

# *The Communicator*

T H E C A L I F O R N I A M O V I N G &amp; S T O R A G E A S S O C I A T I O N

## **CARB “Self-Audit” Recommended for CMSA**

By Sean Edgar, CleanFleets.net

In my day to day monitoring of CARB actions for several trade associations, I continue to be amazed the fines that truck owners are paying every week to CARB. Thousands of citations are issued each year and millions in penalties are collected from truck owners each year.

Regrettably, movers are also increasingly paying out their hard-earned cash for violations that are completely preventable. Even in advance of the truck and trailer emissions rule that many dread, numerous existing CARB rules are in force today. During October, CMSA members are advised to audit their compliance with two key CARB requirements—engine labels and “Snap Idle” testing.

### **Engine Labels**

Under a law on the books since 2007, a \$300 penalty may be assessed for any 1974 or newer diesel engine that does not have a legible emission control label (ECL). Passed by the legislature in an effort to slow Mexican trucks with dirtier engines from roaming California highways, this law is being enforced at weigh stations and roadside inspections across the state.

The ECL contains the engine details as well as a statement that the engine conforms to federal EPA or CARB requirements for the year in which it was certified. Make sure all your diesel trucks have this label. Once you find it, take a picture and record the engine model year. The “engine family name” would be a bonus if available as that can allow you to determine what, if any, CARB-verified retrofit de-



PHOTO SOURCE: Brother's Auto and Truck Service

vices might be available for that engine. If you cannot locate the ECL then write a letter to the appropriate engine dealer asking for a replacement. Supply the VIN and any serial numbers you may find on the engine. Keep a copy in the truck along with your DMV paperwork and have your driver hand it over if asked. You just might avoid a ticket.

### **“Snap Idle” Testing**

The Periodic Smoke Inspection Program (PSIP or “snap idle test”) has existed for a little over ten years. CARB requires diesel truck owners with two or more engines in trucks that are 6,000 lbs GVWR and larger to have an annual opacity test performed. The test is performed by most engine dealers and involves

**(CARB “Self Audit” continued on page 4)**

## Chairman's Corner

By: Tim McCarthy

Claims are just one of those realities of our industry, just like buying fuel. It is one of the costs of doing business but unlike fuel, we have some control over this expenditure.

Since claims affect our bottom line this makes it something we need to watch as close as we can. It makes no difference whether we do military, national account, commercial/industrial, local or long distance, it is always there and I'm fairly sure claims are here to stay. We can take the "*Ounce of Prevention*" to try to alleviate or, at least, reduce the claim impact on your company.

One of the first things you should do is make it crystal clear to your customer/shipper/account what the claims rules are: whether it be .60#/article or "*Full Replacement Value*" or something in between, your shipper needs to know and understand exactly what these words mean and how it may or may not impact them at the



time of the move. If you do not take the time to ensure your customer understands the claim rules then "*Murphy's Law*" prevails and you will probably be the one to pay later.

The next thing is to address every claim as soon as you are aware of it. If you have the opportunity, do this even before the shipper calls you. I had the occasion to speak to Kevin Spealman, Vice-President of Claims and Customer Service at National Forwarding, Inc., and he said to act on any claim as fast as you can. The sooner you resolve the claim, the costs go down proportionally. Procrastination is not an option no matter how large or small the claim may appear.

Looking at the military moving side of claims it would seem that since the military has virtually turned over the claims process to the moving industry in November 2007, the claims process has been shortened to two to four months. In the past it has taken the military years to resolve some claims. With the resolution of claims much quicker my feelings are we have a more satisfied shipper. In November 2007 Congress mandated "*Full Replacement Value*." This has

(Chairman's Corner continued on page 6)

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## **President's Comments**

By: Steve Weitekamp



CMSA chapter meetings and events around the state are in full swing as 2009 quickly (many would say not quickly enough) comes to a close. Informative and necessary meetings on CARB regulations, MAX4 issues, insurance, new products, and other topics of interest to our membership as well as golf and bocce fund raising events have already occurred and many more are planned.

CMSA Chairman Tim McCarthy and I have started visiting the Association's twelve chapters. I would encourage you to attend when Chairman Tim speaks to your chapter; his unique style is both fun and informative. Thanks to the CMSA chapter presidents and members who plan and implement meetings and fundraising events. To keep up to date on all that is available check CMSA's popular website [www.thecmsa.org](http://www.thecmsa.org) often and click on our Calendar of Events tab for more information.

