The Tar Heel Van

SECOND OUARTER 2019



NCMA Annual Convention – October 10-12, 2019 Holiday Inn Resort, Wrightsville Beach, NC We can just call this convention the "Do-Over" Convention. After our 2018 convention was so rudely cancelled by Hurricane Florence, we're trying again for 2019! We have decided to keep the convention at the Holiday Inn Resort at Wrightsville Beach. **SAVE THE DATES—OCTOBER 10-12!** Packets will be going out later on this month so look for them in your in box.

The Convention Committee has been hard at work. We've got some fum things planned for Thursday night. We've got two great speakers lined up—Harvey Smith from Institute Success and Kevin Monaghan from the Intuitive Compensation Group. The two speakers will give you some innovative ideas on running your company. We will have the golf tournament and other fun events planned for you and the family.

So, mark your calendars—you know you'll need the break at the beach after the busy season gets over! Packets will be out soon!

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From the President

Happy Summer and Peak Season!! Hope all my mover friends are having fun so far summer – making lots of money, having the most pleasant, less demanding shippers ever and not having any shortage of drivers or moving labor. Wait a minute that would be a dream in our industry. Maybe I should just wish each of you good luck in dealing with those issues. Somehow, someway we all get through it. Just remember the problems and headaches are not unique to you and your company. It does not matter if you are the largest moving company or the smallest – we all share the same challenges.

NCMA holds its convention conveniently enough at the end of peak season. Please make plans to join us October 10-12 at Wrightsville Beach! We will all deserve a break then, and what is better than time at the beach to fellowship and learn from one another. I look forward to seeing each of you!

If you interested in serving on the NCMA board, please reach out to me or Pam Stanley. We are always looking for people that want to be a part of leadership.

Lastly, please remember to thank your employees and make sure they have plenty of water! They work very hard in very hot conditions.

Kathy Cox NCMA President Horne Moving Systems Goldsboro, NC kcox@hornemoving.com



President Cox asked that we replace her picture, with a picture of her favorites her granddaughter Addie (7 months old) and Logan.

City Transfer & Delivers 3,700# of Girl Scout Cookies to NC Food Bank

Written by <u>Samantha Casano</u> <u>Move for Hunger</u>

<u>The Girl Scouts</u> have been around since 1912 and one of their mottos is "A Girl Scout is ready to help out wherever she is needed. Willingness to serve is not enough; you must know how to do the job well, even in an emergency." Well, with a little help from one of our movers, the <u>Girl Scouts Peaks to Piedmont</u> certainly found a way to help their neighbors in need this spring.

- On April 23, the Girl Scouts Peaks to Piedmont noticed that they still had **516 cases** of leftover cookies and did not want them to go to waste, so they decided to donate them to their local food pantry. But how would they ever be able to deliver all of those cookies?
- That's where we come in! Our friends at <u>City Transfer & Storage</u>, an <u>Atlas Van</u> <u>Lines</u>agent, volunteered to pick up and deliver the **3,700 lbs. of cookies** to the <u>Second Harvest Food Bank of Northwest North Carolina</u>.
- City Transfer Storage has been a proud member of the Move For Hunger network since 2013. Over the past six years, they have delivered more than **11,700 lbs. of food**, which is the equivalent of **9,700 meals**!
- More than 308,000 people, including 1 in 5 children, in Northwest North Carolina are food insecure. Thank you to the Girl Scouts Peaks to Piedmont and to everyone at City Transfer Storage for thinking of your neighbors in need!

Want to host a food drive in your hometown? We'd love to help!

Before you make your next MOVE, talk to Mickey Fleet Services about keeping your trucks looking and working like new. Any truck. Any condition.









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Mid-Atlantic Center 298 West Triad Blvd. Thomasville NC 27360 Phone: 800-334-9061









A story with a story book ending

Randolph, NC – June 18, 2019 - The Randolph County (NC) Emergency Services donated a "retired" ambulance body mounted on a 2011 Chevrolet G4500 diesel truck to the Randolph Public Library, and Mickey Fleet Services (MidAtlantic) turned it into a colorful Mobile Library complete with new body and custom upfit.

