responsibility for the general and active management of the affairs of the Corporation.

- Shall see that all orders and resolutions of the Board are carried into effect.
- Shall have general charge of the Executive Vice President and see that all orders and resolutions of the Board are carried into effect.

Shall appoint the chairman of all committees and be ex-officio member of all committees except the Nominating Committee.

#### Vice President:

- Shall act in all cases as the President in the latter's absence or incapacity.
- Shall perform such other duties as may be required from time to time.

#### **Treasurer:**

- Shall have custody of the corporate funds and securities.
- Shall keep full and accurate accounts of receipts and disbursements in books belonging to the Corporation.
- Shall keep the monies of the Corporation in a separate account to the credit of the Corporation.
- Shall disburse the funds of the Corporation as may be ordered by the Board, and only the Board, taking proper vouchers for such disbursements.
- Shall provide to the Board an account of all transactions as Treasurer and report the financial condition of the Corporation.
- Shall be the final signer on all checks, after preparation by the Executive Vice President.

 The duties of the Treasurer may be delegated by the Board to the Executive Vice President and Association staff.

#### Secretary:

- Shall attend all sessions of the Board and record all the votes of the Corporation and all the minutes of all its proceedings.
- Shall report all of their activities directly to the Board.
- The duties of the Secretary may be delegated by the Board to the Executive Vice President and Association staff.

#### Requirements for Candidates for Office of President and Vice President:

 Candidates for President and Vice President shall have actively served on the Board, as an officer or elected Regional Director, for a minimum of three (3) years.

# **Requirements for Candidates for Office of Treasurer or Secretary:**

 Candidates for Treasurer or Secretary shall have actively served on the Board, as an officer or elected Regional Director for a minimum of one (1) year.

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*The Installer* **EDITOR** Jennifer Curtis, C.P.

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# Where There's a Will, There's a Way... to Avoid Probate

If you're like many WIA members—near or past the age at which you begin drawing your social security benefits—then estate planning is a concern. Without proper planning, a probate court judge will decide the disposition of your money and property, not you. Luckily, proper estate planning will not only help you ensure that your estate is disbursed according to your direction, but your heirs will avoid major tax consequences.

#### What is probate?

Probate refers to the legal process by which a deceased person's assets are distributed. Because probate concerns property, it's governed by both state and federal laws. Probate laws vary from state to state, so it's best to meet with an attorney who specializes in elder law to negotiate the details to ensure your heirs get what you want them to receive without the IRS or other intrusive government entities poking their noses into your business and exacting fees that your estate and/or heirs shouldn't have to pay.

Many people are surprised to learn that a will does not avoid probate, although it will expedite the process. A will is a legal document that "explains how your possessions are to be distributed and to whom they'll go." It does not guarantee that the probate judge will follow those instructions. To ensure the disposition of your estate after you die, it's imperative to make arrangements before you die.

#### **Avoiding probate**

Not everything has to go through probate. States like Ohio have laws that automatically transfer some types of property to the deceased spouse. They may also have a "pay on death" (POD) or "transfer on death" (TOD) order that needs no probate. Just remember that a TOD is not safe from the estate's creditors. To claim the benefit, your heir must present a death certificate to execute the transfer. Other methods of avoiding probate include:

• A living trust. Also called a revocable trust, this legal document details where your assets will go when you die. The important part to remember here is that, with a living trust, "you assets will be held and managed by a third party or 'trustee'" after your death. Therefore, it's important to select someone you trust to ensure your directions will

be carried out when you name someone as your trustee.

- Naming beneficiaries on financial accounts. This is where the POD order primarily comes into play. Insurance policies, bank accounts, and retirement accounts often require you to name beneficiaries so banks, insurance companies, and other financial institutions can release funds to them without the hassle of probate.
- Joint ownership. In some states, deeds and titles with co-owners named automatically entail rights of survivorship. Co-ownership does not require the co-owners to be married or related. If you don't share joint ownership with a spouse, you may consider sharing ownership with your heir(s) to ensure property is transferred to sole ownership upon your death. To be safe, it's best to ensure assets like vehicles and real estate have TOD orders to ensure their prompt and proper transfer upon the death of either co-owner. Just remember, joint owners all have equal property rights. No co-owner may sell, gift, or dispose of the property without the consent of the other co-owner(s).
- **Gifting property.** If you transfer property while you're living, then it's no longer yours. You will have ensured that the person you want to have it gets it. However, gifting property does come with some caveats. If you gift valuable property (e.g., real estate, jewelry, vehicles, equipment, stocks, bonds, etc.) or money in excess of \$15,000 per individual or \$30,000 per couple, then the IRS takes notice. Make sure you and those receiving the gifts understand IRS reporting requirements.

