

THE CARRIER



3225 West St. Joseph
Lansing, MI 48917
www.mimovers.org

Quarterly Publication of the
Michigan Movers Association

SECOND QUARTER
2009

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SAVE THE DATE

PRESIDENT'S COLUMN

Dear Michigan Mover,

I hope this edition of The Carrier finds you well. This has been a hard winter for both the weather climate and the business climate. Our state is going through some of the toughest times we have ever seen, with record unemployment and the business environment at a virtual stand still. As summer approaches we can only hope that the housing market will rebound and the phones will be ringing!

Although it has been a quiet 1st quarter we have been working on a few issues in preparation for the coming peak season. The oldest item on our "to-do" list was to complete a General Information Guide. As you're probably aware, the old guide became obsolete when Senate Bill 266 was signed into law on July 10, 2007. Since that time we have been working with the MPSC to get a better understanding of the changes to the law and in particular the changes regarding valuation. I believe that we now have a consensus; therefore the new guide is in the final approval stage and should be

ready for distribution soon. The guide is an important tool to help educate our customers to the current regulations and helps differentiate us from those who choose to break the law.

The second item we have been working on is the new tariff increase. Our long time asset, John Finn, has recently retired. We are grateful that Paul Millenbach from Foster Swift has been able to take the ball and continue with the justification process. This process is a difficult but necessary and any assistance you can lend to Paul in gathering information would be greatly appreciated.

Our organization is a bright spot in a dark climate. The continued strong leadership by Eurich Management has kept our financial position strong and our focus sharp. I am looking forward to a busy and profitable summer and hope the same for all of you. Please do not hesitate to contact any of the executive committee or the Eurich Management staff if we can be of assistance to you.

Regards,
Timothy See



Timothy See



FALL LEADERSHIP CONVENTION
SEPTEMBER 18-20, 2009

GREAT WOLF LODGE
TRAVERSE CITY, MICHIGAN

Details coming soon!

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EDITORIAL INFORMATION The Carrier is a quarterly newsletter published by the MMA. MMA is a membership organization that promotes the interests of Michigan Movers Association through, interaction, education, information and legislative advocacy. Advertising opportunities are available. Acceptance of advertising does not imply endorsement or approval of the product or services advertised. The MMA Board of Directors reserves the right to refuse any ad that they consider inappropriate and does not hold to the standards and principles of the association. We accept unsolicited manuscripts but reserve the right to edit due to space limitations. Opinions expressed by guest writers do not necessarily reflect views of the MMA or Eurich Management Services. Please send address changes, membership inquiries, and advertising requests to MMA, 3225 W. St. Joseph, Lansing, MI 48917 Phone 517.327.9207 Fax 517.321.0495 Email rebeccah@eurich.com

ADVERTISING INFORMATION The newsletter goes to all MMA members. There are four publications: Winter, Spring, Summer and Fall. For ad submission deadlines and any questions regarding advertising call 517.327.9207.

ADVERTISING BENEFITS	ADVERTISING SIZES/RATES	SINGLE
• Cost Effective	Back Cover 7.5" x 10"	\$465
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• The Only Michigan Publication	1/2 Page 7.5" x 5"	\$230
• Targeting the Moving Industry	1/3 Page Tall 7.5" x 2.5"	\$155
• Editorial Opportunities for Your Organization	1/3 Page Square 4.75" x 5"	\$155
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PRODUCTION SPECS

Please include instructions and either a hard copy or pdf proof.

Preferred formats: TIFF or EPS.

Proofs will be sent to you via fax or email and returned to MMA within 24 hours with all corrections noted on proof.

2009 SCHEDULE

MICHIGAN MOTOR CARRIER ADVISORY BOARD

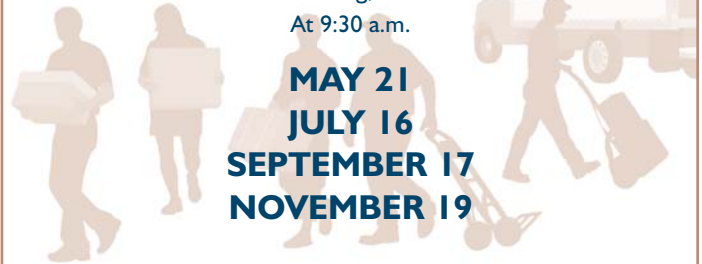
This Board serves in an advisory capacity to the Michigan Public Service Commission on policy and procedural matters which impact the Michigan trucking industry. The Board Members are appointed by the Commission for a term of one year.