Traveling our state and enjoying its diversity of landscape and natural beauty gives me encouragement that a better day is around the corner for California based movers. Regardless of political or bureaucratic issues, California is still a land of possibilities, a beacon of hope and renewal for Americans and people around the world.

Classic and iconic images; a sporting event in sunny San Diego, the Rose Parade that almost always seems to bring the kind of weather one would expect in Heaven, a Hollywood Premier, the majesty of Yosemite Valley, the beauty of the Central Coast, or joggers on the Golden Gate Bridge, are a siren's song that continues to draw people to California. We must ensure that our elected officials don't perpetuate a system that dashes its constituents against the rocks as they answer the call.

Regular calls to CMSA share concerns about illegal movers taking market share, an issue that we regularly communicate with the California Public Utilities Commission (CPUC). We have

**(President's Comments continued on page 13)**



(CARB "Self Audit" continued from page 1)

measuring the particulate matter expelled from the exhaust stack. If you own commercial diesel trucks and have never heard of the testing or ECL requirements you may find information at: <http://www.arb.ca.gov/enf/hdvip/hdvip.htm> .

### **CARB Enforcement: Good Cop, Bad Cop?**

During the July 23, 2009 CARB hearing, several trade associations registered their objection to what they observe is an unequal application of enforcement by CARB. The outcome of this testimony was that the Board directed that a Task Force on the issue should convene with the goal of developing a more uniform enforcement policy. I'm sure industry will fully participate in this effort as it kicks off on October 12 at Sacramento.

CARB is probably both a good and bad cop, depending on your viewpoint. After nearly a decade working in this subject area, I'm familiar with the trend that enforcement is generally aggressive and costly. While I don't have any first-hand knowledge that penalties vary greatly (as some claimed at the hearing), I do know that many enforcement actions and fines are com-

pletely preventable through education of fleet owners or managers.

For those that are complying with this rule and have for many years, CARB is probably a good cop when it takes on folks who have done nothing. It kind of levels the playing field that industry always seems to be asking for. I have had more than one company tell me that they knew about it but just stopped doing it because nobody asked them for the records.

Ignorance of the law is one thing but flat out ignoring the law is another. Yes, there have been some penalties paid for some petty items and perhaps some changes are in order but in my experience companies that just plain missed doing the test are treated pretty consistently (which can be costly).

Another example of this was published in a recent article in Transport Topics. An interstate refrigerated carrier out of Colorado decided to comply with a CARB rule, but due to technology problems CARB announced the delay of the rule last month that gave the truck "reefer" un (TRU's) owners an additional six months to comply. The carriers' argument was basically

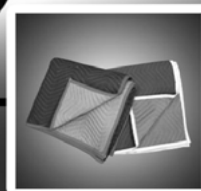
(CARB "Self Audit" continued on page 6)



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(CARB "Self Audit" continued from page 4)

that he planned ahead and spent the money to comply with the rule, and CARB pulled the rug out from under him by giving his competitors a delay. In his case, he sees the bad cop. It should be noted that the replacement of a reefer unit engine is very low compared to replacing a truck engine or truck, but I'm sure that you can all relate to his complaint – it's all about that level field.

In conclusion, I will be watching the enforcement policy discussion closely and will be a resource to CMSA members in need of assistance. Whether you view CARB as a good or bad cop my goal for the fleets I work for is to prevent the citation from ever being written. There is a savings associated with compliance in most cases and the positive image that CMSA strives to maintain for its members can be tarnished rapidly by environmental enforcement actions.

Sean Edgar may be reached at 916-718-7050 or [Sean@CleanFleets.net](mailto:Sean@CleanFleets.net) with any questions.

(Chairman's Corner continued from page 2)

accomplished two things. It has increased our claims liability but also has acted as an encouragement to resolve the claims quickly.

With claims under your own authority, follow the rules that you set prior to the move and when something occurs, get it resolved and concluded. You have heard the old adage: *"You do a great move and the shipper tells one person, you do a bad move and the shipper tells ten people."* So do what you can as quickly as you can to resolve the claim to prevent the word getting out to the ten other potential customers.

To conclude, always keep in mind that anything worth doing is worth doing well, and have a busy and successful winter.



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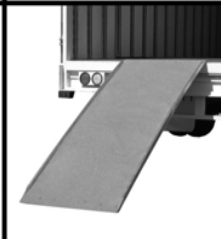
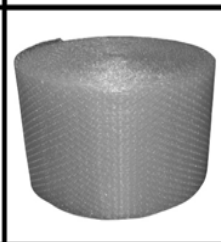
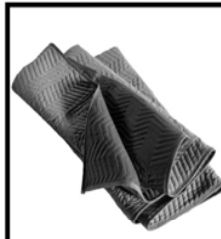
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# Monterey 7th Annual Golf and Bocce Tournament!