#### Why avoid probate?

"Probate can tie up the estate for months or longer and incur extra expenses," writes Bob Carlson for Forbes. Aside from time-consuming delays and costly fees, leaving your estate to the whims of probate also incurs a loss of privacy. Probate proceedings become public record, making the details of your estate—your assets, their value, and who inherited them—available to anyone who wants to see them. Finally, the last thing your family needs while they're grieving is the hassle and stress of going through probate. ■

# Stay Safe With Wallpaper

Long gone are the days when wallcoverings were little more than fabric or paper and dye. Products based on all natural materials like silk or wood pulp (paper) are not only delicate, but also flammable. Although the holiday season and its attendant increase in residential fires has passed, fire safety remains a concern in any household that uses fireplaces, wood burners, and candles. When recommending wallcovering products, consider smart fire retardant wallpaper.

When evaluating flame retardant wallpaper, look for "Class A" rated products. Class A wallpaper will still burn, but "it reduces how quickly the fire spreads." To qualify for a Class A fire rating, a sample of wallpaper must be tested and how it burns measured. The sample size is 20 inches by 25 feet. Gas flames are applied to one end of the material to record the flame spread rate as the product burns. The longer it takes the flames to consume the paper, the better the product retards fire.

Initial attempts to make flammable commercial wallpaper less likely to go up in flames consisted of adding fire retarding chemicals to the wallpaper's substrate. That worked to a limited extent. A second approach consisted of applying inorganic chemicals to the substrate. Those chemicals improved the product's fire retardant qualities, but caused problems with regard to environmental safety, color, flexibility, and durability. In short, the papers thus treated were toxic: "The Ecology Center tested thousands of vinyl wall coverings and found that more than half contained one or more harmful chemicals in sufficient quantities to cause concern."

Because the chemicals applied to make wallpaper flame retardant tended to negatively affect its flexibility and durability, plastics were added. Plastics were also stiff, so phthalates were added to make the product soft and easy



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to install. Unfortunately, phthalates are known carcinogens and migrate off products into dust and onto building occupants. Other chemicals used to inhibit the spread of fire have been linked to health problems involving the thyroid, reproductive organs, neurodevelopment, immunity, and cancer.

Back to the drawing board. One idea was to inhibit the combustibility of paper by limiting its access to "free air." This led to coating pure paper or vinyl (also highly flammable) with a noncombustible surface to limit its exposure to "free air." Such coatings are made from plastic or PVC, which resist combustion. And then there are the adhesives, some of which are high in volatile organic compounds and thus—you guessed it—toxic.

Researchers and manufacturers can make fire-retardant wallcoverings, but could they go one step further? Could they integrate technology to make wallpaper smart and enhance the safety of a building's occupants? Enter the Internet of Things. The ideal smart fire-resistant and fire alarm wallpaper will "maintain its structural integrity in the flame and a thermosensitive sensor that can rapidly respond to the high temperature of fire."

Researchers at Shanghai's Institute of Ceramics figured out how to integrate glass fiber-reinforced, fire-resistant, inorganic "paper" within a multilayered structure. The resulting composite structure incorporates tiny copper wires connecting to electron microscopy for transmission of electric signals when thermosensitive sensors detect high heat. What they got was a wallcovering with a "wrinkled typography" that was "mechanically robust" for practical application. This textured fabric not only serves the practical purpose of wallpaper, but it also slows the spread of fire and calls the fire department. The January 27, 2017, issue of *Chemistry: A European Journal* celebrated the Chinese researchers' achievement:

The NS-HANWs/GFs paper has superior mechanical properties, low thermal conductivity and excellent heat insulation performance. This new material could be promising for many applications such as in the protection layer of fireretardant optical fiber cables, printing/copying/writing paper, nonflammable China paper, fire-retardant wallpaper, and fireproof specialty paper.

