

## Are YOU Fit for the Future?



## FIT FOR THE FUTURE

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Do you have your calendars marked? Are YOU ready to get Fit for the Future? The NCMA Convention Committee is hard at work finalizing the details for this year's convention. Packets are being finalized and will be in your in box this box. Wait until you see what we've got planned!

## NCMA Mission Statement

The mission of the North Carolina Movers Association is to provide guidance to our members 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.

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Pam Stanley, Executive Director

Don't spend your time guessing about the rules, regulations, claims and paperwork for your moves within the state of North Carolina!

Contact your Association office and we'd be glad to help you out!

Call at 800-325-2114 or if we're out of the office, send an e-mail to [pstanley@ncmovers.org](mailto:pstanley@ncmovers.org). We're accessible most of the time!

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The advertisement features a central illustration of various printing products. On the left, there is a stack of forms, including a 'Bill of Lading' and an 'Estimated Cost Service & Table of Measurement'. In the foreground, there are several rolls of tape and labels. One label is clearly visible with the text 'COMPLNY NAME', 'STREET ADDRESS + CITY STATE', and 'PHONE NUMBER'. Another label shows 'FLOOR', 'ROOM', and 'OFFICE'. The background shows a computer monitor displaying a website interface.

## From the President—Tripp Moore

Hope everyone had a great Fourth of July weekend! In the event that you've been under a rock (hopefully on vacation!) the moving season has been kicking for the past few months! While June was an especially hot month with record heat and business, we should continue to praise our drivers and movers who make it happen for our companies! It's also a great time to bolster those customer and vendor relations.

Keep moving NC in the right direction and enjoy the rest of the summer!



Tripp Moore  
President NCMA  
Two Men and A Truck  
Charlotte, NC

## NCMA Board of Directors

**President**—Tripp Moore, Two Men and Truck of Charlotte, Charlotte, NC

**Vice-President**—Brett Plummer, All American Relocation, Raleigh, NC

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**2015 Directors:** Dru Burgin, Sells Service, Statesville, NC; Jerry Hare, A+ Moving and Storage, Fayetteville, NC; Wayne Ray, Coastal Carriers Moving & Storage, Wilmington, NC; Rick Thornton, Fayetteville Moving & Storage, Fayetteville, NC

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**2017 Directors:** Robert Diaz, Affordable Moving Solutions, Charlotte, NC; Travis Few, Few Moves, Wilmington, NC; Felicia Lunsford, The Open Box Moving Solutions, Asheville, NC Steve Rhodes, Nilson Van & Storage, Fayetteville, NC;

**Ex-Officio:** Dean Barrett, All American Relocation, Raleigh, NC



From left (seated): Felicia Lunsford, Kathy Cox, Dru Burgin. Standing: Jeff Brown, Tripp Moore, Tony Harris, Rick Thornton, Todd Eberhardt, Robert Diaz, Jerry Hare, Steve Rhodes, Wayne Ray, Dean Barrett and Brett Plummer. Not Pictured: Travis Few and Todd Campbell



## INTERSTATE MOVING REGULATIONS REVIEW

For those of you do interstate moving (moves that cross the state line; federal authority is mandatory), do I have a deal for you!

On-line webinars covering all the federal regulations, typical violations (the fines are atrocious), and the mandatory arbitration program are available from the American Moving & Storage Association. Dave Hauenstein, former VP for AMSA and now a consultant to the industry, is well known for his expertise and will guide step by step through the federal requirements that **YOU MUST FOLLOW** if you do any interstate moving.

AMSA has let us know of recent conversations with customers who are calling them for references and information. It seems that quite a few of the independent movers out there don't understand their requirements under federal laws. If that includes you, it puts you at risk for lawsuits and/or hefty fines from the feds.

