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Including special articles from Jeff Bishop with Clean Care Seminars, Mike Currin with Flooring Warranty Services, and Lance Wallach, CLU, CHFC, CIMC.



In this issue of the Commercial Flooring Report we've got several guest articles. Part II of Jeff Bishop's article on commercial carpet care and cleaning, an article on correcting side match shade variation by Mike Currin and another installment from Lance Wallach on your financial well being for

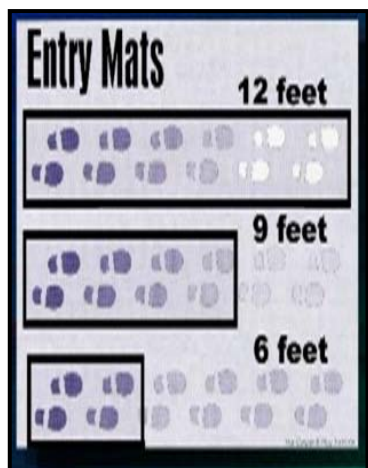
commercial entrepreneurs. I've also written a small piece on walk off mats; their use and safety. All of this has to do with protecting the end users investments and you as a business person. If you're in floor covering this information is pertinent and it covers some subjects you've likely not read anything about before. In our next issue we'll cover the Hospitality Design Show and Neocon from our perspective.

A WORD ABOUT ENTRY MATS

Entry mats or walk off mats are what we refer to as separate items laid down on any flooring material at the points of entrance, from either outside or inside, that are designed to catch and trap soil, water and

other debris carried into any commercial space. Entry mats are normally made with nylon fiber, or sometimes polypropylene, and have a vinyl type backing. The backing can be light weight or heavy and have special features such as suction cups for use on hard surface flooring or small nibs on the back to grab onto carpet. These mats come in a variety of sizes and shapes as well as colors and specialty mats that can be made with a logo. Entry mats can also create a considerable tripping hazard to patrons entering or exiting a property if they are the wrong product or if they are not tended to. What does this mean?

Take for example an entry mat that is designed for use on carpet that is placed on a hard surface floor. The backing on the mat designed for use on carpet has little nibs on the back that act like stilts on a hard surface floor. When the mat is walked on or when rolling traffic passes over the mat, such as in an airport, retail store or some similar establishment, the mat will actually "creep" or move. When it moves it can impede foot movement especially if it creeps up onto a door sill where it can trip a patron.



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This is particularly dangerous for elderly people – a growing number of folks. I can't tell you how many times I've been in a business, whether it be a store or even a casino in Las Vegas, where the walk off mat edge was turned up and had to be placed back down. The unsuspecting patron can easily snag a foot on an unstable mat, fall and sustain serious injury. Today, with all the security cameras in nearly every business, especially retail stores, hotels and public spaces, the fall is captured and recorded and the inevitable lawsuit will have proof of negligence.

Unfortunately not much thought is given to the type or kind of walk off or entry mat used in a business and as a result there are thousands of trip and fall cases costing businesses millions of dollars in losses every year. These mats are not expensive, they serve a useful purpose and are effective but the wrong mat in the wrong place can cost dearly. To prevent the injury and loss of money use the right mat in the right place or install a permanent system that cannot move and jeopardize the safety of patrons and the profits of the business. This is an area that is given very little thought until an accident happens – one that could have been easily prevented.



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Commercial Carpet Cleaning Conundrum (Part 2)

by Jeff Bishop, Administrator
Clean Care Seminars, Inc.

In the first part of this series, we discussed why the commercial carpet cleaning conundrum evolved and what the Carpet and Rug Institute (CRI) is doing with its Seal of Approval (SOA) programs for *vacuums*, cleaning *chemicals*, and eventually cleaning *methods testing* using X-ray fluorescent (XRF) technology from NASA. Next, we'll talk about how programs – properly formulated and applied - can address and solve the myths and misperceptions perceptions about effective, efficient and economical carpet maintenance and cleaning in the commercial environment.

Programmed Maintenance and Cleaning

OK. So, thanks to the efforts of carpet manufacturers through the CRI, vacuums, cleaning chemicals and cleaning equipment have been evaluated and improved significantly. What's next?

Here's where all members of the carpet value chain must begin singing from the same song book. Along with general housekeeping and maintenance of building systems, our message to all end-users should be that programmed maintenance and cleaning of commercial carpet is accomplished in three phases: *routine maintenance* (vacuuming, spotting), *interim* cleaning and *restorative* cleaning. Let's look at each one.

