

THE CARRIER



Quarterly Publication of the
Michigan Movers Association

SUMMER
2011

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**ALL CARGO COVERAGES
ARE NOT CREATED EQUAL**

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ADVERTISING INFORMATION The newsletter is mailed 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.

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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.

TARIFF 1000



The current Tariff 1000 authorities can be found on the MMA website at www.mimovers.org.

Click on "Documents" then select "MMA Tariff."

For assistance, contact the MMA office at (517) 327-9207.

2011-2012 MMA CARRIER DEADLINES

2011 3rd Quarter	August 26, 2011
2011 4th Quarter	November 4, 2011
2012 1st Quarter	February 3, 2011
2012 2nd Quarter	May 4, 2011



PRESIDENT'S MESSAGE

DAVE MORSE
MORSE MOVING AND STORAGE

I want to start by thanking all of you for entrusting me to be President of our association. I have an open communication policy so please feel free to contact me regarding anything involving the moving industry and if I don't have an answer I am confident I could make up a believable one. Just joking, I meant to say I know a lot of people in the industry and confident I can find you an answer.

A little history on who I am for all of you I haven't had the pleasure of meeting. I am a second generation mover, my father started in the business in 1954 and I became president of Morse Moving and Storage in 1988. My family (7 brothers and 3 sisters), and I currently represent Allied Van Lines in 4 locations (Romulus, Mt. Pleasant, Traverse City and Indianapolis) and North American in Mt. Pleasant. We've been in the business a long time and as my

brother Jim tells people "we were pulled from my mother's womb with a hump strap."

I did want to address one issue this newsletter and that being the fuel surcharge that we charge under the tariff. I have heard that it seems like it is high and wanted to explain what went into calculating it. Hopefully this explanation will increase your comfort level and make it easier to explain to your customers. The current per mile charge is 1.62 point to point. When deciding what this should be we assumed round trip mileage and allowed for 20% lost miles. This means that 1.62 is equivalent to .64 cents per mile cost. Hopefully this clears up the thinking on fuel surcharge.

Thank you for again for allowing me to serve as your president and please feel free to contact me with any concerns or question. Your inquiry will receive my immediate attention.



LEGISLATIVE UPDATE

PAUL KERSEY

MICHIGAN FREEDOM TO WORK KICKS OFF

CHOOSE TO SUPPORT A UNION, OR CHOOSE NOT TO:
A NEW GROUP SAYS IT'S A CIVIL RIGHT

Today, Michigan Freedom to Work announced its drive for a state law that would ensure that workers throughout the state have the freedom to decide whether or not to join and pay dues to a union. The campaign for a right-to-work law will face stiff opposition from union officials with deep pockets, but has the support of a wide range of Michiganders, including many union members.

MIFTW staged announcements across the state, and Mackinac Center intern Andrew Koehlinger attended the meeting in Flint. He provides us with a summary.

The headline speaker in Flint, Frederick Douglas Foundation President Stacy Swimp, made the case for freedom to work as a civil right:



MICHIGAN
FREEDOM TO WORK

All employees should be free to join and financially support a labor union if they choose, without fear of discrimination or penalty. We believe all employees should be equally free to choose not to join or financially support a union, again without fear of discrimination or penalty. This July Fourth weekend, and every day of the year, individual freedom is the issue. We call on the Legislature and Gov. Snyder to pass as quickly as possible a state civil rights law guaranteeing every Michigan employee's freedom to choose.

Reprinted from CAPCON: Michigan Capitol Confidential, a news service for the people of Michigan from the Mackinac Center for Public Policy.

MOVE 4 HUNGER

By Adam Lowy, Executive Director, Move For Hunger

Fact: Hundreds of thousands of people in Michigan live in extreme poverty and often do not have enough to eat. A large percentage of those in need are children. With times getting tighter these numbers are dramatically increasing. Families in your community need your help.

As you are aware, many people throw out a good deal of “stuff” when they move. Unfortunately, a lot of this “stuff” is food that can be delivered to a family in need. That’s why your moving company needs to team up with Move For Hunger to support your local Food Bank.

