

The Ten Biggest Things Moving CEOs Get Wrong

David A. Duryee

In my long association with the moving business, I have seen the following 10 leadership deficiencies crop up over and over again. It is human nature to put off unpleasant things, and if you are a second or third generation CEO it is likely that you are mimicking some behavior traits from your predecessor, which may or may not be the ideal way to manage a successful company.

At best, managing a moving business is challenging, but improving on these 10 items is going to go a long way towards making things easier, more fun, and your business more profitable.

1. Procrastinating on poor performance.

This is by far the biggest single shortcoming that I see. Marginal or poor performing employees are tolerated, sometimes for years, before action is finally taken. These employees are likely friends, and maybe even predate your involvement in the company. Worse, they may be family members. Five percent of your employees consistently exceed your expectations, 90 percent perform as expected, and five percent consistently under-perform that which is required of the position. Weed them out. Now. Do it no matter how nice they are, how long they've been with you, how old they are or who they are related to. If you're worried about being called an unfeeling monster, don't. The rest of your employees will say "What took you so long?" They resent doing their job well while others are allowed to slack off.

2. Procrastinating over cutting expenses.

When profits decline or losses occur the first inclination is to increase leads, improve closing ratios and sell more. "Times may be tough, but they are going to get better" is the plaintive cry. This is "Plan A" and it almost never works. Unfortunately, there is rarely a "Plan B." When profits decline, go to Plan B and cut expenses immediately. I have yet to see a company (even a profitable and well-run company) that could not cut at least 10 percent of its overhead without much effort. Look at every dollar you are spending and make sure you absolutely have to spend it. If not, cut it. Don't rely on Plan A.

3. Failure to understand and track Cash Flow.

Almost no one gets this right. You have Operating Cash Flow and Financing Cash Flow and it behooves you to know and understand exactly what make up these Cash Flow types and what the Cash Flow dynamics are in your business. When cash gets tight,

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Pam Stanley, Executive Director

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.

(Continued from page 1)

the first inclination is to sell more and work a little harder. Unfortunately, this may be just the opposite of what you need to do. A lack of understanding of Cash Flow is virtually universal and usually has bad consequences. You can see your profits but where is your cash? You need to know where to look for it.

4. **Failure to Plan.**

Probably no more than five percent of all moving companies take the time to lay out a plan for the coming year. Your annual plan should include strategic objectives as well as a projected Income Statement, Balance Sheet, Cash Flow and financial ratios. I suspect that this failure to plan is primarily due to a lack of knowledge about how to do it. Or perhaps you feel that you are not really big enough to need a plan. There are plenty of resources available to assist you in how to establish a plan, and the smaller you are the more important it is. The bottom line is - fail to plan, plan to fail.

5. **Failure to communicate.**

If you think that you are a good communicator, answer the following questions. Do you make a point to thank at least one of your employees every day for the work they do? Do you have a formal program for recognizing important anniversaries or occasions of your employees? Do all of your employees receive at least an annual formal performance review? Do you have a formal procedure for soliciting your employee's feelings about their workplace? Do you have a formal orientation and training program for all new hires? Have you discussed a career path with all of your employees? Do you have at least a monthly company-wide staff meeting that covers important topics and describes how the company is doing? If your answer is no to one or more of these questions, you have some work to do on your communications.

6. **Inability to properly analyze your financial statements.**

For most CEOs, financial statement analysis begins with looking at the revenue generated for the period and ends

(Continued on page 19)

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From the President—Tripp Moore

Thank You and Take Care

These are two terms that are typically used at the Closing of a letter, note, commencement speech or address. They typically represent the end or wrap up. As we start our busy season, maybe we should use these terms as the Greetings to the people who mean the most to us - our customers, our managers, our drivers and movers.

For our Customers, it could be as simple as speaking the words we are thinking.

- Thank You for taking the time to meet with me today.
- Thank You for filling out the customer survey.
- Thank You for the feedback on your move.
- Take Care as you pack and prep. (We don't know what situation our customers or their families are going through or the reason for the move)
- Take Care as you plan to hit the road while we are moving you.

For our Managers, who are putting in a lot of time at the office and during their off time.