- NO, you cannot use your North Carolina intrastate bills of lading for interstate moves. The forms are different! (Contact Milburn Printing at 800-999-6690 or [www.milburnprinting.com](http://www.milburnprinting.com) and they will get you set up on the correct forms to use).
- NO, you cannot charge by the hour for moves between states.
- NO, you may not charge by cubic feet.
- YES, you can have limited liability of 60 cents per pound per article and you can offer full value protection with deductibles.
- YES, you are REQUIRED to give written estimates.
- YES, you are REQUIRED to offer an arbitration program.
- YES, you must be able to produce a tariff upon request (from anybody!) that details all your interstate moves. An electronic tariff is acceptable.
- YES, you must provide the consumer with the FEDERAL consumer materials (not NCMA's Moving 101 Brochure). Here's the link to the [federal brochure](#).

AMSA is offering special pricing to state association members for the on-demand webinar series. That means you can watch them whenever you want and have as many people as necessary watch them. The registration form especially for NCMA members is on the next page.

If you are an independent mover who performs interstate moves, I cannot emphasize enough how important it is for you to take advantage of this offer.



## Three Ways TRID Will Impact Real Estate Business

*Editor's Note: Changes in Closing Procedures will effect movers!*

Whether or not you have heard of TRID, it will impact you and your clients — and it's coming. Oct. 1, 2015, will bring a long-anticipated change to the mortgage process. Homebuyers and, therefore, real estate agents will be affected by the change, with different forms, different timelines and different processes.

TRID, also known as the TILA-RESPA Integrated Disclosure Rule, is aimed toward making mortgages more transparent and easier to understand for consumers, but there will be a learning curve.

Keep these three primary areas in mind while preparing yourself and your clients for homebuying:

### 1. The old forms are out.

The homebuyer will be receiving new disclosure forms from lenders explaining the loan estimate and loan closing.

The Loan Estimate form combines the Good Faith Estimate (GFE) and the Truth in Lending Disclosure into a shorter form that should be easier to understand and explains the mortgage loan's key features, costs and risks at the beginning of the mortgage process.

Under TRID, a lender cannot impose any fee, except a reasonable fee for obtaining a consumer's credit report, on a consumer until the consumer has received the loan estimate and has indicated intent to proceed.

This should make it easier for a consumer to shop for and understand interest rates, but it might take lenders longer to preapprove someone because they are going to be extra careful when collecting and reviewing borrower information.

The Closing Disclosure form combines the final Truth-In-Lending statement and the HUD-1 settlement statement into a shorter form that should be easier for the consumer to understand and provides a detailed account of the entire real estate transaction, including terms of the loan, fees and closing costs.

This disclosure might transform the closing table from a nightmare experience with piles of documents to review for the first time into a more manageable, slightly bad dream of reviewing the information ahead of time.

With more information provided by the lender before the closing date, the various roles held by the lender and title company at the closing table might change. Stay tuned.

### 2. The disclosures must be provided within a specific time frame — or else.

Lenders must provide the Loan Estimate form to consumers within three business days of applying for a loan – which means three business days after the consumer provided the lender with their name, income, Social Security number, property address, property value estimate and mortgage loan amount sought.

The Closing Disclosure form must be provided at least three business days before loan

*(Continued on page 8)*



(Continued from page 7)

consummation (the time the consumer becomes contractually obligated to the mortgage, which is usually at closing).

Any significant changes to the loan terms (the annual percentage rate (APR) becomes inaccurate, the loan product changes or a prepayment penalty is added) will restart a new three-business-day waiting period.

Both the Loan Estimate and Closing Disclosure forms can be delivered in person, by mail or electronic delivery.

3. The closing process will be impacted this summer and in the months to come.

The TRID rules apply only to loan applications received after Oct. 1. The timing should be of concern to agents and homebuyers. According to the National Association of Realtors, if 10 percent of transactions experience closing issues due to TRID, that's as many as 40,000 transactions a month.

Lenders will be extra careful and hesitant after Oct. 1 while providing mortgages so as not to be out of compliance with the new rules. This will most likely translate to longer timelines to get a mortgage and delayed closing dates.

This, in turn, will impact the tight timelines around moving into a home while consumers are also coordinating assets, move-in dates, time off of work and so on.

So, prepare yourself and your clients for what is to come, and review your current procedures to ensure your compliance. The accuracy and delivery of the new forms will be critical to ensure the mortgage process is not derailed or delayed, and your clients have a smooth purchase process.