L to R: Pete Geisler, Mitch Snelson, Rick Hosea, and Tony Avampanto enjoy the beautiful California weather.



Nina Cardinale plays bocce, while Samantha Weitekamp, Sal Cardinale and Rosanne Cardinale look on.

The Monterey Bay Chapter held its 7<sup>th</sup> annual golf and bocce tournament on Friday, October 2, 2009 in Monterey.

There were 29 golfers at the beautiful Del Monte Golf Links a Pebble Beach Co. It was a gorgeous day for golf, bright blue skies with warm Monterey Indian Summer temperatures.

Later that evening 91 persons were in attendance for the Bocce Tournament which included an Italian style buffet dinner at the luxurious Intercontinental The Clement Monterey a beautiful waterfront Hotel on Historic Cannery Row. A great time was had by a very enthusiastic crowd. A special thank you goes out to

our golf tournament sponsor CDS Moving Equipment and to Pioneer Packing and Paul Hanson Partners our Bocce tournament sponsors.

The night concluded with an exciting Bocce game between the final two teams and trophies were awarded to both the 1<sup>st</sup> and 2<sup>nd</sup> place winners.

Congratulations to our winning Bocce team of Casey Meyers of Paul Hanson Partners, Ken Leahy and Bob Lansinger of Vector Mayflower. We hope to see even more of you in attendance next year for our 8<sup>th</sup> annual event in beautiful Monterey!



Casey Meyers and Ken Leahy take advantage of the warm weather and relax outside by the gorgeous Monterey Bay.

*Don't miss  
out...*

*The Orange County/  
Beach Cities Golf Tour-  
nament is coming up on  
No-*



Duffy and AnnMarie Accrete, Mike Dahl and Sal Cardinale enjoy bocce and good friends.



# Which Windows Do I Want: Upgrading to Windows 7

With the imminent release of Microsoft Windows 7 due out in October, "Which Windows do I want" is on everyone's mind. The simplest answer to this question if you are currently running Windows XP, is that you should skip Windows Vista altogether, since Windows 7 is set to launch October 22, 2009.

If you buy a new PC today with Windows XP or Vista, you should receive a FREE certificate to upgrade to Windows 7. Whether you should upgrade from Windows XP to Windows 7 depends on how you answer these questions:

1. How old is your current PC?
2. What are the main tasks you use your PC for?
3. How many legacy applications are you using?
4. Do you have a domain network running Windows Server 2003 SP2 or Windows Server 2008?
5. How old are the printers and other peripheral hardware on your network or connected to your PC?

## 1. How old is your current PC?


If your PC is more than a year old, it really does not make sense to upgrade especially if it is currently running Windows XP. The hardware requirements for Windows 7 would most likely be met by your PC, but there would definitely be a decrease in overall performance.

Also, with an estimated upgrade price of \$199.99, it's more than half the cost of many new PC's. If you are considering upgrading to Windows 7, wait a few more months and buy a new PC that has Windows 7 already loaded on it. Just remember to recycle that old PC.

## 2. What are the main tasks you use your PC for?

If you mainly use your PC to create a few text documents, a spread sheet or two, surf the Internet, and send email, then it does not make sense to upgrade your operating system. Upgrading your current PC to Vista or Windows 7 will not increase your productivity. In fact, it will likely decrease your productivity until you learn

(Windows continued on page 10)



**sta·bi·li ty** (stə bil'ə tē) *n.*

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the new OS and then only if your hardware can run Vista or Windows 7 efficiently.

### 3. How many legacy applications are you using?

If you currently run several applications that are old enough to still be DOS based, or do not run well on Vista, then it does not make sense to upgrade to Windows 7. Windows Vista and Windows 7 have both eliminated DOS and do not play nice with applications that need to run in compatibility mode.

If you want to have a PC with the latest OS, but your legacy applications work on your current PC, skip upgrading and simply buy a new PC. Keep the legacy software on the old one and learn the new OS. Then look for modern software that has the same or more functionality than your legacy software. You may be surprised that it is less costly today to have a custom application designed for your legacy software than it is to keep using old software.

