

# THE CARRIER



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

Quarterly Publication of the  
Michigan Movers Association

FOURTH QUARTER  
2009

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*Happy Holidays!*



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### EDUCATIONAL TOPICS:

Join us to welcome Linda Darr to Michigan as she gives us an "Industry and AMSA Update" including what's happening in the industry, statistics and trends, as well as an AMSA update that will include the latest on the ProMover program.

LINDA BAUER DARR, PRESIDENT AND CEO, AMERICAN MOVING AND STORAGE ASSOCIATION

Panel discussion with Federal Motor Carrier Safety Administration and Michigan State Police:  
"What you should know on the road"

A conversation with the Michigan Public Service Commission  
MICHAEL FIELEK, MPSC



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1/3 Page Square 4.75" x 5"	\$155
1/6 Page 2.5" x 5"	\$ 80

### 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.

## LOCAL MOVING COMPANY HIRES NEW FRANCHISE SALES AND OPERATIONS MANAGER

The Lansing office of TWO MEN AND A TRUCK® has hired Justin Brogan as its new franchise sales and operations manager.



*Justin Brogan*

Brogan, of Lansing, is responsible for driving growth in sales and profitability, identifying strategic business partners and enhancing charitable relationships within the community. He will also oversee 55 employees and 17 trucks.

Prior to working for TWO MEN AND A TRUCK®, Brogan was a chief operating officer at Doctor's Approach Dermatology & MedSpa in East Lansing. He is a graduate of Penn State and Michigan State University where he earned an MBA.

TWO MEN AND A TRUCK® offers moving, packing, unpacking for homes and businesses. Locations also sell boxes and packing supplies. The Lansing office opened in the 1980s and is the first TWO MEN AND A TRUCK® location. It carries exceptionally high performance standards in customer service, operational excellence, learning and growth, system involvement and commitment to the community.

For more information, contact the Lansing TWO MEN AND A TRUCK® office at 517.485.4545 or e-mail Amanda Augustine at [amanda.augustine@twomen.com](mailto:amanda.augustine@twomen.com). To learn more about TWO MEN AND A TRUCK® visit [www.twomenandatruck.com](http://www.twomenandatruck.com).

## QUOTE OF THE QUARTER

*"We are made to persist.  
That's how we find out  
who we are."*

~TOBIAS WOLFF, 'IN PHARAOH'S ARMY'



# LEGISLATIVE UPDATE

VANESSA CROCKETTO,  
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.*

As we say goodbye to 2009 and hello to 2010 there is a lot to reflect on for the past year. Most notably is probably the fiscal year budget set just last month. The budget process never seems to be an easy task for our state lawmakers, but this year was one of particular strain. We are now a full month into the new budget implementation and Michigan citizens are definitely feeling the effects already. Some results have been good, some have been bad, and some have simply maintained the status quo.

The heated debate over the budget this year was fueled, primarily by the Senate Republicans guarantee of no new taxes. Speaker of the House Andy Dillon and Senate Majority Leader Mike Bishop set up earlier this fall to produce a budget primarily of spending cuts rather than increased revenue through taxation. As the budget process went on however, Dillon seemed to change his tune just a bit in urging his fellow democrats to support revenue increases in an effort to lessen the hits taken by education, higher education, and public health.

The final result was a budget with \$1.87 billion in spending reductions and no tax increases. The governor's office as well as that of Rep. Dillon are hoping to keep negotiating to restore funding to some of the more vital areas cut. Governor Granholm said she feels that the republican efforts taken to balance the budget were "damaging", "extreme" and "not acceptable".

The one tax that seemed promising in being passed was the physician's tax or "Quality Assurance Assessment Program Fee". The tax effort was initiated and promoted by House Democrats, but ultimately met its demise in the senate failing to pass with a 32-4 vote against the bill.

Democratic leadership continues to site tax cuts for oil companies, the tobacco industry, and other "big businesses" as out of line with the goals of this budget. The big winners in the budget process, who dodged cuts of both the legislative and executive branches of



government, were Michigan State Agriculture and Extension programs, private scholarships, the Attorney General's Office, the Secretary of State's Office, and the Legislative branch.