## Lawrence Transportation Named a Top Pay Carrier

The National Transportation Institute has awarded **Lawrence Transportation Systems** of Roanoke, Virginia with the coveted TOP PAY CARRIER designation.

To earn this exclusive award, a carrier must qualify in three critical categories that together make professional driving a rewarding and secure career choice. The categories are top-tier pay, health and retirement benefits and carrier stability. The results of their evaluation process are weighted into a single index number and ranked against other carriers, creating a select group of top-paying carriers. TOP PAY CARRIER designation strengthens an already elite organization.

Lawrence Transportation's compensation program qualified the company as a TOP PAY CARRIER.

Congratulation to Lawrence Transportation for this prestigious honor!



## National Council of Moving Associations Holds Summer Meeting in Texas

The National Council of Moving Associations (NCMA), a council comprised of state, national and international moving association leaders, convened June 8–10 in Austin, Texas, to discuss the prevailing issues that face moving associations and the general industry across the country. The issues of interest

were regulators transparency, unlicensed activities, Internet containerization, moves and other. During the conference call was between NCMA National of State Regulatory which is a group of regulators that



curbing operators' presence, military issues. meeting, a scheduled and the Conference Specialists, state moving c o m e

together to discuss challenges in their state's industries. The conference call helped both groups determine how to improve relations between the regulated and the regulators. NCMA members also discussed nuances in state regulations from one state to another on illegal operators as well as state regulatory policies. One issue that International Association of Movers Senior VP Charles White reviewed with the group's attention was the SDDC intrastate requalification process. Before the meeting came to a close, CMSA President Steve Weitekamp was elected as the NCMA Chair with Pam Stanley of the North Carolina Moving Association as the NCMA Vice Chair. Pat McLaughlin of the Illinois Movers' and Warehouseman's Association will remain on the council as a director.

## ILLEGAL MOVERS!

Do I have your attention? We all know that illegal movers are a problem for our industry. However, just complaining about them won't make the problem go away. We have to turn them in to either the NCMA Office or directly to the Public Staff. The more information you can provide about the illegal movers helps. Copies of business cards, picture of trucks with their phone number or website on it, copies of estimates—any information is good. This summer the Public Staff has an intern working on updating their data base of illegals and contacting those that are still in business. The business is given a chance to get legal. If they don't apply for a Certificate of Exemption, then the Public Staff can turn them into the Highway Patrol to investigate and possibly ticket. This is not an overnight fix—but it will get them in the system and get them closer to doing the right thing.

AND—if you know when an illegal mover is performing a move, you can call \*HP and report it to the Highway Patrol. They will NOT be able to go to a shipper's house, but have to stop them on a public road. Of course, they can only send a trooper out if there is availability. But they have done it several times.

**TAKE ACTION!**



# Thinking About Making a Move?

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## The brain and effective leadership

We already know that effective leaders nurture an environment where employees are appreciated, recognized, and encouraged to grow and expand their responsibilities. Leadership traits listed in my book such as integrity, compassion, and communication promote a vision and common goal that are essential to the success of the business. Thanks to Scott M. Julien, author of *What Every Leader Needs to Know-7 Essential Leadership Secrets*, we now know biologically how this works and why these leadership traits are so important. No less than the brain of each of your employees is very involved in this process.

The brain is composed of around 90 billion cells whose sole function is to communicate with other cells and with all other parts of the body. It is the health of these cells that define a person's behaviors, actions, thoughts, and memories. Any type of positive experience helps create healthy brain cells, and stress or a negative environment has the opposite effect. If unabated this can actually cause the brain to physically shrink in size, and the individual sinks into depression and greatly decreased productivity.

Leaders who create a nurturing and inspiring environment are having a positive impact on their employee's ability to form healthy new brain cells and maintain existing cells in a healthy and active state, whereas stress and a negative or highly critical environment has the opposite effect.

Along about now you might be saying, "Hey Dave, this is a complex, seasonal business and occasionally stress cannot be avoided." That's true, and there are times when a heightened sense of urgency is needed, but the brain needs time to *heal* from that experience. It is the *chronic* stressful environment that causes the health of the brain to decline and the eventual result is a dysfunctional and unproductive workforce.