The new bookmobile box measures 14 feet long, 8 feet wide and 7.5 feet high. Bookshelves line each side with lower shelves in the form of mobile carts that can be detached and used outside of the vehicle. An awning can be extended from the passenger side for shelter. Besides books, the mobile library also carries other equipment for support activities.

The Randolph Public Library is initially deploying the Mobile Library to summer school lunch sites and daycare venues in conjunction with the summer reading program. The vehicle will also be seen at festivals and parades around the county. "In many cases, the children who will be reached are in households where books are a luxury," according to Ross Holt, Director of the Randolph County Public Library system.



Mickey's MidAtlantic Mickey Fleet Services center is located in Thomasville, NC.

Exterior and Interior Views of the Mobile Library

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- Heavy duty asphalt based undercoating for superior seal and protection
- High quality domestic hardwood flooring, 1-1/8" as standard, 1-3/8" optional
- Melcher 12' by 30" Walk Board

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Quiz

CMV – Distracted Driving

1) The use of hands-free devices does not impair your attention.

- A. True
- B. False

2) What is the maximum fine for driving a CMV while texting?

- A. \$750
- B. \$1,250
- C. \$1,750
- D. \$2,750
- 3) _____ is "the operation of a motor vehicle in a manner that endangers or is likely to endanger persons or property."
 - A. Aggressive Driving

B. Road rage

- 4) ______ is considered "an assault with a motor vehicle or other dangerous weapon by the operator or passenger(s) of another motor vehicle or an assault precipitated by an incident that occurred on a roadway."
 - A. Aggressive driving
 - B. Road rage
- 5) In addition to the legal consequences of aggressive driving or road rage violations, CMV drivers are subject to disqualification for 60 120 days upon subsequent violations over a 3-year period.
 - A. True

B. False

- 6) Which of the following are effective methods to address driver fatigue?
 - A. Adhere to FMCSA Hours of Service regulations and limits.
 - B. Get plenty of quality sleep between shifts.
 - C. Take a 20-minute nap.

D. Avoid medication that can cause drowsiness, including over-the-counter cold medications, allergy medications, etc.

- E. Rely on drinks with sugar and caffeine.
- F. Eat regular and healthy meals.



| Quiz | CMV – Distracted Driving |
|-------------------|------------------------------------------|
| Answer Key | |
| 1. B | |
| 2. D | |
| 3. A | |
| 4. B | WELLS |
| 5. A | INSURANCE Harold W. Wells & Son, Inc. |
| 6. A, B, C, D & F | Tradition With Vision |

Welcome New Members!

Right Direction Moving & Transport

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Miracle Movers Asheboro

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Fire Logistics

Mebane, NC

Two Men and A Truck of Sanford

Sanford, NC

Movers Near Me Candler, NC Appropriate Movers Goldsboro, NC Affordable Moving & Storage Conover, NC Sure-Safe Moving Denver, NC Latham Enterprises Moving & Delivery Greensboro, NC

3 reasons an insurance lapse is bad for business

Here is a very informative article that was included in "The Link," an e-newsletter from Arthur J. Gallagher & Co.



Arthur J. Gallagher & Co.

3 Reasons an Insurance Lapse is Bad for Business

The term "Lapse in Coverage" might send a shiver down the spine of many small business owners and well it should.

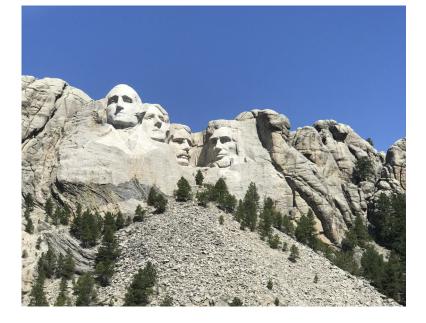
Read More »





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The National Council of Moving Associations held their annual meeting in Rapid City, South Dakota. I was re-elected vice-chairman of the group. Thought everyone would get a kick out of seeing Charlie and Terry Cook of Victory Packaging in cowboy boots! We had a chance to tour Mt. Rushmore while we were there. If you ever get out that way, don's miss it. Pictures don't do it justice!