All meetings are open to the public and are held at the Michigan Public Service Commission
6545 Mercantile Way | Hearing Room A

Lansing, MI

At 9:30 a.m.

MAY 21
JULY 16
SEPTEMBER 17
NOVEMBER 19



QUOTE OF THE QUARTER

"To repeat what others have said, requires education; to challenge it, requires brains."

~MARY PATTIBONE POOLE,
A GLASS EYE AT A KEYHOLE, 1938



LEGISLATIVE UPDATE

VANESSA CROCETTO,
DIRECTOR OF GOVERNMENT RELATIONS

There are several bills making their way through the Michigan Legislature that MMA is monitoring. If a MMA member would like a particular bill placed on the watch list or would like additional information about a bill call the MMA office at 517-327-9207 and ask for Director of Government Relations Vanessa Crocetto.

A Tea Party for 5,000

April 15 brought about the biggest tea party in Michigan History. On the date so well known for taxes, angry Michigan taxpayers gathered in 27 different locations to protest excessive government spending and unfair tax policy. The rally at the State Capitol in Lansing is said to have been the largest, with participatory estimates ranging from 5,000 to 12,000. The signs carried by protestors read with messages ranging from "Stop Overspending" to "The Real Pirates are in Washington" to "Recall Granholm". The 27 state rallies were a part of a national movement meant to be reminiscent of the 1733 Boston Tea Party protesting taxation without representation.

As the economy continues to flat line, Americans all over the country are calling for and expecting governmental reform in one way or another. At many state capitols, the Tea Party protests of this past week are estimated to be the largest rallies in state history.

Michigan Legislation

Governor Granholm is expected to encourage the introduction of legislation to extend unemployment benefits to Michigan residents currently out of work. More information to come soon.

SB 69 - Increase the maximum earnings cap and executive compensation cap that limit a firm's eligibility for the lower

Michigan Business Tax small business rate, extend an MBT "entrepreneurial tax credit" beyond 2010, and increase the value of that credit.

Continued on page 9

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PITFALLS OF THE “PACK ONLY” JOB

By David Voight, Jr., CIC, CRM

All movers have received the call at one time or another to pack a customer's belongings in a rental truck. It's not your favorite or most profitable job. But during slow times, it pays the bills and keeps employees busy.

There are many pitfalls when doing a job of this nature. The customer may or may not have the necessary protective equipment to properly pack the truck. Movers have no control over the belongings or the truck once they leave the job. Many times the customer will pack additional items or rearrange the packing once the mover has left the job--no big deal if grandma's antique mirror is thrown on top of the pile to make room for that last suitcase! Finally, many customers lack experience driving a truck of this size.



Hopefully, the customer arrives at the destination with everything intact. In many cases, items are damaged because of the challenges mentioned above. Who is the customer going to blame for grandma's mirror being broken or a new dresser being scratched? Of course, it was the mover's fault.

The customer then contacts the mover to seek compensation for any damages. The mover explains that everything was fine when the items were loaded on the truck. Movers are not responsible for damage after the packed truck leaves their possession. Best case scenario, the mover has an unhappy customer. Worst case scenario, the customer won't pay the packing bill or even sues the mover for the damages.

In the worst scenario, movers are most likely to turn to their insurance agent for help only to learn the majority of insurance policies will not provide coverage for pack only jobs. "How can this be?" movers ask. "Why do I even buy insurance?"

Insurance claims for damage to a customer's belongings have the possibility of being covered under one of three insurance policies. The policies are as follows:

AUTO POLICY - With an auto policy designed to cover non-owned autos, coverage would exist for damages to the customer's belongings while the belongings are being loaded or unloaded from the vehicle. In this case, no damages were done while loading the truck.

CARGO POLICY - This policy would cover damages to the customer's belongings while the belongings are in the mover's care, custody & control (i.e. on the mover's truck or a truck rented by the mover). The customer rented the truck and moved on his or her own in this scenario.