The development of the Chinese researchers improved upon earlier attempts elsewhere, because it was "the first time researchers have achieved a working model that is also nontoxic and meets environmental safety standards."

Manufacturers have promised more fashionable colors than the product's original dull brown hue.

#### NATIONAL ASSOCIATE MEMBERS

When you have a choice of vendors, remember to use WIA Associate Members first.

Advance Equipment Manufacturing Company

**Anstey Wallpaper Company** 

Bradbury & Bradbury Art Wallpapers, Inc.

Cavalier Wall Liner Designtex Group (The) Experience49

Fidelity Wallcovering, Inc.

Gardner-Gibson, Inc.

Len-Tex Wallcoverings

Maya Romanoff Corporation

MDC Wallcoverings

MISH, Inc

Mutoh

Olfa

Painters & Allied Trades LMCI Phillip Jeffries Ltd.

R37 Inc.

Real Wood Veneer Wallcovering

Roman Decorating Products LLC

Roos International, Ltd. Wallcovering Steve's Blinds & Wallpaper, LLC

Studio Zen Wallcoverings

The Paint Store Online

Thibaut Wallcovering

Vahallan Papers

Versa Design Surfaces

Wallpaper Direct

Wallpaper Warehouse

Williamson College of the Trades

Wolf-Gordon, Inc.

York Wallcoverings, Inc.



#### Installer Members: Ackerman Custom Paint & Wallpapering, TX Jessica Ackerman

Wallcovering Professionals, TN Amos Brecheen

Image360 Tampa Ybor City, FL Robert Burmaster

**Butler Decorating, IL** James Butler

VanGo, Inc., NY Larry Cohen

Paperhanging Unlimited LLC, OH Ellen Comeau

S&S Pro Paperhanging & Painting, CT Sean Cooke

**Created Dimensions, NJ** Dennis Delpome

Hive Properties and Home Solutions, AL Fawn Fisher

Sean Greene's Professional Wall Covering, CA Sean Greene

Precision Wallcovering & Painting, CA Chad Horn

Majestic Wallpaper, CA Alex Jeghalian

Suzie Leroux Wallpaper, BC Canada Suzie Leroux

Lara Wallcoverings, TX Maria Lopez Romero

Mx Contractors LLC, NJ Max Martins

Wallpaper Magic, NY John Martorana

Hanging Around, TN Andrew McGraw

Wallcoverings by David, WV Dave Meltzer

JM Wallcovering, LLC, TX Jason Moulder Sandra Murray Wallcovering, CA Sandra Murray

Nalevia Wallcovering, CA Alan Nalewaja

William Nunn Painting Ltd., MN William Nunn

**Residential Installations LLC, FL** *Christopher Palcowski* 

Burlington Wallpaper and Mural Installer, VT Kathleen Peden

Huntington Interiors, NY John Pinnella

KA Wallcovering, NY Kristin Robinson

Innovative Installations, NH Jason Roopenian

**Winnipeg Wallpaper, MB Canada** Yana Shtainberg

Architectural and Decorative Finishes, TN Ken Small

Swedish Wallpaper Installation LLC, CA Tommy Stromberg

Legacy Interiors, OH Matthew Taddie

Marisa Lynn Studios, FL Marisa Torres

JU Wallpaper & Painting Services LLC, GA Jaime Uribe

Hi-Country Paperworks, TX Steve Vaneman

All Island Painting & Paperhanging, Inc., NY Kevin Weis

Wigs On Walls Wallcovering, TN Jay Wiggins

#### Probationary Installer Members:

Second Rodeo Wallpaper, TN Elizabeth Bradley Intracoastal Wallcovering, NC Joe Dooley

Revamp Wallcoverings and Colour, AB Canada Mike Joswig

Walls That Talk, TX Laura Kendall

Agape Home Pros, FL Andrea McArthur

Jossy's Wall Coverings, CO Dagmawi Meseret

**RR Maintenance Nashville, TN** *Chris Roby* 

Design Install Services, Inc., GA Carl Shubert

Wallcovering Wizards, LLC, FL Evan Tiller

Subsequent Installer

Members: Attention to Detail, LLC, NH Don Ebbett

#### **Residential Installation Specialist:**

Congratulations to our Residential Installation Specialist Graduates!

www.wallcoveringuniversity.