- Thank You for spending the extra time planning for this move.
- Thank You for making sure all the trucks and crews are moving in the right direction every day.
- Take Care of yourself during this busy season.
- Take Care of your family in your free time.

For our Drivers and Movers, who sometime hear it the least.

- Thank You for busting your hump every day to make this company successful.
- Thank You for putting your customers above your family so many times.
- Take Care and be safe as you hit the road today and every day.
- Take Care of you family and friends.

These simple words can make a huge difference for those who hear them. So as we plan to ramp up for the busy season, please be sure to slow down and take the time to let others know that they are highly appreciated and cared for.

So, Thank You and Take Care.

Tripp Moore



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

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From left (seated): Felicia Lunsgord, 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

All American Relocation is proud to announce that two of its Move Coordinators were awarded Mayflower Transit's and United Van Lines the prestigious 2015 Heart of Quality award at the 2015 UniGroup Learning Conference. Nancy Rushing, a Move Coordinator in our Charlotte, NC facility, is a 5 time Heart of Quality winner. Tara Rouse, a Move Coordinator in our Fayetteville/Ft. Bragg, NC facility, has won it twice.

The annual Heart of Quality award was created to recognize excellence among move coordinators. The move coordinator serves as a key point of contact for the customer and service providers to make the moving experience successful from preparation through final delivery. As an integral part of the moving process, the move coordinator's role includes keeping the customer informed, being available, advocating, coordinating and consulting on aspects of overall move coordination. The top move coordinators from each van line and size category are recognized for their work during the calendar year.



Congratulations to Nancy and Tara!

2014 NCUC Annual Reports

Just a Reminder that your Annual Reports are due on April 30!

You can get your annual reports at the links provided below. Please note that the reports get mailed to two different addresses. Also, the NCMA has an Excel spreadsheet that can be used to complete both the annual report and the quarterly regulatory fee reports. Contact the Association office if you would like the spread sheet.

[2014 NC Utilities Commission Annual Report](#)

[2014 NC Utilities Commission Principal's Update Form](#)

Save the Date



61st Annual Convention & Trade Show

November 5-7

Crabtree Marriott Raleigh



Victory Packaging recently won the **Best Booth** award at the **American Moving and Storage Association's** annual convention. **Charlie Cook** and **Eric Scorzelli** are pictured in front of the award-winning booth.

PLAYING IT SAFE

Be safe and healthy on the job at with these helpful tips provided by Wells Insurance.

The Hours of Service BASIC

Tips to keep your carrier's CSA scores low

The Hours of Service (HOS) Compliance Behavior Analysis and Safety Improvement Category (BASIC) is one of seven categories that the Federal Motor Carrier Safety Administration (FMCSA) uses to determine how a motor carrier ranks relative to other carriers in its Compliance, Safety, Accountability (CSA) initiative. As a driver, your performance directly affects your carrier's CSA ranking.

This BASIC includes violations of HOS requirements and the management of commercial motor vehicle (CMV) driver fatigue. Examples of roadside safety violations include operating more hours than allowed under HOS regulations and falsification of record of duty status (RODS).

The HOS BASIC Basics

All roadside inspection violations that pertain to a BASIC are assigned a severity weight that reflects the violation's association with crash occurrence and crash consequences. The violation severity weights are assigned on a 1 to 10 scale, where 1 represents the lowest crash risk relative to the other violations in the BASIC. For example, in the HOS BASIC, violating HOS regulations is assigned a value of 7, operating a truck while impaired by fatigue is a 10 and a RODS violation is worth 1.

All safety-based roadside inspections count, not just out-of-service violations. Roadside inspections can occur at any time, so be prepared! Driving safely and following all regulations is a smart choice

for everybody involved.