GENERAL LIABILITY - This policy responds if a mover injures a 3rd party or damages that party's property. At first glance, you would expect the general liability policy to respond because the customer is alleging the mover did the damage. But unfortunately, all general liability policies have exclusions for the insured's work product. This means if the mover is being paid to pack the truck and the customer alleges the job was not done properly there is no coverage in the policy.

Don't be left holding the bag on these types of "pack only" jobs. Make sure you are doing everything possible to protect yourself, including:

- **EDUCATE THE CUSTOMER.** Explain the difficulties of this type of job. After weighing the risk, customers may consider doing the whole move with you.
- **HAVE THE CUSTOMER SIGN A WAIVER OF LIABILITY** once the belongings are no longer in your possession. Make sure your attorney has reviewed this waiver.
- **DEMAND PROPER EQUIPMENT** from the customer to pack the truck the correct way.
- **PRICE THE JOB PROPERLY** for the risk it presents. Remember, if there is a damage claim or lawsuit, most likely your insurance policy will not respond.

David Voight, Jr, CIC, CRM is President of the Sandusky Division of Dawson Companies. Dawson Companies is a full service insurance firm specializing in the Moving & Storage industry. If you have questions on this subject or other Moving & Storage related items, please contact David Voight at 800-962-4912 or by email at DVoight@dawsoncompanies.com

IF YOU KNOCK, WE WILL ANSWER!

By Donn Eurich, Executive Director

“Often, the greatest challenge facing an organization is recognizing and acting on opportunity rather than solving a problem”

When we look back twenty years from now on the times we are in currently, I think historians will write that this is one of the most unusual and eclectic eras in American history. A stock market which stumbled and fell heavily, causing billions in portfolio losses. An economy which cannot get out of neutral, with declining production, increasing layoffs and a stagnant GDP. We continue to fight a war with no end in sight, which has become so normalized in our lives that news from the Middle East no longer earns front page headlines. We can proudly state we have elected our first African American president, but then saddled him with a nearly impossible task.

How do we function effectively in such difficult times? With this nonstop gloom and doom sensory overload, what can we do to help our members not only survive but thrive in this environment? I suggest we fall back on an old fashion method of communicating and providing service. *I propose we listen to our members!!*

I know, I know... that sounds crazy during these iPod, Blackberry, text messaging times. But, it's such an outlandish idea that it just might work!

As more and more movers suffer declines in revenue, expense and personnel reductions become the norm. Some owners are forced to refinance, and push their debt farther into the future. Stagnant or declining sales have forced many companies to repair and rely on outdated or obsolete equipment. In some cases, owners wishing to sell find the market value of their business has fallen dramatically, sometimes below the outstanding debt levels they carry. How can an owner justify selling when he will still owe six figures to banks after closing? Now more than ever, you need to utilize the resources of the MMA to help your business. How can the Michigan Movers Association help? What kind of marketing programs, training, information or ideas can we provide to help you and your business? Incentive programs? Industry image enhancement?

Training on claims handling, sales or customer service? Tell us, we are listening!

We are prepared to offer sessions throughout the state bringing this message to you and your fellow owners. We need to hear from you what topics and speakers will bring you the best value, and justify your attending these events.

Think about how the MMA can help you and your business. Email your ideas to me directly at DonnE@eurich.com or call me at 517-327-9207. I want to hear from you as to how we can help. Your suggestions will go to the top of the list when we plan our upcoming events.

We don't have to be paralyzed by these difficult times and challenges. Many of the problems our country faces are too large for us to solve individually. But there is no reason not to examine these problems, look for the opportunities within and focus on ways to fix and improve those things we can control. MMA stands ready to help. Working together, there is no reason we can't be part of the solution.


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NEW I-9 FORM IS IN EFFECT

U.S. Citizenship and Immigration Services (USCIS) issued a reminder that the revised Form I-9, Employment Eligibility Verification (Rev. 02/02/09), went into effect on April 3, 2009 for all U.S. employers. To make sure that you have a revised version check the date printed on the lower right-hand corner of the form.

