



President's Message

Moving Into the Digital Age Again

By WIA President Mike DiGilio, C.P.

I don't know about anyone else, but it took me a long time to accept payments other than checks. My bank kept after me to take credit cards. Every once in awhile, a customer would ask me if I accepted credit cards. They wanted miles or cash back or the ease of a card. It was almost like they didn't want to make the effort of finding their checkbook and pen and filling out the check for us.

I always said I didn't accept credit cards. My main reason was that banks charge enough for their services, so why would I want to give them three percent of everything I make, just so other people could fly for free? I was perfectly happy taking checks, stamping the back, going to the bank, and depositing my hard-earned money. I never thought that going through all this was adding to my total work effort. It never occurred to me there was an easier way to conduct business and get paid.

Recently, I had a customer who, towards the end of the job, left, taking her family on vacation for a week. She left, we weren't finished, and I realized I wouldn't get paid for the job for at least a week. I would have to drive back out to the job to pick up check. Worse yet, I might have had to wait for it to come in the mail. That could be weeks! I began to realize that this happens a lot.

A few days into her vacation, I called her to tell her we were finished. Surprisingly, she asked if I did Zelle. When I said no, she told me to get with the times and check it out. That night I went online with my bank, set it up, texted the client, and—boom!—within minutes the money was in my account. No



fees, no fuss, no problem. Later in the week, we installed wallpaper on a ceiling. Again, credit cards? No, but this time, Zelle. The money was in my account before I hit the stairs on my way out. What a world!

The point of all this is that, no matter where you are in your career, you're never too ingrained in your methods to try something new. As installers, we constantly look for new ways to improve our skills. Why should this be any different? No matter which service you may have heard about, there is one just for you. Come on, get with the times! ■

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Sidelines to Supplement Your Business

During down times or extended lulls in business, small business owners scramble to find other sources of income. A year of pandemic worries and lockdowns has intensified that need for diversity in revenue streams. In this issue of *The Installer*, we offer some suggestions you can leverage to build profitable side hustles for your business that build on the knowledge and skills you already have.

Start a Blog

According to blogger Ryan Robinson, more than 77 percent of internet users regularly read blog posts. With the average 1,000-word post taking approximately 3.25 hours to write, that could result in a good exchange of time for value, especially since publishing 16 posts per month yields an average of 4.5 times more leads than publishing only four posts monthly. Blogging, when you get right down to it, enables the savvy marketer to penetrate market segments that advertisements can't, especially with the growing numbers of people blocking ads. Sixty-one percent of Americans, Robinson says, spend three times more time consuming blog content than emails.

The beauty of blogging is that it doesn't take a lot of time and it's not expensive to implement. Robinson notes that the average cost to start a side hustle blog is \$65.40 per year, assuming you write your posts. You can certainly hire a ghostwriter or a content service to produce articles for you.

Blogging harvests income through "a combination of email subscribers, affiliate marketing, blog sponsorships, and other revenue streams," Robinson explains. The ability to attract sponsors and advertisers comes through your popularity and authority on the topic(s) you write about.

If this is a viable option for you, first set up a blogging site. Create a blog business plan. Choose the theme of your blog and prioritize the order of topics. Connect with and build

your audience. Then write and publish your content. Use analytics to tailor your blog to your dedicated readers.

Design Posters & Book Covers

Wallcovering installers tend to be creative types, so why not put that creative energy to use? You already understand color, mood, and proportion. Use those skills and some user-friendly programs like Canva, Stencil, or Visme to design and create posters (such as those with inspiring images and motivational quotations), greeting cards, infographics, and other items that can be sold on Etsy, Facebook Marketplace, or other online venues.

If you really want to get into the business of becoming a freelance graphic designer, you'll need to bone up on your graphic design knowledge and skills and invest in professional software like Adobe InDesign, Illustrator, and PhotoShop.

Develop an Online Course

You're an expert in wallcovering installation, right? Perhaps you have special expertise in installing metallics or murals or you're a painting guru. With a growing demographic of DIYers, your videos teach others how they can do it themselves. This earns funds by either charging for access or a subscription to your online courses on platforms like Udemy or Teachable or by posting them for free on YouTube and gaining a large following that attracts advertisers.

Write a Book

Books establish you as an authority in your business niche and can be used to supplement online course income as textbooks. They deliver value to those seeking to begin or advance their understanding of a subject.

If you've been writing a business-oriented blog for a good long while, you already have a treasure trove of information ready to use.

