



# THE Messenger

## Maryland Mandates Retirement Plans and Virginia to Follow



TO ADDRESS THE GROWING RETIREMENT CRISIS IN THE UNITED STATES, MARYLAND HAS MOVED FORWARD WITH A STATE-SPONSORED RETIREMENT PROGRAM.

Maryland recently passed into law the Maryland Small Business Retirement Savings Program (Maryland Saves). This program was created to address the large portion of Maryland’s workforce who do not have a retirement plan in place. Maryland Saves requires certain employers to

establish a retirement savings plans for their employees through the Maryland Saves program or their own retirement savings plans such as Traditional IRA, Roth IRA, Simple IRA, SEP IRA plans, etc.

“Retirement Planning is an important issue,” offered MAC executive Director Peter Blake, “and one that all small businesses must pay attention to in order to keep pace in a very challenging labor market. Not only is the mandated version coming -- prospective job seekers are looking for added benefits in addition to pay. These are going to be critical issues when looking for employees.”

Maryland’s mandate is not unique as numerous states across the nation are now requiring businesses to offer a retirement plan. Each state has different rules regarding how the mandate works and what the fines are for non-compliance.

“There is a huge problem in this country,” cautioned Blake, “with people putting money away for their golden years. These measures are a direct response to those challenges. Business owners are being tasked with helping employees manage their long-term financial security.”

A pilot of the Maryland program launched June 6, 2022, and the widespread program launched September 6, 2022.

Which employers are required to establish a retirement savings plan under the Maryland Saves program?

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NOVEMBER/DECEMBER, 2022

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## EXECUTIVE DIRECTOR'S MESSAGE...

# Happy New Year

USUALLY AT THIS TIME OF THE YEAR WE LIKE TO REFLECT ON THE PAST, EVALUATE WHERE WE ARE. WE MAKE NEW YEAR'S RESOLUTIONS AND PLANS TO MAKE BIG CHANGES GOING FORWARD.



*Peter Blake,  
MAC Executive Director*

Do you do this? I admit, while I very seldom make them publicly, I do make them to myself. Sorry to say, but I very rarely hit the mark, usually fail, and find myself making the same ones the following year. But not this year. This year I have only one goal, and I hope you can do the same for you and your business. I will get back to that in a minute.

First, let me forecast my thoughts on our industry. We are poised for growth. We have a lot of opportunities ahead of us, and we have the ability, desire, and tools to capitalize on them. Those that see the challenges and react, be proactive, and invest will succeed. Those that see the obstacles, don't learn from the past, keep their heads down, and don't utilize the plethora of business assistance tools at their disposal will fail. To succeed takes work, effort, and investment. By the sheer fact you are still here today and rebuilding you know you have what it takes to move forward and to thrive.

As an industry we are on a good path. People are returning to the office. Covid is a part of life and we have found ways to adapt. With the high inflation we are experiencing, garments are becoming less disposable. People are investing in caring for them properly to expand the life of their textiles. We can use that to our advantage. People still want to look their best, and that is what we do. We keep people looking and feeling good. Time is still a person's most valuable asset, and through our convenient services, we save time.

Back to my goal for 2023. My goal is not to be better than anyone else, but to be better than I used to be. It is that simple. I am not going to worry about what others are doing, I am going to focus my efforts on controlling the things I can control. How does that relate to your business?

I plan on doing a better job. I know I have a lot to work on and I have a lot of areas I am not very good on. But realizing that is the biggest hurdle. Looking introspectively can be difficult but moving forward I plan to be better. I am sure you all have areas like that as well. Give yourself a true introspective look. Identify the areas you need help with.

Look at your quality. Is it a product you are proud of? Is it their ways to improve? If you are a DLI Member, we have tools to help you do this. We can test your cleaning quality, tell you how it ranks, how well your system is performing. Are your Customer Service Reps well trained? You can use DLI's Secret Shopper program or another similar service out there. How does your store front look? Ask your friends to come in and give you some feedback.