Keeping Scores Low

There are major benefits to keeping your carrier's HOS BASIC scores low. Not only does it help keep your rig in service and on the road as much as possible, low scores mean fewer accidents and safer roads, as well as lower insurance costs. Here are some tips to keep those scores as low as possible:

- Accurately and completely fill out your driver log. Since HOS violations are among the most common CSA violations, this is a vital way to lower scores.
- Know the importance of keeping your RODS current, accurate and complete. Drivers who understand HOS regulations avoid fines and decrease the chance of fatigue.
- Take driver fatigue training seriously. Eat healthy while on the road and avoid medications that cause drowsiness. Be aware that smoking, turning up the radio and drinking coffee are not real cures for fatigue.
- Keep lines of communication open. If you have questions about regulations or are feeling fatigued, don't risk a violation—your fleet managers are happy to answer any and all questions and concerns.
- Strive for clean inspections. Daily inspections are vitally important and should be taken seriously. Spend a few minutes of off-duty time inspecting your rig. Maintenance is

Example of HOS BASIC Violations and Severity Weight

Violation	Violation Severity Weight
State/Local Hours-of-Service	7
Operating a CMV while ill/fatigued	10
Fatigue - Operate a passenger-carrying CMV while impaired by fatigue.	10
Fatigue - Operate a property-carrying CMV while impaired by fatigue.	10
Illness - Operate a CMV while impaired by illness or other cause.	10
16 hour rule violation (Property)	7
Requiring or permitting driver to drive more than 11 hours	7

PLAYING IT SAFE



also key—a truck out of service doesn't make you or the company any money, and a well-maintained vehicle will do better in roadside inspections.

- The CSA is not going anywhere—it's in your best interest to buy in to the system and practice safety.
- If there is an erroneous violation on your record, appeal it! Make sure you have a good basis for the appeal and there is a good chance it can be expunged from the record. Use the DataQs system to appeal.

How Do You Measure Up?

Under the CSA, individual CMV drivers are not assigned safety ratings or Safety Fitness Determinations (SFDs). You can check your motor carrier's scores by visiting the SMS website (<https://ai.fmcsa.dot.gov/sms/>). You can check your crash and inspection history on the FMCSA's Pre-Employment Screening Program website at www.psp.fmcsa.dot.gov/Pages/default.aspx.

For more information on how CSA affects drivers, contact Wells Insurance today.

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Illness - Operate a CMV while impaired by illness or other cause.	10
16 hour rule violation (Property)	7
Requiring or permitting driver to drive more than 11 hours	7



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Maintaining Your Commercial Vehicles

As a moving company, you have an obligation to your customers to transport their belongings safely to their destinations. In addition to making sure you have responsible drivers and the necessary insurance coverage in case something goes wrong, it's also imperative that the vehicles you are using to carry the customer's belongings are in top shape. Just like your car requires regular maintenance to run well so too does the moving truck and/or vehicle.

The Federal Motor Carrier Safety Administration (FMCSA) uses the Vehicle Maintenance Behavior Analysis and Safety Improvement Category as one of the seven categories to determine the safety of a vehicle. The FMCSA has basic requirements and safety regulations that commercial vehicles must maintain to prevent equipment from shifting and accidents related to poor vehicle maintenance. Proper maintenance includes, among other things, ensuring that lamps and reflectors are working, tires are not worn, brakes are in good condition and other mechanical defects are fixed.

Drivers should know how to properly maintain the vehicles they are operating, not only for their safety, but the safety of others and the protection of the belongings they are carrying. Employers should be confident that their drivers will address any vehicle malfunction, maintenance problems or load security issues proactively to prevent unsafe driving conditions. Employers should educate their drivers about how to properly conduct pre-and post-trip inspections and record any vehicle defects. Drivers should also make sure the defect wouldn't hinder the safety of the operation. If safety is in question, the driver needs to repair it as soon as possible. In addition to that, employees need training on how to properly load items, secure the items so they don't shift and make sure not to overload the vehicle.

Just like taking care of your personal automobile is crucial for safety on the roads, so is the maintenance of your commercial moving vehicles to ensure the smoothest move possible.

Courtesy of [TransGuard Insurance](#)



DRIVERS/CREW SEMINAR

Saturday, April 11, 2015

8:30 a.m.—12:00 p.m.

Mitchell Community College

Room 205, Technology & Workforce Development Bldg

701 West Front Street

Statesville, NC

This seminar will cover customer service procedures for drivers. We will have NC State Trooper to cover safety issues, CSA, and truck inspections. We will also discuss paperwork.

The cost for this seminar is \$20 and breakfast will be provided. Here's the [registration form](#).

