



PSA News

The Association for Service Professionals

PSA Conducts Basic Appliance Training in Suwanee, GA

The Basic Appliance Training (BAT) program designed to get back to the basics for seasoned technicians who have not been able to keep their skills up to date for a lack of training opportunities and for the new tech just getting started. The program offers basic electricity, basic gas theory and basic refrigeration from the ground up. PSA's lead instructor, Phil Whitehead is conducting the first series of training seminars including Suwanee, GA, Saint Paul, MN and Los Angeles, CA. The program is three full days in length and provides lunch on each of those days. Discounted hotel arrangements are provided at each location if needed. The Suwanee, GA presentation was sponsored by HADCO Distributors and Fox Appliance Parts.



The training for 2013 will begin with four full days of extensive training at the NASC 2013 convention to be held at the Miami Sheraton Airport Hotel in Miami Florida. There will be expanded Basic Appliance Training. Manufacturers Product training on their newest technology, New techniques in Service Company Management for greater profitability, Training in QuickBooks and Excel programs, Certification for Technicians, Managers and Support Personnel. In all, there will be 112 training opportunities made available to attendees who will have to pick and choose which ones are the most important to them because there is no way one person can attend every session being offered. In addition to all of that there will be a Trade Show, entertainment and industry meetings on the future of our industry.



The rest of the year will be followed by several Basic Appliance Training programs in various locations throughout the country. As more instructors come on board for this program the program will be expanded accordingly. Keep your eyes open for one coming in your neck of the woods.

This is the first step in becoming a Certified Master Technician!

Basic Appliance Training



**Phil Whitehead PSA's Official
Appliance Technology Instructor**

Day 1-Basic: Electricity

Electrical Safety
Theory, Voltage, Amperage, Wattage, Resistance
Ohm's Law and application of Ohm's law
Alternating and Direct Current
Circuit Fundamentals, series, parallel, combination circuits
Electrical component operation and testing
Use of Test Instruments
Recognizing electrical symbols
Reading electrical schematics and diagrams
Diagnostic routines and troubleshooting

Day 2- Basic: Gas

Gas Basics, Safety, Characteristics
Fuel Gas Code requirements for Gas appliances Gas testing devices
Gas Ranges, operate and test components
Gas Dryers, operate and test components
Gas Water Heaters, operation and testing components

Day 3-Basic: Refrigeration

The Refrigeration system
Refrigeration system components
Refrigeration system components operation
Fundamentals and application of refrigeration systems
Refrigerants
Troubleshooting refrigeration systems
EPA Requirements and Refrigerant Recovery

- Send Your New Tech!
- Send Your Tech That Needs Help in These areas!
- Send the Old Guy Who Just Needs a Refresher!

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Time: 8am-4:30pm
Where: Dey Distributing
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To Register:

Go to www.psaworld.com and click on
Basic Appliance Training Registration
Or call PSA directly at
1-888-777-8851
Payment due at registration
Limited seating



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What's Your Most Valuable Tool?

By Richard Sedlack, Mcap

I work from home, like most of us these days, and being a homeowner, I work on the house as much as appliances. Now we can't own two of everything, so once in a while, we take something from the truck, and oops! Monday morning rolls around, we are on a call, and "where is my finger ratchet?!"

For me, my multimeter is not just an added weight to carry. I use it daily; in a customer's home, on some LED lighting project I am concocting in my garage, working on a car or checking my freezer food temperatures. I get cranky when my ice cream is mushy, and my bottom drawer freezer has a mysterious way of not totally closing every time.

Now, about those food temperatures; long gone is the method of a K-Type probe mashed between five boxes of string beans. I shoot a package with the infra-red temperature function. That's not how you do it? Let me enlighten you!

If you have trained with me you've have seen my 1998 Craftsman multimeter with IR and frequency; two functions you cannot be without on today's appliances. While that unit is discontinued at Sears®, I have come across its replacement; the EX470 by ExTech®, a FLIR® company. This lightweight, multimeter does all we need, including being True RMS and having a high-temp probe for oven calibration. And with refrigeration season on us, it is difficult to tell by touch if that milk is 39°F when it is 86°F in the kitchen. *Non-contact temperature measurements are minimally invasive for the consumer and much faster for the technician.* Enough said.