One of my good friends was telling me the other day, one of her biggest fears in her cost group was having other members visit her plant and critique her process and her plant. It was also the biggest benefit. They saw things and pointed out things that she had just become accustomed to and had a blind spot. Don't be afraid to ask for help.

One of the areas I am working on is helping build a much stronger community. We have laid the grass roots and we have done a great job getting people together on Zoom

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# MAC Board Report: Education & Community Main



THE MAC BOARD OF DIRECTORS RECENTLY MET IN ANNAPOLIS, MD TO BEGIN PLANNING FUTURE PROGRAMS, SERVICES, AND MEMBERSHIP OPPORTUNITIES.

“As we all know,” commented Peter Blake, MAC Executive Director, “all businesses have had to change the way

they operate, where their focus is, and how to adapt to the ever changing business landscape -- and Associations like MAC are no different.”

“We are looking ahead, and adapting to what opportunities and challenges we see for our members,” continued Blake, “and now is a great time to be a part of that discussion. The time commitment is not onerous and can be workable for most business owners. The Association meets only 3-4 times per year with at least two of those being in-person board meetings. The other may be via Zoom or some other platform. Quite frankly, we need your

guidance and expertise to help share the Association’s direction and to ensure programs and services are reflective of your, our member’s, needs.”

## HOW WILL YOU BENEFIT

One of the greatest benefits of serving on volunteer board like MAC’s, is the opportunity to get to know and work with your peer’s from around the region. It is through this community you will have a unique opportunity to learn valuable business tips, tricks, and ideas to help you grow your business. You will meet life long friends that will help you solve problems, tackle obstacles, and take advantage of opportunities. Ask any Board Member and they will tell you the benefits they receive far outweigh their investment.

## WHAT LIES AHEAD

The MAC Board will be meeting via Zoom monthly as we explore and implement new programs. Our next in-person meeting will be late winter/early spring and will be in the Baltimore area. We will discussing membership, developing new programs, and be putting together a series of educational and social events for our members.

*Contact Peter Blake at the MAC Office to join and get involved:  
[peter@macassociation.org](mailto:peter@macassociation.org)/617-791-0128*

## Looking Ahead to 2023

Continued from page 2

meetings and such – now I need to help focus on a more regional basis so you can have non-competitors visit and share insights. I need to build a better mentoring system. My father always told me if you’re 18 or 80 – you still have a lot you can learn.

Look at the systems in your plant. How is your marketing? Can you do any better? What are your marketing goals? Where do you want to focus more energy? What investments will pay high dividends? If you need help – there is plenty out there. I love to discuss marketing programs and ideas – so feel free to reach out and we can have a great discussion. If you are on the East Coast I just might be in your area and we can sit down and have a cup of coffee and review your ideas. I would love it.

There are some great Marketing Companies that you can also call for help. I know people that use these services and can provide some referrals and thoughts. If you are a member of DLI you Dave Coyle should be no secret to you. He is fantastic and has done some great things. You have probably seen some of the great work being done by Be Creative 360. They have helped their members grow and prosper through lead generation and social media marketing. Another great resource is Cohen Wills at Cleaner Marketing. Honestly, succeeding at marketing and branding takes commitment and investment.

You can invest in these tools, or you can invest time and learn how

to do much of it yourself with DLI’s training and resource library. DLI has also developed a Marketing Lab program to help you create content and refine your marketing pieces. I am not saying your competition doesn’t matter, but I am saying to focus your energies instead on how to make your brand better and some of those competitive issues should start to fade away. I hear it all the time: “they only charge xxx, we can’t make it at that price” or “They are discounting everything”. There are so many pricing strategies, and each comes with their own benefits and obstacles. Care less about what they are charging – and more about what you need to charge to make the profit you deserve and produce the quality you demand. Worry less about what their ads are saying and focus your energy on determining what you stand for, and how you convey that message to your potential customers.