Evan Tillar Doug Lang Mike Joswig Joe Dooley Dagmawi Meseret Chris Roby Laura Kendall Andrea McArthur

#### **Associate Members:**

Visit all of our Associate members at <u>https://www.</u> wallcoveringinstallers.org/becomea-member/associate-membershipdirectory/

**New Members** 

# Tips to Save Money at the Fuel Pump

The gasoline index rose 17.5 percent from November 2021 to November 2022. At the time of this writing, the average retail prices for regular unleaded was \$3.909 per gallon, up from \$3.857 the previous week and up from \$3.484 one year ago. Average gas prices peaked on June 17, 2022, at \$5.107 per gallon. If you're looking to ease the pinch of rising fuel costs, you're not alone. WIA combed through some reputable financial websites to bring you this list of practical ways to save on money on fuel.

**Buy the correct fuel.** Check the operating manual to verify what grade of fuel it needs. If you regularly use premium fuel, consider swapping the slight increase in fuel efficiency and better gas mileage for the cost savings of regular unleaded if your vehicle's specifications don't mandate using high-octane fuel.

Vehicles with turbochargers or specific engine types may require premium fuel. Using regular grade gasoline in an engine that needs premium risks combustion of the fuel before the spark plug lights up and causes knocking which is likely to damage the engine, thus necessitating costly repairs. Occasionally using a lower grade fuel in a car that drinks premium probably won't cause any issues beyond lowered fuel mileage; however, regular use of low-octane fuel will degrade performance.

**Use a gas price app.** You've heard them advertised on the radio: fuel apps like GasBuddy, Waze, WEX Connect, Upside, and Google Maps can save you money or pay cash back. Some advertise as much as \$0.25 per mile with an initial purchase and tout savings of up to \$200 per month. That's a lot of fuel.

**Use a rewards program.** Many credit card issuers offer cash back and other rewards for purchases. Check your credit card to see what it may offer. Be sure to reconcile what the card offers with annual fees, reward caps, redemption value, vendor restrictions (some vendors may



not be included), or membership requirements. Supermarket chains like Kroger, Safeway, and Stop & Shop may also offer generous rewards programs that will lower your fuel prices, as much as \$0.05 to \$.10 per gallon.

**Pay cash.** Convenience costs. Some fuel stations are adding fees to credit card purchases to cover the fees incurred by credit processors. Pay for your fill-ups the old fashioned way—in cash—so you don't have to pay those fees.

Schedule when you refuel. According to the Penny Hoarder, gas prices trend lower on Mondays and Fridays. Try to schedule your driving so your vehicle needs to be refueled when prices tend to be at their lowest. Speaking of scheduling your driving, planning your routes may also save you a few gallons by ensuring you take the most efficient route and avoiding having to repeat trips.

**Fasten the gas cap.** Failing to screw the cap tightly on your gas tank allows fumes to escape and may cost you up to 30 gallons of gasoline per year.

**Don't speed.** If you're old enough to remember the gas crisis in the late 1970s, then you may also remember the television commercials

showing a comparison of two cars going around a race track. One car went at 55 miles per hour, the other at 70. The car going 55 miles per hour completed more laps around the track than the faster-traveling car. It was a simple way to show how moderating speed would improve gas mileage. That way still works.

Avoid idling the engine. Some engines may consume up to half a gallon of fuel an hour when running at idle. If you're going to sit at the curb or in the parking lot, turn off the engine. Why use up your fuel when you're not going anywhere?

**Keep everything inside the vehicle.** Roof racks, ladders, and other equipment pods affixed to the outside of the vehicle create additional drag which may decrease your fuel economy by as much as 19 percent. Your engine expends more fuel to fight that drag to maintain speed.

Maintain correct tire pressure. Besides being unsafe, underinflated tires reduce your fuel economy. "For every 1 pound per square inch that your tire deflates, you lose roughly 0.2% of your gas mileage," says Whitney Vandiver writing for Nerd Wallet.

**Change your oil on time.** Engine oil ain't cheap, but it's cheaper than replacing your engine. Ensure your engine's oil reservoir is filled to the proper level and change the oil at manufacturer-advised intervals. Keeping your engine properly lubricated helps it run smoothly and efficiently.