All three of the big decision makers (Bishop, Dillon, and Granholm) will continue to face criticism for their parts in the budget formulation as well as the current condition of the State of Michigan. However, recent polling shows Senator Bishop in good shape with a significant lead over his opposition for the 2010 Attorney General election. 2010 will be another exciting year at our state's capitol with elections for the House, Senate, Governor's Office, the office of the Attorney General, and many other state departments.

So as we say goodbye to 2009 and welcome in 2010, we should expect just as much excitement from Lansing and a continuation of the battle over the 2009 budget.

# MOTOR OIL IS A SLIPPERY SLOPE

By Jason Weiss, Enterprise Fleet Management

In every vehicle, motor oil undergoes thermal breakdown due to high operating temperature. When this occurs, the oil becomes less effective as a lubricant and needs to be changed. A good lubricant prevents various parts of the engine from rubbing together and wearing out.

However, choosing the best motor oil has gotten more complicated with the advent of synthetic motor oil. Consisting of artificially-synthesized compounds designed to produce the ideal lubricant, synthetic motor oils have become a popular subject of debate among mechanics, fleet managers and even the general public.

The main question revolves around whether or not the more expensive lubricant and its enhanced performance capabilities are the best choice for the vast majority of vehicles on the road today.

One of the most important things to remember is that the best resource for service intervals is the vehicle's owners manual. Keep in mind that many manufacturers have extended intervals for fluid services based on more advanced fluid technology, as well as to be more environmentally friendly.

Also, don't wait to find out that your vehicle's warranty is voided because the manufacturer required one type of oil and you put in another. Information about the manufacturer's lubrication recommendations can be found in your vehicle's owner's manual.

Basically, conventional motor oils are derived from petroleum and synthetic oils are manufactured from chemicals, meaning that each has an impact on the environment in terms of creating pollution. While there is some evidence that synthetic oils last longer before they need to be drained and replaced and that they have lower viscosity, there is considerable debate over whether or not synthetics are worth more than three times the cost of petroleum.

There is little disagreement that synthetic motor oil or a synthetic blend is especially good for turbocharged and high output engines, where uninterrupted lubrication is very important. In addition, manufacturers for many European and high performance vehicles, such as BMW's and Chevrolet Corvettes, require synthetic motor oil only.

According to information posted on *Wikipedia*, the Internet's free encyclopedia, Historically, "synthetic lubricants were invented for high temperature gas turbine/jet engine applications where traditional mineral-derived lubricants provided inadequate performance. In the mid 1970s, synthetic motor oils were formulated and commercially applied for the first time in automotive applications."

Today, the most common points of discussion regarding motor oil choices focus on the following:

1. Synthetic oil versus conventional petroleum oil versus blends.
2. Higher viscosity oil versus modern low viscosity (5W-20) oil and engine wear.
3. Oil analysis and its use in vehicle maintenance by the average user.
4. The myth about factory "break-in oil" and when to do the first oil change.
5. Following the vehicle's oil life monitor for Oil Change Interval versus changing oil based upon mileage or time criteria.



Proponents claim synthetic lubricants are more efficient, causing less wear and tear on internally lubricated components, reducing the incidence of oil oxidation and sludge formation and allowing for extended drain intervals. Synthetic lubricants are being used more frequently in today's vehicles, not only in engines but in transmissions and differentials as well.

As the debate continues over petroleum-based versus synthetic, some interesting new alternatives derived from vegetable products also are being developed. For example, a pilot project at Purdue University has produced motor oil from canola crops. Early indications are that it can outperform both traditional and synthetic oils in terms of performance and production price, as well as being more environmentally friendly.