Where else can you get better? What do you do for your community? What have you done to help promote your community awareness. Read my last article “Doing Good is Good Business” for more insight. Determine what areas you need help in, and then find ways to overcome those obstacles.

You can call, email or even say hi on Facebook and I will help you find strategies to take advantage of the bright future that lies ahead. As for me, I sincerely hope I can just be better than I used to be and keep moving forward. I would love to play a part in you also meeting that simple goal in the coming year.

## Learn from Your Peers and Share Your Expertise



EVERY TUESDAY MORNING AT 11:30 EST, CLEANERS FROM ACROSS THE COUNTRY JOIN TOGETHER ON DLI/MAC'S PEER-TO-PEER CALLS.

The calls are designed as an open forum for members to ask questions, pose thoughts or ideas, and to voice concerns over the latest happenings. On the calls, people share their ideas, problems and successes. Some of the cleaners who participate have very large operations, while others have only one location and just a couple of employees. But, they all say they gain meaningful information to help their business succeed in difficult times.

The open forum design allows for a very diverse and wide range of topics. Members are free to ask anything and to offer their opinions. DLI is on the call to facilitate discussion and to help bring up newsworthy topics if needed. Recent conversations have included discussions on:

- Poly Recycling & Reusable Garment Bags
- Hours of operations & Holiday schedules
- Tax relief and incentives for hiring
- How to find reliable staff
- How to better develop routes and increase sales
- How to communicate with customers and use of texting
- Marketing best practices and the viability of some methods
- Lead generation & follow-up including incentives

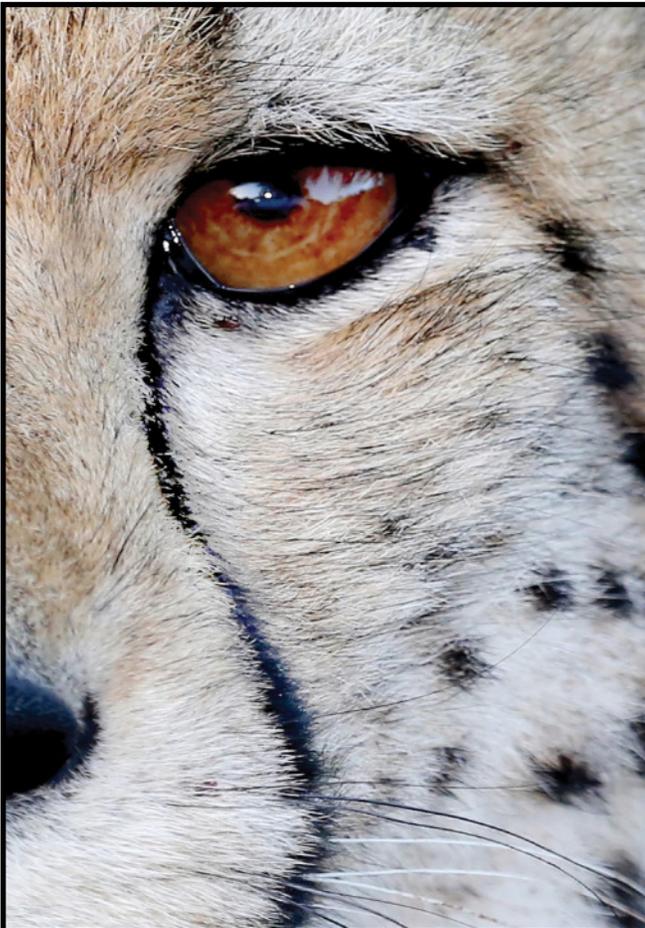
“This is one of the best new programs developed for our members,” offered Peter Blake, MAC Executive Director. “It is a great way to get feedback from the people that are facing the same challenges, the same issues and are trying to accomplish very similar goals. You have this community of people ready and willing to offer their experience, and I hope you will take advantage of it. One of the best benefits membership gives you is access to a tremendous community of people who are invested in your success.”