1. Robinson, Ryan. "40 Blogging Statistics You Need to Know in 2021" published Feb. 9, 2021, by Ryan Robinson. Retrieved from: <https://www.ryrob.com/bloggin-statistics/>.



Take or Draw Pictures

Whether you're a talented artist/illustrator or avid hobby photographer, there's a definite market for stock photography. Pictures that cater to concepts or emotions or simply celebrate the subject's beauty or strangeness can be sold to stock photography sites like Unsplash, Shutterstock, and iStockPhoto. Add to your credibility as a professional photographer by building a photography-oriented website where you can showcase your portfolio and sell prints.

Tying into graphic design and artistry with ink/paint or photography, you might also

segue that creativity into designing cover art for independent authors who are always on the lookout for affordable cover art for their books. It helps to know genre expectations, which can arise from your reading preferences. ■

Whether recording an online course or a podcast, you'll need some equipment. Photo by Austin Distel on Unsplash.

Organize and repurpose that content into a book. If you're not confident in your skills as a writer, then you have the option to hire a ghostwriter. Regardless of whether you write the book yourself or hire a ghostwriter, always use the service of a professional editor. Spell-checking software isn't sufficient. If you're not confident of your page layout abilities, then hire a professional who can do that, too.

Just remember that publishers pay authors, not the other way around. Self-publishing with services like Kindle Direct Publishing (Amazon), Draft2Digital, Ingramspark, or Lightning Source offer free or low-cost self-publishing options.

Record a Podcast

This ties in with creating online courses and writing a book: it establishes you as an authority in your field, someone whose opinions are valid and informed and someone from whom one would be well-served to learn. The Podcast Host (www.thepodcasthost.com) offers a 20-step guide on how to start your podcast. The guide covers everything from determining the rationale behind the podcast to determining the target audience to planning episodes, choosing formats, recording equipment, and more. If you already have a substantial social media following, podcasting can build upon that to attract sponsors, advertisers, and paid subscribers.



Turn a hobby into a profitable sideline by selling photos to stock photography sites and/or using your photographs for posters and cover art for books. Photo by Nicolas Ladino Silva on Unsplash.

Someone You Should Know: Christopher Woodie

By Steven Kaye, Vice President

What do you do when you're out there by yourself, deep in the heart of Texas and trying to be a paperhanger? "Finding a resource for this, all things paperhanger was my issue," says Christopher Woodie of Woodco Paint and Wallcoverings in Austin, Texas. That was my issue. "I knew that there were online chat rooms for wallpaper installers and I heard about the NGPP, now the WIA. It was important for me to align myself with a professional trade organization, and I found this with the WIA."

Painting has always been part of Chris' professional career. He started in the business in Colorado, having moved there as a young boy from Janesville, Wisconsin where he was born. From Colorado he moved to Nevada where he received training as a full-time painter working in the union. "I love working with my hands. I've always been handy. Carpentry and other trades have always come easily to me," Chris said.

His first taste of paperhanging came while working for the union shop in Nevada: "There was a required 4-day crash course of paperhanging and I loved it. I got to try my skills installing commercial vinyl in Holiday Inns. (I hung a little paper in Colorado.) I liked it and wanted more." Five years ago after moving to Austin, Texas from Nevada, painting remained a big part of his business, but paperhanging lingered in the back of his mind.

"I love all things when it comes to paperhanging. First, the start-up was very reasonable when you compare the cost of supplying yourself with professional tools. Each day is different. Being creative, the artistry of installing wallpaper has always appealed to me. My first installation was definitely one not to remember. But learning from that and other installations has made me a better installer."

Still trying to better himself, Chris took to the internet, searching for resources in paperhanging. He found and purchased a 2-DVD instructional video on how to install wallpaper. "I watched and watched the DVDs over and over." What a tremendous help these were for Chris, as he was able to hone his craft and become the perfectionist he is today. "I'm still learning every day on the job and I want to be the best installer I can."

Joining the WIA has helped immensely. Posting on the WIA's Facebook page has been a reliable source of help. "Being able to ask questions and read the responses and other posts from other members has been helpful. I'm now installing full-time, going on two years now. I only paint when there's a need for it. Being a paperhanger is the way to go."