Routine Maintenance

Let's begin our plan for programmed maintenance and cleaning of carpet with the assumption that the building is being viewed holistically. By that I mean that there is a maintenance plan for:

- building grounds (parking lots, landscaping, sidewalks, entry aprons),
- barrier matting (exterior, interior),
- general housekeeping (trash collection, high dust, low dust, restrooms, food preparation areas, special projects)
- specialized work areas (clean rooms, warehouses, industrial work areas)
- HVAC systems (proper filtration, fresh air exchange, positive pressurization)

Whether accomplished by in-house custodial or contract maintenance personnel, programmed *vacuuming* and *spotting* are critical to the success of any carpet maintenance and cleaning program. For the most part, vacuuming must be accomplished daily, before soils have an opportunity to sink deeper or be ground into the carpet pile by traffic. In fact, I'd go as far as to say that the three most critical factors in any carpet maintenance program are: vacuum, vacuum and vacuum!

Vacuuming must be accomplished using quality equipment that's properly filtered with high-efficiency collection bags. Otherwise, maintenance personnel merely spread the soil around. Maintenance personnel must be educated in the fact that, it's the dirt they can't see that does the long-term damage to carpet and to overall appearance as well. Vacuuming must be slower and more concentrated in entry, lobby, first floor, and high-traffic hallways.

Vacuum, vacuum, vacuum!

Interim Cleaning

Corrective cleaning methods of carpet cleaning are divided into two general categories: *interim* cleaning (e.g., absorbent compound, absorbent pad, dry foam, encapsulation, light shampoo, soil transfer extraction, hot water rinse), and *restorative* cleaning (rotary shampoo with wet vacuuming, hot water extraction, or a combination thereof). Since "restorative" cleaning involves more time and expense, periodic "interim" cleaning is recommended in most carpeted areas to maintain appearance, while extending the interval between restorative cleanings. Now, recall the problems that commercial end-users are voicing about their carpet: *effectiveness* (visual and physical soil removal), *efficiency* (rapid production and drying), and *economics* (reasonable cost).

In recent years, carpet manufacturers have been testing all methods of carpet cleaning and their effect on carpet. It seems that manufacturers have discovered problems with some of the interim methods that use aggressive agitation, particularly without sufficient lubrication, because they distort carpet pile yarns, particularly staple yarns. It's important to heed manufacturer warranty information, if any, when selecting any method of cleaning.

Two major methods employing high-speed, low-cost *interim* cleaning methodology have occurred in recent years. They address carpet end-user concerns about the three "Es" (effectiveness, efficiency, economics). Those are *encapsulation* cleaning and *soil transfer extraction*, and I want to spend a moment discussing those systems since they address the commercial carpet end-user's concerns.

A. Encapsulation Cleaning – Since the advent of synthetic detergents in the late 40s and early 50s, all properly formulated, mixed and applied detergents have contained embrittling agents that caused the detergent to dry to a "crisp" residue. The idea was that, after shampooing and drying carpet, the home or business owner could vacuum that carpet thoroughly and remove detergent and "encapsulated soil" that wasn't removed with pre-vacuuming or wet vacuuming during the actual shampooing or dry foam process.

Unfortunately, over the years, many detergent formulators, especially when anticipating that suspended soils would be rinsed during hot water extraction (late 60s, early 70s), decided that soil

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removal after drying was no longer relevant. Therefore, they saved a little money and stopped making detergents that dried to a crisp, flakey or crystalline residue. Instead, most left a gummy, waxy or sticky residue, which, if not completely rinsed from carpet, contributed to rapid resoiling.

The frequency of maintenance cleaning depends on the size of the building, the amount of traffic and the objectives of building managers. Carpet may need to be maintenance cleaned as frequently as semi-annually or even weekly (2-52 times annually).

Procedures required for encapsulation cleaning include:

1. Pre-vacuuming the carpet to remove particles, and protein and cellulose fiber soils.
2. Pre-spotting spills using box-and-wand equipment to prevent wick-back.
3. Pre-spraying the carpet with encapsulation cleaner at the rate of one to two gallons per 1000 ft².
4. Agitating the carpet with dual cylindrical-brush equipment, or equipment with rotary (single or multiple) brushes or pads (based on manufacturer recommendations).
5. Cleaning is followed by procedures to ensure rapid drying (HVAC, airmovers).
6. Thorough vacuuming after drying to remove detergent residue and encapsulated soil.

