

# The Communicator

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

## FMCSA Offers Suggestions to Motor Carriers for Avoiding Fraud Schemes

By: *Land Line* staff

The Federal Motor Carrier Safety Administration is once again reminding motor carriers to be on the lookout for a new fraud scheme designed to get banking and financial information from unsuspecting victims.

"Motor carrier service providers and third-party administrators or their employees can and do provide valuable services to motor carriers and new entrants in the motor carrier community," the agency stated in a memo dealing with fraudulent or aggressive marketing campaigns. "The use of a private entity or company to assist a motor carrier with compliance is certainly an option for motor carrier officials and new entrant applicants. However, the use of a service provider is NOT required by FMCSA. The U.S. government does not endorse private businesses."

The suggestions were first published in a November 2013 letter dealing with aggressive or fraudulent marketing schemes. It is being re-distributed as a reminder following reports that a bogus letter requesting a financial information release is making its rounds to unsuspecting motor carriers.

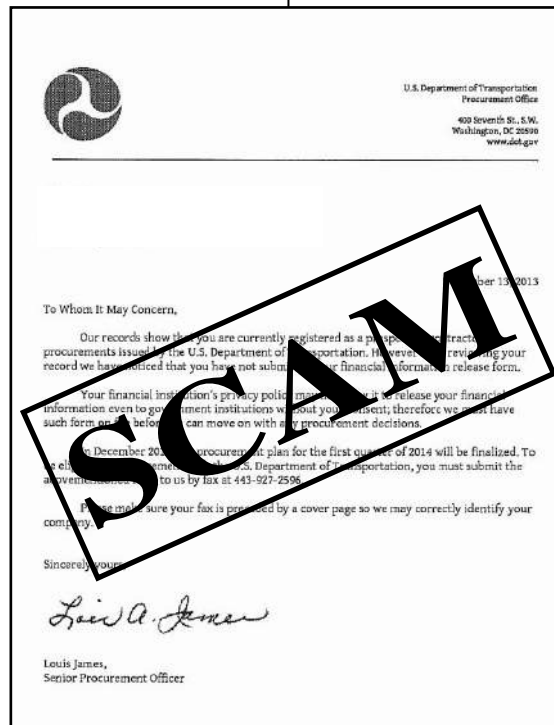
The phony document follows a well-used template that the DOT has issued dozens of warnings about since at least 2005. All of the letters claim to have been sent on behalf of Equifax, a credit reporting agency. The latest letters are signed by "Thad Brown."

The FMCSA reissued its four-page statement on fraud and aggressive marketing in response to a *Land Line* request last week for comments from the agency on what motor carriers can do to protect themselves from bogus solicitations.

According to the U.S. Department of Transportation website, the agency does not actually require any financial information to be submitted in order for a motor carrier to be eligible for procurements.

According to the FMCSA memo, commonly encountered marketing techniques that are confusing or misleading include the following schemes:

- A caller or written solicitation has a name very similar to USDOT/FMCSA but is not, in fact, a U.S. government agency.
- A caller conveys urgency for a carrier to



*(Fraud Scams cont. on page 6)*



## Chairman's Corner

By: Jay Casey

I hope the summer is going well. In just a few weeks, the kids will all be back in school. I wanted to share a story with you from last Sunday. We finished up Mass and were heading to our favorite Sunday breakfast spot

when Katie, our 10-year-old, asked, "Mommy, when can I get a phone?" And without hesitation, Anna replied, "When you are 15!" I quickly turned, looked at Anna with that did-I-just-hear-you-right look I do so well. I was surprised that Anna was so comfortable bestowing such a big responsibility at such an early age to our eldest daughter. So me, being the tough guy that we all know I am, said, "Anna, don't you think that is a little young? Besides, I didn't have a cell-phone when I was 15." My beautiful wife then reminded me that there were no cellphones when we were 15.

Technology has changed so much in just a short amount of time. It has infiltrated all as-

pects of our lives. It has definitely changed the moving industry. I know many of you have years more experience in the moving industry than I do. I wanted to share with you some of my experiences with our industry and technology.

When we look back at preparing estimates, the carbon paper was our archenemy! I remember doing the inventory and forgetting to flip the carbon paper over when writing up the estimate ... what a mess! Now, we have Techmate International, IGC Software, van line proprietary programs and many other high-tech ways to wow our customers. Giving us the ability to show off all of our technological bells and whistles.

Tariff book, what's that? I think this improvement is one of the better technological advances we have seen. Most of the software allows the salesmen to track closing ratios, run reports and give accurate pricing at the customer's home. This has been a great improvement and I encourage all of you, if you are not onboard already, to learn about the options that are out there. Just simply talk with one of our Associate members that offer these services to learn more.

How has technology affected our drivers?