When not working, he's still being creative. He loves tricking out vans inside and out. In addition, Chris chooses to play any of the 10 guitars that hang on his wall at home. From punk rock and heavy metal to outlaw country, Chris loves his music. He's even played in a Prince tribute band. All that playing builds up an appetite. When not using his air fryer, he's eating Tex Mex and Indian food. He loves the spices. When he just needs to kick back and relax, on comes the TV and he tunes into sci-fi, especially the BBC's *Orphan Black*. He also loved the Netflix miniseries *The Queens Gambit*. "It was a great storyline, but I loved seeing all that wallpaper." To satisfy his adventurous side, Chris has been to Burning Man in the Black Rock Desert in the Northeast part of Reno, Nevada.

Unfortunately, Chris hasn't had the opportunity to hang out with other WIA members—that COVID thing, you know. But next year in 2021 at our next in-house convention in New Orleans, he'll be all over it like paste on paper. He told me, "The educational part of paperhanging is something I'm totally looking forward to. To meet so many other members and share the knowledge, oh yeah, I can't wait!"

Chris, the feeling is mutual. We can't wait to meet you and share with you. (In NOLA, we can put together a WIA band. With Chris being the guitar player he is, along with a few other guitar players like Donald Purfeerst and Phil Reinhard. I know Mike DiGilio plays the harmonica. Shelly Wilkins sings. All we need is a bass player and a drummer!)

Chris, until then, we'll see you on the WIA Facebook page. ■

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Color Trends for 2021

The depression of 2020 with its ongoing COVID-related restrictions and the lingering bad taste of violent, destructive riots has people yearning for two things: socializing and comfort. While some states have already ended pandemic lockdowns, most have not, so the socialization aspect of 2021 has been postponed. That leaves interior designers focusing on comfort.

In September 2020, the Nordroom offered a list of major paint brands' predictions for this year's color trends which focus on warm, comforting hues accented with pops of bright color to create "a home where we can relax, recharge and feel comfortable. We see a lot of warm serene color hues from soft pastel tones to serene blues and greys to create a calm base from where we can further decorate our home."¹

HGTV offers a different perspective, seeing comfort as less a calm base than a warm cocoon. The prevalence of navy blue, they say, "gives way to something more grounded in 2021: Urbane Bronze (SW 7048), which draws on the comforts of home by cultivating a familiar contemporary



Sherwin-Williams' Urbane Bronze and Benjamin Moore's Silhouette echo the deep, rich color of coffee beans and black coffee.

retreat from the outside world."² The cool amber of the color goes with other rich, deep hues evoking wine and eggplant, which coordinate beautifully with pale colors such as apricot and sage that appeal with soothing tones and promote relaxation.

Even the warm, sunny climes of the southern



The Color Trends 2021 Palette by Benjamin Moore: from top left, Aegean Teal, Gray Cashmere, Atrium White, Muslin, Foggy Morning, Amazon Soil; from bottom left, Silhouette, Kingsport Gray, Beacon Hill Damask, Chestertown Buff, Potters Clay, Rosy Peach.

1. "The Color Trends for 2021: Warm Comforting Hues and Bright Pops of Color" published Sep. 8, 2020, by The Nordroom. Retrieved from: <https://www.thenordroom.com/blog/2020/9/8/the-color-trends-for-2021-warm-comforting-hues-bright-color-pops>.

2. Oster, Lauren. "Trend Forecast: 2021 Colors and Palette of the Year" published by HGTV. Retrieved from: <https://www.hgtv.com/shopping/news-and-trends/trend-forecast--2021-colors-and-palettes-of-the-year-pictures>.

3. Mulvey, Kelsey. "8 Interior Paint Color Trends You're Going to See Everywhere in 2021" published Dec. 19, 2020, by Southern Living. Retrieved from: <https://www.southernliving.com/home/colors/interior-paint-color-trends>.

4. Valeris, Monique. "The Paint Colors You're going to See Everywhere in 2021, According to Interior Designers" published Jan. 4, 2021, by Good Housekeeping. Retrieved from: <https://www.goodhousekeeping.com/home/decorating-ideas/g34764482/paint-color-trends-2021/>.



Nature-based colors don't have to mean earth tones. The colors of the ocean also soothe with a pleasing palette and complement the deepest, darkest taupes.

states can't entirely escape from 2020's extended doom and gloom. *Southern Living* asked design experts for their color picks for 2021, and "their picks run the gamut from airy neutrals to earthy hues, to crowd-pleasing blues."³ Of the contemporary color palette, the hues found in nature predominate, particularly browns and blues, as immersion in natural surroundings has a documented destressing effect on human beings. Unrelieved darkness of those deep hues, however, takes earth tones too far. After all, few people really want to live in a cave. Therefore, human nature demands some brightness in complementary colors such as bold, crisp shades of yellow ranging from saffron to lemon.

