



hook & winch

FROM THE DESK OF EXECUTIVE DIRECTOR BART GIESLER

Last month, my article was to remind everyone to Slow Down and make sure they are not rushing, which might lead to getting into an accident that was avoidable. This month, I am going to continue to ask you to slow down, but slow down to look ahead. As we rush around today, many companies are just making sure that you have workers – the phones are being answered – and the bills are being paid. Are we looking ahead to what is around the corner? With inflation, are you prepared to meet the increased costs that you are experiencing and the costs that are coming?

No one likes to raise prices on their customers – it doesn't matter the industry. Everyone thinks they are being gouged for whatever service they need. Whether this is the \$250 repair bill for my dryer, the \$75 oil change, or the \$100 service call to look at what is wrong with my toilet, we all think we are paying too much. However, everyone needs to make a living.

When was the last time you raised your rates? I looked up the annual inflation rate and it is currently 5.4% a year. This number is almost as much as the three previous years combined (1.4%, 2.3%, and 1.9%). While this percentage increase is an across the board number, how does this compare to your costs?

Labor – how much more are you paying your workers? How many workers are you losing because they can get paid more elsewhere? How much more will you pay to keep them working for you?

Fuel – how much more are you paying in fuel? Prices have nearly doubled from pre-COVID numbers and predictions range that the price will stay near the current level or continue to rise. I haven't found many places that think the cost will go down.

Insurance – As it costs more to repair and replace cars as a result of supply chain issues, this will make the cost of insurance continue to rise. Insurance rates declined when COVID caused everyone to stop driving, but now driving patterns are returning, accidents are returning, and more people are being killed in automotive accidents.

Equipment – As mentioned previously, the supply chain issues make the price of new equipment and the price of parts to maintain equipment rise. The price of everything to keep your fleet running will increase.

As you look to see if the rates you charge are adequate, please make sure to look at all costs that you have and where you think some of the costs will be. If you lock into a rate for 2022, will you be losing money if you take the call? If you do need to adjust your rates, be prepared to explain why so that your customers understand. In explaining your rate increase, let them know how much more you are paying today than since the last increase. By communicating how much your cost inputs have increased, your customers will better understand why you needed to raise your rates.

Just as if you were driving, please Slow Down and see what is around the corner. We are better drivers (and business owners) if we keep our eyes ahead versus down on the road immediately in front of us. By looking ahead and anticipating, it gives us more time to react. Better drivers keep their eyes moving looking at the bigger picture versus just looking at the tail lights in front of them.



2021 OFFICERS

Chairman of the Board: Tom Bertagnolli

Double T Towing Recovery Corp.
1950 N. Indiana
Griffith, IN 46319
Phone 219-972-2100
Fax 219-972-2045
Email: tombertagnolli@gmail.com

President: Sue Moreland

Northwest Towing and
Recovery of Muncie
2900 N. Martin Luther King Jr.
Muncie, IN 47303
Phone 765-288-3514
Fax 765-288-1011
Email Sue@northwesttowing.com

Vice President North: Crystal Rose

Cheever's Towing
834 S Halleck St.
DeMotte, IN 46310
Phone 219-987-2231
Fax 219-987-2232
Email: crystalrose@netnitco.net

Vice President Central: Josh Bell

Froedges
700 Covington
Crawfordsville, IN 47933
Phone 765-362-0966
Fax 765-364-1074
Email: froedgesinc@gmail.com

Vice President South: Josh Hercamp

31 Wrecker Service
1130 Industries Road Suite D
Columbus, IN 47203
Phone 812-372-9085
Fax 812-372-9431
Email: 31wrecker@comcast.net

Secretary

Karrie Olive

Joey's Enterprise Services
4320 S 450 E
Lafayette, IN 47904
Phone 765-491-3568
Fax 765-471-8571
Email: karrieolive@yahoo.com

Treasurer: Walt Hamilton

Walt's Service
1006 W. Covington Road
Crawfordsville, IN 47933
Ph. 765-362-6353
Fax 765-362-4600
Email: waltsservice@sbcglobal.net