### 4. Do you have a network running Windows Server 2003 SP2 or Windows Server 2008?

If you are running a domain network that is not running the latest server platform, then it does not make sense to upgrade. There are many advances in Windows Vista and Windows 7 that a network administrator can take advantage of using Windows Server 2003 SP2 or Windows Server 2008.

However, there will be very little gain to the network if you upgrade the workstations but not the servers. You would be much better off spending the money to upgrade your domain servers to Windows Server 2008 before even considering upgrading the workstations to Vista or Windows 7.

### 5. How old are the printers and other peripherals on your network or connected to your PC?

If your printer is more than a year old, or you use unique or special peripherals such as label printers, scanners, or disk drives, especially if they are not USB capable, then it does not make sense to upgrade to Vista or Windows 7. Many older peripherals do not have updated drivers that allow them to work with Windows Vista and if they won't work with Vista, they certainly won't work with Windows 7.

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Many users still have printers with parallel cables and ports. Most new PCs don't even have a parallel port and many more are also dropping the 9 pin com ports. The next generation of PCs will only use USB or Firewire connections. If you upgrade your PC, you may need to also upgrade your peripherals.

### The Bottom Line

Here at Vision Quest, we truly believe in squeezing out every bit of ROI on purchased hardware. Typically the only reason to upgrade Windows is if you are running a home version but should be running a business version. However, if you are running Windows XP and/or Windows Server 2003, you need to start budgeting to upgrade SOON!

Windows XP was released December 31, 2001 with the last licenses being sold January 31, 2009. The product is more than 7 years old and is not designed to take advantage of the hardware performance resources available in today's PCs.

Of more immediate concern from a security standpoint is that Microsoft no longer provides mainstream support for Windows XP and will not be releasing any more service packs or up-

dates for any version of Windows XP. This means that any new vulnerabilities, viruses, or other security issues will no longer be patched leaving your PC and network vulnerable.

Windows Server 2003 was released May 28, 2003 with the last licenses being sold March 2009. Like XP, you can no longer purchase Windows Server 2003 in retail form, and the product is not designed to take advantage of the resources available in today's server hardware. Microsoft will end mainstream support for Server 2003 in July of 2010 and has stopped providing service packs and updates as of April 2009—leaving your PC vulnerable to any new viruses, or other security issues.

We strongly suggest that if you have a network, to first upgrade your servers to Windows 2008 and once that has been completed, start replacing workstations as they fail or are no longer productive with new hardware preloaded with Windows 7 Professional. The cost difference between replacing the actual hardware versus upgrading the OS will be well paid back in the increase in performance and productivity.

SOURCE: Allan Browning,  
Vision Quest Integrated Technologies, Inc.

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# Anne Ferro Quizzed by Senate on Safe Trucking

Anne Ferro, President Obama's choice to head the Federal Motor Carrier Safety Administration, answered questions in the Senate on September 23, 2009. Ferro is presently the president of the Maryland Motor Truck Association and previously served as a Maryland Motor Vehicle administrator.

Many of the questions were directed towards her by Sen. Frank Lautenberg (D-N.J.) who pushed Ferro to take a stand on electronic onboard recording devices and revising driver hours-of-service rules. Ferro maintained that she would be "committed to reviewing the data, the research, the analysis of the effect of the current rule and use that information to advance improvements" when it came to hours of service and noted that electronic onboard recording devices have been found to be effective and that she plans to look for opportunities to increase the usage of EOBRs "if there's data that suggests safety gains."

Lautenberg remained unsatisfied with Ferro's answers and pushed for her to take a firmer stand on the issues, claiming that America is behind many other nations on highway

safety and maintaining that the head of the FMCSA must be firmly committed to "foster frank discussions about the fundamentals in the freight supply chain and motor coast industries that encourage participants to push the limits and put the driving public and other commercial drivers at risk."

Senator Mark Pryor (D-Ark.) also questioned Ferro regarding plans to introduce a clearinghouse for drugs and alcohol and opening the US to longhaul trucks from Mexico. Ferro said she had reviewed the plans, which were outlined in legislation introduced by Pryor earlier this year and was committed to supporting them. She also added that all trucks from Mexico would be expected to implement or exceed the standards of the United States.

Throughout the hearing, Ferro emphasized that safety is her top priority and that if chosen, she would remain committed to improving highway safety.

The Senate is expected to vote on Ferro's nomination later this fall.

SOURCES: Transport Topics, The Trucker



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(President's Column continued from page 1)

provided the CPUC with information that enhances their ability to take enforcement action and have worked with them to get Craigslist to take its first step towards addressing illegal activity in the posting of moving ads.