Please ask your shippers to set aside any unwanted, non-perishable food items before they move in special Move 4 Hunger boxes we provide. Your company delivers the food to your local Food Bank as part of the move. Move 4 Hunger can provide the names and addresses of local food banks to you.

Move 4 Hunger is a non-profit organization that works with moving companies across the country to support the efforts of local food banks. Your donations will directly impact thousands of families living right here in Michigan. You will

create goodwill with your customers and help families in need right in your community!

COMMITMENT TO THE CAUSE

As Move For Hunger continues to grow, it is important that we have companies working with us who are truly committed to our mission of helping feed America’s hungry. Move For Hunger has implemented the following guidelines to ensure that we succeed in our mission:

1. All movers must be affiliated with a major van line OR be a member of their state moving association
2. We are asking our moving partners to make a commitment of \$300 each year OR to collect a minimum of 300 pounds of food each year, which many movers are able to do in just a few months.

The first \$300 is a non-refundable, tax-deductible donation that will help Move For Hunger continue its hunger relief efforts. By meeting minimum the requirement of 300 pounds of food per year, you will not be required to make any additional financial donation the following year (unless you would like to do so out of your own generosity).

This commitment will also allow us to provide your company with support and Move For Hunger box labels at no cost throughout the year.

To make your initial donation, please log on to www.moveforhunger.org and click Donate. There you can fill out the amount of \$300 to become the newest partner in our fight against hunger. If you must pay by check, please make all checks payable to Move For Hunger and mail them to:

Move For Hunger, Attn: Adam Lowy
1930 Heck Avenue, Bldg. 1, Ste. 1
Neptune, NJ 07753

PROGRAM OVERVIEW

Program Letter: Your customized Move For Hunger program letter will serve as your primary tool to market the program. During each estimate, your salesperson should go over the program with the prospect. Before leaving, please provide a copy of this letter along with one of your moving boxes.



ALL CARGO COVERAGES ARE NOT CREATED EQUAL

By David A. Voight, Jr., CIC, CRM

A couple times a year a state association or a client will refer to me a Mover that is having difficulty with a cargo claim. Usually, the Mover has damaged a customer's goods during a move and their insurance carrier won't pay for the damages. The damages are usually significant and that is why the Mover is looking to the insurance carrier for help. For good reason, the Movers are usually upset, frustrated and can't believe their insurance carrier will not provide coverage.

My latest example of this situation is a Mover who lost control of a dining room table on the stairs going into the

home. The table worth \$10,000 was destroyed. The Mover immediately notified his insurance carrier. The carrier denied the claim because rough handling and breakage are excluded in the cargo policy.

How can this be? Believe it or not, 99% of cargo forms outside of the Moving & Storage industry have a breakage exclusion. Normally, for coverage to be triggered in this type of cargo policy the vehicle carrying the goods must be in an accident and then there is subsequent damage to the goods. In the example above, the vehicle carrying the goods was



not in an accident and since rough handling and breakage are excluded there is no coverage. The Mover ended up paying the \$10,000 claim out of their pocket.

How do you avoid a similar situation? First, I would recommend placing your coverage with an insurance carrier that knows the Moving & Storage industry. Any insurance carrier that specializes in the Moving & Storage industry always removes the breakage exclusion from their cargo policy.

If you decide to do business with an insurance carrier that is a generalist, it is important to review the exclusions in the cargo form. You want to make sure rough handling, breakage, improper packing, etc. are not excluded. Below are some examples of breakage exclusions from actual policies:

- **Shifting, packing and handling** - We do not pay for loss caused by shifting of a load, improper packing or rough handling.
- **Rough handling or poor packing**
- **Improper packing, rough handling or unexplained shortage**

Finally, make sure the cargo policy extends to the loading and unloading of the vehicle. Some cargo policies will limit coverage only to the vehicle. For the Moving industry, this type of restriction does not make sense and greatly reduces the coverage.

