

July//2010

# NCA *now*

Beauty is My Business

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[www.ncacares.org](http://www.ncacares.org) / [www.probeauty.org](http://www.probeauty.org)

## Celebrate Your Independence, Be a Voice for the Industry

As we celebrate our independence this month, it's also a great time to step back and celebrate being part of one of the most dynamic and inspiring industries in the country.

Political participation is one of the most precious liberties we enjoy as citizens, and it begins with each of us. As a member of PBA | NCA, you are already part of one of the most powerful networks of beauty professionals in the world. As your industry voice, PBA | NCA acts as a constant watchdog on what's happening at the local, state and federal level and how it can affect you and your career. You have the power to help make a difference. Members from around the country just like you have already made a difference by making their voices heard through PBA | NCA.

## Welcome to Our World

Every year, volunteer beauty professionals from across the country converge on Washington DC to share an evening with members of Congress, their professional and personal staff, and others who are interested in learning more about our dynamic industry and the laws affecting it during **Welcome to Our World**.

Welcome to Our World has become one of the most popular events on Capitol Hill and an annual tradition in Washington DC. Attendees get to personally experience the skills and services of the country's professional salon industry while learning more about the issues that are important to our industry. The success of Welcome to Our World has always been possible because of the generosity of salon professionals like you! To learn more contact PBA | NCA at **800.468.2274** or visit **probeauty.org**.



## Welcome to Our World

the professional beauty industry



## Speak Out

Every voice counts! Learn more about **Welcome to Our World** and how you can make your voice heard at **probeauty.org**.

[www.ncacares.org](http://www.ncacares.org) / [www.probeauty.org](http://www.probeauty.org)

# President's Message

## Dear Fellow NCA Members,

It's a great time to be part of the beauty industry and a great time to belong to the growing PBA | NCA family. Every day, more and more professionals just like you are joining the ever-growing PBA | NCA community.

As proud members of the NCA section, we have an opportunity to help shape the future of our great industry. As dedicated beauty professionals, we have an obligation to get involved in the important issues affecting our industry. Issues like license reciprocity – the ability to take a cosmetology license from one state to another and practice our craft with limited interruptions.

No one knows this great industry like we professionals know it. Your PBA | NCA membership helps you stay abreast of what's happening in the industry – your involvement can and does make a difference!

I encourage all of you to join the PBA Grassroots Network and make a commitment to stay informed and speak out when local and national legislation threatens the integrity of the industry and the liberties that you hold dear.

Remember, even one voice can move mountains if it's loud enough. I hope you'll join me in speaking out for the benefit of the industry and all its dedicated professionals. You can learn more about PBA | NCA initiatives and how to get involved at [probeauty.org](http://probeauty.org).



Mark Goodman  
NCA Council President

“As dedicated beauty professionals, we have an obligation to get involved in the important issues affecting our industry.”

## PBA | NCA Contact Information

### Address:

#### PBA | NCA

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### NCA Section Leadership Council

#### NCA Section LC President

Mark Goodman, SC

#### NCA Section LC Vice President

Grace Santiler Nowik, IL

#### NCA Section LC Secretary/Treasurer

Steve Ukes, MN

#### NCA Section LC Members

Marcia Bird, NJ; Marlene Bridge, PA;  
Beth Hickey, TX; Sandra Holland, KY;  
Kris Kutcher, IL; Georg Schmieder, MA

### PBA | NCA Board of Directors Chair

Bruce Selan

Zotos Corporation, Rosemont IL



## Be Informed

Stay up-to-date on current affairs affecting you and the industry. Sign up to receive PBA | NCA electronic publications full of important information about what PBA | NCA is doing to protect your interests and how you can make a difference.

Submit your email today at [probeauty.org](http://probeauty.org) or call us at **800.468.2274** to start receiving your copies of **PBA Progress**, the association's quarterly e-magazine, the new **NCA Section e-Newsletter** and **The Washington Update**.



**As a token of our appreciation,**  
if you sign up by August 1, 2010  
we will send you a free copy of our  
**Top 10 Marketing Ideas for  
Salon Professionals!**

# Healthcare Reform: What To Expect Now and In the Future

The newly passed Health Care Reform law is certainly leaving many heads spinning. PBA | NCA wants to help you decipher what it really means to you.

