

The Conversation You're Not Actually Having

Most conversations aren't conversations. They're two people taking turns talking, each one waiting for their moment to jump back in.

You know the feeling from the other side of it. You're telling someone about a hard week, and you can see it in their eyes; they're not with you anymore. They've already moved on to what they want to say next. Maybe they're building an argument. Maybe they're thinking of advice. Maybe they're just waiting for a pause so they can talk about something similar that happened to them. Either way, you stop talking, and you feel a little more alone than before you started.

This happens constantly, in families, in offices, in friendships that have gone quietly stale. And almost nobody notices they're

doing it, because it doesn't feel like *not listening*. It feels like listening. It's just listening with an agenda.

The four ways we fake it



There's a pattern to how this shows up, and once you see it, you can't unsee it:

- **Judging before understanding.** Someone shares a problem, and before they've finished, you've already decided whether they're right or wrong, overreacting or justified.
- **Redirecting.** You ask questions, but they're really steering the conversation toward what *you* find interesting, not what matters to them.
- **Fixing.** They wanted to be heard. You gave them a five-step plan. Now they feel more managed than understood.

(THE CONVERSATION continued on page 9)



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CHAIRWOMAN'S CORNER

By: Griselda Gonzalez

I live in what my family jokingly calls the Republic of Davis, California, where summer temperatures regularly reach 107 degrees. And yet, without fail, at least

once a week one of my two children asks for chicken soup.

Our version starts with fresh ginger, garlic, green cardamom, onion, cilantro, oregano, carrots, celery, and, of course, chicken. Depending on the day, they'll ask for ramen, udon, or traditional pasta noodles.

They've had chicken soup in restaurants. They've had it at friends' homes. They've tasted recipes from family and neighbors. But this is the one they call "Mom's chicken soup."

It made me think about our industry.

If you gathered fifty moving companies from across California and asked each one

how they operate, you'd probably get fifty different answers.

Some companies insist every estimate must be completed in person. Others have embraced virtual surveys. Some invest heavily in technology and digital paperwork. Others still prefer a handshake, a clipboard, and a printed Bill of Lading. Some focus exclusively on household goods while others specialize in office relocations, laboratories, military moves, storage, or logistics.

None of those approaches is automatically right or wrong.

They're simply different recipes.

When I first entered the moving industry, I spent a lot of time looking around wondering who had the "right" recipe. I wanted to know how successful companies answered the phone, quoted jobs, hired employees, managed claims, marketed themselves, priced storage, and built relationships with customers.

What I eventually learned was something much more valuable.

Successful companies don't all use the same recipe.

(CHAIRWOMAN'S CORNER continued on page 4)

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PRESIDENT'S COMMENTS

By Steve Weitekamp

August has arrived, and with the heat and upswing in moving activity, the familiar energy of an Association is gearing up for a busy fall. Our chapter and board meetings are on the horizon, and

the work we do this month sets the tone for everything that follows.

Mid-month, our chapter leadership will gather to review meeting protocol and best practices. I always look forward to this meeting. There is something genuinely inspiring about watching our volunteer leaders come to the table ready to work, sharing new ideas, offering fresh perspectives, and thinking about how we can improve and integrate better ways of doing things across our chapters. Their energy is a reminder of why this Association runs as well as it does: because people show up and give their time to make it better. Please remember that if

you are not currently involved with Association leadership at either the chapter or board level and want to get involved, please get in touch with me. I promise you that you will get more out of the experience than you imagine.

This month, we're also hosting a paperwork workshop covering all Bureau of Household Goods and Services (BHGS) paperwork, and this one comes with a change. Unlike past workshops, this session is free to all CMSA members. We know the past year has asked a lot of our members. Business has been challenging for many, and we wanted to do something to help. So, whether you're new to the paperwork side of the business and ready to learn, or a seasoned hand who just wants a refresher, come join us. There's value in the workshop either way.

August is busy not only for our membership who are generally seeing an upswing in business, but for the CMSA as well. For us it's a good kind of busy, the kind that comes from an Association preparing to do its best work. I hope to see many of you at both our

(PRESIDENT'S COMMENTS continued on page 7)

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They understand the ingredients that matter and then create something that reflects their values, their customers, their market, and their community.

That is one of the greatest benefits of belonging to CMSA.

We have the opportunity to peek into someone else's kitchen.

Of course, those conversations happen within the framework of our Code of Ethics and antitrust guidelines. We don't exchange competitively sensitive information. What we do share is something just as valuable: experience.