The calls start at 11:30 a.m. EST. To join, go to:

<https://us02web.zoom.us/j/84063392764>

Dial by your location: 929 205 6099

Meeting ID: 840 6339 2764



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# SUPPORT THE ASSOCIATION THAT SUPPORTS YOU

## DLI Defeats Plastic Bag Ban

The Los Angeles city council considered banning drycleaning plastic bags. A member alerted DLI to the proposal and with about a week's notice DLI and the California Cleaners Association mounted an authoritative defense and succeeded in getting the city to reconsider. What would have happened if the associations weren't there, would the outcome be the same? Who knows but because DLI and CCA took action a very costly outcome for the industry was stopped short.

Once enacted, similar measures are often replicated by other municipalities and states. DLI fights to protect your business from reckless legislation like this and works to keep it from spreading.

DLI can only fight for you with the resources that come from dues dollars. If you are not a member this is a perfect example of why you should be. Join today at [DLIonline.org/Membership](http://DLIonline.org/Membership) or call 800-638-2627 to discuss how membership works for you.

**Get Involved**  
Your Membership Matters



DRYCLEANING & LAUNDRY  
INSTITUTE INTERNATIONAL

## DLI Helps Defeat Proposed Plastic Bag Ban



THE DRYCLEANING & LAUNDRY INSTITUTE (DLI) AND CALIFORNIA CLEANERS ASSOCIATION (CCA) MOBILIZED MEMBERS TO DEFEAT A PROPOSED BAN ON DRYCLEANING BAGS IN THE CITY OF LOS ANGELES.

DLI and CCA learned about the city’s proposed ban about one week before the city’s December 1 vote. DLI and CCA immediately worked to mobilize members and share comments in defense of the industry’s use of poly bags.

“DLI and CCA headed off what might have been a very costly outcome for the industry,” said DLI CEO Mary Scalco. “Once enacted, measures like this are often replicated by other municipalities and states across the country.”

While the industry supports recycling and the use of re-usable gar-

ment bags, there is no easy answer to the issue. In many cases automation devices prove to be even more difficult. Most of these measures are aimed at reducing litter and improper disposal, but we don’t usually see drycleaning poly in these instances.

“While this measure was in the city of LA,” cautioned Peter Blake, MAC Executive Director, “It could just as easily be in your backyard next. We will continue to see issues like this come up and we need to respond as quick as possible -- and that takes all our members to keep watch and alert us to local issues that need our attention.

### FOR MORE INFORMATION:

American Drycleaner interviewed Scalco and CCA President Toran Brown who is also DLI’s District 8 Director and owner of Rytina Fine Cleaners and Launderers in Sacramento, California, about the issue for its special report, “L. A. Cleaners, Associations Fight Proposed Poly Bag Ban,” released in audio format on December 8, 2022. A transcript of that report can be found on DLIONline.org. Readers may also listen to the report on the American Drycleaner website: <https://tinyurl.com/4zsm4pdf>

## Have You Filed for an ERTC Yet?

TIME IS DRAWING NEAR FOR RE-FILING YOUR 941X TAX FORMS AND CLAIMING THE EMPLOYEE RETENTION TAX CREDIT (ERTC) YOU DESERVE.

The ERTC, passed under the CARES Act, is a refundable tax credit that rewards businesses who kept employees on their payroll during the COVID-19 pandemic shutdown. Many businesses do not think they qualify, but the rules have changed and now there are multiple ways to get the money you are owed.

The good news is many businesses have already claimed and received ERTC for both 2020 & 2021. The bad news is the majority of small businesses have not filed for the program or have not taken full advantage of all they are able to. The truth of the matter is the program is new and has been evolving and changing constantly. The more you look into the program the more nuances you notice that can have a direct impact on the applicability for drycleaners. The maximum relief is over \$26,000 PER EMPLOYEE!

