



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.

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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



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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

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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 <input checked="" type="checkbox"/> Annual <input type="checkbox"/> 3 Year	Rate Per \$100 of remuneration	Estimated Premium <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.

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CENTURY



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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.

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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!



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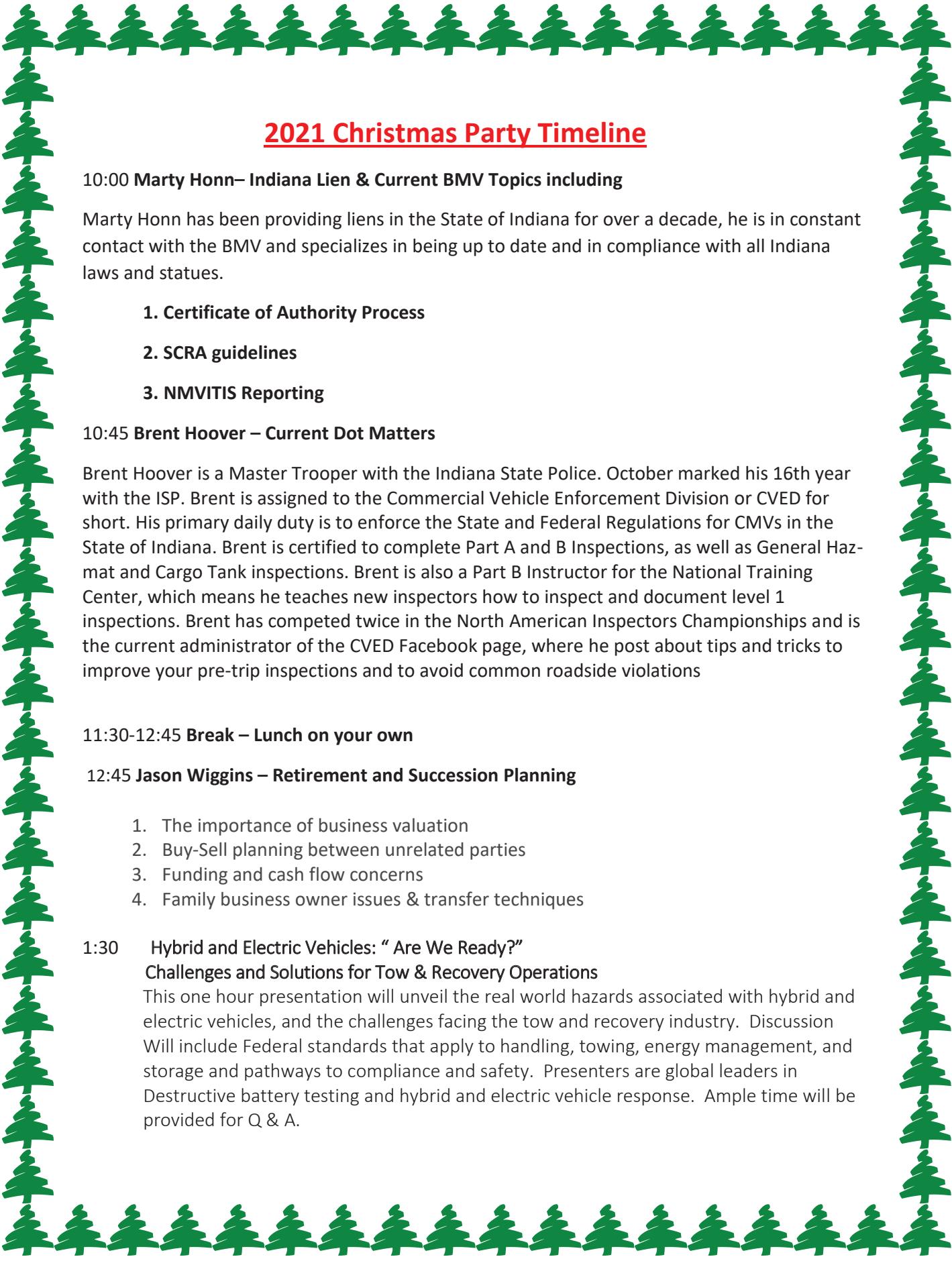
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2021 Christmas Party Timeline

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? _____