The **advantages** of encapsulation cleaning are:

- immediate visual results (somewhat similar to shampoo cleaning) – units with two counter-rotating cylindrical brushes even lift the pile to restore texture and appearance.
- high productivity – 5000-6000 ft²/hour (considering follow-up vacuuming: more with wider machines)
- other than the pump or electric sprayer, no stopping to fill or empty solution or recovery tanks
- rapid drying – typically within one-half to one hour at 75°F and 45% RH
- high productivity that enables more frequent cleaning
- economical – encapsulation can be used by in-house or contract personnel with minimum training

The **disadvantages** of encapsulation cleaning are:

- it is not a restorative (deep) cleaning method; eventually thorough flushing and extraction of soil buildup in entry and heavy traffic areas is required
- physical soil removal depends heavily on who vacuums the carpet after drying and how well they do it

B. Soil Transfer Extraction (STE) – STE is a relative newcomer to the carpet cleaning industry, having been introduced by the Tenant Company in August of 2004. It's an interim cleaning version of hot water extraction, which, instead of spraying cleaning solution directly onto the carpet, sprays it instead onto nylon fiber that is bonded to cylindrical "rollers." These rollers, in turn, wipe soil from the carpet pile. In sequence, once



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the two rollers absorb soil from the carpet, they are sprayed with cleaning solution, and then, absorbed soil and water is wet vacuumed and deposited it into the vacuum recovery tank – some 400 times per minute.

The *procedures* for applying STE include:

1. Pre-vacuuming, as with any method.
2. Spray-preconditioning carpet at the rate of ½ gallon per 1000 ft².
3. The STE unit is filled with hot rinse water and appropriate detergent.
4. When the unit is switched on several things happen in sequence: the cleaning head lowers and the vacuum motor starts. As the handles of the STE unit are rotated forward, the rollers begin to rotate wiping soil from pile yarns; the spray nozzles apply solution to the nylon fiber bonded to the rollers, and the vacuum extracts (cleans) soiled solution from the rollers rather than the carpet. The speed control dial is set at about 100 feet-per-minute for average soil; slower for heavier soiling and faster for lighter soiling.
5. Cleaning is followed by procedures to ensure rapid drying (HVAC, airmovers).

The *advantages* of STE cleaning are:

- immediate visual results in terms of soil removal
- high productivity – around 10,000 ft²/hour
- no electrical cords to plug in or manipulate (>25,000 ft² on a single battery charge) with the current 22” wide rollers and with
- soil removal is immediate and demonstrable with water from the recovery tank; no follow-up procedures are required
- rapid drying – typically within 20-30 minutes at 75°F and 45% RH
- high productivity enables frequent cleaning, which greatly extends the interval between slower and more costly restorative cleaning
- economical – can be used by in-house or contract personnel

The *disadvantages* of STE cleaning are:

- it is not a restorative (deep) cleaning method; periodically thorough flushing and extraction of soil buildup is required
- current equipment is designed only for large open areas only (hallways, schools, convention/conference centers, airports, casinos, meeting rooms, lobbies)

- current equipment is building specific - large and heavy; somewhat challenging to load and unload without special provisions

"Interim" cleaning is surface cleaning, not the deep cleaning required to protect the carpet investment and to restore it to a sanitary state. Although the uniform appearance may make the carpet look as if it has been "restoratively cleaned," don't be fooled into thinking that this will prolong carpet use life or prevent a slow degradation of appearance. Generally, interim cleaning (even coupled with aggressive daily vacuuming) is not recommended more than three times between "intensive or restorative cleaning." In some heavy-soil areas, such as specialized work areas, food service areas and some entries, restorative cleaning may be required on a weekly or monthly basis.

In the next article in this series, we'll discuss Restorative Cleaning and the Ultimate Solution.

(Jeff Bishop is a '67 graduate of the University of Georgia, an Army Ranger and assault helicopter pilot who served in Vietnam. He is a 35-year cleaner/restorer and international speaker and instructor. He has produced 13 books and 6 videos on cleaning and restoration topics. www.CleanCareSeminars.com)



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Feather Blending Works

by Mike Currin

Anyone involved in the commercial carpet business for any length of time has, at some point, encountered a job where the installed carpet does not match at the seams – that is one side being noticeably darker than the other.