Within CMSA you'll find community, networking, mentorship, and a genuine willingness to help one another become better operators.

You may be familiar with organizations like Vistage, EOS, or Mastermind groups, where business leaders intentionally learn from one another. The good news is that many of us already have access to something similar through our association.

Maybe you're a little shy. (Or as my kids would say, a "shy Ronnie.")

Ask Steve or me for a warm introduction to another mover you've always been professionally curious about.

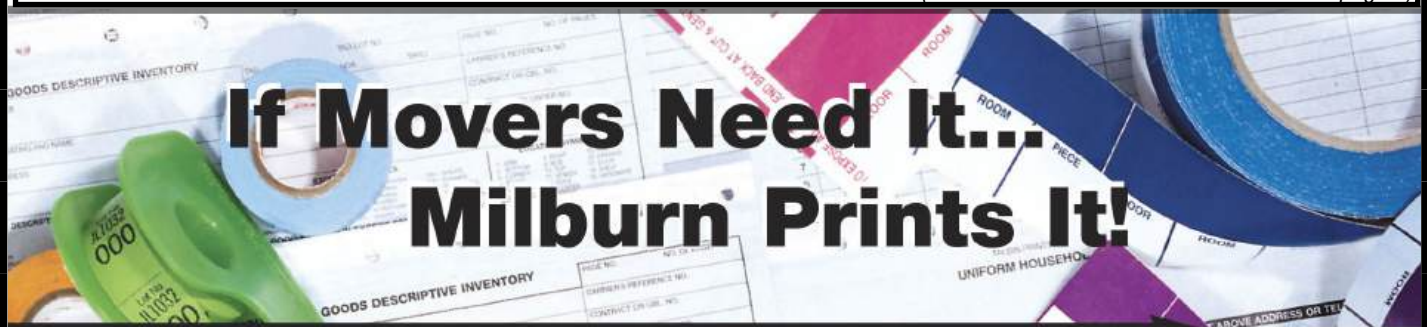
Have you built a successful residential moving company but wonder what everyone is talking about during military peak season? Get your feet wet. Reach out to one of our Transportation Service Providers. Ask questions. Learn the process. Yes, military work comes with additional paperwork and requirements, and while some shipments may even take you onto NASA or Space Force facilities...

Moving is not rocket science.

Perhaps you've been turning away international opportunities because they seem intimidating. I understand. But there are several outstanding international forwarders within our CMSA network that I would happily introduce you to.

Maybe your curiosity is commercial moving, office installations, warehouse operations, records management, storage, or expanding into a new market. Chances are

(CHAIRWOMAN'S CORNER continued on page 5)



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someone in our association has already walked that path and would gladly share what they've learned. If you're in a different part of the state, you'll probably find people especially willing to open up because you're not competing for the same customers. But don't let geography stop you. I've reached out to movers in my own region and have been met with generosity, practical advice, and recommendations for resources more times than I can count. That's the kind of culture we have at CMSA, and it's something worth protecting.

You don't have to copy someone else's entire recipe.

Maybe you borrow one ingredient. Maybe you add two.

Maybe you realize the way you've always done something is exactly right for your customers.

That's the beauty of learning from one another.

Every chapter meeting, convention session, committee meeting, warehouse tour, webinar, or conversation over coffee is an-

other opportunity to improve your own recipe. The knowledge is already in the room. Sometimes all it takes is introducing yourself and asking a question.

Heck, just last week I called another mover to ask about...Christmas trees. That's how rich and valuable this network is. Sometimes the conversation is about military peak season. Sometimes it's about warehouse operations. And sometimes it's about something completely unexpected. You never know who has the answer you're looking for until you ask.

So what's stopping you from reaching out?

If you'd like an introduction to another member, I'd be happy to help. Email works best, but you can always text me.

After all, my children have tasted plenty of chicken soups over the years.

They still ask for mine. Not because it's the only good recipe. Simply because it's ours.

Will your chicken soup ever taste exactly like mine? Probably not.

(CHAIRWOMAN'S CORNER continued on page 7)

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Employee Complains Coworkers Speak in Foreign Language: What Now?

We have nine employees in one office area. One employee complained that three of their coworkers speak to each other in another language. The employee is uncomfortable and feels excluded. Can we require everyone in this work group to speak only English?

Issues related to languages spoken in the workplace arise in multiple contexts and must be handled carefully. “English-only” rules risk claims of national origin discrimination.