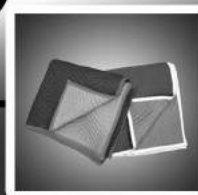
*(Chairman's Corner cont. on page 4)*



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### **President's Comments**

By: Steve Weitekamp

"What's up?" Like a lot of us, I'm frequently guilty of using this as a salutation when making a call as well as replying with some generic reply like "the usual." The reality is that if we take inventory of our daily activities, we realize that there is

probably a lot going on, not that the caller necessarily wants to know. At CMSA, the current list includes, but isn't limited to: CARB; CPUC (supporting members, reporting illegals and working to improve the landscape for permitted carriers); conversations with members related to regulatory and operational questions; helping consumers make educated choices when selecting a mover; event planning at the chapter, board and association level; Association business; and a lot more!

The never-ending saga of CARB and its diesel engine regulations is an issue that continues to be near the top of the list when it comes to daily activities. Lobbying, educating and just listening to members regarding these challenging regulations remains a part of most days. The CARB board and staff stick to the party line that all is well and the program is saving lives while failing to consider the negative impact on California business or even simplifying implementation. I'll never forget participating in a hearing several years ago when a CARB board member who was a cardiologist dared to entertain a thought different than the CARB chair and her majority, stating that there was some debate about the impact of PM2.5 on mortality but there was no debate on the impact of poverty on mortality. Unfortunately, and not surprisingly, he no longer serves on the board.

CARB's latest legislative effort SB 1204 California Clean Truck, Bus, and Off-Road Vehicle and Equipment Technology Program supports their most recent goal of near-zero or zero emission standards for trucks by 2050. This latest challenge and our efforts related to opposition were mentioned in the cover article of last month's *Communicator*.

The Employment Development Department

*(President's Comments cont. on page 5)*

*(Chairman's Corner cont. from page 2)*

Really, drivers have not changed much; professionalism and hard work is still of utmost importance. However, we see technology improving our ability to service our customers. We can track our driver's every move. Now, when the customer calls in, we have the ability to inform them by telling them exactly where their driver is, and when they will be on-site. When I was a driver, I had a pager and sometimes when I had to check in, I may have stretched the truth a little on my location. Those days are long gone. This has been a great improvement and an invaluable tool to have when communicating with our customers.

Technology has changed the way we inventory as well. It seems we are seeing more bar codes on boxes and furniture than the old inventory stickers. Long gone are the days of multiple color sticker codes! This allows some drivers to perform inventory on their smartphones and tablets.

Our move management systems are state of the art. This allows us to document customer and coordinator conversations. It keeps the customer up to date from start to finish. Most pro-

grams now are all web-based leaving our AS3600 and AS400 in the e-waste bin.

I think one of the biggest changes we have all seen, good and bad, is the way we communicate. We are no longer picking up a phone and hearing a voice on the other end. We are sending hundreds of emails and texts daily. When was the last time you replied to an email by phone? Email has become a large part of our lives. Many of us check it when we get up in the morning and it is non-stop throughout the day. Face-to-face communication is what our fathers did and they did it well, and somehow we have made a 180-degree turn on this. I believe in some cases email is not the best vehicle to communicate. Sure, it is easier to tell someone "No" in a text or email or "I'm sorry." But, I think looking at someone in the eye or hearing their voice goes a long way. I'm just as guilty as the next guy when it comes to email responses. It really hits home when I'm out of the office for the day (golfing) and my dad calls to check in and asks where I am and I respond by "I sent you an email." Old school might have had it right. Nothing replaces a good, old-fashioned call from a landline phone. Technology is here to stay and

*(Chairman's Corner cont. on page 5)*



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**(President's Comments cont. from page 3)**

(EDD) independent contractor audits triggered by former contractors erroneously filing a claim for unemployment or worker's compensation continue to be problematic for members who contract with independent contractors. The perception of many is that this is more of a fundraising activity for the state than an effort to protect a potentially misclassified worker.

As we enter the hottest months of the year, we must remain proactive regarding heat-

related health issues. Make sure that those working outside assignments have plenty of water and are aware of the signs of heat-related illness to protect themselves and their coworkers. Proposed OSHA regulations may require more regulated shade and cooling periods (breaks) for those working in outside job sites. It goes without saying that common sense, not more regulation, is what is needed. We should do everything in our power to protect and support our valued service providers.

## Move for Hunger June 2014 Reports

Top Three Associations in Enrolled Movers		Top Three Associations in Regular Pounds		Top Three Associations in Event Pounds	
Southwest Movers (SMA)	47	New Jersey (NJWMA)	27,258	Pennsylvania (PMSA)	725,162
California (CMSA)	45	Illinois (IMAWA)	26,406	California (CMSA)	487,156
Illinois (IMAWA)	37	California (CMSA)	21,089	New Jersey (NJWMA)	249,371

**(Chairman's Corner cont. from page 4)**

has made our lives a ton easier. However, maybe we should find a happy medium and use technology to its fullest, but also remember to

establish and continue business friendships by picking up the phone a little more rather than typing on our keyboard. So, I guess the big questions are: Why is my fax number on my business card? And who faxes anymore?