Proactively promote your strengths when an illegal mover is sharing incomplete information with potential shippers in your market.

One suggestion would be to have every member of your organization in possession of a copy of CMSA's press release Movers Workers Compensation. This document, available on our website, is free for members to copy and include in the sales process.

Illegal operators without CPUC permits are very likely to not have valid Workers Compensation insurance. CMSA's press release explains that failure of the carrier to provide Workers Compensation insurance can place the consumer, hoping to save a dollar, at the risk of financial loss far greater than the cost of the move.



### Need a copy of the "Movers Workers' Compensation" press release?

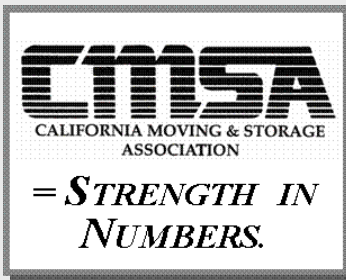
You can go to the News Center on the CMSA's website ([www.thecmsa.org](http://www.thecmsa.org)) and check the "Press Releases" from 2008.

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## Also in the News...

- U.S. Transportation Secretary Ray LaHood continues his campaign against distracted driving, after a recent summit held by the DOT in late September. LaHood is promoting four new programs aimed to making driving safer; "Mom Sends the MSG," "Drive to Life PSA Challenge," "On the Road, Off the Phone" and "Drive Safely Work Week" all aim to keep drivers off their cell phones.
- The Antlers Bridge, which carries I-5 traffic across Lake Shasta needs to be replaced, say officials. Plans to start construction in October have been delayed as the bidding process is behind schedule.
- The Federal Reserve voted Sep. 23 to maintain the key interest rates for banks at 0.25% or less, a record low, in a move that makes possible declines in other interest rates that affect individuals and businesses.

SOURCES: DOT Blog, Transport Topics

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# Net Receipts Tax Needs Further Study by Legislature

Discussion at the final meeting of a special state commission on September 14 seemed to indicate members were not prepared to recommend a massive reshaping of California's tax system from the form it is held for close to 70 years until additional and substantial study is done by the Legislature.

Before the meeting, the California Chamber of Commerce and a coalition of more than 40 business and employer groups raised questions and concerns about the new business net receipts tax and called for details in writing.

Gerald Parsky, chairman of the Commission on the 21<sup>st</sup> Century Economy, said the recommended changes for a new business net receipts tax would be presented to the Legislature and Governor, but "only after the proposal is fully vetted and fully understood by the public."

It's sufficiently promising, but should be adopted only upon satisfactory completion of this process."

## Likely Proposal

If a sufficient majority of commissioners support the proposal (which Parsky said would be circulated for signatures rather than voted upon), it likely will consist of the following:

### ***For consideration and study by Legislature.***

- A new business net receipts tax, phased in over five years. No fixed rate has been specified, but Parsky said the goal is to cap the rate at around 4 percent.
- Partially flatten the personal income tax, reducing the number of brackets to two and reducing the top rate from 10.3 percent and 7.5 percent.
- Eliminate the corporate income tax.
- Eliminate the state portion of the sales and use tax.

### ***Requiring approval by the people of a constitutional amendment:***

- Rainy day budget reserve.
- Independent tax body to replace the state Board of Equalization for taxpayer appeals.

### ***Reforms for the Future:***

Parsky described the following as reforms the Legislature should consider, but that are not formal commission recommendations.

- Additional royalties from new offshore drilling.
- Minimum tax for all income tax payers
- Tax agency consolidation
- Multi-year budget

### ***Rejected Proposals***

The commission rejected two controversial and far-reaching proposals by Commissioner Fred Keeley, a former member of the Assembly. Keeley proposed recommendations for a split roll property tax and an 18-cent-per-gallon gasoline tax, which would escalate annually.

## More Study Needed

The proposed business net receipts tax is designed to be a type of value-added tax in which companies are taxed on total receipts minus all purchases from other firms.

The intent is to reduce revenue volatility by basing the tax on total receipts rather than profits. The tax also would bring a large category of services businesses into the tax base.

But in testimony presented to the commission before this week's meeting, the CalChamber and coalition raised questions and concerns about the new business net receipts tax and called for a detailed written proposal, including the tax rate and a full analysis of the policy, operational and transitional implications.

The CalChamber pointed out that to understand the impact of the new tax on companies and industries, businesses must have time to calculate how the tax will affect often-complicated operations. To understand whether the new tax would enhance or harm California's investment and job climate, CalChamber called on the commission to further study the economic impacts of the tax.