Language Restrictions

California’s Fair Employment and Housing Act (FEHA) presumes that policies limiting the use of any language in the workplace are unlawful. Employers have the burden of showing that restrictions are justified by business necessity and narrowly tailored to achieve their purpose (California Code of Regulations, Title 2, Section 11028(a)(1)).

“Business necessity” means an overriding legitimate business purpose. Employers also must demonstrate that they have no alternative but to establish language restrictions (California Code of Regulations, Title 2, Section 11028(a)(2)).

Most importantly, an employer cannot restrict the speaking of another language because an employee is uncomfortable (California Code of Regulations, Title 2,

Section 11028(a)(3)).

Steps to Address Issue

1. Identify the employee’s specific concerns.

Whenever an employee reports being uncomfortable because of their coworkers’ behavior, it is important to find out the

source of that discomfort.

Does the employee feel left out only because they do not understand the language being spoken? Or are there other reasons for their concern?

For exam-

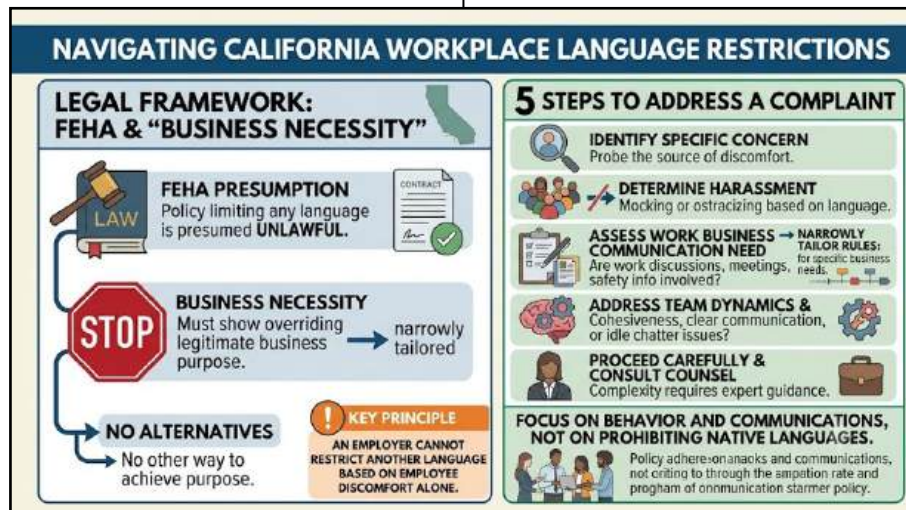
ple, do they believe their coworkers are talking about or ridiculing them? Is work-related information being shared in a foreign language? Do the conversations disrupt the working environment?

It is critical to understand the complaining employee’s precise issue to determine your response.

2. Determine whether the employee is being harassed or intentionally isolated.

An employer should investigate any allegation that coworkers are mocking or ostracizing other employees. A foreign language should not be used to exclude someone from work opportunities, meetings, training or other job-related communications.

Poor conduct is always a concern — whether it’s occurring in English or another language.



(FOREIGN LANGUAGE continued on page 7)

(CHAIRWOMANS CORNER continued from page 5)

And that's exactly the point. Borrow an ingredient. Share one of your own.

Keep improving your recipe. That's how we all get better.

(PRESIDENT'S COMMENTS continued from page 3)

paperwork webinar and our chapter leadership orientation.

Looking ahead, September brings another opportunity to connect. Some of you will see Chairwoman Griselda Gonzalez and me as we kick off our annual chair and president tour of all twelve CMSA Chapters. The beginning of September will start right off with visits to Twin Counties, San Diego,

and Orange County/Beach Cities Chapters. As always, visit the CMSA website calendar of events for more information on upcoming meetings and events. It's one of my favorite traditions of the year, a chance to hear and share the latest industry news straight from the source and to visit with old friends across the state. Hope to see you there!

(FOREIGN LANGUAGE continued from page 6)

3. Assess whether a common language is necessary for business communications.

Employers can require that work-related communications be conducted in English when there is a legitimate operational reason or business necessity. Such reasons include:

- Daily interactions where work information is shared.
- Team meetings.
- Safety instructions.

The focus should be on ensuring effective business communication, not on prohibiting employees from speaking their native language.

Language restrictions must be tailored narrowly to meet the identified business necessity. It must be clear that employees are free to speak another language during breaks, meals and personal conversations.

4. Address team dynamics.

This employee's complaint may be less a language issue and more an employee relations and work team issue. The employ-

er may need to remind the team of the importance of team cohesiveness and clear group communications.