Enduring home décor guru for the masses, *Good Housekeeping*, agrees, using different terminology that shows favor with "[b]old, deep jewel tones with personality."⁴ Of course, *Good*



Complementing the deep, soothing hues of a brown-based color scheme is the equally rich and cheerful hue based on apricots.

Housekeeping and everyone else agree that designers can't go wrong with a neutral color palette. The benefit of neutrals is that they constantly evolve. Rather than dominating a room, neutrals offer an inoffensive backdrop against which pops of vivid color add verve, interest, pizzazz, and warmth.

Paint brand Benjamin Moore shows its 2021 palette of trendy colors online. Regardless of who determines what the colors are and what they're called, all evoke a sense of home and comfort, of places you want to be, of shelter and warm embraces. As society emerges from lockdowns and social distancing and our psyches heal from enforced isolation, we'll begin to crave the excitement of dressing up again and bright, festive colors that reflect our rediscovered joy in parties, concerts, and the freedom of assembly. ■

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Grasscloth Basics

A staple of interior decor in the 1960s and 1970s, grasscloth is making a strong comeback. It complements almost any decorating style. This interesting material offers both benefits and frustrations to wallcovering installers, especially those who are not yet familiar with it.

Grasscloth usually comes from Asian countries. "What separates grasscloth from other types of wallpaper is the complex framework of all-natural materials," Total Wallcovering & Decor proclaims. Those natural materials include arrowroot, raw jute, sisal, cork, hemp, burlap, reeds, raffia, and java/triangle grass. The plant fibers are hand-woven on a loom with thin cotton threads and sea grass strands and fastened to a rice paper backing, resulting in a delicate fabric with a rich texture that exudes a fresh grassy scent. The backing is not pre-pasted. It usually comes in standard 36-inch width rolls that require custom trimming so sheets of even widths are hung on the walls.

This handmade product is not only beautiful, it's expensive. Also, because it's made from natural materials, it's important the client understand that sheets of grasscloth, even grasscloth dyed to specific colors, cannot be matched. This means the seams will show. There *will* be variations in color and texture. Since it can't be matched, there's no pattern to align, which makes installation more straightforward. Therefore it's important to match color tones as much as possible *before hanging the paper* to avoid stark differences that occur when placing a lighter colored panel against a darker colored one. That said, it's usually good policy to order one or two extra rolls to make up for those off-colored sheets that just don't blend in. Assure your client that color and even pattern variations are natural and to be expected: they're not defects.

Because it's a natural and delicate product, grasscloth is not recommended for high-traffic areas. In other words, the kids' bedroom or kitchen probably isn't the best place for this lovely material. Wallpaper Boulevard clearly states that grasscloth takes "more skill to install and require[s] a bit more upkeep than conventional wallcoverings."

Wallpaper Boulevard warns that the delicacy of grasscloth requires an experienced professional to install it without damaging the material: "When grasscloth gets wet, with either water or adhesive, the dry material will expand." Some installers soak a roll or sheet of grasscloth in water to expand it prior to installation, so as the fabric dries, it will shrink



Grasscloth wallpaper. Photo taken November 9, 2007, by yorkd, retrieved from Flickr.

and reduce the problem of air bubbles. The material also stains easily, so Wallpaper Boulevard advises that the *primed* wall be pasted, not the wallpaper. Otherwise, the wallpaper may show splotches where the installer wiped off excess glue. Soaking the grasscloth can cause problems, too, as the dyes used to color the material are often natural and may bleed into other materials and furnishings.

Wall preparation before installing grasscloth is crucial to a successful installation. Northshore Magazine recommends a 100 percent acrylic pigmented primer, "as it's the least water-sensitive primer and creates a hard surface on the drywall paper."

Caring for grasscloth wallpaper requires a delicate touch. Since the material is susceptible to water marks, any place where splashing occurs should be avoided for installation. It can't be cleaned in the traditional manner. Natural dyes may fade if the material is installed where it receives direct sunlight. Being a natural, porous material, grasscloth also absorbs and holds scents that the homeowner doesn't necessarily want, like tobacco smoke, strong food odors, or that nasty stink coming from the cat's litter box. Speaking of cats, grasscloth's natural scent and texture attract felines who may use the grasscloth-covered wall as a fine place for sharpening claws. However, accidents do happen. When grasscloth wallpaper starts looking a bit dingy or takes a splatter, wipe it *gently* to clean it. Grasscloth may also be lightly vacuumed.