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**(Fraud Scams cont. from page 1)**

provide credit card or other payment information immediately by telephone or suffer immediate consequence. FMCSA officials and representatives do not ask for credit card numbers by telephone.

- A caller or solicitation states they are "endorsed" by FMCSA. U.S. government agencies do not endorse any businesses or third-party service providers. Motor carrier third-party service providers often provide valuable services but are NOT required by FMCSA. FMCSA provides support free of charge.
- Vague responses from a caller when asked if they are an employee or authorized representative of FMCSA.

Among the recent solicitations resulting in complaints or concerns reported by motor carrier officials are solicitations for services such as:

- Drug and Alcohol Supervisor Training
- FMCSA Regulatory and Compliance Support, generally
- UCR: Unified Carrier Registration Com-

pliance

- URS: Biennial Unified Registration System Compliance

The memo also states to beware of any correspondence suggesting or demanding payments via PayPal, which the FMCSA does not use.

The agency recommends carriers to do the following:

- Carefully read written solicitations and notices.
- Make callers slow down and ensure you understand them clearly.
- If you are contacted by a telemarketer or receive an email, fax, text or letter that leads you to believe that you are in contact with a representative of the U.S. government, confirm you are speaking to a U.S. government official.
- Look for a small print disclaimer on the solicitation or notice that states that the company is not affiliated with the U.S. Department of Transportation or

**(Fraud Scams cont. on page 7)**

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**Program Administrator**

*(Fraud Scams cont. from page 6)*

- FMCSA, or that states it is a private entity or company.
- When speaking to a caller who is unknown to you, and before conducting business or providing credit card or banking information, ask the caller if he or she is an FMCSA official, a duly authorized representative of the U.S. government, a service provider or third-party administrator. FMCSA does not ask for credit card information over the phone.
- If a caller or a written communication states they are a service provider or third-party administrator, then they are not an employee of the U.S. Department of Transportation or FMCSA.

If you are unsure whether or not you are speaking to or corresponding with the U.S. Department of Transportation, ask the caller for their name and call-back number and then call FMCSA's information line at 1 (800) 832-5660 for assistance and verification.

## Calendar of Events

Tues., September 9	Twin Counties Chapter Meeting
Wed., September 10	San Diego Chapter Meeting
Thurs., September 11	O.C./Beach Cities Chapter Meeting
<b>Fri., October 3</b>	<b>Monterey Bay Chapter Golf &amp; Bocce Tournament</b>
<b>Wed., October 22</b>	<b>O.C./Beach Cities Golf Tournament</b>
Thurs., October 23	Sacramento Chapter Meeting

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*Inquiries are always kept confidential.*

## Storage Auction Nets \$35,000 Gun Safe

CMSA Associate member Thomas Hayward Auctioneers recently conducted a warehouseman's lien auction for Joyce Van Lines in Redlands, Calif.



An "overflow" Fort Knox Inc. Burgundy Gloss finish gun safe weighing more than a thousand pounds was too heavy to be placed in a storage vault. As a result, it was completely visible to the storage bidders. The contents, if indeed there was anything inside, were unknown and there was no combination to open the safe. Thomas Hayward jokingly said that "he had a combination, just not the correct one needed to open the safe."

Thomas Hayward Auctioneers was able to obtain a chain of custody documents for the successful bidder and also obtain the combination from the safe manufacturer.

The open bidding climbed quickly to \$15,000 then slowed down a bit. There was a short, shocked lull and then the bidding frenzy concluded with the final gavel price closing at \$34,650.



After patiently waiting for five days, the bidder was able to open the safe. Unfortunately, the safe was empty. Luckily, the bidder had also purchased the contents of the storage vaults for \$10,500 and found some great items to cover some of their loss.

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lift levers  
curb ramps  
camera carts  
movers tape  
wheel chocks

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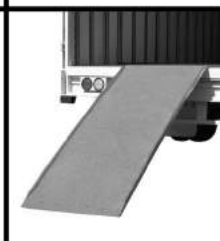
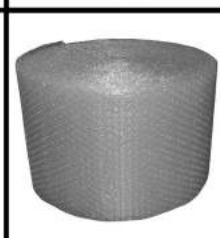
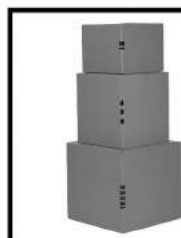
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# Improving Fuel Economy Raises Road/Highway Funding Challenges

The primary tax source to maintain and improve our state's transportation infrastructure has been eroding for many years. The excise tax paid on each gallon of gasoline does not keep up with inflation, and steadily improving vehicle mileage means fewer taxable gallons of gasoline are purchased for the thousands of miles each car and truck travel on the road.