The interim final rule, published Dec. 17, 2008 in the Federal Register, revised the list of documents acceptable for the Employment Eligibility Verification (Form I-9) process. Employers may no longer use previous versions of the Form I-9. The revised list improves the security and effectiveness of the Form I-9 process. The list specifies that expired documents are no longer acceptable forms of identification or employment authorization. Allowing for expired documents makes it more difficult for employers to verify an employee's identity and employment authorization and compromises the Form I-9 process. USCIS also updated the Handbook for Employers - Instructions for Completing Form I-9 to reflect the requirements of the revised Form I-9.

Employers who do not have computer access can order Forms I-9 by calling our toll-free forms line at 1-800-870-3676. USCIS forms and information on immigration laws, regulations, and procedures can also be requested by calling the National Customer Service Center toll-free at 1-800-375-5283.



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SPRING WEIGHT RESTRICTION

Weight restrictions have been lifted for south of and including I-96 and I-69, from Muskegon east to the I-69/I-96 junction at Lansing and east to Port Huron including the Blue Water Bridge.

Weight Restrictions are still in effect for the remainder of the state. In the restricted area the following will apply:

- On routes designated as "All Season Routes" (green and gold on MDOT Truck Operator's Map), there will be no reduction in legal axle weight.
- On routes designated as "Seasonal" (solid or dashed red on the MDOT Truck Operator's Map), there will be weight reduction of 25% for rigid pavements and 35% for flexible pavements.

Extended permits will be valid for overweight only in the weight restricted area.

Single trip permits will not be issued for overweight loads or loads exceeding 14 feet in width in the weight restricted areas.

Weight restriction information and updates may be obtained by calling 800-787-8960. For companies located in Canada or New Jersey, information may be obtained by calling: 517-373-6256. MDOT Truck Operator's Map is available on-line under "Maps and Publications" on the MDOT home page.

Detailed weight restriction information may be obtained by calling 517-373-2121.

MICHIGAN PUBLIC SERVICE COMMISSION

Walk-in service will be provided during the following hours:
Monday—Friday: 8:00 A.M.—Noon | 1:00 P.M.—5:00 P.M.

Transactions submitted after 11:30 A.M. may not be processed until after 1:00 P.M.; transactions submitted after 4:30 P.M. may not be processed until after 8:00 A.M. the next scheduled state work day.

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SHOPPING FOR SERVICE FOR VEHICLE REPAIRS

BY BRETT FRAZEE, ENTERPRISE FLEET MANAGEMENT

Businesses with medium size fleets will get optimum performance and maximum value out of their vehicles by properly maintaining them. But, always knowing what maintenance is truly valuable, when it is really needed, and whether the garage that's selected is doing it properly can be challenging. Even something as simple as checking tire pressures depends on regular attention and accuracy.

While many businesses choose a managed vehicle maintenance program, which is designed to eliminate the guesswork and ensure quality repairs, others choose to allow their drivers to monitor and manage maintenance and repairs. For those businesses, shopping for service requires advance homework and planning.

Not all automotive repair shops are created equal. It's important to choose a trustworthy facility that is well-qualified to do the necessary work and will stand behind the job they do to ensure the best possible results.

COMPARE REPAIR SHOPS BEFORE YOU NEED ONE.

In addition to asking business colleagues and friends for recommendations on shops that have performed quality work for them in the past, check the shop's qualifications. Ask whether the shop is involved with professional organizations such as the National Institute for Automotive Service Excellence (ASE). Ask if technicians have received advanced technical training, if they are ASE certified, and in what areas of automotive or truck repair are they certified. In addition, check to see if the work area is clean, well lit, organized and equipped with the proper tools to handle the diagnostics and repairs on today's complicated vehicles.

VERIFY COMMITMENT TO ONGOING TRAINING AND CUSTOMER SATISFACTION.

One way is to look for decals or plaques indicating the shop's current membership status in industry associations, local business groups and consumer agencies such as the Alliance of Automotive Service Professionals (AASP), Automotive Service Association (ASA), ASE Blue Seal of Excellence, and the Better Business Bureau. Verifying information on the BBB Web site at www.bbb.org will indicate whether the shop maintains a good reputation.

REVIEW PRICE ESTIMATES FOR WORK AND PARTS.

Get a written repair and price estimate of the work to be performed, as well as an explanation of why specific recommendations are necessary before the job begins. Also obtain an itemized list for all parts and services, with prices, identifying any used or re-manufactured parts.

ASK ABOUT A WARRANTY.