Since the brain is constantly renewing itself, leaders who nurture and create the right environment can strengthen brain health among their employees and heal their brain cells that have been negatively impacted by periods of stress.

I know leaders who believe that their most important role is to criticize and correct poor performance whenever they see it. "Why", they ask, "should I praise someone for simply doing what I pay them to do?" The answer is biological and has to do with brain health.

Employees with healthy brains create a positive, efficient and productive environment that in turn attracts positive people with healthy brains. Pretty soon your company is cooking with positive, highly motivated, and productive people. Seems to me that is what you should be seeking, and you get there with praise, not criticism.

Scott's book is available on Amazon. Check it out and buy yourself a copy. It is only 55 pages long and will take no more than an hour to read, but it will be one of the most important things you ever do. I predict you will find the \$9.00 well-spent.

*I would love your feedback positive or negative, and welcome your questions. I can be reached at [dave@leadtosucceed.biz](mailto:dave@leadtosucceed.biz).*

Sincerely,

Dave Duryee

[www.leadtosucceed.biz](http://www.leadtosucceed.biz)



## **American Moving & Storage Association Names John Becker Director of Military Policy**

ALEXANDRIA, Va. – The American Moving & Storage Association (AMSA) welcomes John Becker as the director of military policy. In his new role, Becker will serve as a liaison between the moving and storage industry and its largest customer, the U.S. military. Uniformed servicemen and women are transferred from base to base every few years to advance their training and skills, and the industry plays a unique role in supporting this mobility while providing quality service to military families.

Becker will focus on educating AMSA members around military and GSA personal property rules and procedures, while also educating government policymakers about industry concerns. He will participate in the planning and execution of strategic communications efforts, including social media, focused on advancing AMSA's public policy agenda. Becker also will serve as staff liaison to AMSA's Government Traffic Committee.

"I am pleased to welcome John Becker to the government affairs team at the American Moving & Storage Association. His deep background and wealth of knowledge of the Department of Defense policies for moving service members and their families will be a valuable asset for our members," said Scott Michael, AMSA president and CEO. "John is joining AMSA at the right time as the industry navigates significant changes to the military moving process during the busy summer season."

Prior to joining AMSA, Becker served on the HQ Surface Deployment and Distribution Command Staff in the Business Process Management Office and was the Business Process Owner responsible for overseeing the documentation of Personal Property processes. Becker also served as the Personal Property Rates Team Lead, managing the development of the 400NG/International Tender, OTO/Special Solicitation program, and providing Invoice oversight and development of the Annual Rate Filing process.

Becker retired from the U.S. Air Force in 2010 after 20 years serving in various Traffic Management roles at the JPPSO, PPSO and PPPO level, as well as multiple deployments in support of operations worldwide.

**SUPPORT  
OUR NC MOVERS ASSOCIATION  
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**For a complete listing, click [here!](#)**

## NCMA COMPUTER SOFTWARE

Have you wondered if the NCMA Computer Software would work for you? You can now try it out for free. Joe Echol, our programmer, has provided a test site. You are able to use the software 10 times. The software costs \$275. Annual maintenance fees are \$100.

Go to our website: <http://www.ncmovers.org/online-store/> and click the link to install the demo.

Contact the Association Office if you need more information.



The North Carolina Movers Association is proud to be a state partner of Move for Hunger, a non-profit dedicated to working with moving companies to help fill the pantries of our nations' food banks.

Over 20 NCMA members are already a part of the Move for Hunger family. Click on their logo to go to their website and find out more information about this program!



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## STORAGE-IN-TRANSIT

You may wish to review MRT Rule 48 and MRT Items 13, 14, and 18 before reading this memo.

**SIT-DEFINITION:** In MRT Section V, the Commission defines SIT as the “storage of a shipment at request of consignor or consignee at one point between point(s) of origin and point(s) of destination for a period not exceed 180 days.” (Note: The “consignor” is the person from whom the goods are received and the “consignee” is the person to whom the goods are delivered; in most instances, they are the same person: “the customer” or “shipper”.)