The challenge to our transportation financing model from improved fuel economy is about to get much worse. Californians are buying thousands of vehicles that use little or no gasoline but still travel the highways as much as gas-guzzling taxpayers.

The eroding tax base for road and highway upkeep is nearly unsustainable.

## Options

Like it or not, policy makers will need to address this funding mismatch, and face the usual menu of unpalatable options: raising the gasoline tax or vehicle license fee, seeking voter approval of more state bonds, diverting general tax revenues for transportation or simply hoping that local agencies will meet the need.

Another option to fill the gap is to charge drivers for the actual miles they use on the roads and highways. Called a vehicle miles traveled (VMT) fee or mileage-based fee (MBF), this option is now only being contemplated in California. The novelty of this new revenue source and the stakes in solving the transportation finance dilemma mean that every alternative should be carefully considered.

## Report

The California Foundation for Commerce and Education was fortunate to be able to join forces with the Graduate Practicum at the Uni-

versity of Southern California Sol Price School of Public Policy to develop a report on this potential new revenue source.

*Transitioning from the Gasoline Tax to a Fee on Vehicle Miles Traveled* is an informative and thoughtful review of this issue, authored by Jeff Khau, Stephen Michael II, Lili Sun and Peilin Yuan.

Their report synthesizes academic research and survey data collected regarding transportation funding and specifically analyzes how a VMT system would work in California. Though several studies have shown the technical and

fiscal feasibility of using a mileage-based fee, few studies have examined the idea of implementing a VMT program in California.

## Key Findings

Their key findings include:

- A 2.1 cents-per-mile VMT fee would raise enough revenue to replace the current gasoline tax.
- The fleet of California cars is rapidly changing. The authors found that, as old cars phase out of service and new cars become more fuel-efficient, a VMT fee would

generate more income compared to the fuel tax. As fuel economy improves, a VMT fee set at the rate equivalent to today's gasoline tax could raise \$3.65 billion to \$5.7 billion more than the current gasoline tax.

- The public response to a VMT fee should be a key consideration. The public prioritizes education and health care funding over transportation funding and there is a lack of understanding of what a VMT fee is and how it might be implemented.

*(Road/Highway Funding cont. on page 11)*



# New Member Spotlight



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## ***(Road/Highway Funding cont. from page 10)***

Individuals who are younger and those with less education are more concerned with the VMT costs. Finally, drivers have a higher preference for less invasive technology that does not track location.

### **Implementation**

The authors highlighted these key implementation factors:

- The state must ensure that the public fully understands the problem with the current funding structure.
- The process by which the state collects

VMT fees must be transparent and easily understood by the public.

- Privacy concerns must be addressed, costs of implementation fully estimated, and mileage rates known and explained.

Rebuilding the financing for the state's transportation system will be contentious, but we really have no choice. Given the evolution of vehicle efficiency and the public policy choices already made by state leaders, the pros and cons of mileage-based fees should be part of any policy discussion.

Source: California Chamber of Commerce, *Alert*

## Steps to Follow When Employee Has Stroke/ Is Unconscious at Work

*What should I do if an employee has a stroke or is unconscious at work?*

Call 911 and notify the emergency contact person.

Beyond basic first aid, in any medical emergency, it is best to call 911 immediately and let emergency medical technicians respond to the employee's medical condition as well as treat and transport the employee to a hospital.

If the employee has provided a person to notify in the event of an emergency at work, that person should be notified as soon as possible to let him/her know what has occurred.

### Workers' Compensation

In most cases, workers' compensation will not be involved with an employee's personal medical condition unless it is caused by work or deemed to be work related.

Unless an employee expresses a desire to file for workers' compensation, most employers do not file this type of claim with the carrier. If, however, you have facts that lead you to believe that something at work may have preceded the medical condition, then it is best to do a first report of injury to the carrier, and it is up to the carrier to determine whether the incident is work related.

In investigating what might have preceded the onset of the medical condition, look to see if the employee was experiencing the stress at work, such as a heated exchange, heat exhaustion due to high temperature in the work environment or whether the employee was in a disciplinary meeting.

This knowledge may provide some clue as to whether the onset of the medical condition

grew out of something that occurred at work.

### Report to Cal/OSHA

Regardless of whether the incident is work related, **all employers have an obligation to report within eight hours to the California Division of Occupational Safety and Health (Cal/OSHA) any serious injury or illness that happens at work and results in the employee's death or hospitalization for 24 hours for treatment other than observation;**

**and loss or disfigurement of any body part** (California Code of Regulations, Title 8 Section 342).

Employers that fail to report will face substantial fines.

For more information about this reporting obligation, please visit "Reporting Serious Injury or Death" in the HR Library at [www.calchamber.com/hrcalifornia/pages/hrcalifornia.aspx](http://www.calchamber.com/hrcalifornia/pages/hrcalifornia.aspx).