Executive Officer: Bart Giesler

John Frick & Associates
135 N. Pennsylvania, Ste. 1175
Indianapolis, IN 46204
Ph. 765-288-6041
Fax 317-638-7976
Email: bgiesler@wswi.com

Associate Members

AAA Club Alliance.....	513-476-7913
AAA Chicago Motor Club	630-328-7000
AAA Hoosier Motor Club.....	317-923-1500
Ariens Specialty Brands	812-738-3058
Austin Insurance	270-444-6818
Auto Data Direct	850-877-8804
Environmental Remediation Services, Inc.	866-489-7062
EPIC Insurance.....	217-477-5396
Haas Alert	815-994-7244
Hays Companies	801-580-5501
Hedinger's Equipment.....	812-663-7885
Kapnick Insurance Group	517-263-4600
Kincaid Insurance	877-880-5506
Koesters.....	260-748-4583
Lynch-Chicago	708-233-1112
Matjack.....	317-359-3078
Pacific General Insurance	800-888-0545
Payne & Brown Insurance.....	740-965-4472
Shepherd Insurance.....	317-462-9204
Superfleet Central IN / Holden Moll.....	760-918-5933
Vander Haag's	574-946-6149
Wichert Insurance.....	740-654-0532
Worldwide Equipment Sales, LLC	815-725-4400
Zip's AW Direct	800-222-6047

Permission to reprint materials is granted to anyone wishing to do so for the non-commercial purpose of sharing information to the towing industry. The following must appear: Hook & Winch (month/year of publication), "official publication of the Indiana Towing & Wrecker Association." All other uses or reproductions either in its entirety or in part would be a violation of the copyright laws and are prohibited.

Advertisers needed for 2022 Newsletter:

If you're interested in reaching all of our members during 2022 by advertising in our newsletter, just call Bart Giesler at 765-288-6041.

FROM THE DESK OF PRESIDENT MORELAND

Greetings from Pigeon Forge!

I am currently in Pigeon Forge, spending time with great friends, and recharging my system, preparing for the winter months and all that comes with it. We all work incredibly hard, but please take time to get away and clear your minds, even if just for a few days. I did not realize how bad I needed a getaway, and when looking back, it has been 12 years since I have taken a whole week off at the same time.

While away, we are still working diligently on the Christmas Party planning. Crystal and I have been shopping and getting ideas for next year. I can't believe our 2021 party is just weeks away! We have some great raffle items coming in, and a wonderful line of speakers for Saturday. Registrations are slowly coming in, and we need to start preparing our counts for Fair Oaks, so please get those registrations returned as soon as possible.

Looking forward to seeing everyone soon!

Sue



\$\$\$\$ TURN YOUR PARKING SPOTS INTO CASH \$\$\$\$

GUARANTEED FAST AND ACCURATE

OVER A DECADE OF EXPERIENCE

TRUCKS

CARS

MOTORCYCLES

COMMERCIAL VEHICLES



IMPOUND LIENS

MECHANIC LIENS

JUNK LIENS

72 HR NOTICE

VICTORYLIEN.COM

OFFICE: 317-984-5446

FAX: 317-420-2038

VICTORYLIENSERVICES@GMAIL.COM

Special Association **Discount** for the Indiana Towing & Wrecker Association

SuperFleet Mastercard® Association Fueling Program

A fuel card program designed with associations in mind.



SuperFleet®

ITWA

- Save 5¢ per gallon at Speedway locations*
- Over 2,700 fueling locations in the U.S.
- Over 175,000 locations nationwide that accept Mastercard cards**
- Custom card controls and increased security
- Online reporting and account management



EARN AN
ADDITIONAL
**15¢ PER
GALLON!†**



**Speedy
Rewards**

Earn Speedy Rewards
on eligible purchases
at Speedway.

Call Holden Moll now at 1-760-918-5933 or email
holden.moll@fleetcor.com to start earning your
association savings today!


Be sure to reference the Indiana Towing
& Wrecker Association for your special
15¢ discount.