FMCSA Plans to Issue Driver Training and Electronic Logging Device Rules in 2015

The FMCSA has announced the members of the Negotiated Rulemaking Entry-Level Driver Training Advisory Committee, which will help develop mandatory driver training for new commercial motor vehicle drivers. Committee members include industry representatives, driver training organizations, law enforcement, and safety groups. The FMCSA plans to issue a notice of proposed rulemaking in the second half of 2015 that would determine driver training requirements such as behind the wheel time, driver training school accreditation or certification, and trainer qualifications.

Also for 2015, FMCSA expects to publish a final rule on electronic logging devices (ELD) on November 9 that would eliminate the need for paper logbooks and improve the accuracy and accountability of drive-time records, resulting in greater efficiency and compliance. AMSA and its members strongly support the mandatory use of electronic logging devices but have concerns regarding supporting documentation for on-duty, not driving status and liability regarding ELD data retention.

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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International Association of Movers Names Charles L. White Senior Vice President



The International Association of Movers (IAM) is pleased to announce that Charles L. “Chuck” White has been promoted to the position of Senior Vice President.

Since joining the Association ten years ago, White has served as Director, Government & Military Relations, representing IAM’s member companies as liaison to the US Department of Defense Personal Property Program, the US Department of State and the US General Services Administration, as well as advancing advocacy efforts on Capitol Hill. He will continue his involvement in these important areas while taking on a greater role within the Association.

“Chuck’s aptitude and his contributions to the Association’s mission, its membership and the moving industry as a whole have been invaluable,” said IAM President Terry R. Head. “His expanding role will continue to enhance IAM’s strategic direction and growth, and ensure the leadership stability the organization has benefited from since its humble beginnings some five decades ago.”

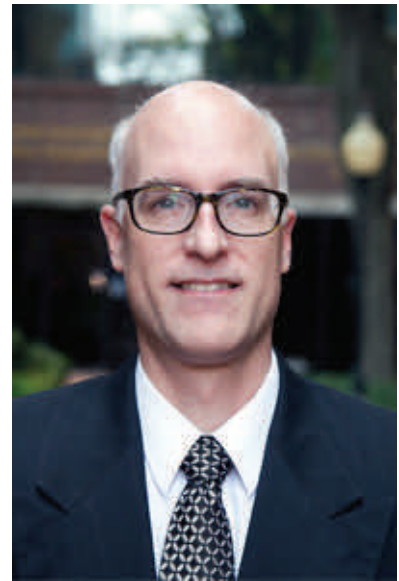
Charles White has been involved in the moving industry since 1994, when he began work for Executive Moving Systems in Woodbridge, Virginia. During his time there as director of sales and marketing, White became active in IAM (then known as the Household Goods Forwarders Association of America) and served in an elected position on the Association’s governing board for four years. In 2005 he joined the IAM staff.

Peg Wilken, Vice President of Government Traffic & Claims for Stevens Worldwide Van Lines and Chair of the IAM Executive Committee, remarked: “I have had the distinct pleasure of working with Chuck White for many years, and his knowledge and expertise are unparalleled in the moving industry. Due in large part to Chuck’s active role with the Defense Personal Property Program, IAM is the strongest advocacy voice for the moving industry. His growing leadership role will help secure and sustain IAM’s future. His promotion is well-deserved and I am excited to move IAM forward together with Terry Head and Chuck White in his new position.”

White holds a B.S. from the University of Maryland–College Park, a Masters of Education (M.Ed.) from George Mason University, and is a Certified Association Executive (CAE), the highest professional credential in the association industry. His previous experience includes teaching high school biology and coaching football in Maryland and Northern Virginia.



American Moving & Storage Association Names Scott Michael Permanent President and CEO



The American Moving & Storage Association (AMSA) Executive Committee has voted unanimously to retain Scott Michael as AMSA's permanent president and CEO. AMSA Chairman Stephen Burns made the formal announcement to attendees at AMSA's 96th Annual Education Conference & Expo in Orlando during the Evening of the Stars awards dinner and celebration.

A nearly 22-year veteran of the moving and storage industry, Scott Michael had been serving as acting president and CEO for AMSA since September 2014. Previously, Scott Michael had been AMSA's vice president for military and government affairs, and he has held other positions with AMSA and the American Movers Conference during his career.