Cal/OSHA has many standards that are actively enforced in California. Employers should audit or review your own compliance and if you have specific questions, you may submit them to the online

Helpline at [www.calchamber.com/hrcalifornia/labor-law-helpline/Pages/labor-law-elpline.aspx](http://www.calchamber.com/hrcalifornia/labor-law-helpline/Pages/labor-law-elpline.aspx).

### Provide Notice of FMLA Rights

If your company is covered by the Family Medical Leave Act (FMLA) and the employee is eligible for that benefit, you must provide *Notice of FMLA Rights* to the employee. These rights allow an eligible employee to be placed on a leave of absence if the medical condition warrants it.

The length of leave is determined by the

**(Unconscious at Work cont. on page 13)**



**(Unconscious at Work cont. from page 12)**

medical provider for up to a maximum of 12 weeks. Continuing the same terms of the health insurance is required when on this leave and the employee must be reinstated to his/her job when given a full release to return to work.

For purposes of providing notice to the employee of these rights, it may be essential that you communicate with the employee's emergency contact person as a go between if the employee is not able to communicate directly with you.

**Provide a Disability Leave**

In addition, if the employee needs to be off work and has no FMLA rights or has already exceeded his/her FMLA time, the employee may be entitled to reasonable accommodation under the state Fair Employment and Housing Act and the federal Americans with Disabilities Act.



Because a stroke may cause permanent damage, it is essential that employers of five or more employees at the state level and 15 or more employees at the federal level provide reasonable accommodation for the employee if he/she needs to be off work. Entering into the interactive process of what accommodations are needed is required in order to satisfy an employer's legal obligation to provide reasonable accommodation.

Because these situations often are gray, it is best to get as much information about the situation as possible to assess your obligations under the law, or by your own policies or practices.

In addition, consult with your attorney before you consider terminating an employee

in this situation.

Source: California Chamber of Commerce, *Alert*



IT'S  
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# Tech Support Scams

In a recent twist, scam artists are using the phone to try to break into your computer. They call, claiming to be computer techs associated with well-known companies like Microsoft. They say that they've detected viruses or other malware on your computer to trick you into giving them remote access or paying for software you don't need.

These scammers take advantage of your reasonable concerns about viruses and other threats. They know that computer users have heard time and again that it's important to install security software. But the purpose behind their elaborate scheme isn't to protect your computer; it's to make money.

## How Tech Support Scams Work

Scammers have been peddling bogus security software for years. They set up fake websites, offer free "security" scans and send alarming messages to try to convince you that your computer is infected. Then, they try to sell you software to fix the problem. At best, the software is worthless or available elsewhere for free. At worst, it could be malware — software designed to give criminals access to your computer and

your personal information.

The latest version of the scam begins with a phone call. Scammers can get your name and other basic information from public directories. They might even guess what computer software you're using.

Once they have you on the phone, they often try to gain your trust by pretending to be associated with well-known companies or confusing you with a barrage of technical terms. They may ask you to go to your computer and perform a series of complex tasks. Sometimes, they target legitimate computer files and claim that they are viruses. Their tactics are designed to scare you into believing they can help fix your "problem."

Once they've gained your trust, they may:

- Ask you to give them remote access to your computer and then make changes to your settings that could leave your computer vulnerable;
- Try to enroll you in a worthless computer maintenance or warranty program ask for credit card information so they can bill you

*(Tech Support Scams cont. on page 15)*



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**(Tech Support Scams cont. from page 14)**

for phony services — or services you could get elsewhere for free;

- Trick you into installing malware that could steal sensitive data, like usernames and passwords; or
- Direct you to websites and ask you to enter your credit card number and other personal information

#### **If You Get a Call**

If you get a call from someone who claims to be a tech support person, hang up and call the company yourself on a phone number you know to be genuine. A caller who creates a sense of urgency or uses high-pressure tactics is probably a scam artist.

Keep these other tips in mind:

- Don't give control of your computer to a third party who calls you out of the blue.
- Do not rely on caller ID alone to authenticate a caller. Criminals spoof caller ID numbers. They may appear to be calling from a legitimate company or a local number when they're not even in the same

country as you.

- Online search results might not be the best way to find technical support or get a company's contact information. Scammers sometimes place online ads to convince you to call them. They pay to boost their ranking in search results so their websites and phone numbers appear above those of legitimate companies. If you want tech support, look for a company's contact information on their software package or on your receipt.
- Never provide your credit card or financial information to someone who calls and claims to be from tech support.
- If a caller pressures you to buy a computer security product or says there is a subscription fee associated with the call, hang up. If you're concerned about your computer, call your security software company directly and ask for help.
- Never give your password on the phone. No legitimate organization calls you and asks for your password.
- Put your phone number on the National

**(Tech Support Scams cont. on page 16)**

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**(Tech Support Scams cont. from page 15)**

Do Not Call Registry, and then report illegal sales calls.