Feather blending is a process designed to improve the carpets appearance by on site dyeing at the affected area to achieve an acceptable color match. In most cases the shade variation is very close and just needs a minor adjustment to bring the shade into balance at the seam. This process is much less invasive than replacing the carpet, it is effective and by far exceeds expectations more often than not, the color is permanent and does not affect the carpets performance or life span and it keeps the carpet on the floor rather than polluting the environment with carpet that can be corrected and not, ripped up, discarded and replaced. Employing feather blending as a corrective measure will allow a business to function without interruption and, for the most part, with little to no disruption of operations or employees.

It is important to understand that carpet requiring color blending is not structurally deficient and that the problem is visual. The visual problem does not affect performance or integrity of the product. The success of feather blending depends on the training, skill and experience of the technician. Feather blending can repair color differences at the seams, some texture variations at the seams as well as banding and streaking in nylon and wool carpets in many cases. There may be some objections to the corrective action but with a reasonable explanation of the process, assurance that all warranties will remain in place, no disruption of the workplace and the saving of the carpet from the landfill most end users will at least allow the attempt at correction.

The process of feather blending is not loud, no more than the noise created by a vacuum cleaner, it can be done in off hours if necessary and possible, there is virtually no odor, and the carpet is dry and complete when the work is completed. The process involves dyeing the lighter side of the seam and gradually feathering the dye to remove the abrupt difference at the seam. It is not necessary to dye the whole panel of carpet as the color variation usually only affects the shade difference visible at the seam. The dyes used are colorfast and feather blending has been used successfully for years on all kinds of carpet and in all kinds of situations. Even if the carpet is multicolored feather dyeing can be used to correct a side match shade variation. In some cases the manufacturer will supply the dyes but there is also a wide selection of dye and systems to apply them.

Historically our industry has devalued the product being too quick to replace rather than repair. When a practical solution to a problem such as color side match correction is available, we should value our product, our work and repair rather than throw the carpet away. It is the environmentally responsible thing to do.

IN THE NEWS:

Consolidated Carpet, the nation's largest single location commercial flooring contractor, has moved its operations to a newly purchased 80,000 square foot corporate operations center and sales office in Carlstadt, NJ, which replaces its Brooklyn facility. Consolidated's headquarters will remain on 25th Street in Manhattan.





HOW TO GET MORE FOR AN UNWANTED INSURANCE POLICY THAN THE CASH SURRENDER VALUE

By LANCE WALLACH, CLU , CHFC, CIMC

Life settlements are fast growing into a staple of the insurance and financial planning world. Most financial professionals have heard of life settlements, which is the sale of a life insurance policy for a lump sum which is greater than the policy's cash surrender value but less than its death benefit. The problem is that they probably cannot get you a good offer due to their lack of experience with this new planning idea. Policies which are viable for a life settlement are generally those beyond the contestability period. Today life settlements are dominated by institutional funders and pension funds.

Despite the continued growth in the life settlements market, the number of insurance or financial professionals that have actually completed a life settlement is surprisingly low. This can be attributed mainly to a lack of in-depth knowledge of life settlements on the part of these professionals. Considering that life settlements are a relatively new option for policy owners, many financial professionals, although having heard of life settlements, have still not had the opportunity to delve into the subject on a deeper level.

Many policy holders come to a juncture wherein they continue to pay life insurance premiums on an unwanted policy in hopes

of a gain at maturation, or to recoup some of the investment by trading the policy for its cash surrender value. Corporate policyholders often face additional dilemmas when dealing with departing executives with key-man or split-dollar policies, or insurance purchased as part of a buy-sell agreement.

With a life settlement, the policyholder realizes an amount much greater than the cash surrender value in exchange for the policy's ownership. Term life insurance policies are also applicable when converted into permanent insurance. Life settlement transactions involving key-man or buy-sell policies can provide businesses with increased cash flow to solve immediate financial problems, while transactions concerning split-dollar policies typically involve retirement planning and charitable giving issues.

In short, life settlements offer policyholders of all kinds an array of options previously unavailable to them.

Lance Wallach, speaks and writes extensively about retirement plans, estate planning, and tax reduction strategies. He speaks at more than 70 conventions annually, writes for more than 50 publications, and was the National Society of Accountants Speaker of the Year. Contact him at 516-938-5007 or visit www.vebaplan.com

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