While you are searching FLIR products, look at their TL809 Test Led Kit. Many measurements today need to be done in the backside of small connectors, and the CAT III-600V leads that come with most meters just won't fit. This kit will get you into tight places you need to make contact in,

You may have a separate IR temperature meter, and that is fine. But if you don't, and need to upgrade your multimeter to have frequency, AMPS as a jumper test and your Type K lead is worn out, this may just be the purchase for you. Check the web for the best deals around. I don't know about you, but with my back, the less I carry, the better off I am later in the day. Having 3 meters in one makes room to carry my clip-on AMP Probe as well, as many times I use both meters simultaneously. We will discuss that as well as frequency in a future article.

So, let's review all the testing functions we must have in a meter today;

Voltage; AC-DC, AMPS; both clip on and as a bypass jumper, FREQ; for fan and motor control signal testing, TEMP; with a K-Type probe and IR, and of course, Diode, Resistance and Capacitance are the obvious staple functions.

If any of these don't make sense to you, feel free to email me at richard@level2com.com. Be careful out there, "work smart, not hard".



Untangling the Myths of Credit Card Processing

In my 10 years as an educator in the electronic payment processing industry, I have answered countless questions pertaining to merchant processing. The intent of this article is to help you see through the mystery shrouding this industry. Let's dive right in and discuss the most common myths I hear from merchants nationwide.

Myth 1- My credit card terminal is FREE.

You may have received a "free" cell phone from your wireless provider but have you ever tried to activate your "free" phone on a competing provider's network? It's simply not possible. The same ideology permeates the credit card processing industry. Since a primary condition of receiving your free credit card terminal constitutes a 3 to 5 year contract with the provider, is it truly free? Considering most merchant processing contracts include exorbitant termination fees to cancel your service, are you truly getting their equipment free of charge? And is the free equipment yours after the contract expires?

If your credit card terminal was free, rest assured you are paying for it through higher discount rates, annual fees and premiums you may not be aware of. Most "free" terminals are the processor's property if you choose to move your business elsewhere. Merchants will inevitably pay for the terminal several times over *and never own it!* Once the instant gratification of the "free" terminal wears off, you're stuck paying more to collect YOUR MONEY! Purchasing a terminal and negotiating the lowest discount rates and fees are paramount to your business's success.

Myth 2- My bank gave me the best rate.

A common myth amongst merchants is that your local bank will offer you a better rate than traditional credit card processors. It's only natural to assume that your local bank has the pricing and expertise in merchant services to serve you best. The truth is, in most cases, your bank is not the most economical solution. Local banks often resell merchant services for other processors. Because the local bank is purchasing merchant services from a credit card processing company, they need to sell at higher rates and fees in order to make a profit.

You may have chosen your local bank's merchant services for convenience. How much does that convenience cost you? If you spend a little extra time researching merchant processing, you'll increase your bottom line, not the banks. Merchant support can also vary greatly between your local bank and a traditional credit card processor. Banks have very little expertise in merchant processing support. While banks are concentrating on mortgages, refinances, checking, savings accounts and auto loans, merchant service providers are involved in the full spectrum of credit card processing on a daily basis.

When you buy from the credit card processor you'll have a direct relationship with a registered merchant service provider, *eliminating the middleman*. A professional credit card processor will analyze your business needs and offer unique solutions to grow your business to stay ahead of your competition.

Doesn't it make sense to call a certified appliance specialist to repair a broken appliance rather than the local plumber? They can both repair the appliance, but the certified specialist has more knowledge and experience to diagnose and correct the problem. The same holds true when comparing the local bank to the merchant service provider specialist. Doing business with a registered merchant service provider is a simple process that pays dividends.

Myth 3- I'm paying the Qualified (Advertised) rate

The facts show that credit card processors charge merchants premiums to accept Rewards and Corporate cards to offset the costs associated with consumer loyalty programs. These premiums are often 1-3% higher than a standard credit card, also known as a "qualified" card. The "qualified" rate for a standard card is the base from which most processor's discount rates originate. Since most consumers aren't paying with standard cards, merchants absorb the cost of Rewards programs and corporate card surcharges.

Many service industries are paying a higher surcharge since they key enter many of their transactions. It is important to be cognizant of industry terms like, "Mid and Non – Qualified transactions, downgrades and surcharges" that appear on your monthly merchant account statement. Some of my best clients felt that they had an unbeatable rate only to learn the opposite. I have consulted with far too many merchants that fall prey to advertised "teaser rates" which are inherently ambiguous and deceptive. Please don't make the same mistake they did. Know EXACTLY what you're paying and why. Contact a registered merchant service provider for a personal consultation.