In summary, it is good business to make sure you know how your cargo policy will respond before you have a claim. You don't want to be left paying the bill when you have a \$10,000 breakage claim.

David Voight, Jr, CIC, CRM is President of the Sandusky, OH and Mansfield, OH Divisions 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 (ext. 2222) or by email at dvoight@dawsoncompanies.com.

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, Lansing, MI
Hearing Room A at 9:30 a.m.

2011 MEETING SCHEDULE
SEPTEMBER 15, 2011
NOVEMBER 17, 2011

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STATE POLICE RECEIVES USDOT TRUCK SAFETY AWARDS

The Michigan State Police (MSP) received two U.S. Department of Transportation Motor Carrier Safety Leadership Awards at the National Federal Motor Carrier Safety Administration Leadership Conference held in Chicago, Illinois on April 11, 2011. This is the fourth time in the past five years that the MSP has been recognized for its commercial vehicle enforcement initiatives at this annual convention.

The 2011 Leadership Award was presented to the Traffic Safety Division in recognition of Michigan's exceptionally low commercial vehicle fatality rate from 2007 to 2009, the latest data available. The number of truck-involved fatalities occurring on Michigan roadways continues to be below the national average. From 2007 through 2009, Michigan had a truck-involved fatality rate of 0.10 per 100 million total vehicle miles traveled – the lowest in the Midwest and one of the lowest in the nation. The national average for the same time period was 0.18 per 100 million total vehicle miles traveled.

The Michigan State Police also received the 2011 Leadership Award for data quality. This award is in recognition of Michigan's timeliness and accuracy of commercial vehicle inspection and crash reports.

Capt. Harold J. Love., commanding officer of the MSP Traffic Safety Division, accepted the award on behalf of the MSP. Love credited the state's success in achieving a high level of commercial motor vehicle safety to the commitment to traffic safety by Michigan's law enforcement community, including motor carrier officers assigned to the Traffic Safety Division, the Michigan Department of Transportation, the Michigan Center for Truck Safety, and the Office of Highway and Safety Planning. Special recognition also went to members of the MSP Criminal Justice Information Center, who ensure crash reports are processed in a timely and accurate manner.

The annual conference is attended by representatives of state commercial vehicle enforcement agencies from all 50 states.

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

	6/27/11	7/4/11	7/11/11	CHANGE FROM A WEEK AGO	CHANGE FROM A YEAR AGO
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<i>East Coast</i>	3.914	3.870	3.926	0.056	1.005
<i>New England</i>	4.038	4.009	4.012	0.003	0.995
<i>Central Atlantic</i>	4.014	3.978	4.034	0.056	1.012
<i>Lower Atlantic</i>	3.860	3.812	3.872	0.060	1.003
<i>Midwest</i>	3.842	3.818	3.875	0.057	1.010
<i>Gulf Coast</i>	3.834	3.798	3.856	0.058	0.999
<i>Rocky Mountain</i>	3.885	3.851	3.838	-0.013	0.926
<i>West Coast</i>	4.069	3.993	4.012	0.019	0.955

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**NATIONAL VAN LINES AGENT
 ATLANTIC COAST MOVING
 TAKES THE PLUNGE!**

The annual Brigantine Polar Bear plunge went off with a bang with hundreds of people taking an icy plunge into the Atlantic Ocean following a gun salute. The Atlantic County event drew hundreds more spectators, with numerous participants taking part in an annual costume contest ahead of the midday dip, said organizer John Hand. The event raises money for the Fisher House Foundation — a private-public partnership that builds homes on the grounds of military and Veterans Affairs medical centers so that families of wounded soldiers can live near where their loved ones are hospitalized.

Jack Kelly and wife, Rose, owners of Atlantic Coast Moving in Egg Harbor Township, NJ have been participating in the “Plunge” for the last five years. Jack admits that it really is Rose who jumps in the ocean – he’s just there for moral support. National Van Lines and Atlantic Coast raised over \$2,500, and in total, the Brigantine Polar Bear Club raised over \$25,000 for Fisher House. The Fisher House program is a unique private-public partnership that supports America’s military in their time of need.