**Jason Weiss is Regional Sales Manager for Enterprise Fleet Management in Detroit and can be reached at 248-426-1633. 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](http://www.enterprisefleet.com) or call toll free 1-877-23-FLEET.**

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

	10/26/09	11/02/09	11/09/09	11/16/09	11/23/09	11/30/09
U.S.	280.1	280.8	280.1	279.0	278.7	277.5
East Coast	281.9	283.4	282.1	280.8	280.3	279.2
New England	284.3	287.8	286.6	286.8	286.8	286.9
Central Atlantic	292.3	294.0	292.6	291.2	290.7	290.0
Lower Atlantic	277.3	278.5	277.2	275.9	275.3	273.8
Midwest	279.0	278.6	277.9	276.9	276.2	274.8
Gulf Coast	274.0	274.9	274.6	273.3	273.8	272.4
Rocky Mountain	277.6	281.0	282.3	282.0	282.5	281.7
West Coast	290.4	291.0	290.9	289.9	289.6	288.8

# DRIVING WHILE DISTRACTED

## CELL PHONE USAGE WHILE DRIVING

By Tony Hopkins, CPCU, Sales Executive, Horton Risk Management Services

*Most companies have strict policies prohibiting employees from driving under the influence of alcohol. However, every day millions of employees do something equally as dangerous.*

Studies conducted by the University of Utah show that motorists talking on cell phones are five times more likely to cause an accident than those who do not talk on cell phones while driving. A related study found that the risk of driving while using a phone, personal digital assistant (PDA), or walkie-talkie is as hazardous as driving with a 0.08 Blood Alcohol Level, the legal limit of intoxication in most states.

### WHY SHOULD YOU CARE?

Under the legal doctrine of "respondent superior", Latin for "let the master answer", companies can be brought into lawsuits due to acts committed by their employees. This doctrine states that the employer is liable if the employee is acting within the scope of employment.

In recent years, heightened litigation naming cell phone use as the cause of automobile accidents has cost companies millions of dollars. Following an auto accident, it is now a common practice to subpoena cell phone records, since talking while driving is an easily traceable act.

### EXAMPLES OF LITIGATION:

- Berry Electric of Arlington Heights, IL was hit with a \$4 million lawsuit after one of its employees ran a stop light and struck the vehicle of a 70-year-old woman, injuring her. The employee was lost and was using the navigation device on his BlackBerry.
- Cooley Godward, a Virginia based law firm, suffered a \$30 million wrongful death suit after an employee struck and killed a 15-year-old boy with her car while conducting business on her cell phone.



- Dykes Industries of Little Rock, Arkansas lost a \$21 million case because an employee was using his cell phone to call into the office when he struck and injured a woman.

### DRIVING DISTRACTIONS HAVE BEEN AROUND FOREVER. WHY WORRY NOW?

The increased popularity of cell phones, PDAs, and walkie-talkies raises the need to educate drivers. Devices are becoming multifunctional, causing longer periods of distraction, as many phones are more interactive than in the past. Drivers are able to talk, send e-mail, surf the Internet and download files while operating motor vehicles.

Laws in several major cities ban the use of handheld devices, but permit hands-free cell phones. Studies from the University of Utah, University of Toronto and the Harvard School of Public Health indicate that hands-free devices do not appear to be any safer for drivers. Rather than limited dexterity, the main factor in cell phone-related auto accidents is limited driver attention. One study found that driver attention decreased by 37% when drivers were using hands-free devices while behind the wheel.

### WHAT CAN YOUR COMPANY DO FOR PROTECTION?

- Good Idea: Purchase higher limits of insurance. In some cases, much higher limits are very affordable. However,

there are alternative and better risk management techniques.

- Better Idea: Require a written vehicle use policy restricting cell phone usage.
- Best Idea: Enforce a vehicle use policy prohibiting cell phone usage while driving, and provide training on proper cell phone usage.

Cell phone usage while driving is a dangerous exposure facing almost every business, and is an issue that must be addressed. The effect that a cell phone-related accident could have on your company might cost you a key employee, or even the survival of your firm. For a detailed sample cell phone use policy, please visit [www.thehortongroup.com/library](http://www.thehortongroup.com/library).

For additional information regarding this brief, please contact Jason Wallace, President of Horton Risk Management Services, He can be reached at 708.845.3157 or [jason.wallace@thehortongroup.com](mailto:jason.wallace@thehortongroup.com).