**If You've Responded to a Scam**

If you think you might have downloaded malware from a scam site or allowed a cybercriminal to access your computer, don't panic. Instead:

- Get rid of malware. Update or download legitimate security software and scan your computer. Delete anything it identifies as a problem.
- Change any passwords that you gave out. If you use these passwords for other accounts, change those accounts, too.
- If you paid for bogus services with a credit card, call your credit card provider and ask to reverse the charges. Check your statements for any other charges you didn't make and ask to reverse those, too.
- If you believe that someone may have accessed your personal or financial information, visit the FTC's identity theft website. You can minimize your risk of further damage and repair any problems already in

place.

- File a complaint with the FTC at [ftc.gov/complaint](http://ftc.gov/complaint).

**How to Spot a Refund Scam**

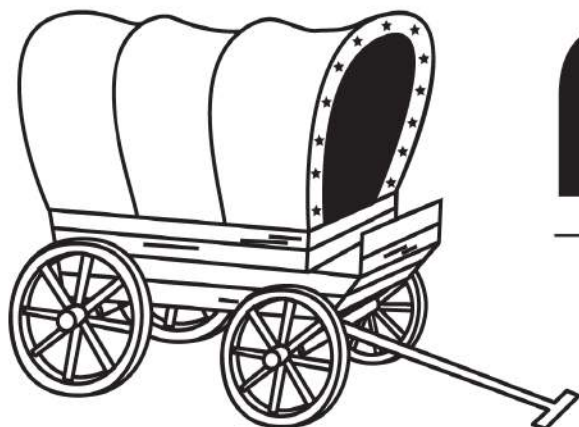
If you paid for tech support services and you later get a call about a refund, don't give out any personal information like your credit card or bank account number. The call is almost certainly another trick to take your money.

The refund scam works like this: Several months after the purchase, someone might call to ask if you were happy with the service. When you say you weren't, the scammer offers a refund.

Or the caller may say that the company is going out of business and providing refunds for "warranties" and other services.

In either case, the scammers eventually ask for a bank or credit card account number. Or they ask you to create a Western Union account. They might even ask for remote access to your computer to help you fill out the necessary forms. But instead of putting money in your account, the scammers withdraw money from your account.

If you get a call like this, hang up and report it at [www.ftc.gov/complaint](http://www.ftc.gov/complaint).



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# Financial Strategies for Small Businesses: Ensuring the Continuation of Your Business

By: Roger Downes, *Tax & Financial Group*

You hope your small business has become a reflection of yourself: It's an efficient, dependable and well-run operation that follows through on your customers' wants and needs. But what would happen if a change in ownership was necessary, perhaps due to unmanageable costs or even the death of you or your business partner? Could the surviving partner pay for unforeseen expenses? Could the business retain its employment base?

Whether your company is just emerging, flourishing or maturing, your business and personal financial needs are unique. But sooner or later, most small business owners ask themselves three basic questions:

1. How do I prepare for the problems that come with changes in ownership?
2. As the owner of my company, is there a way to use business dollars to pay for

some personal expenses?

3. Am I getting the most I can out of my employee benefit dollars?

Each of these situations can be dealt with through adequate business strategies.

## Strategies for Changes in Ownership

If you or a business partner died, it would be comforting to know now that your business would continue to run smoothly. There are several options to ensure its continuity. One method is a buy/sell agreement. This establishes the value of your business and assures a ready market for your share in the business after the death of an owner. With life insurance funding the agreement, the surviving partner(s) are assured of the means to buy out heirs and retain control over the business, and the deceased owner's basis can be converted into cash for the heirs.

*(Financial Strategies cont. on page 18)*



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If you should lose a key employee, you may lose considerable time and money trying to find and train a replacement. Key employee life insurance provides you with the funds you need to keep the business running smoothly during this difficult period.

Another option is to carefully incorporate your business needs into a total estate plan. This way you may be able to avoid severe liquidity problems for the heirs of your estate after your death. At the same time, you'll be able to meet your estate tax and liquidity needs while you preserve the full value of your business for your family and business associates.

### **Using Business Dollars for Personal Expenses**

There are also ways to provide benefits for yourself by using your business' checkbook. The fact is, you can actually pay some of your personal expenses using your business' money and receive favorable tax treatment at the same time.

Your business can help you pay for your own life insurance by "advancing" you money to pay the annual premium. The cost is low and the advance is paid back from the insurance proceeds upon your death. This benefit can also be extended to your key employees. As with any tax strategy, you should consult with your tax advisor regarding your specific tax situation.

Disability insurance is always a desired form of insurance to have when owning a business since the likelihood of a career-ending disability is far greater than a premature death. Your business can provide you and your employees with personal disability insurance that continues a portion of your salary when you're unable to earn it, and the premiums (in most cases) are tax deductible.