†Limited time offer valid for new Speedway SuperFleet Mastercard applications received from 1/1/2021 through 12/31/2021. New approved accounts will earn 15 cents per gallon rebate on Speedway fuel purchases in the first three months after account setup. Rebates are cents per gallon based on the number of gallons purchased at Speedway locations per calendar month. The maximum promotional rebate in any one-month period, regardless of billing terms, is \$300. Rebates are subject to forfeiture if account is not in good standing.

*Rebates are cents per gallon based on the number of gallons purchased at Speedway locations per calendar month. Rebates will be reflected on your billing statement in the form of a statement credit. Not valid on aviation, bulk fuel, propane or natural gas purchases. Rebates are subject to forfeiture if account is not in good standing. Program pricing is subject to change any time beginning 12 months after sign-up.

**Program terms and conditions apply. Visit www.fleetcor.com/terms/superfleet-mc for details. Fees may apply in some cases, such as for optional services, late payments and/or credit risk. Fuel purchases at locations other than Speedway locations are subject to an out-of-network transaction fee. The SuperFleet Mastercard® is issued by Regions Bank, pursuant to a license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

500 CLUB MEMBERS



31 Diesel Truck & Wrecker Service

AAA Hoosier Motor Club
ATA Auto Repair & Collision
AW Direct/ Zip's
Auto Data Direct, Inc.
Bert's Towing, Inc.
Bill's Professional Towing
Carnaghi Towing & Repair, Inc.
Charlie's 24 Hour Towing
Cheever's Towing & Recovery
Cook's Towing Service, Inc.
D-1 Truck & Trailer Repair
Dave's Wrecker Service Inc
Davis Towing & Recovery
Double T Towing
EPIC Insurance
Farney's Service Center
Froedge's, Inc
Furnish's Towing & Recovery
G&M Wrecker Service
Graham's Wrecker Service
Green Services, Inc.
H & K Wrecker Service
I-70 Wrecker Service & Repair
Indiana Lien
Indy Towing Service, Inc.
Inman's, Inc.
J&T Recovery
Jim's Garage
Joe's Garage/Whitlow Towing
Joe's Towing, Inc.
Joey's Enterprise Services, LLC

JR's Services & Recovery
Kapnick Insurance Group
Ken's Westside Services & Towing
Koester's
Lyon Wrecker Service
Matjack
Mike's Auto Wrecking
Moore's Towing & Storage
Newcomer Service, Inc.
Northwest Towing and Recovery
Paddack Wrecker Service
Parker Service/Hinsey Wrecker Service
Pauls Auto Repair & Towing
Pence, Brooks, Bohlander
& Shepherd Insurance
Plunkett Salvage
Republic Frame & Axle, Inc.
Rick's Auten Rd Phillips 66
Robinson's Wrecker Service
Shepherd Insurance
Stan's Towing & Recovery Service
Suburban Towing, Inc.
TDS Heavy Towing & Recovery
Thompson's Towing & Repair
Toot'N Tellem
Tom's 24 HR Towing
Vander Haag's Inc.
Walt's Service
Wilson's Towing & Storage
Woodmar Auto Care & Towing
Zore's, Inc.

ITWA LADIES AUXILIARY

As the Holiday Season is upon us, I hope you all can find time to enjoy the Holidays!

Thanksgiving is just around the corner. Even though this past year has been challenging and difficult for many, we still can find reasons to be thankful. As we gather together with family and friends, may we be grateful for our blessings.

As I write this, the ITWA Christmas Party is just a month away. We have a full day planned with learning, fellowship, and fun. The day will start with speakers at 10:00 in the morning, a break for lunch, more speakers in the afternoon, and the annual meeting beginning at 2:30. The Christmas party will start with hospitality at 5:00 pm. Any questions, contact President Moreland or myself.

I would like to thank all our sponsors for their support. We still have some sponsorship opportunities available. If interested, please let President Moreland know.

We also will have a Silent Auction to fund the Sonny Henline Memorial Survivor Fund. Please plan to bring an item for the Silent Auction. Also ask the vendors that you do business with to donate. A big thank you in advanced to all those who donate to this worthy cause. Let's make this the biggest Silent Auction yet!

Again this year, Fair Oaks Farms will be serving us their delicious Holiday Feast Buffet.

And of course, Santa will be making a surprise visit at the party.