There also may be a legitimate concern that the employees are engaging in idle chatter when they are supposed to be working. This is disruptive and has nothing to do with the language spoken.

5. Proceed carefully.

The law protects the right of employees to speak languages other than English in the workplace. However, an employer may have a legitimate business reason to require employees to communicate in a common language when engaged in business discussions.

The important distinction is that an employee feeling excluded is a legitimate employee relations concern, while coworkers speaking other languages generally is protected and, alone, does not support an English-only policy.

Because of the complexity of this issue, it is recommended that an employer consult with employment counsel before establishing any language restrictions.



Employees may speak languages other than English at work.

Business necessity — not discomfort — must justify restrictions.

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- **Explaining them to themselves.**

"You're just saying that because..."

You've decided you know their motives better than they do.

None of these are malicious. They usually come from a good place, wanting to help, wanting to relate, wanting to move things forward. But they all skip the same step: actually finding out what's going on for the other person before responding to it.

Diagnosis before treatment

Think about what you'd want from a doctor. If you walked in with chest pain and they wrote you a prescription before examining you, you'd walk straight back out. Yet in conversation, people do this constantly, offering the fix before they've understood the problem.

The habit worth building is almost embarrassingly simple to describe and genuinely hard to do: **understand first, respond second**. Not because it's polite, but because it's accurate. You can't solve a problem you don't understand, and you can't comfort a feeling you haven't recognized.

What real listening actually sounds like

Real listening isn't nodding along. It's not "uh-huh, right" while your mind drifts to your own to-do list. It's not even attentive listening, where you're absorbing the words but running them entirely through your own experience, *this reminds me of the time I...* Real listening reflects back what you're hearing, including the feeling underneath it. Something like:

"It sounds like you're not just annoyed about the schedule, you're feeling like your time isn't being respected."

That single sentence does something advice never can. It tells the other person: *I was actually here with you*. Nine times out of ten, being understood matters more to people than being fixed.

Where this gets hard, and where it matters most

Anyone can listen well when the stakes are low. The real test is disagreement. When your partner is upset with you, when a coworker is pushing back on your idea, when your kid says something that stings, that's exactly the moment the instinct kicks in to defend your position *first*.

Try reversing the order instead. Understand their side completely, even if you think they're wrong, before you say a word about your own view. Most arguments aren't actually about the thing being argued. They're about two people who don't feel heard, both talking past each other in growing frustration. Slow down long enough to understand the other person, and you'll often find the actual disagreement is smaller, or different, than it first appeared.

Then, and only then, say your piece

None of this means staying silent forever or losing your own voice in the conversation. Once you've genuinely understood someone, you've also earned something: the right to be heard in return, and the credibility to be taken seriously when you speak. Say what you think, clearly, honestly, but from inside their frame of reference, using terms they'll actually recognize, not just your own.

This idea has a name in a well-known framework; Stephen Covey called it "seek first to understand, then to be understood" but you don't need the label to use it. You just need to notice, in your very next conversation, the moment you're about to respond before you've actually understood. Pause there. Ask one more question. Reflect back what you heard before you say anything about yourself.

It's a small shift. It changes almost everything about how people experience talking to you.



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The Case for Real Succession Planning

By Ben Julianel, Navigators Advisory Group

Many business owners have given or heard some version of the same promise. “When I’m ready to step back, it’s yours.” Usually sealed with a handshake, however, rarely put in writing. Ben Julianel of Navigators Advisory Group has spent his career watching what happens next. In a recent conversation, he walked through one succession story from start to finish. The throughline is simple, a business is only worth what its valuation says, and a seller is only as safe as their exit readiness allows.



A Verbal Promise, Seven Years in the Making

Two founding owners of a C corporation had promised, roughly seven years earlier, to sell the business to three key employees, a deal originally meant to close in three years. There was no written agreement and no real deadline, until one key employee threatened to walk. Therefore, a transaction discussed for years had to be structured, priced, and signed under pressure nobody had planned for.

A Valuation Built on Hope, Not Analysis

The ownership split was set, one buyer at 51%, two others at 24.5% each, but the price wasn’t built from a rigorous, risk-adjusted valuation. The group of five, none of them valuation experts, worked backward from what the business could afford to pay over a 10-year installment period based on cash flow at that moment. Everyone signed off believing the deal was fair, but it left almost no cushion. Free cash flow was thin, and the structure quietly assumed the business would keep growing. No one planned for what would happen if that assumption

failed.