Toss This. Not That.

Your guide to post tax-filing record retention

Tax season is over and yet another tax return has been sent off to the government. But before you close that tax file, there is still some work to do. If the IRS or state revenue department selects your return for review, you will need to be prepared. Here is what you need to know:

- **1. Keep a copy of your Form 1040 indefinitely.** Do not toss or destroy any of your 1040s. You may need them to correct historic Social Security earnings statements or to prove that you filed a tax return.
- 2. Supporting documents need to be retained for three years. Records to support your tax return (i.e., W-2s, 1099s, K-1s, receipts, canceled checks, bank statements and mileage logs) should be kept for a minimum of three years from the later of the tax filng due date, the date you filed your taxes, or the date you paid your tax in full. This approach ensures that your records are available for a potential IRS audit.
- 3. Property and investment records need to be held longer. To prove your cost/basis and taxable gain or loss, all records relating to property that you own (your home, rental properties, stocks bonds and other investments) need to be kept for at least three years after it's sold or disposed.
- **4. Be mindful of other record retention requirements.** The three-year period is the federal guidance for standard returns. There are other factors that should be considered, including:
- State record retention requirements (often six months to one year longer)
- Requirements for insurance, banking or estate management
- Additional federal requirements for tax returns including unreported income (six years), worthless securities (seven years) or bad debt (seven years)
- No audit time limit for fraudulent returns

5. A specific filing system is not required, but organization is key. The ability to easily find your documents in the event of an audit will make the process much simpler. Here are some tips:

- File records by year rather than income or deduction type.
- Within the file, order your records to match the flow of the Form 1040.
- Consider scanning your files to create a digital file as a backup.
- Create 2019 files now to save documents for current year.
- Shred old documents; don't just throw them away.

If you are unsure whether to retain or shred something, keep it unless you know the document can be replaced.

VALUATION OPTIONS FOR THE BUSY SEASON

Hopefully your busy season has already started!

I am currently updating the **Movers Guide to Valuation**, and there have been some changes. One of the problems for movers is that the valuation rules are vastly different in the state regulations, interstate regulations and the military and commercial regulations (not to mention exempt and commercial zones!)

There are, however, a few trends that movers might incorporate into their busy season changes:

• Like the interstate rules, some state valuation standards have eliminated the Depreciated Value or Actual Cash Value option. Offering only a limited per-pound liability or Full Value Protection.

- Because many local moves are never weighed, the declared value based on a weight of the shipment is no longer present in some tariffs. (The interstate valuation basis of \$6 per pound makes sense as these shipments ARE weighed.)
- Some states are apparently eliminating the requirement for valuation rules from mover-filed tariffs.

Recommendations -- Simplify:

- Limit the number valuation choices offered \$0.60 per pound included in the basic moving charge and Full Value Protection with only two deductible choices for the extra charge.
- Don't make your shipper or your salespeople pick the declared value number this just confuses everyone. If this method does not conflict with your tariff, pick a few "up to \$" amounts each with a flat charge. *For example,* Full Value Protection up to \$35,000 for a \$300 flat charge. The "up to" dollar options and the charges should depend on your particular customer base.
- Address claims as fairly and as quickly as possible you certainly don't need bad reviews in the busy season, nor do you need you state's Consumer Advocate knocking on your door. Do the right thing for your customers.

Courtesy of MOVE-PAK CONSULTING – <u>www.movepakconsulting.com</u> or 213-760-7444.

Thanks, *Carole Boettcher* Move-Pak Consulting 213-760-7444 www.movepakconsulting.com



CAN MOVING COMPANIES BECOME "UN-INSURABLE"?

The answer to that scary question is YES!

Insurance companies expect that movers will have claims – that's why most kinds of coverage have deductibles – to minimize the effect of smaller claims. The rates that insurance companies determine for any kind of coverage includes a factor called "ELR" which means expected loss ratio.

Movers know that if they have several claims, their renewal premium will probably increase. A certain number of smaller claims may be acceptable and a larger claim every two to three years may be OK as well. But large claims combined with a frequency of smaller claims on a mover's record may result in policy cancellation.