Not sure if you qualify? Contact Peter Blake at the MAC office and he can help you research your applicability. Contact us at 617-791-0128/peter@macassociation.org.



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# Mandated Retirement Planning

Continued from page 1

## AN EMPLOYER IS REQUIRED TO BE COMPLIANT IF ALL OF THE FOLLOWING APPLY:

- An employer who uses a payroll service
- An employer who has been in operation for at least two years
- An employer who has not offered a retirement savings plan in the last two years
- What is required for employers to do with this program?
- Offer a retirement plan in which the employer operates
- Or sign up their employees through the Maryland Saves program.

According to the Maryland Saves website, employers have no payment obligations, such as making contributions towards the plan, no federal reporting requirements and will not have to pay anything to the Maryland Saves program for the service. In addition to being compliant with the program, employers will receive a waiver for the annual \$300 filing fee required to be paid with filling the Annual Report with the State Department of Assessment and Taxation.

## CAN EMPLOYEES OPT OUT OF THIS PROGRAM?

Yes. Employees can opt out of the program and choose not to have funds withdrawn from their paychecks.

## CAN EMPLOYERS OPT OUT OF THE PROGRAM?

Yes. Employers can opt out of this program if they already have a retirement savings plan in place, or

All employees individually opt out of the program. This would require that the employees information be provided to Maryland Saves, who would then contact each employee to confirm that he or she has opted out.

## WHAT OTHER STATE REQUIRE PLANS?

Here are the states that have already mandated a retirement plan be put in place:

- California
- Connecticut

- Illinois
- Maryland
- Massachusetts
- Oregon
- Washington

States that have passed legislation but the mandated start date isn't in affect yet:

- Colorado
- Delaware
- Maine
- Hawaii
- New Jersey
- New Mexico
- New York
- Vermont
- Virginia

There are another 30 states that have proposed similar measures. Eventually all states will require some form of mandated retirement planning.

## WHAT SHOULD YOU DO TO PREPARE?

Now is a great time to put together a retirement program. There are a number of tax-incentives and credits available that will help defray the costs of developing the program and often will cover the first year's implementation costs.

There are many resources available to help you install retirement programs. There are a number of options and a number of ways you can fulfill the requirements and help your employees plan for their financial security.

## FOR MORE INFORMATION

DLI presented a webinar on using tax incentives to establish programs and a recording can be found on DLIOrganizations.org. The program was presented by Brian Gasparro a managing partner at Pension & Wealth Management Advisors, Inc. He can be reached at Brian@pensionwealth.com or 978-257-3676.

# How to Get The Most From Membership



DLI AND MAC ARE COMMITTED TO YOUR SUCCESS. WE WANT TO MAKE SURE YOU GET THE MOST FROM MEMBERSHIP.

At 3:00 EST, on the first Wednesday of every month, MAC Executive Director, Peter Blake, joins Jon Meijer,

DLI Vice president of Membership, on a live Zoom conference to explore membership and show you how to find and use all the benefits DLI has to offer.

Join the conference and you will learn how to use the new, re-designed DLI website, how to find critical education tools, how to implement key quality control services, and more.

"I love this program," offered Blake. "It is a chance to interact with our members, answer questions, and display all that we can help you with. Join us!

**Contact Peter Blake at the MAC Office to join and get the link. [Peter@macassociation.org/617-791-0128](mailto:Peter@macassociation.org)**



"I saved 25% on press pads just for renewing my DLI membership. That's \$995 of real money our business saved. New members save even more."

**- John Mertes,  
Operations Manager at  
Ziker Cleaners, South Bend, IN**

# DLI Membership Pays You Back

Start your DLI membership in 2022 and receive gift certificates worth more than \$2,000 from these industry manufacturers and suppliers:

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