Professional, reputable repair shops will stand behind their repair work by offering a warranty. Usually this warranty is for a specific

It's important to choose a trustworthy facility that is well-qualified to do the necessary work and will stand behind the job they do to ensure the best possible results.

time and/or mileage - from 30 days to lifetime or 3,000 to 36,000 miles. The warranty should cover materials used, parts, and labor for installation. Although parts usually are covered by the manufacturer's warranty, that is the repair shop's responsibility. Work done by an unauthorized repair shop may void the warranty.

DON'T SHOP FOR PRICE ALONE.

The lowest estimate could indicate that the service advisor has improperly assessed the vehicle or that the shop is doing only a quick, inexpensive repair to get the work. If you get a quote that is significantly different from another shop, ask the service advisor to explain why the quote is so different before you make a decision about where to have the car repaired.

Legislative Update

Continued from page 3



THINK ABOUT SATISFACTION AFTER REPAIR.

Inquire in advance about the repair shop's policy in the event the repairs do not fix the problem. Will they fix it at no additional charge and how long will the additional repairs take? Once the repair is completed, verify that the problem has been fixed before leaving. It is best to bring up any concerns immediately in order to confirm a problem is a result of incorrect repair work. If you do happen to notice a problem after you get the car home, call the repair shop immediately and let them know that you'll be returning with your automobile to have your concerns addressed.

ASK ABOUT CUSTOMER SERVICE.

Determine in advance whether the shop provides transportation from the shop to the place of business, provides a loaner car, has weekend and/or evening hours, or offers a discount for work done on Sundays.

Automotive problems can be frustrating, time consuming and often very costly. Although many automobile repairs cannot be totally avoided, following the above tips can go a long way in making automotive repair a better experience.

Brett Frazee is Vice President for Enterprise Fleet Management in Detroit and can be reached at 248-426-1400. He is supported by an experienced team of veteran mechanics and accredited Automotive Service Excellence (ASE) technicians to serve the fleet maintenance needs of businesses with mid-size fleets. In addition to maintenance management programs, Enterprise's services include vehicle acquisition, fuel management and insurance programs, as well as vehicle registration, reporting and remarketing. Visit the company's web site at www.enterprisefleet.com or call toll free 1-877-23-FLEET.

SB 123 - Refine the definitions of "purchases from other firms" for purposes of calculating a business's liability under the modified gross receipts tax component of the Michigan Business tax. The bill adds language stating that these excludable purchases include services purchased directly related to business activity, but excluding services performed by an employee or a subcontractor that are included in a construction project for which payments have been already excluded from gross receipts.

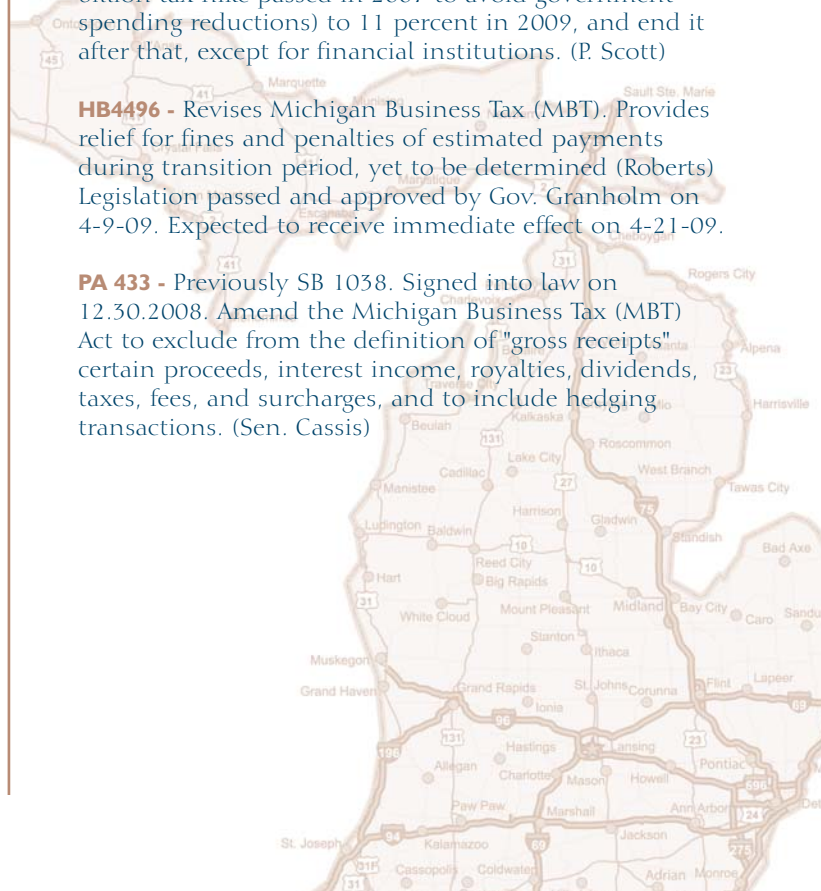
HB 4134 - Establish that "purchases from other firms," which are excluded from the base used in calculating taxable gross receipts under the Michigan Business Tax, include rented or leased assets which are depreciable under federal tax law.