**Here are just a few changes affecting you now and in the years to come:**

## Happening in 2010

- No more Lifetime Limits - insurance companies can no longer place a cap on the dollar amount available for care over a patient's lifetime or cancel a plan when a patient becomes ill, except in cases of fraud
- Pre-Existing Conditions - insurance companies cannot deny coverage to children for pre-existing conditions (the same rule will apply for adults by 2014)
- Longer Coverage for Children - individuals can cover a child on their insurance plan until the child is 26 years old
- Indoor Tanning Tax - as of July 1, a 10 percent excise tax is placed on all indoor tanning services
- Preventive Care - any new insurance plan must include checkups and preventative care with no co-pays (the same rule will apply to existing plans by 2018)

## Coming Soon

- 1099 Forms - starting in 2012, businesses will be required to send a 1099 Form for nearly every business-to-business transaction of \$600 or more
- Insurance at Work - starting in 2014, any employer with more than 50 full-time employees will be required to provide insurance or face paying penalties
- Insurance Required - starting in 2014, all U.S. citizens and legal residents will be required to have insurance or face paying penalties



**penalties will be based on annual household income and can be as high as \$695 or 2.5 percent of your annual income**

- Pooling Options - starting in 2014 SHOP Exchanges (Small Business Health Options Programs) will be required in each state to allow small businesses with 50 - 100 employees, depending on your state, the option to pool with other small businesses to obtain more affordable coverage options

*Sources: National Federation of Independent Businesses; Kaiser Family Foundation; CNN Money*

**PBA | NCA** is constantly working to bring you the relevant information you need to stay ahead of new laws affecting you. Last month, we sent a more detailed summary and timeline of the new Health Care Reform provisions to each PBA | NCA member. If you did not receive a copy, contact the PBA | NCA Government Affairs Team at **800.468.2274** or visit **probeauty.org**.



## Disaster Relief Update

**NCA** | **DISASTER RELIEF FUND**  
National Cosmetology Association

The **PBA | NCA Disaster Relief Fund (DRF)** is another great way for you to get involved in charity and your professional community. The Fund has been supporting salons and salon professionals in times of need for more than 50 years, recently raising more than \$20,000 for salons affected by the spring floods across the southern states.

Every penny of donations made to the Fund goes directly to helping your professional peers rebuild their businesses, careers and lives. Learn more, apply for aid or make a tax-deductible donation at **probeauty.org/charities**.

# ENJOY the Benefits of Belonging

PBA | NCA partners with businesses and negotiates special discounts exclusively for our valued members. When you make purchases from these companies, not only will you receive a discount, but in some cases, PBA | NCA also receives a percentage of royalties from the sale – which means you're also helping support your trade association!

# NCA

National Cosmetology Association



professional  
**beauty**  
association

Beauty is our business

## Featured Benefit Providers:

### 123print.com

Your number one on-line source for all your printing needs. Order high-quality, customizable business cards, invitations, banners, magnets and so much more right at your fingertips. No special training and no complicated software. PBA | NCA members **Save 20%** on every order!

### Solveras Payment Solutions

Complete credit and debit card, eCheck/ACH and virtual terminal solutions for all types of businesses. Save time and money with the right setup for your payment acceptance needs. Their consultative approach, competitive rates and real customer service are the reasons why they are one of PBA | NCA's preferred benefit providers. Call Solveras at **800.613.0148** for a free savings analysis.

### Term Life Insurance

We are very pleased to announce that we now have a Group Term Life Insurance program for all PBA | NCA members and your employees. Purchase affordable level term life insurance. Enrollment is easy and no medical exam is required.

What makes this program so unique? The coverage is Guaranteed Issue, which means No Health Questions, No Medical Exams and No Long Forms to complete. **You must enroll by August, 1, 2010.** For more information call **800.468.2274** and ask to speak with a PBA membership associate or email [info@probeauty.org](mailto:info@probeauty.org).

### Strategies

Since 1994 Strategies has had one goal: to help businesses operate more efficiently and profitably. Attending a Strategies Financial Relief Coaching Package is the fastest and easiest way for a licensed professional to get fiscally focused. PBA | NCA Members **Save 15%** on the session.

### Sally Beauty Supply

**Get a 5% discount** on non-sale items at stores nationwide. Simply show your current PBA | NCA membership card at time of check-out.

### Milady

Milady is the number one provider for beauty and wellness learning solutions. PBA | NCA Members **Save 15%** on industry related education, reference books and videos.

**PBA | NCA** works diligently to establish new business partnerships to provide you with even more exclusive benefits. Providing a valuable member experience and saving you money is what we want to do!

To tell us about a company that you want us to reach out to or for more information on PBA | NCA member benefits and partner businesses, contact the PBA | NCA Membership Team at **800.468.2274** or [info@probeauty.org](mailto:info@probeauty.org).