In addition, your business may be able to help you pay your estate taxes and settlement

costs if your ownership basis is worth more than 35 percent of your adjusted gross estate. The business can redeem some of the basis from your estate and produce cash to meet your estate's obligations.

### **How to Use Employee Benefits to Increase Income and Improve Key Employees' Retention**

Can you keep your employee benefits competitive yet still affordable? One way to do this is with a salary continuation strategy. With a salary continuation strategy in place, you have the financial means to protect your key employees, your business and yourself from the adverse financial consequences of disability. In many cases, if the program is funded with disability

insurance policies, the premium payments may be tax deductible as a necessary business expense of your company.

In addition, company-sponsored employee pension and profit-sharing plans can be a necessity when retaining your best employees and ensuring the success of your business long after you're gone. Employees may save pre-tax dollars and invest them on a tax-deferred basis for retirement. Any contributions

you make to the plan are tax deductible.

Other benefits that can help you retain key employees include executive bonus plans, which are methods of providing life insurance to employees and a current income tax deduction for your company\*, and personal financial analysis, which helps them effectively manage their money while achieving their financial goals.

Finally, when trying to attract new employees (as well as retain existing ones), keep in mind that today's employees look for and expect strong insurance programs, especially for medical, disability, and life insurance as a part of the entire compensation package. In return, you can receive tax deductions for the premiums you



**(Financial Strategies cont. from page 18)**

pay out.

An effective business strategy will help you achieve the best of both worlds: overall reduced business costs to retain your competitive edge in the current marketplace, and the retention of effective, highly motivated employees who can provide the financial strength and stability to your business that will ensure its continuation long after you're gone.

*\*The life insurance death benefit is income tax free to the business if the business, at the time of purchase, had met the requirements of Internal Revenue Code Section 101(j) including pro-*

*viding the insured with advance notice, obtaining the insured's prior consent to be insured, and meeting insured's executive income requirements.*

*This information is a general discussion of the relevant federal tax laws. It is not intended for, nor can it be used by any taxpayer for the purpose of avoiding federal tax penalties. This information is provided to support the promotion or marketing of ideas that may benefit a taxpayer. Taxpayers should seek the advice of their own tax and legal advisors regarding any tax and legal issues applicable to their specific circumstances.*

## **CLASSIFIED ADVERTISING**

**CHARGES:** 1-5 lines \$15; \$2 each additional line. CMSA box number \$5. Special heading/setup extra. Replies to ads noting box numbers to be sent to: CMSA Communicator, 10900 E. 183rd St., #300, Cerritos, CA 90703. Call Brianna Wahlstrom at (562) 865-2900 to place your advertisement.

### **BUSINESS WANTED**

We are interested in purchasing all or a part of your business. We are able to provide quick cash for certain assets. We can assist in an exit strategy. Major CA markets are desired. Discussions will be in strictest confidence. Send information to CMSA, Box J1, 10900 E. 183rd St., #300, Cerritos, CA 90703.

### **EMPLOYMENT OPPORTUNITY**

San Diego Van & Storage Co. is now hiring for an aggressive residential and O & I salesperson. Competitive compensation, full benefits and profit-sharing plan. Send resumes and inquiries to: jobs@sandiegovan.com.

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### **EMPLOYMENT OPPORTUNITY**

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### **BUSINESS FOR SALE**

Moving company serving south Santa Clara county for over 25 years up for sale. Owner is retiring and company has a proven history of annual sales of over \$1 million. Trucks, trailers, forklifts and warehouse with 480 vaults. Option to lease or buy 20,000 square-foot, 3-vault-high warehouse with office. Great opportunity! Contact: movingcompanyforsale1989@gmail.com.

### **EMPLOYMENT OPPORTUNITY**

Santa Ana-based Gold Medal Moving, agent for Stevens Van Lines, is looking to hire an experienced Customer Service Representative/Move Coordinator. This is a full-time position 40 hours per week. Must have excellent verbal and written communication skills, great phone etiquette, and experience working in the moving and storage industry. Please send cover letters and resumes to: lillian@goldmedalmoving.com.

### **EMPLOYMENT OPPORTUNITY**

Looking for managers in L.A./Orange and Northern Bay Area. Must be extremely computer literate. Must be good with people and should have experience in the Moving and Storage Industry. Send resumes and letters of inquiries to: CMSA, Box J2, 10900 E. 183rd St., #300, Cerritos, CA 90703.

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### **EMPLOYMENT OPPORTUNITY**

Santa Clarita company looking for aggressive move estimator. Send resumes and letters of inquiries to: CMSA, Box J0143, 10900 E. 183rd St., #300, Cerritos, CA 90703.

### **EMPLOYMENT OPPORTUNITY**

Rebel Van Lines is looking to hire an experienced/certified installer for our O&I/Install division. Please email resume to: nan@rebelvanlines.com.