Please join us on December 11th to celebrate Christmas with your ITWA family and friends. Looking forward to seeing you all there!

Wishing each and everyone a blessed Christmas!

Crystal

Need to file a Mechanic's Lien?

Call the name you've come to TRUST!

*For over 10 years we have been helping clients
with mechanic's liens.*



INDIANA LIEN
MECHANIC'S LIEN PROCESSORS



- ◆ Experienced ◆ Knowledgeable
- ◆ Friendly ◆ Fast

PO Box 87
Cicero, IN 46034

Phone: 317.297.2545
Fax: 317.297.1280

GREEN MOUNTAIN GRILLS
WOOD FIRED • PELLETT GRILLS

SPILL TACKLE
Tough Spills get TACKLED!

all-Grip
VEHICLE RECOVERY SYSTEMS

PARDOS
Towing

765-966-2669

NRC

Schaeffer's
SPECIALIZED LUBRICANTS
OFFICIAL RETAILER

SB/A
PRODUCTS CO.

INSURANCE CORNER

In this issue we will be discussing Workers Compensation classification codes. A worker's comp class code tells us how much risk is associated with the job—and, generally speaking, the higher the risk, the higher the workers' comp insurance premium. So, the insurance rates for a receptionist are generally going to be lower than a driver, as seen below.

Classification of Operations	Code No.	Estimated Total Remuneration		Rate Per \$100 of remuneration	Estimated Premium	
		<input checked="" type="checkbox"/> Annual	<input type="checkbox"/> 3 Year		<input checked="" type="checkbox"/> Annual	<input type="checkbox"/> 3 Year
LOCATION # 001 AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS (01)	8380	180,000		1.72	3,096	
CLERICAL OFFICE EMPLOYEES NOC (01)	8810	2,572		0.14	4	

One of the key things to consider when reviewing your classifications is that your owners/employees are classed correctly.

We have found one of the biggest overlooked or incorrectly coded classes are the owners themselves. If you spend your time managing your business and not driving a tow truck you may be classed incorrectly and be paying a higher rate on the reported payroll than you should.

Ask your agent to conduct an audit of these classifications to determine if you are classed correctly. In many cases, we may be able to have the class codes changed; therefore, lowering your rating factor and cost of WC insurance. In most cases, there is no charge for the audit and as always you can reach out to me.

In this issue and going forward we would like to introduce a challenge question that will relate to our next issue. The first two people to email me the correct answer will receive a \$25 gift card of your choosing.

Challenge Question: What is the difference between on-hook and cargo coverage?

If you have any questions or I can help in any way, please contact me at clayton.sullivan@epicinsurance.com or call 812-679-929.

Submitted by Clayton Sullivan, EPIC Insurance.

Do-It-Yourself Lien Letters

Indiana tow operators can save time and money with a simple, web-based letter process.

- ▶ Create and send certified notification letters online
- ▶ Track certified letters with delivery confirmation

Plus! Access to NMVTIS national title search, owner & lienholder info in 30+ states and national theft check.



For more info visit **ADD123.com**, call **866.923.3123** or email **info@add123.com**



PROVIDING QUALITY TOWING EQUIPMENT
(708) 233-1112

We Maintain a Large New and Used Inventory

- *Huge Parts Department with Same Day Shipping
- *Quality Repair Facility
- *Brand New State-of-the-Art Body Shop

4300 West 123rd Street, Alsip, IL 60803
www.lynychchicago.com



DOT CHAT WITH BRENT HOOVER



Hello and welcome back! If you are new to the column I would like to take a minute and bring you up to speed on who I am. My name is Brent Hoover. I am a Master Trooper with the Indiana State Police. October marked my 16th year with the ISP. I am assigned to the Commercial Vehicle Enforcement Division or CVED for short. My primary daily duty is to enforce the State and Federal Regulations for CMVs in the State of Indiana. I am certified to complete Part A and B Inspections, as well as General Haz-mat and Cargo Tank inspections. I am also a Part B Instructor for the National Training Center, which means I teach new inspectors how to inspect and document level 1 inspections. I have competed twice in the North American Inspectors Championships. I am the current administrator of the CVED Facebook page, where I post about tips and tricks to improve your pre-trip inspections and to avoid common roadside violations.