AFFORDABLE MOBILE RESOURCE MANAGEMENT IS DREAM COME TRUE

By Phil DeSarno, Group Sales Manager, Enterprise Fleet Management

Businesses that always thought a mobile resource management system was too expensive should take another look. New, affordable technology is not only available, there are solutions specifically designed for businesses with medium size fleets. In a highly competitive environment where time is money and driver safety is a priority, mobile resource management solutions can be a dream come true.

Mobile resource management solutions integrate real-time GPS vehicle tracking and navigation tools with automated scheduling, dispatching and route optimization applications, as well as job status tracking and two-way one-touch canned messaging to improve efficiency. In addition to generating efficient daily schedules to job locations, software can handle dispatching for emergency and last minute calls that occur throughout the day and alert the closest available worker or workers.

Using a mobile resource management system can produce measurable results, as well as intangible benefits. For example, just two months after implementing a mobile resource management system for its fleet of 52 vehicles, one material handling equipment and services company has lowered the average number of hours each of its technicians works per day by one hour, with no loss in productivity. The company estimates this will translate into saving approximately \$400,000 over the next 12 months.

For company drivers, the benefits of improved navigation and other technology advances far outweigh previous objections about being monitored via GPS tracking. Drivers can receive timely updates about unanticipated schedule changes and audible navigation commands provide directions between job locations, including route optimization that prioritizes alternatives based on current traffic patterns. In addition, drivers don't have to take time to maintain timesheets with detailed arrival and departure times at a job location because this data can be automatically recorded.

Combined with technology advances that have brought down the cost of what used to be prohibitively expensive for businesses with medium size fleets, today's mobile resource management solutions can connect the GPS tracking device

to a GPS navigation unit, such as a Garmin, which operates as a mobile workstation. When data is integrated with a fleet management company's mobile resource management system, a variety of reports can be generated to help a company better manage payroll, billing, off hours vehicle usage and other administrative tasks that depend on accurate tracking.



In addition to increasing efficiencies to help a business complete more jobs per day, lower mileage costs, and benefit the environment by reducing fuel consumption through route optimization, mobile resource management solutions improve driver safety because drivers know their vehicle is being tracked and monitored on everything from speed to jack rabbit starts.

With a wide variety of GPS navigation units available, it is important to choose a device that includes safety features such as hands-free, one-touch technology, as well as an automatic "lock" when a vehicle is accelerating over five miles per hour.

The bottom line is that improved customer service, reduced cost and increased mobile workforce efficiency are the main benefits of mobile resource management solutions. Automatic routing and tracking not only enhance the ability to give customers timely updates about arrival times, customers receive the most accurate and timely information to help them better manage their business.

Phil DeSarno is Group Sales Manager for Enterprise Fleet Management in Detroit and can be reached at 248-426-1437. 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.efleets.com or call toll free 1-877-23-FLEET.

AMSA UPDATE: MCSAC SUBCOMMITTEE MEETING ON EOBR STANDARDS

As information, we recently attended a meeting of the Motor Carrier Safety Advisory Committee Subcommittee on Technical Issues regard EOBRs and specifically how manufacturers could comply with the FMCSA's communications standards for the transmittal of data from EOBRs to enforcement officials and related technical issues.

This was the first of what will likely be multiple meetings (the next is scheduled for August 1-2 in Crystal City VA) designed to clarify the functionality of the communication standards that will be needed for manufacturers should (when) EOBRs become mandated for CMVs.

A wide-ranging variety of topics were discussed, including unit markings (USDOT-EOBR); the extent of possible mandates (15 years as new trucks come on the road vs. retrofitting of existing fleets in 3-5 years); unit repair timeframes (repair before next dispatch vs. 14 days vs. next time at company facility). A considerable amount of time was also devoted to a discussion of how units would be certified in a mandated vs. voluntary-use environment – with a mandated environment requiring added security of the data, compatibility with back-office functions, system/vehicle integration, ability for data correction and device failure procedures, software updates and established testing requirements with third party oversight. Also discussed was whether units should be removable or in-dash mounted and the type of information display that should be produced – printed, bar graph or text.