SB 1 - reduce the 21.99 percent Michigan Business Tax surcharge (imposed on businesses as part of a \$1.4 billion tax hike passed in 2007 to avoid government spending reductions) to 11 percent in 2009, and end it after that, except for financial institutions. (Jansen)

HB 4165 - Reduce the 21.99 percent Michigan Business Tax surcharge imposed on businesses as part of a \$1.4 billion tax hike passed in 2007 to avoid government spending reductions) to 11 percent in 2009, and end it after that, except for financial institutions. (P. Scott)

HB4496 - Revises Michigan Business Tax (MBT). Provides relief for fines and penalties of estimated payments during transition period, yet to be determined (Roberts) Legislation passed and approved by Gov. Granholm on 4-9-09. Expected to receive immediate effect on 4-21-09.

PA 433 - Previously SB 1038. Signed into law on 12.30.2008. Amend the Michigan Business Tax (MBT) Act to exclude from the definition of "gross receipts" certain proceeds, interest income, royalties, dividends, taxes, fees, and surcharges, and to include hedging transactions. (Sen. Cassis)



CONFUSED ABOUT MINIMUM WAGE RULES FOR YOUTH EMPLOYEES?

Under Michigan law employers are allowed to pay minors (employees under 18 years of age) 85% of the Michigan minimum wage, but only if that amount is higher than the federal minimum wage. Until July 24, 2008, 85% of the Michigan minimum wage was higher than the federal minimum wage. See chart below.

STATE MINIMUM WAGE

Effective Date	Wage	85% of Wage
July 1, 2007	\$7.15/ hr	\$6.08/ hr
July 1, 2008	\$7.40/ hr	\$6.29/ hr*
July 1, 2009	No increase scheduled for 2009 at this time.	

FEDERAL MINIMUM WAGE

Effective Date	Wage
July 24, 2007	\$5.85/ hr
July 24, 2009	\$7.25/ hr

*Employers could pay the 85% rate of \$6.29/hr from July 1 until July 23, 2008, but on July 24, 2008, the higher federal minimum wage was required.

On July 1, 2008, the Michigan minimum wage increased to \$7.40, with 85% of that being \$6.29. Then, on July 24, 2008, the federal minimum wage increase to \$6.55. Under Michigan law, whenever employees are subject to both federal and state minimum wage laws, employees are entitled to the higher of the two rates. On the date the federal rate became higher than the 85% rate for minor employees, employers were required to begin paying the higher federal minimum wage rate of \$6.55 to their young employees (under age 18).

This information is not to be considered legal advice. You must seek advice of your own legal counsel to determine how the laws apply to your specific facts and situations. For more information, go to the Michigan Department of Energy, Labor & Economic Growth, Wage & Hour Division, website at www.michigan.gov/wagehour and go to the Minimum Wage & Overtime page for the Informational Sheet Michigan Minimum Wage Law 85% Minimum Hourly Wage Rate.