#### Accelerate slowly and use cruise control.

A light touch on the gas pedal to accelerate consumes less fuel than punching the pedal to get up to speed quickly. Be patient. Also cruise control will keep your vehicle at a steady speed and help conserve fuel. Consider turning off the air conditioning when driving at less than highway speeds to further conserve fuel. Air conditioning may reduce fuel economy by as much as 25 percent.

# Keeping Up With Inflation

When the cost of fuel, hotel accommodations, food, supplies, tools, and inventory goes up, so do the fees a business charges. Inflation has reached a 41-year high. Eighteenth century economist Adam Smith, author of *The Invisible Hand*, explains the concept as supply versus demand. Today, we see his economic principles in play as supply chains fail, the labor pool shrinks to a puddle, political policies force the country to depend on foreign oil, and the dollar's value takes a nosedive. Your money just doesn't go as far anymore, and maintaining an existing standard of living requires more filthy lucre than ever.

The pinch of inflation is being felt at all socioeconomic levels. In the November/ December 2022 issue of *Haute Living, San Francisco Magazine*, real estate agent Olivia Hsu Decker, who co-owns Golden Gate Sotheby's International Realty which generated over \$13.2 billion in sales in 2020-2021, remarks on her firsthand experience in the downturn of the luxury real estate market: "It was like someone turned the switch off, and nobody shows up to see and buy high-end homes anymore. Only six months ago, some of these same buyers were outbidding each other, purchasing homes for more than the asking prices!"

Wallcovering installers typically aren't the multi-millionaires buying pricey oceanfront real estate, but those who do are their clients. What can you do to control your costs and remain affordable for those businesses and homeowners who may consider delaying or canceling plans to refurbish their walls?

**Pay attention to cash flow.** Rising prices often happen with clients being slower to pay their bills, because they're juggling finances, too. Therefore, you can help to manage your cash flow by invoicing promptly upon project completion rather than send out monthly invoices; reviewing expenses weekly to stay on top of what's going out and coming in; running credit checks on new



customers to ensure they have the wherewithal to pay for your services; and accepting credit card and online payment for invoices. If you don't already have a credit card reader that connects to your cell phone, get one. They're inexpensive and enable you to receive payment for transactions on the job site.

Reduce operating costs. To reduce the cost of doing business, contact your merchant card provider to reduce your credit card processing fees or sign up with a service that offers lower processing fees. If you're still working from a landline, switch to VoIP and conduct telephone calls over the internet to eliminate long distance charges. Inquire about discounts from the companies providing you with goods and services. Reduce paper waste by printing only what's necessary; you'll save on ink/toner and paper. Pay business expenses with a cash-back credit card, making sure to pay off that card every month.

**Increase your fees.** There may be no way to avoid this, but your customers will understand that your costs have increased, too.

Bundle your service packages. Offer "packages" or levels of service ranging from basic to premium, with the lower priced package covering a reduced level of service

and the premium package encompassing your highest level of service. Customers who balk at refurbishing their decor at the "regular" price may opt for a lesser priced package deal. Don't forget to upsell your services when you can.

### Eliminate less profitable

services or inventory. Do you have a lot of inventory on-hand? Reduce its price and sell it to bring in some cash. If you can't interest a client in that old wallpaper. try selling it online through Facebook Marketplace or

other platform. Do you provide services that hardly anyone ever uses? Eliminate them from your menu of service offerings.

#### Streamline your work and automate what

you can. Establish an efficient system to get things done. Replicate and refine that system to eke every ounce of productivity you can from every minute you're on the job and to reduce the time you spend on the job. Take advantage of automation for invoicing and marketing activities to free your time for other things, like work. Use your automated (i.e., email) marketing to target more profitable customers.

#### Take advantage of bargains when you find

them. Perhaps you don't have a current project that needs five buckets of a certain adhesive, but that adhesive is one you often use and your supplier has it on sale. Buy it and stock up now to avoid the imminent price increase.

#### If you have employees, keep them happy.

Replacing an employee is expensive, so do whatever is prudent to keep a productive employee happy. In a shrinking labor pool, the expense of offering employer-paid benefits may be offset by not having to endure the expense of recruiting, hiring, and training a new employee who will expect and demand those benefits.