The discussions also included how time would be recorded for “on duty, not driving” in situations where vehicles are simply shifted within the yard, moved by a mechanic into or out of a service bay or relocated within a truck stop, or in our situation, shifted from a residential street to a better location for safety reasons or to meet nighttime zoning requirements.

While a number of topics were discussed and a variety of unit features were suggested, the discussion seemed a bit short on the “how” and “when” with timelines ranging from 18-24 months to 5-7 years following the time the certification standards are fully defined until the units would be available. We will continue to monitor these meetings which are designed to ultimately provide a report to the full MCSAC, which in turn will provide recommendations to FMCSA.

MOVE 4 HUNGER

Continued from page 5

Move For Hunger box labels will be provided to you at no cost. This box will serve as a “calling card” for your company while offering the prospect an additional push to donate.

Goal: Start thinking about a monthly goal. This amount in pounds can be as small as 30lbs. or as bold as 100lbs. This number will serve as a benchmark moving forward. Discuss this with your salespeople and let us know a starting goal weight that works for you. This number is something that you can post up on the wall to get everyone excited about the program.

Selling the Program: While the Move For Hunger program letter and moving box will introduce your prospect to the program, it will ultimately be your salesperson that drives our mission home. Reinforce the fact that these donations are going to help struggling families living within the community. While we would obviously love to receive a full box of food donations on each move, we are aware that this is unrealistic. Stressing the fact that even a small donation, such as a can of soup, will make a difference is helpful in persuading your client to donate.

We also recommend incorporating a Move For Hunger program reminder into your pre-move phone calls. This is usually most effective between 3-5 days before the move. Have your professional moving staff offer to pack up the donations for your client. Excitement and a positive attitude about the program go a long way in achieving donations.

Follow-Up: After the move, we recommend that you reach out to each of your donors to thank them on behalf of your moving company and Move For Hunger for their generosity and business.

Food Delivery: Depending on your customer response, we ask that you make a monthly donation to your designated food bank at a minimum. Upon delivery of your donations, the food bank will provide you with a receipt or goods collected. The name at the top of this receipt should read (Agent Name)/Move For Hunger. Please fax this receipt back to Move For Hunger using the provided donation fax cover sheet.

For more information, visit www.moveforhunger.org. Thank you again for your support, and I look forward to working with you to fight hunger in your community!

MEMBERSHIP BENEFITS & SERVICES



DISCOUNT ENERGY PROGRAM If your company spends more than \$500 a month in gas or electric bills then the MMA Discount Energy Program may save your company 5 - 20% a month! MMA has partnered with Kimball Power Company, LLC, and a purchasing agent of energy, to bring members the Customer Choice Program. Kimball Power 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 Kimball Power Company. If you have any questions, please contact Kimball Power at 269.345.0440

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EDUCATION PROGRAMS MMA offers an annual convention in mid-winter, and periodic seminars on the Tariff and related topics to help members obtain professional continuing education.

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FORMS MMA members can purchase forms specific to the moving industry and the MMA Tariff. Take

advantage of discounts on items like Bills of Lading to log books.

CREDIT CARD PROGRAMS Let Paymentech help you with your company's processing needs. There are no monthly minimums, no annual fees, 24/7 customer service and technical support. Contact Cameron Meadows directly at 800-824-4313, extension 3548 to sign up today!

TARIFF REGULATION As an 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.

MEMBERSHIP DIRECTORY Each year, 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.

UNEMPLOYMENT TAX AUDITS 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. To get started, fax the front page of your unemployment Tax Rate Determination form the current year to the attention of Kent Downey at 248- 926-8902. Please be sure to include your name and telephone number on all correspondence. If you have any questions, please contact Kent Downey 248-926-8900.

MMA WEBSITE www.mimovers.com-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.

For more information on MMA membership benefits and services at 517-327-9207.