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## BOARD OF DIRECTOR OPENINGS

The MMA would like to offer you the opportunity to serve your association and your industry as a member of the MMA Board of Directors. Each year MMA polls its members seeking individuals who are willing to dedicate their time and energy to advance the agenda of the association, provide expertise in developing our future goals, policies and services, and act as an ambassador to grow the MMA membership and represent our industry.

The term of service is two years, beginning February 4, 2010. Members may stand for reelection. The MMA Board meets at our annual convention (Soaring Eagle Casino & Resort, February 3 & 4, 2010) and again in September at our Fall Conference (Late September, 2010). Occasionally, we will hold a third meeting or conduct a conference call to handle time sensitive issues. Our board meetings are typically held in the afternoon immediately prior to our educational events, and run 3 hours maximum.

The Board is charged with overseeing amendments and rate changes to the Intrastate Tariff, recommending speakers, topics and activities for our two annual educational events, helping to monitor industry trends and legislative developments affecting our industry and developing ideas for new member services. The board tracks our financial status monthly and approves and monitors our annual budget.

If you are interested in serving on the Board of Directors please let Donn Eurich, Executive Director know. You can contact him at 517-327-9207 or [Donne@eurich.com](mailto:Donne@eurich.com).

# TOP 10 EXCUSES WHY MARKETING IS NOT FOR YOU

By: Veronika Noize, The Marketing Coach

As a marketing coach, I've probably heard every excuse in the book why people can't market their businesses. You wouldn't believe some of the whoppers people tell when they're trying to justify their failure to attract clients.

Now don't get me wrong; it's not that failing to attract clients makes one a bad person. Not at all. It's just that when I hear the following excuses I feel compelled to call 'em as I see 'em: Baloney!

If you have the mistaken notion that any of these lame excuses are the reason that your business isn't successful, get a clue. These are just EXCUSES for people who fail, not reasons not to succeed (a subtle, yet important, difference).

"I'm too honest to market." OK, this little gem is at the top of my list because it is both a lie AND an insult! I am a marketer by trade, and I am honest, so I know for a fact that marketing is not a dishonest process or practice, nor does it have to be dishonest to be effective. What's dishonest is when you overstate your results, or if you truly don't believe that your product or service is worth what you charge, or if you deliberately intend to defraud people. In that case, the problem is with you, not marketing, so stop insulting the rest of us.

"I'm too modest to market myself." Listen up, princess, every word out of your mouth doesn't have to be about YOU. Think about what your clients want, need and actually get, and that'll keep the conversation going for as long as you need it to go. Hey, if you're not comfortable saying great things about yourself, start saying great things about what your clients get out of working with you. Or better yet, let them say it for you in the form of testimonials. But don't think that you have to be the

subject of every fascinating conversation you have with prospects.

"I'm too shy to market myself." As a highly sensitive person myself, you'd think I'd have more sympathy for this excuse, but I don't. If you want to be successful, know right now that it may not always be comfortable, and you have to be willing to do what it takes to succeed, even if that means going outside your comfort zone. Shyness is a habit that can be overcome with practice, so join Toastmasters, or see a therapist if that's what it is going to take, but get over yourself. I promise you will be glad you did.

"I'm too creative to market myself." This excuse is really lame! Marketing is a very creative process, and since you have literally thousands of options when structuring your marketing plans, creativity is an asset, not a liability. Unless you're one of those I-am-a-self-indulgent-whiner-who-refuses-to-accept-any-responsibility-for-my-actions-and-masks-that-character-flaw-with-claims-of-misunderstood-or-excessive-creativity kinds of people, in which case I say, grow up, and while you're at it, think up a more creative excuse.

"I don't have enough time to market my business." OK, this excuse sounds good at first, but in reality it doesn't wash. Either you are already marketing but not acknowledging your marketing activities as such, or your business is so busy that you don't need to market at all, which makes this excuse unnecessary. So if you haven't got all the business you want but you don't have time to market, you need to reevaluate how you're spending your time, and make some tough decisions about when you are going to do what you need to do to get those clients.