Myth #4 I don't need a mobile payment solution.

The advent of payment processing technology allows merchants to capture the lowest processing rates ever. Why does a business need to accept mobile payments? Mobile technologies can provide incredible value, because they offer immediate business transactions from almost anywhere. Mobile payments can expand your sales channels by helping you meet customers where they are. Mobile payments are ideal for businesses making service or delivery sales.

According to a March 2010 report by Generator Research, the worldwide market for mobile payments will grow to \$633.4 billion by 2014, up from \$68.7 billion in 2009. Mobile processing is extremely easy and works with over 400 cell phones and many tablets. The initial and ongoing costs for a mobile solution are nominal. Mobile payment processing gives you the advantage of the lowest cost "swiped rate" which can save 1 – 3% on your fees. Mobile solutions are also a secure method to process transactions in a PCI compliant environment.

FYI

Before entering into any contract with a merchant service provider or bank, please protect yourself by thoroughly checking their reputation.

<http://usa.visa.com/download/merchants/list-of-registered-independent-sales-organizations.pdf>

Visa & MasterCard Registered Resellers

<http://www.bbb.org/>

Better Business Bureau

<http://www.ripoffreport.com/>

Consumer Complaints Website

Authored by:

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Chief Executive Officer

CardChoice International, LLC

866 350-3200 Ext 248

Editor's Note...

CardChoice International who is the preferred credit card processors for PSA submitted the preceding article. If you are unhappy with your current processor contact this company and tell them you are a PSA member and what can they do to simplify your credit card processing woes. They will give you the best available rate and will work with you if a problem arises



Brick and Mortar vs. On Line

By Ralph Wolff, Mcap, CSM

Have you noticed a lack of retail sales lately? Have you wondered if it is still worth the effort to keep your brick and mortar business open? Does the online competition seem too overpowering?



These are all questions we try to answer every day and as frustrating and hopeless as it seems, there is hope on the horizon.

One of the major factors to losing retail sales is that online-only retailers have an unfair advantage over the brick and mortar establishments due to an outdated tax loophole that enables them to bypass collecting sales taxes. This unfair tax advantage threatens our Main Street brick and mortar businesses, jeopardizes local jobs, takes away money from state revenues, and creates unnecessary confusion for consumers regarding the sales tax they owe for online purchases.

Our outdated honor system requires the consumer to pay the sales tax on purchases made online personally if the vendor does not collect it at the point of sale, leaving consumers vulnerable to penalties, interest and increased scrutiny from state auditors. Few Americans are aware of and even fewer abide by this law, most consumers do not comply. The result is a savings to the consumer of up to 10% (depending on their states sales tax rate) and with margins at an all time low, trying to compete for another 10% is almost impossible. This tax loophole affects all of us whether you sell major appliances, parts or service. As long as your customer can save money by not paying sales tax, you will most likely lose their business.

So how can we, as small business owners help to close this loophole? How do we ensure our business has a level playing field with the online giants? Support the Marketplace Fairness Act. SB 1832

This bill if passed will:

- Close the loophole exploited by online only giants to the detriment of traditional main Street Brick and mortar retailers and creates a level playing field.
- Give states the authority to manage their sales tax laws as they see fit.
- Provides a simplified system for states collection of sales tax.
- Relieves consumers of the reporting burden.

The Marketplace Fairness Act is Co-sponsored by Senators Alexander(R-TN), Enzi (R-WY), Boozman (R-MO), Corker (R-TN), Whitehouse (D-RI), Durbin (D-IL) and Johnson (D-SD). The Marketplace Fairness Act is a bipartisan, Federal solution to the problem of Internet retailers' unfair competitive advantage over their brick and mortar counterparts.

Since this is a bipartisan bill, there are many ways to voice your support. The best way certainly would be to contact your local Senator and voice you concern. Another would be to contact The Alliance for Main Street Fairness. www.standwithmainstreet.com .

Don't let this opportunity to create a level playing field pass you by.



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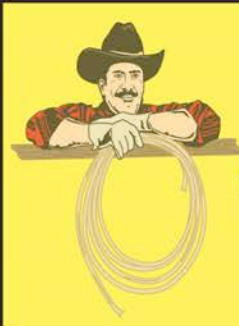
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- Certified Technician (TCAP)
- Certified Graduate Technician (GCAP)

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