"Working closely with Scott for the last several months has confirmed what we already knew from his many years of dedicated service—that he is a perfect fit for the role and to lead our industry," said Chairman Burns. "We couldn't have a greater leader."

"I am truly honored that the board has entrusted me with the leadership of this great organization," said Scott Michael. "I'm humbled by the words of support so many have given me. I look forward to fighting for our priorities in Congress and advocating for our industry with consumers."

Scott Michael has served as the industry's primary liaison to the U.S. Department of Defense, General Services Administration (GSA) and other government customers of the moving and storage industry. He also serves as a vice president of the National Defense Transportation Association, an organization of transportation providers that works in support of the military.

North Carolina **MOVERS** Association, inc. **2015 Scholarship**

What? --

The North Carolina Movers Association grants a scholarship each year to a deserving student.

→ A \$1000 scholarship will be awarded to a student attending a 4-year college and a \$500 scholarship will be awarded to a student attending a 2-year college.

Employees of member companies can apply, along with their spouses, parents, children, and grandchildren.

A full list of eligibility requirements is available online.

← -- -- -- -- Who?

Applications are due by **April 15**.

-- -- -- How?

→ Access the application online at www.ncmovers.org

↑ -- -- -- When?

Still have questions? -- -- --

Contact Pam Stanley at ncmovers@aol.com or 800-325-2114.

← -- -- -- --



A 2-Month Countdown to Moving Day

Posted: Feb 20, 2015 1:27 PM EDT Updated: Feb 20, 2015 1:28 PM EDT

By Credit .com



So it has finally happened. After weeks to months of searching for a great home that you can afford, you have completed the homebuying process. It may seem that the hard part is over, but there is one more step: moving in.

To save yourself from one day of confusion and total frustration, it's important to plan ahead to make the process as smooth as possible. Check out this move-in timeline and methods of keeping moving costs down so you are an educated and happy new homeowner.

Weeks 1 & 2

Though it may seem excessive, it's a good idea to start focusing on the move two months ahead of time. That gives you eight weeks to prepare. The earlier you start contacting movers, the more time you have to price-compare. It's important to get multiple quotes and research your options so you can go with the company that provides the best price without sacrificing quality. Sometimes movers can provide widely varying numbers but you want to be sure you are comparing the exact same services. For example, both quotes might include packing for you, but one has a much lower limit on the number of boxes they will fill. This is also a good time to create a moving file that contains all documentation of the process.

It's a good idea to sort through your belongings before you begin packing; that way you won't move items that you should have instead gotten rid of. You can decide what you would like to keep, what you would like to sell and what you can give away. Selling items on Craigslist or Facebook or holding a yard sale can help you raise some money to pay for the move. Donating to charity, friends or family can be a nice thing or even a tax deduction. For the things you decide to keep, make note of the items of value that may require special packing or extra insurance. If you are changing school districts, this is also a good time to go to your children's current school and arrange for their records to be transferred.

Weeks 3 & 4

Once you've gotten several quotes from moving companies, finalize a contract with whichever one you have chosen to hire. Finalize all real estate and rental needs on the other end – be sure you have the room dimensions of your new home and check that your furniture will fit through the door. You may want to begin collecting or ordering boxes (ask companies you shop at regularly or friends who recently moved for

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free ones) and supplies such as tape, bubble wrap and specialty containers.

Let your bank know that you are moving so it has your new address. Obtain copies of medical records for each family member and make sure your healthcare professionals are also aware of your move. You can even ask your current doctor, dentist or veterinarian for referrals in your new location.

Weeks 5 & 6

If possible, you may want to ask the movers to come by your home to ensure that they have arranged for the correct number of trucks and movers. Contact all utilities and services like gas, electricity, telephone, cable and water to disconnect services the day after your move and arrange for new service activation several days before you arrive to your new house. Go to your local post office or online and fill out a change-of-address form so your mail will be forwarded. Forgetting to have your mail forwarded can have big credit consequences if you miss a bill that then goes into collections.

Weeks 7 & 8

Get started on your packing with the things you use most infrequently. It's a good idea to clearly label each box with its contents and the room it is destined for (even if you think you'll remember, you probably won't in the chaos of moving). Put together a box of all items you will need immediately to ensure a comfortable transition to the new house – be sure this is the last thing to go onto the moving truck so it comes off first. This will likely include things like bedding, cleaning supplies, and maybe some basic kitchen utensils so you can eat and sleep when you get to the new home.