## Massive Change

Observers have noted that the changes outlined by Parsky amount to a massive shuffling of tax sources, repealing about \$50 billion in annual revenues from three existing taxes and replacing them with the equivalent amount from the new business net receipts tax. This is more than half the revenues in the state General Fund and about 3 percent of the state's gross

(Net Receipts Tax continued on page 16)



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domestic product.

Many of the economic, industry, transitional and operational questions raised by the Cal-Chamber and coalition remain to be answered which likely prompted the commission to recommend to the Legislature and Governor that the proposal be studied further, rather than adopted as is.

In creating the commission last fall, Governor Arnold Schwarzenegger asked the group to examine the state's tax structure with a goal of stabilizing state revenues and reducing volatility, as well as promoting California's prosperity and competitiveness.

In July, the Governor extended to September 20 the deadline for the commission to present its findings and said he will call a special session of the Legislature afterwards to consider the commission's recommendations.

In light of the new direction the commission took with its recommendations, it is not known whether the Governor will immediately call a legislative special session to consider them.

SOURCE: CalChamber Alert!

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# Calendar of Events



Oct. 19, Monday	Sacramento Chapter Meeting
Oct. 20, Tuesday	North Bay Chapter Mtg
Oct. 21, Wednesday	Northern Region Chapter Meeting
Oct. 27, Tuesday	Mid-Valley Chapter Mtg
Oct. 29, Thursday	Central Valley Chapter Mtg
Nov. 16, Monday	OC/Beach Cities Chapter 20th Annual Golf Tournament Black Gold Golf Club
Dec. 11, Friday	Northern Region Holiday Crab Feed
Apr. 20-25, 2010	92nd CMSA Annual Convention

## Coming Up in December...

### CARB Regulations Seminar

Sean Edgar, CleanFleets.net  
and  
Steve Weitekamp, CMSA President

Dec. 15, Tuesday Four Points Hotel in Pleasanton

Dec. 17, Thursday Holiday Inn at Long Beach Airport

**We hope to see you all there!**

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## What Does "Disposable Earnings" Mean in the Garnishment Laws?

Employers who receive notices of garnishment for certain percentages of an employee's disposable earnings are sometimes confused by the term.

Section 16b01 of the Consumer Credit Production Act defines disposable earnings as "that part of the earnings of an individual remaining after the deductions from those earnings of any amounts required by law to be withheld."

Examples of such deductions are:

- Federal, state or municipal income taxes;
- Employees' share of Social Security and state unemployment insurance taxes;
- Federal employment retirement systems (such as the Civil Service Retirement System and the Federal Employees Retirement System) withholding required by law. Under these regulations, voluntary thrift savings plan deductions are treated the same as deductions required by law.

Deductions not required by law are included in "disposable earnings" subject to garnishment.

Examples of these types of deductions are:

- Medical and hospital insurance premiums;

- Union dues and initiation fees;
- U.S. Savings Bonds;
- Salary advances;
- Contributions to religious or education organizations;
- Board or lodgings;
- Purchases of stock in employer's corporation;
- Wage assignments not affected by judgment;
- Retirement plan contributions, except those required by law;
- Credit union payments;
- Uniform rentals;
- Attorneys' fees allowances; and
- Garnishment services fees permitted by state law.

For more information, employers also may want to review the California Franchise Tax Board form FTB 1014, "Earnings Withholding Order for Taxes," available at [www.ftb.ca.gov/forms/misc/1014.pdf](http://www.ftb.ca.gov/forms/misc/1014.pdf)

SOURCE: CalChamber Alert!



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# HISTORICAL PHOTO

As the CMSA closes in on its 100th year, join us in looking back down memory lane at these wonderful historical pictures. If you have any pictures you would like to share, please email them in jpg format to: [jkenrick@thecmsa.org](mailto:jkenrick@thecmsa.org).



A Northern Region Chapter meeting circa the late 1950s (exact date unknown). Pictured standing, (L to R) Pop Hanson, Walter Smitty Smith, Dick Hardin, Irv Dowd, Bud Hanson, Ralph Hagen, Undetermined, Jerry Freeze, Al Couderc, Earl Pereira, and Marshall Keyes. Sitting (L to R) is Evert Rulle, Undetermined and Tom King, who later became a CMSA Chairman. Thanks to Edward Couderc of Sausalito Moving and Storage for the photo.



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