Wow can you believe it is the November issue already!!! Crazy how time flies!! The topic that I would like to discuss with you this month is what you need for a roadside inspection. A few days ago, I had a coworker stop a flat bed wrecker for an inspection and the driver immediately jumped out and started to question the MCI on why he was getting stopped. So, I would like to take a few minutes to review what you need to pass a roadside inspection.

Driver:

1. Needs to have the appropriate CDL 26,001+ or For Hire Endorsement 16,000 +
2. Medical Card – in possession for non CDL Holders and on file for CDL Holders
3. Logbook or ELD if needed.

Vehicle:

1. Company Name, DOT numbers and phone number of business* (required by state law) on power unit
2. Annual Inspection
3. Registration, insurance and IFTA paperwork
4. Proper load securement
5. Proper Safety Equipment required
 - a. Fire extinguisher (properly mounted and secure)
 - b. Three Emergency Triangles
 - c. Spare electrical fuses

Some other things to be mindful of is vehicle maintenance. We know that you get the call and its time to go but don't forget to inspect your truck for defects as well. The truck that was stopped was placed out of service for missing or loose wheel fasteners. I have personally placed wreckers out for a multitude of brake, tire, and suspension issues as well.

Please remember that you all are still a CMV and must meet FMCSA regulations and that roadside stops can and do happen. So, jumping out and making a scene over why you are stopped is not the way to go. As always, I have encouraged people to ask questions if they have them. You can reach out to me any time. My email is bhoover@isp.in.gov.

Shepherd Towing Insurance Team



WHAT OUR CLIENTS SAY:

"Great people to work with along with reliable and efficient! Always there for me and my business 24/7, just like we run!"



KAREY CRONE | Owner
I-70 Wrecker Service & Garage
Camby, Indiana

MEMBERS OF:

- Towing & Recovery Association of America (T.R.A.A)
- Indiana Towing & Wrecker Association (I.T.W.A)
- Professional Towing & Recovery Operators of Illinois (P.T.R.O.I)
- Towing & Recovery Association of Kentucky (T.R.A.K)

Contact our specialized Towing Insurance Team

317.448.0571 or 317.462.9204

shepherdins.com

Facebook: **ClarkPenceTowingSpecialist**



RAFFLE TICKETS

Don't forget to return your raffle tickets to ITWA prior to the Christmas Party. Remember – even if you don't sell them, we need them returned and we provided a self-addressed envelope.

NEWSLETTER DISTRIBUTION

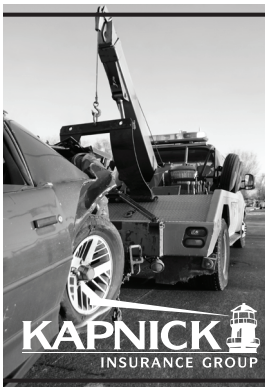
ITWA has received a few requests to add additional employees to our distribution list. There is no cost to add employees to the email distribution list. In addition to the newsletter, we also send out information that cannot wait until the next newsletter. Please email Bart at bgiesler@wswi.com to add additional people.

INVOICES / MEMBERSHIP DIRECTORY

In a couple of weeks, ITWA will be mailing out invoices for 2022. With the invoice, we will have a form for the directory that will ask questions about what equipment and services you provide. Please take the time to complete the form. Many members use the directory to assist their customers when they break down and need assistance. We also plan on having a listing of relevant Indiana code, contact information for state agencies, and other organizations. If you have any suggestions of what might be a good item that you think we should add, please let us know so that we can include them.

ITWA Website Reminder

For full access to the membership information online, the password is
itwa2021!



CUSTOM COVERAGE FOR THE TOWING & RECOVERY INDUSTRY

JAY VANBUREN

VP, Commercial Insurance

(517) 265-1876 kapnick.com

Jay.VanBuren@kapnick.com

**When failure isn't an option!**

Manufacturer of the Best Air Lifting Bags

High, Medium & Low Pressure Lifting Cushions
Jumbo Recovery Systems
Underwater Lift Bags
Landing Bags...