When the Cushion Disappeared

Three years in, the company lost one of its largest customers. Cash flow couldn’t absorb the hit, and scheduled payments to the sellers had to be deferred repeatedly over the next four years. Renegotiations followed, and the parties eventually agreed to a lower valuation that let the sellers walk away reasonably and let the buyers complete the purchase without sinking the company. It wasn’t clean, and tension ran high for

the rest of the ten-year term.

The Cost Nobody Priced In

One founder stayed on for six years after closing, far longer than the two years expected, because his client relationships mattered too much to walk away from. When the company later needed to cut costs, his role was the one eliminated. He had to leave California and scale back his lifestyle significantly. Ben had recommended he complete an exit readiness analysis before stepping back. But the founder declined, assuming the “gravy train” would keep running. It didn’t, and by the time that became clear, there was no room left to adjust. The other founder, more financially minded, stayed on about twelve months to help with the transition, then exited cleanly.

What Exit Readiness Analysis Actually Means

An exit readiness analysis is a full financial planning exercise built around the exit itself. Consisting of estimated gross and net sale proceeds, a waterfall of how proceeds get distributed, projected incomes, sustainable withdrawal rates, and a clear-eyed comparison of assets and income against real

(SUCCESSION PLANNING continued on page 12)

lifestyle costs. Done well, it models 20 to 30 years of retirement spending so an owner knows in advance what they can actually afford. It matters because most closely held business owners are comfortable writing large checks from the business but far more cautious writing them personally. The analysis manages that shift from two checkbooks to one before it happens under pressure.

The Buyers' Side of the Ledger

The three buyers spent ten years cutting costs and limiting their own pay to keep payments to the sellers on schedule. Now that the buyout is complete, they can finally pay themselves what the business supports. The majority owner remains optimistic, especially with a new line of business expected to add roughly \$1 million in profit. But of course, Ben still wonders how the two minority buyers, in hindsight, would answer whether it was worth it.

The Takeaway

This deal worked out, but despite its structure, not because of it. A valuation built backward from thin cash flow, rather than

from a sober look at risk, left no room for the one thing every business eventually faces: change. And a founder who waved off a real look at his own retirement finances paid for that decision years later, with far fewer options. The lesson for any owner eyeing an internal succession: get the valuation right before signing, build in room for unexpected events, put the plan in writing before someone forces the issue, and treat an exit readiness analysis as a requirement, not an option. A verbal promise and a hopeful number can carry a deal for a while. They shouldn't be what it's built on.



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CMSA ALERT

Reshipping Fraud AKA Product-Diversion Scam

1. The stolen card purchase. A fraudster buys goods online using a stolen or cloned credit card but has them shipped to a third party: often a moving company, freight forwarder, or a private individual acting as a "reshipping mule."
2. The mover as unwitting middleman. The mover is hired (sometimes through a legitimate-looking job posting or a "warehouse receiving" contract) to receive packages and forward them, often overseas or to another domestic address, with no idea the goods were bought fraudulently.
3. The chargeback hits the supplier. Once the real cardholder disputes the charge, the retailer/product supplier eats the chargeback, having already shipped the goods (a total loss unless they can claw the merchandise back, which they usually can't once it's been reshipped).
4. The mover gets stuck too. If the mover already paid to receive, store, or ship the goods (or extended any invoice/receiving credit), they're often unpaid or exposed. Sometimes the mover's own account or systems get used to legitimize the transaction (making it look like a real shipment), which can also flag the mover's business with card networks or shipping carriers for suspicious activity.

Both parties lose: the supplier loses the merchandise and eats the chargeback; the mover can lose fees, get blacklisted by carriers, or become an unwitting party to a fraud investigation.

Red flags for movers

- Rush shipping requests paired with reluctance to provide ID or a verifiable address history
- Billing address that doesn't match shipping/delivery address, especially international destinations
- New customers requesting drop-off/hold-for-pickup at a warehouse rather than a residential delivery
- Payment method changes late in the transaction, or a request to route payment/receiving through a third party
- Orders significantly above a customer's typical volume or value with no moving-history documentation