"I don't have enough money to market my business." Again, you get points for trying, but this is still just an excuse, because good marketing isn't about money, it's about relationships. You can start very modestly with your marketing plans, and spend nothing but your time. And let me tell you, if you can't get some traction spending 40 hours a week trying to build your business relationships, maybe you should rethink your decision to be an entrepreneur.

"I have no personal network to market to." Oh please, you've got to have a better excuse than this! If you truly have no family, no friends, no colleagues, no acquaintances or no former co-workers, then start meeting some. I don't care if you've been on a desert island for the past 20 years, you can always meet people through networking meetings, trade associations, classes, social clubs, or at the gym! Just pick up the phone and call the people you want to know, get out there and mingle, and your personal network will grow quickly.

"My product or service is too hard to explain to people." Fine. Quit explaining what you do, and start talking about what your customers GET from working with you. Do you help your customers get thinner, smarter, married, fitter, their first home, or what? Seriously, nobody cares about what you do, really; people care about what they get. Get it?

"My product or service is so good that it should sell itself." Sure, that's probably true if your product is a talking monkey, or your clients are all telepaths, but other than that, it's going to take a little effort on your part, bucko, so start creating some momentum in the marketplace and you'll find that your product needs less and less of your efforts to sell, until one day it almost seems like it DOES sell itself!

"My niche is too narrow and I can't find my customers." Hogwash. What this usually means is that you haven't yet defined your customer, because you can't find what you haven't identified (and don't give me that you'll-know-them-when-you-see-them line). Start with a matrix of situation and need to identify that client. For example, let's say you're a financial planner, and you think your clients are "people who want to get their financial affairs in order." Think instead about who needs to get their financial affairs in order, and you'll probably come up with something like "married couples with children who have \$X in assets and need to protect those assets with planning." And you can certainly find those people, can't you?

So we've blasted all these lousy excuses, but we haven't yet addressed the biggest excuse of all: fear. Most of the time I've found that the more excuses my clients offer for not moving forward with their businesses, the more fearful they are.

Hey, I understand, and I've been there myself. But what it comes down to is this: Are you more afraid of succeeding (or failing) than you are of going back to work for that idiot boss you always end up working for? If the answer is that you're more afraid of facing the personal responsibility of entrepreneurship than of any garbage your boss could throw at you, then good-bye entrepreneur, and hello wage-slave.

But if you think that the worst possible scenario is working for some moron again, and that you'll happily work like a dog if that's what it takes just so you don't have to slink back into that stinking office with your tail between your legs, good for you. It's time to forget about excuses, and start figuring out how to make this whole self-employed thing work for you.

The first thing to understand is that fear is OK. Yes, we've all been fearful (and yes, I include myself in that "we" statement). It can be scary picking up the phone. It can be scary going to a sales meeting.

But at the end of the day, isn't your product or service of value to someone? Aren't people glad (or going to be glad) that you've solved a problem for them? So stop worrying and fearing the marketing process, and remember this: Marketing is really nothing more than the process of developing relationships, and you, my friend, can do that in your sleep.

**Veronika (Ronnie) Noize, the Marketing Coach, is a successful Vancouver, WA-based entrepreneur, author, speaker, and Certified Professional Coach. Through coaching, classes and workshops, Ronnie helps small businesses attract more clients. For free marketing resources including articles and valuable marketing tools, visit her web site at <http://www.sohomarketingguru.com/>**

## ABOUT THE AUTHOR:

Veronika (Ronnie) Noize, known professionally as the Marketing Coach, is a successful coach and marketing strategist, as well as the author of *How to Create a Killer Elevator Speech*, and *The Real Magic Bullet of Marketing*, her first full-length book. As a senior marketing executive for over 10 years, Ronnie launched more than 200 consumer products, including