RETAIL ON-HIGHWAY DIESEL PRICES—AVERAGE ALL TYPES DOLLARS PER GALLON, INCLUDING ALL TAXES

	3/16/09	3/23/09	3/30/09	4/06/09	4/13/09	4/20/09
U.S.	201.7	209.0	222.1	222.8	222.9	222.1
East Coast	209.3	216.6	228.1	227.9	227.3	226.4
New England	240.3	240.3	242.4	242.9	242.0	240.3
Central Atlantic	225.4	231.5	239.9	241.9	240.2	239.2
Lower Atlantic	199.5	208.1	221.8	220.5	220.4	219.7
Midwest	196.5	203.8	217.6	217.8	217.5	216.6
Gulf Coast	197.3	206.0	220.3	221.0	220.2	218.6
Rocky Mountain	198.8	203.6	214.6	221.3	225.0	227.4
West Coast	209.1	215.0	228.2	231.1	233.6	232.7



M E M B E R S H I P B E N E F I T S & S E R V I C E S

DISCOUNT ENERGY PROGRAM If your company spends more than \$500 a month on gas or electric bills then the MMA Discount Energy Program may save your company 5 - 20% a month! MMA has partnered with Summit Energy, a purchasing agent of energy, to bring members the Customer Choice Program. Summit Energy will work with many different suppliers to get the best rate on energy sources for you! This purchasing program will allow your company to substantially reduce natural gas and electric bills, with little or no up front costs. There is no service change over or interruption during the transfer to the Summit Energy. Contact Bruce Frandsen at 269-345-0440 x 22 or bruce.frandsen@summitenergy.com.

STAPLES BUSINESS ADVANTAGE PROGRAM Save money on office supplies with Staples! MMA members can receive an average of 50% off the list price on thousands of items available in the Staples Full Line Catalog and an additional 5% off the prices in the Staples Low Price Catalog. Imagine how convenient it would be to place orders, track orders, get a spending analysis, and much more, with just the push of a button. It's all possible via Staples web-based ordering system.

EDUCATIONAL PROGRAMS MMA offers an annual convention in January and a fall Management Conference to help members obtain professional continuing education on topics ranging from management to marketing and personnel services.

INSURANCE PROGRAMS MMA can help you find the lowest rates regardless of your needs. We have discounts on health insurance through Industrial Insurance Services (Contact: Chuck Pomerleau (248) 649-1500), and business insurance through Howey & Associates Insurance (Contact: Skip Howey (734) 676-6600).

CREDIT CARD PROGRAM Let Paymentech help you with your company's processing needs. MMA members can take advantage of 1.99% processing fee on keyed in transactions. There are no monthly minimums, no annual fees, 24/7 customer service and technical support. Start saving today by contacting Cameron Meadows directly at (800) 824-4313, extension 3548 or cmeadows@paymentech.com.

CAR RENTAL PROGRAM You can save 15% off Standard Daily Member Benefit rates through our Hertz Membership Discount Program. You also receive coupons for additional discounts or vehicle upgrades. You can request additional cards for your staff at no cost as a great employee benefit!

TARIFF REGULATION As a MMA member, your moving company can participate in the MPSC 4000 Tariff, which the MMA administers. We are also available to help you file independent actions.

FORMS MMA members can purchase forms specific to the moving industry. Take advantage of discounts on items like Bills of Lading and log books.

MEMBERSHIP DIRECTORY Each fall, the MMA produces a Membership Directory for distribution to all MMA members. This directory contains the MMA by-laws, all MMA member moving companies and our partner service providers, upcoming MMA events, and scales located throughout Michigan.

MMA WEBSITE (www.mimovers.org) The MMA website is a great source for members. We keep members current on events, member services, legislation and regulation, and news affecting the moving industry.

GAIN CONTROL OF YOUR INSURANCE PREMIUM DOLLARS! MMA is developing a self-insured workers compensation fund for household goods movers in Michigan. The MMA self-insured fund is governed by a board of directors elected from the members of the fund, not some big insurance company. Any claim is closely scrutinized and you are consulted on your claim before any settlement is paid. Gain control of your insurance premium dollars and join the MMA self-insured workers compensation fund today! For information, call at (517) 327-9207.

UNEMPLOYMENT TAX RATE ANALYSIS

Is your company paying too much in unemployment insurance tax to the state?

Unemployment Services Inc. (USI) can provide your company with a FREE analysis of your current unemployment tax rate to ensure the rate is appropriate based on your company's size and claims filed. USI also helps fight claims and arbitrate claims for a company. Again, this service is FREE to MMA members. If you have any questions, please contact Kent Downey at 248-926-8900.

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