A mover who has been cancelled due to claims is not a desirable account for other insurance companies – and there are not that many insurance companies that specialize in the moving & storage industry – so the options are limited. The only choice may be coverage from a "non-standard" insurance company – at a significantly higher price. Not only will the premium be higher, but also the coverage will be limited.

So, if a company can afford to pay a 100% to 300% premium increase, the company is still technically "insurable". If not these premium increases could be disastrous.

Although it is the most important factor, claim frequency is not the only issue that could lead to insurability problems. Continued late payment of premiums and/or reimbursement of deductibles can lead to cancellation of insurance. Failure to follow mandatory safety recommendations made after an on-site inspection can result in cancellation; as could a material change in operation such as local moving turning into long-haul moving.

Even though the busy season is upon us, don't lose sight of important claims and safety issues!

Courtesy of MOVE-PAK CONSULTING – <u>www.movepakconsulting.com</u> or 213-760-7444.

Thanks, *Carole Boettcher* Move-Pak Consulting 213-760-7444





Don't forget to check out the Members Only Section of our website.

In addition to the all NCMA Updates and NC Utilities Commission, you can find the locations of members who have scales and other useful information. Minutes for all the Board minutes are posted there.

And introducing the NCMA College—the first article to help explain in greater detail of aspects of the moving has just been published on the Member Resources Page. **Storage in Your Warehouse**—explains exactly what it says—it explains how you treat Storage-in-Transit shipments and Permanent Storage shipments.

Can't remember the sign-up—Just e-mail us and we'll give it to you!



And you're welcome to send in your own pics of your kids or grandkids. I will not include pictures without your ok!

Can you believe that Ellis is already 13/4

enough to tell Grammy Pammy to stop)

years old!?!?! Me either! (he's still not old





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</> Websites





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partners.payscape.com/NCmovers

THE TAR HEEL VAN

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JOIN THE NEWLY-FORMED INDEPENDENT & SMALL MOVERS COMMITTEE

The American Moving and Storage Association (AMSA) is excited to welcome the newly formed Independent & Small Movers Committee, whose goals are to help develop your business through education and networking, and provide independent and small movers a greater voice within AMSA. The committee looks forward to providing you with tools you need to help strengthen your company. To learn more or join this committee, contact <u>Samantha Ha</u>. Join our <u>Facebook</u> group to engage with us on topics important to you and your business.

AMERICAN MOVING & STORAGE ASSOCIATION **INDEPENDENT** & SMALL MOVERS CONFERENCE



SAVE THE DATE!!! AMSA's Independent & Small Movers committee is conducting the first Independent & Small Movers conference in Northern Virginia November 3-4. This day and a half event will have the opportunity to expand your knowledge, connect with other small and independent movers and share best practices with your colleagues to help grow your business. It is geared towards senior- and mid-level staff of independent and small moving companies, as well as industry suppliers. This event is open to AMSA members only.

If you are not a member of AMSA and would like to attend, contact <u>Samantha</u> <u>Ha</u>.

SECOND QUARTER 2019



NCMA / MAY Monthly report



2. A+ Moving and Storage - 185 lbs. = 154 meals



The mission of the North Carolina Movers Association is to provide guidance to members our concerning rates, tariffs, rules and regulations as prescribed by the NC Utilities Commission. Most importantly we provide support for our members and sponsors so they can supply quality service to the moving and consuming public. I

| | 2019 NCMA Calendar |
|-----------|--------------------------|
| 7/4/19 | NCMA Office Closed |
| 7/18-7/22 | NCMA Office Closed |
| 9/4– 9/6 | AMSA Fall Board Meeting |
| | Washington, DC |
| 9/14/19 | NCMA Board of Directors |
| | Doubletree Inn |
| | Greensboro, NC |
| 10/10-12 | NCMA Annual Convention |
| | Holiday Inn Resort |
| | Wilmington, NC |
| 11/3-11/4 | AMSA Independent & Small |
| | Movers Conference |
| - | Alexandria, VA |