### **EMPLOYMENT OPPORTUNITY**

Rebel Van Lines is looking to hire an experienced and aggressive residential Household Goods Salesperson/Estimator for Los Angeles and Orange County areas. Email resume to: nan@rebelvanlines.com.

## 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 .jpeg format to: [bwahlstrom@thecmsa.org](mailto:bwahlstrom@thecmsa.org).



On May 13, 2009, the San Diego Chapter hosted a surprise party at Candelas Restaurant in honor of 2009–2010 CMSA Chairman Tim McCarthy of McCarthy Transfer & Storage Inc. Pictured from left to right is Vince Cardinale of Cardinale Moving & Storage Inc., Jolyce Ledvina of Suddath, Tim McCarthy and Helen Maracle of MRM — Maracle Resource Management.

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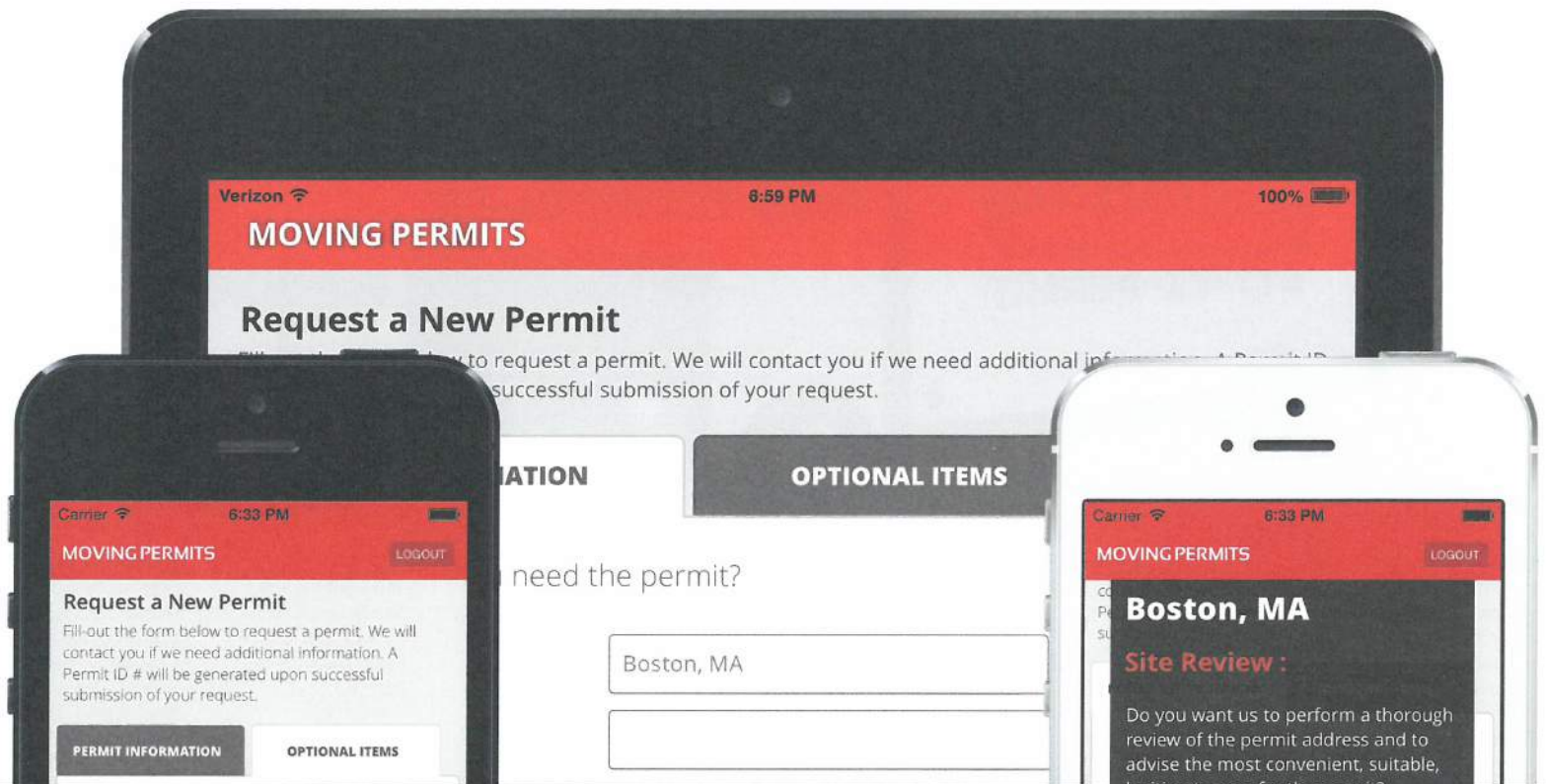
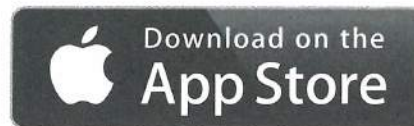
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