In order to handle storage-in-transit shipments, the Commission requires that the carrier either owns a warehouse or has a long-term lease on a public warehouse. Carriers are required to file proof of insurance for their warehouse on their Annual Report. The Commission has NOT set a level of protection needed for your warehouse, due to difference in warehouse sizes. The amount of coverage you need is between you and your insurance agent.

**STORAGE VALUATION:** Storage Valuation only applies on moves that have Full Value Protection. Valuation has to remain the same for the entire move. In other words, if a shipment is moved into Storage-In-Transit at Full Value Protection, it will stay at Full Value Protection while it's in the warehouse and for the delivery out. You CANNOT change the valuation option in the middle of a move.

The charge for Storage Valuation is 15% of the Full Value charge for each thirty days of storage.

EXAMPLE: A 5,000# shipment has minimum Full Value Protection. The amount of protection the shipper has is  $5,000\# \times \$4.00/\text{lb} = \$20,000$  worth of coverage. The cost of this coverage is  $\$20,000 \times \$.75/\$100 = \$150.00$ . The Storage Valuation will be \$22.50 for each 30 days the shipment is in storage ( $\$150 \times 15\%$ ). You do NOT pro-rate the coverage. REMEMBER, valuation cannot be discounted or given away. You MUST charge for Full Value Protection.

**PERMANENT STORAGE:** If you know when picking up the shipment that it will be in your storage for more than 180 days, the shipment is considered to be in permanent storage (“perm storage”).

Perm storage is NOT regulated by the NC Utilities Commission. Your company can make decision on how to charge for perm storage ONCE it gets to your warehouse. However, since you are traveling public roads to get to your warehouse, the move into your warehouse and the move out of your warehouse are TWO separate regulated moves. If the shipment is coming from 35 miles or less, it is an HOURLY move. If the shipment is coming from more than 35 miles, it is a weight/distance move.

Perm Storage is three separate transactions – you will use one bill of lading for the move into your warehouse; you will invoice the customer for all perm storage charges (these charge will NOT appear on your bill of lading); and you will use another bill of lading for the move out of your warehouse. Perm storage charges are not reported to the Utilities Commission on your quarterly regulatory fee reports nor on the annual report. However, the moves in and out of Perm Storage ARE regulated moves and will be reported.

*(Continued on page 15)*

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**CONVERSION FROM SIT TO PERM STORAGE:** If a shipment is put into storage as SIT but stays over 180, the shipment converts from SIT to perm storage. Carriers then can charge whatever they want for storage; however, it is our understanding that most carriers continue at the same rate rather than trying to explain a rate change to the customer. It is important that the customer be notified of the change in posture because it will change the laws governing the storage. You may want new paperwork.

Storage-In-Transit shipments are covered by provisions in the Maximum Rate Tariff (MRT). All shipments that come into SIT will be weighed. The MRT does not have a per vault charge for storage. All charges for SIT are weight-based, so weighing the shipment is mandatory! SIT is the only time the MRT requires that inventories be completed. On all other shipments, your company can set its own policies regarding inventories. SIT will have a pick-up charge (Section IV, Item 14); a Storage Charge (for each 30 days or fraction thereof – you can pro-rate storage, if you want); Storage Valuation Charge; and a one-time Warehouse Handling Charge (there is NO handling in and handling out on SIT as there is for the feds). There will also be normal regulated moving charges – either hourly or weight/distance. SIT will involve a move and a pick-up/delivery (whether the storage occurs before or after the move). All charges covered by the MRT can be put on one bill of lading.

If you have any questions about Storage within North Carolina, contact the Association office.



Welcome [Carolina Furniture Specialists](#) to the NC Movers Association.

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Mocksville, NC 27028

## NC Movers Association

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## Upcoming Industry Events

August 19 MRT Training Seminar  
Fire Station #9  
Community Room  
1020 Ivey Cline Road  
Concord, NC

September 26 Board of Directors Meeting  
Double Tree by Hilton  
New Bern, NC

November 5-7 61st Annual NCMA  
Convention  
Crabtree Marriott  
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