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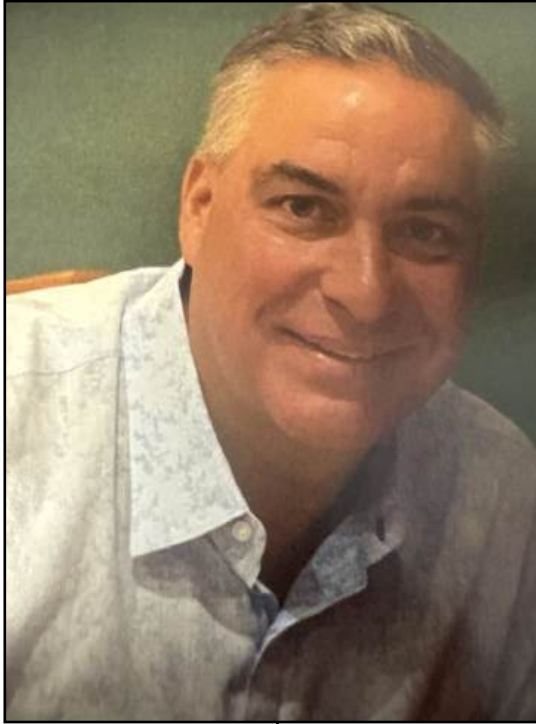
MEMORIAL BULLETIN

It is with profound sadness that we share the passing of Peter Paul Mazzetti, Jr. ("PJ"), who passed away unexpectedly on June 28, 2026, at the age of 58.

Peter served as President of Nor-Cal from 2004 through 2022. For nearly two decades, he led the company with integrity, vision, and a deep commitment to the people who made Nor-Cal what it is. He believed that a successful company was built on strong relationships, hard work, and doing the right thing. His leadership, steady guidance, and genuine care for employees earned him the respect and admiration of colleagues throughout the organization and across the industry.

PJ was also deeply committed to the moving and storage industry beyond Nor-Cal. He was an active member of the Allied Agent Association, serving on its Board of Directors and contributing to several committees dedicated to supporting the agents of Allied Van Lines. He believed in collaboration, mentorship, and strengthening the agency network, and he generously shared his time and expertise to help others succeed.

While Peter was an accomplished leader, those who knew him best knew that his greatest source of pride was his family. He was a devoted father to Sarah, Peter III, and Jack, and nothing brought him more joy than supporting his children. Whether coaching their teams, cheering from the sidelines, or celebrating life's milestones, Peter embraced fatherhood with the same



passion and dedication that he brought to every aspect of his life.

Born on April 15, 1968, in Washington, D.C., Peter grew up in both Danville, California, and Wheaton, Illinois. He attended Boston College before earning his law degree from New York Law School. Throughout his life, he built lasting friendships, loved sports, and was known for his generous heart, competitive spirit, quick wit, and ability to make people feel welcome.

Peter leaves behind a legacy that extends well beyond his professional accomplishments. He touched countless lives through his kindness, mentorship, and friendship. Those who had the privilege of working alongside him will remember not only his leadership, but also the respect he showed others, his approachable nature, and the positive impact he made on the Nor-Cal family and the Allied network.

Peter is survived by his beloved children, Sarah, Peter III, and Jack; his parents, Rosemary and Peter Paul Mazzetti, Sr.; his siblings, Michael ("Mickey") Mazzetti, Patricia ("Tricia") Hiserote, and Scott Mazzetti; and many cherished extended family members and dear friends.

On behalf of everyone at Nor-Cal, we extend our heartfelt condolences to Peter's family and loved ones. We are grateful for the years we shared with him, for the example he set, and for the legacy he leaves behind. He will be deeply missed and fondly remembered by all who have the privilege of knowing and working with him.

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CALENDAR OF EVENTS

Wed., Aug. 12	MAX 4 Tariff Paper-work Workshop
Tues., Sept. 1	Twin Counties Chapter Meeting
Wed., Sept. 2	San Diego Chapter Meeting
Thurs., Sept 3	OC/Beach Cities Chapter Meeting
Thurs., Sept. 10	Monterey Chapter Meeting
Tues., Sept. 22	Mid Valley Chapter Meeting
Thurs., Sept. 24	Central Coast Chapter Meeting

Fri., Oct. 2	Monterey Bay Chapter Cardinale Classic Bocce and Golf Tournament
Sat., Oct 3	Central Valley Chapter Cornhole Tournament
Fri.-Sun. Nov. 6 - 8	CMSA Fall Board Meeting

Some dates and times may have changed, be sure to check our website for updates.

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Association Leaderboard Report

CA Leaders for the Month

Total

1	Daly Movers	300 lbs.
2	123 Moving & Storage	100 lbs.
3	Beltmann Relocation Group - LA/OC	87 lbs.

CMSA Report Food Collected and Delivered

Monthly	Year to Date	All Time
487 lbs.	45,702 lbs.	2,723,585 lbs.
406 meals	38,095 meals	2,269,654 meals



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