**Visit our website**
www.matjack.com

**See what MatJack can do for you!**

Toll free 800-827-3755 Phone 317-359-3078 Fax 317-359-3079
Email matjack@sprynet.com



2021 Christmas Party Timeline

10:00 Marty Honn– Indiana Lien & Current BMV Topics including

Marty Honn has been providing liens in the State of Indiana for over a decade, he is in constant contact with the BMV and specializes in being up to date and in compliance with all Indiana laws and statutes.

1. Certificate of Authority Process

2. SCRA guidelines

3. NMVITIS Reporting

10:45 Brent Hoover – Current Dot Matters

Brent Hoover is a Master Trooper with the Indiana State Police. October marked his 16th year with the ISP. Brent is assigned to the Commercial Vehicle Enforcement Division or CVED for short. His primary daily duty is to enforce the State and Federal Regulations for CMVs in the State of Indiana. Brent is certified to complete Part A and B Inspections, as well as General Hazmat and Cargo Tank inspections. Brent is also a Part B Instructor for the National Training Center, which means he teaches new inspectors how to inspect and document level 1 inspections. Brent has competed twice in the North American Inspectors Championships and is the current administrator of the CVED Facebook page, where he post about tips and tricks to improve your pre-trip inspections and to avoid common roadside violations

11:30-12:45 Break – Lunch on your own


12:45 Jason Wiggins – Retirement and Succession Planning

1. The importance of business valuation
2. Buy-Sell planning between unrelated parties
3. Funding and cash flow concerns
4. Family business owner issues & transfer techniques

1:30 Hybrid and Electric Vehicles: “ Are We Ready?”

Challenges and Solutions for Tow & Recovery Operations

This one hour presentation will unveil the real world hazards associated with hybrid and electric vehicles, and the challenges facing the tow and recovery industry. Discussion Will include Federal standards that apply to handling, towing, energy management, and storage and pathways to compliance and safety. Presenters are global leaders in Destructive battery testing and hybrid and electric vehicle response. Ample time will be provided for Q & A.



*Dalan Zartman-COO Energy Security Agency
Certified Rescue Specialist
Jason Defosse- Director of Education and Outreach ESA
Certified Vehicle Rescue Specialist
Billy Kahler, Technical Coordinator ESA
Certified Rescue Specialist and HazMat Specialist.*

2:30 Directors/Annual Meeting

4:00 Party Set up

5:00 Hospitality/Fellowship

5:30 Prayer and Dinner

6:15 Vendor & Sponsor Acknowledgements

6:25 Member Recognition

6:45 Santa Arrives

6:45- 8:30 Jingle and Mingle, View Auction Items

8:30 Raffle Drawing

9:00 Auction Ends and Centerpiece Drawing

10:00 Bar Closes

***2021 ITWA MAGICAL CHRISTMAS PARTY
REGISTRATION***

Name: _____

Company: _____

Email: _____

Cell Phone: _____

Spouse Name (*If attending*) _____

Additional Employees/Spouses:

Name: _____

Spouse Name (*If attending*) _____

Additional Employees/Spouses:

Name: _____

Spouse Name (*If attending*) _____

Number of Adults attending _____ x \$25 = \$_____

Number of Children 10 or under _____ x \$12 = \$_____

(Please fill out Children's Information Sheet for each child attending)

Amount Enclosed: \$_____

Email or fax your registration by November 30th to:
Sue@Northwesttowing.com

Checks may be mailed to:
ITWA
C/O Sue Moreland
3203 North 375 East
Anderson IN 46012

Children's Information Sheet

Please fill out all information including address, as children attending, ages 10 and under, will receive a letter from Santa prior to the party.

Name: _____

Age: _____ Boy/Girl _____

Address: _____

Friend/Sibling Name: _____

Toy on wish list: _____

Naughty or Nice? _____

Name: _____

Age: _____ Boy/Girl _____

Address: _____

Friend/Sibling Name: _____

Toy on wish list: _____

Naughty or Nice? _____

Name: _____

Age: _____ Boy/Girl _____

Address: _____

Friend/Sibling Name: _____

Toy on wish list: _____

Naughty or Nice? _____