If the expense and delicacy of natural grasscloth poses a problem, you might recommend the client consider a faux grasscloth made of less expensive and sturdier vinyl as a practical and affordable option. ■

Tips for Surviving Tax Season

Most wallcovering installers are self-employed, meaning that their tax obligations differ from employees or corporations. In the USA, sole proprietors and single-member limited liability corporation (LLC) owners file their taxes using Schedules C and SE (self-employment) with their personal returns (IRS Form 1040). Note that the following information pertains *only* to filing federal taxes. State tax requirements vary.

Identify the Tax Reporting Requirements

Income tax is based on net profit. That means the money left after deducting business-related expenses, those expenses which are normal and required for business operation, from the revenues paid to the business for services rendered and products sold.

Business-related expenses include vehicle costs, fuel/mileage, equipment, and supplies. You may also claim registration costs to attend industry events and workshops for continuing education as a necessary and ordinary business expense. Tracking business-related expenses requires keeping receipts and tracking mileage going to and from job sites.

If you have an employee, then you'll need to be cognizant of various employment taxes. Some are paid entirely by the employer and some are shared between the employer and employee. Excise taxes may also apply, depending upon the equipment used or type of business. When calculating the tax obligations of an employee, make sure that you properly classify that person. Misclassification leads to expensive litigation.

You may also be subject to reporting sales taxes. Check our state tax code for details. State and local governments may also levy taxes on year-end inventory, property, licenses, and permits.

Paying Tax Obligations

The Small Business Administration recommends that self-employed business owners make estimated tax payments on a quarterly basis based on their estimated taxes for the calendar year. Estimated taxes are calculated on profits-to-date. IRS Form 1040-ES may be used to calculate estimated taxes. Customary

dates for payment of quarterly taxes are April 15, June 15, September 15, and January 15.

Many sole proprietors and single-member LLCs file their taxes annually with their personal returns, rather than quarterly. Tax Day is April 15, although sometimes the government will extend the obligatory filing date, as happened in 2020 with the pandemic. This year in 2021, residents of Texas and Oklahoma may take advantage of a filing date extension of June 15, a grace period given in response to the 2021's catastrophic winter storms.

Managing Your Money for Taxes

Regardless of whether you pay your taxes monthly, quarterly, or annually, you still need money in the bank to pay those taxes. This is where financial discipline

is required: don't empty your bank account and don't spend your tax money on business operations.

Invest time, if not money, in tracking every cent going into and paid from your business. This can be as simple as a spreadsheet or as sophisticated as professional accounting software. Enter pertinent details that allow you to categorize and organize incoming and outgoing funds. If you use accounting

software, make sure to generate and review profit and loss statements to review the business' cash flow.

Getting Help

The US tax code is notoriously convoluted and difficult to decipher. Even IRS employees have difficulty finding the correct answers to questions asked, with 12 percent telling callers to do their own research. It's no wonder that self-employed professionals procrastinate filing their taxes: it's a chore no one wants to do. Therefore, if this year's experience has taught you that filing your annual taxes confounds and exasperates you, consider hiring an accountant or tax preparer. You'll need to do that *before* the next tax season.

For those who haven't become old hands at filing annual taxes as sole proprietors or single-member LLC owners, the Small Business Administration offers a handy pamphlet, "Tax Planning and Reporting for a Small Business" to guide you. Find it online at [sba.gov](https://www.sba.gov). ■



Keep income and expenses organized to expedite the tax calculation process.



Wallcovering
Installers
Association

New Members

Installers:

Paragon Painting and Design Services

*Kelly Hickman,
Elk River, MN*

NorthStar Paint and Finish

*Hanna Lutzke Brill,
Atkin, MN*

Marcotte Wallpaper Installation

Phillip Marcotte, CA

Wallpaper San Francisco

Giulano Nunes, CA

Vancouver Wallcovering

Dallas Whitley, BC

MV Color & Finish

Mary Ellen Casey, MA

Cotswold Wallpaper Hanging & Décor

Trevor Irwin, UK

San Francisco Wallpaper

Marques Marchand, CA

Accent Wall Covering

Jeff Uslander, CA

C. Crowder Painting

Christina Crowder, CT

BND Wallcovering

William O'Leary, NY

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

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.