Clean your current home, defrost your refrigerator and pack any suitcases you plan to move yourself with clothes, toiletries and important records and documents. As the big day is getting near, it can be a good idea to reconfirm the moving company arrangements, arrange payment and get cash to have on hand to tip movers.

Moving Day

Whether you did all the packing yourself or you have movers doing it for you, on moving day it's important to take careful inventory of all boxes and furniture as they are loaded onto the truck. Especially if you've gone with a big company, you may want to exchange contact information with the driver in case one of you gets lost or you need to get in touch.

Walk through every part of the house you are moving out of to find anything you may have left behind, lock windows, turn off the lights and take pictures to document the condition you left it in. Before you head off, make sure you have keys to your new home. Once you have arrived, take careful note that all boxes and items are unloaded from the truck and start unpacking.

With a little focus and a lot of planning, the moving process can be seriously simplified. Before you know it, you will be relaxing in your new home with all your belongings safe and sound.



(Continued from page 2)

with looking at the amount of the net profit. This myopic focus on the “numbers” may or may not produce anything meaningful and may, in fact, lead you to the wrong conclusion. You need to know what “financial relationships” to calculate and what they measure. What you make in net profit is not as important as what it is in relationship to something else. Important ratios include the Current Ratio, which measures liquidity and working capital. It is Current Assets divided by Current Liabilities and you should shoot for at least 2.00. One measurement of profitability is the Operating Profit Margin, which is Operating Profit divided by Revenue. A standard for this ratio is 9 percent. Without working capital and sufficient profitability you are unlikely to be successful. Learn the 12 key financial ratios, calculate them every month and make sure your leadership team understands them as well.

7. Failure to diversify.

“Granddad started the company in ought nine as a mover of household goods, and that’s what we do.” “We can’t get into office moves because we don’t know how to do that.” The result of this type of thinking is that the company digs itself a big hole by April, makes money for four months, then loses most of it in the fourth quarter. A strategic emphasis on diversification would cure this of course, but that is unlikely to happen because granddad would not approve.

8. Failure to share important information.

“Our information is strictly secret. If the employees ever found out how much we make, they would all want a raise.” Maybe so, but in 35-plus years of observation I have found that the most successful companies are the ones who share the most. This is true without exception. Those of you who are devoted to secrecy are unlikely to be swayed by my observations, and those of you who share pretty much all financial information already know the benefits of doing so. For the rest of you, I urge you to read a book entitled “The Great Game of Business” by Jack Stack for enlightening information on this topic. The bottom line is—share and succeed.

9. Failure to focus.

Successful business owners have a laser beam focus on goals and objectives and measure them constantly. All key managers are knowledgeable about what needs to happen and are held accountable for results, or else. This is good leadership, and good employees expect to be held accountable. If you are not holding weekly meetings with your leadership team to discuss progress on important goals, you should be. What gets measured gets managed, and what gets managed gets fixed. This is not complicated.

10. Failure to be consistent.

Successful companies have core values and they are consistently followed. This acts as a stabilizing force without which the internal workings of a company can be easily disrupted when faced with challenges. Consistency of purpose provides a firmness of character and allows a company to successfully meet the difficult decisions that will inevitably occur in the ordinary course of business. As important as this is, I have yet to walk into a company and have the employees know and understand the core values. Post yours in the foyer, in the lunchroom, in the conference room and in the warehouse. Cover this in staff meetings. Make sure your employees know what you stand for and how they are expected to conduct themselves.

So there you have it. The 10 biggest things CEOs get wrong. Rate yourself from one to 10 on each of these. If you don’t score 100, keep working until you do. Your company will be a lot more successful and you will have a lot more fun.

Mr. Duryee has been associated with the moving business for over 35 years and is the author of a new book entitled “Lead to Succeed – The Moving and Storage Guide to Perpetual Profitability.” You can reach him at dave@leadtosucceed.biz

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| May 16 | Board of Directors Meeting
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| September 19 | Board of Directors Meeting
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| November 5-7 | 61st Annual NCMA Convention
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