books, CDs, toys, and games. She created sales and licensing programs that generated more than \$650 million dollars internationally for properties such as *The X-Files*, *Magic the Gathering*, and *Star Wars*. In 2001 Ronnie appeared as Your Marketing Coach on a regional business television program in the Pacific NW. The show aired on the local Fox affiliate, and is now in syndication in Israel and Taiwan. A regular columnist for the *NW Women's Journal* and the *Vancouver Business Journal*, she has also written more than 100 articles that were published in *The Home Business Journal*, *The CEO Refresher*, and *The Home Business Report*, among other business and trade publications. In 2004, she founded the Northwest Women's Virtual Business Network, a virtual space where local business-women can network and connect with others. A tireless small business advocate, Ronnie helps business owners and marketing professionals attract more clients and double their revenues. She supplies plenty of free marketing tools and information on her web site at [www.VeronikaNoize.com](http://www.VeronikaNoize.com), where you'll also find her workshops, seminars, and teleclasses. She says that one of the most difficult problems for new and mature, large and small businesses is figuring out where, when, and how to allocate their often scarce resources of time, energy, and money so that they can meet their business development goals quickly and easily. Recently honored as the 2007 Coach of the Year by her ICF chapter, Ronnie also leads classes at the International Coach Academy in addition to her coaching practice.

## 2010 MMA CARRIER ADVERTISING DEADLINES

ISSUE 2010	DEADLINE	PUBLICATION DATE
1st Quarter/Winter	Jan. 27, 2010	February
2nd Quarter/Spring	April 14, 2010	May
3rd Quarter/Summer	July 14, 2010	August
4th Quarter/Fall	Nov. 17, 2010	December

For more information on advertising in the MMA newsletter please contact Rebecca Holloway in the MMA office at 517-327-9207 or [Rebeccah@eurich.com](mailto:Rebeccah@eurich.com).

# WHAT IS A PROMOVER?

The ProMover Program promotes ethical principles in the moving and storage industry and works with Federal and state governments to mitigate unethical moving practices; it clearly separates professional movers from rogue operators masquerading as legitimate movers. And most importantly, this program aids consumers by providing an identifiable measure of quality while, at the same time, enhancing the moving industry by encouraging and recognizing high professional achievement.

To qualify as a ProMover movers must agree to abide by a Code of Ethics and pass a rigorous review of professional business standards before being recognized as a quality moving company. In addition, each mover must execute a Signatory Agreement affirming that they agree to uphold the Code of Ethics of the AMSA, to use/display any AMSA Logo, including the ProMover logo, in a professional manner, and to observe the FMCSA/STB consumer regulations and the AMSA By-Laws.

Only qualified AMSA movers will be able to become ProMovers and only ProMovers will be able to use the indentifying logo. Right now it only applies for interstate state-to-state moves, but as the program grows, it will be expanded to include local and intrastate moves and even international shipments in the coming months. If you're not already an AMSA member, sign up now to be registered to participate in this important new industry initiative.

## PROMOVERS

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# WHAT IS AMSA?

AMSA is the only national trade association representing motor carriers that specialize in household goods transportation and commercial moving and storage. AMSA has approximately 3,700 members, including national and international van lines with agency networks; independent national and regional van lines; local agents affiliated with a van line network; and local unaffiliated movers. AMSA members are domiciled and provide relocation and warehousing services throughout North America and at strategic locations throughout the world.

As the representative of the nation's household and office goods movers, AMSA holds itself out as the good steward of the moving industry. We believe in effective government regulations and policies which allow our members to provide quality service at competitive prices. Along with providing advocacy for consumers utilizing professional moving and storage services, we strive to furnish information that informs the public about their rights and responsibilities when they move and the value of professional moving and storage services.



# 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](mailto: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](mailto: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](http://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.

MMA

3225 West St. Joseph

Lansing, MI 48917

[www.mimovers.org](http://www.mimovers.org)

# NOTICE

In the coming days, many of you will be receiving invoices in the mail to renew your MMA membership. Please take the time to be sure and update your email address on your invoice.

MMA is trying to conduct more business by email. This saves time, money and association resources. Your emails will only be used for association business.

Please contact the office to update your email. 517-327-9207 or [rebeccah@eurich.com](mailto:rebeccah@eurich.com).

Helping you choose the best route to achieve your goals.



Foster Swift attorneys help create innovative solutions for today, with tomorrow in mind.

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