

The Tar Heel Van

FOURTH QUARTER 2020



COVID Relief/Appropriations Bill Update

This information is up-to-date as of December 23. If the President vetoes the bill and the provisions change, we will update you.

The final year-end package includes several critical provisions, including: additional COVID-19 relief and assistance; funding for the federal government (and the Department of Transportation) for the remainder of FY21; an extension of several expiring tax provisions, i.e. "tax extenders;" provisions related to energy and the environment; and other miscellaneous legislative items .

Key Highlights

ATA has been pushing hard to have a number of provisions important to the trucking industry incorporated into the final package, including Paycheck Protection Program deductibility from tax liability, reasonable litigation liability protections and specific tax extenders. **We're pleased to report that the final package does include several of these provisions, including the ability of businesses to deduct expenses that used PPP loans from their tax liability.**

Unfortunately – although not entirely unexpected – the final package does not include the litigation liability protections we were seeking. Because bipartisan agreement could not be reached during last-minute negotiations on liability protections and financial assistance for states and local governments, both of those provisions fell out of the final package. However, Senate Leader Mitch McConnell made clear that liability protections will continue to be a top priority for Senate Republicans in negotiating any further COVID relief legislation. *(continued on page 4)*

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NCMA Board of Directors

NCMA Board of Directors

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From the President

Hello all,

The end of the year is here and this issue of The Tar Heel Van would normally be our convention issue. It would be full of photos and convention highlights, members, sponsors along with all the speakers and award winners.

Even though this issue is missing all of that, I want to assure you that the North Carolina Movers Association still remains strong. Our membership numbers have held stable. Our current financial situation is good. In the past our Association, in conjunction with the North Carolina Utilities Commission, produced a super informative public service announcement on the risks of using illegal movers (get the link below). Our Board of Directors is holding Zoom meetings. MRT Training Seminars are continuing via Zoom and we are looking into the possibility of a Zoom claims seminar in 2021.

As far as 2021—Who knows? Just hold on and stay tuned!

I wish everyone a safe and healthy Christmas.

Dru



Dru Burgin

NCMA President

Sells Service

Statesville, NC

sellsmoving@aol.com

NCMA Public Service Announcement

The NCMA has issued our first ever Public Service Announcement to warn the public about the pitfalls of using illegal movers. Feel free to show this to your customers or add it to your website!

The video is on the home page of our website. Commissioner Floyd McKissick, Jr. introduces the video. It is also available on YouTube: <https://www.youtube.com/watch?v=cLTPHwJ9kz0>

Continued from Page 1

Paycheck Protection Program Extension and Expansion

The bill reauthorizes first and second draws from the Paycheck Protection Program, adding \$284 billion to the popular small business lending program and extending it through March 31, 2021. The maximum loan size for any new PPP loan will be \$2 million. The bill also allows businesses to deduct expenses associated with their forgiven PPP loans.

Hard-hit small businesses and non-profits will be eligible for a second PPP forgivable loan if they have 300 or fewer employees and can demonstrate a loss of 25% of gross receipts in any quarter during 2020 when compared to the same quarter in 2019.

Additional qualifying expenses for PPP loan forgiveness now include:

- Computing software to enable remote work for employees;
- Property damage from public unrest earlier this year;
- Supplier costs of essential goods or services in effect at the time the PPP loan was applied for; and
- Costs related to PPE and adaptive investments made to comply with local government mandates.

As mentioned above, **tax deductions are included for expenses paid with proceeds of a forgiven PPP loan, effective as of the date of enactment of the CARES Act in March 2020, and applicable to all subsequent PPP loans moving forward.**

COVID-19 Relief and Assistance

The legislation targets continued COVID relief efforts to support those most impacted by the virus. This includes an additional round of direct economic impact payments, providing a one-time \$600 check for individuals making up to \$75,000 per year, and \$1,200 for couples making up to \$150,000 per year. Additionally, the package includes enhanced unemployment benefits, greater resources for schools, child care and broadband, and nearly \$9 billion to accelerate the distribution of the COVID vaccine.

SBA Debt Relief Payment Extensions

This bill also provides \$3.5 billion to resume debt relief payments of principal and interest on small business loans guaranteed by the SBA under the 7(a), 504 and microloan programs. All borrowers with qualifying loans approved by the SBA prior to the CARES Act will receive an additional three months of P&I, starting in February 2021. Going forward, those payments will be capped at \$9,000 per borrower per month.

After the three-month period described above, borrowers considered to be underserved—namely the smallest or hardest-hit by the pandemic—will receive an additional five months of P&I payments, also capped at \$9,000 per borrower per month. SBA payments of P&I on the first six months of newly approved loans will resume for all loans approved between February 1 and September 30, 2021, also capped at \$9,000 per month.



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Victory Packaging specializes in protective packaging with over fifty varieties of paper padding, bubble, and foam. We can offer a solution to every customer need.



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Packing Material and Moving Equipment



Mickey Names Joe Rudolph Vice President of Sales

HIGH POINT, NC — DECEMBER 2020 – Mickey Truck Bodies has appointed Joe Rudolph Vice President of Sales, overseeing the outside and inside sales teams. He reports to Tom Arland, President.

Joe was most recently Vice President of Commercial Fleet Sales at ROUSH CleanTech, where he was responsible for increasing the presence of alternative fuel and advanced powertrain technologies throughout the Class 3 – 7 commercial vehicle market. Prior to ROUSH CleanTech he was Director of Technical Services for the Indiana Department of Transportation, responsible for its fleet and other divisions supporting daily operations.

Joe has a bachelor's degree in business from Indiana Wesleyan University and obtained numerous certifications while working as an automotive, truck, and heavy equipment technician.

“Joe’s extensive knowledge of organizational business and fleet requirements, combined with his experience partnering with Mickey during his eight years at ROUSH CleanTech, make him uniquely qualified to lead our sales efforts,” says Tom. “He is familiar with our products, our people and our customers.”



Pre-owned *Chassis* from *Arrow's*

Select Inventory

Professionally reconditioned chassis with new moving body.

Pre-built units year round.

Significant savings over new chassis fleet addition.

90 day confidence PLUS warranty included.

Allvan Excellence

Allvan has served generations of professional movers (you - your dad - your grandad.) Since 1965.

Our vanbodies are hand built by craftsmen. We do not hate robots, we just prefer people.

You have an open invitation to stop-by our (Nashville) plant to visit and watch us build because you should know your body builder.

We over-engineer and over-build our boxes to outlast multiple chassis. Swinging an Allvan = outstanding ROI.

Our tongue-and-groove, no-gap finished oak floors are simply the best. Period.

We handbuild all of our doors to last longer and to keep water out.

Extended warranties available.

Under or over CDL chassis available.

16 US locations.

In-house financing available.

Need what you need? Allvan respects this and can customize body length, height, width, door placement, and many value-added options.

Our 'Pro Mover' bodies have thicker extrusions, corner caps, aluminum side panels (.050) and roof coil (.040). Thicker is better.

Standard features of interest: stainless steel rear-end and side door thresholds, door access from all three walls, 60" attic, vertical logistics posts, LED lighting inside and out (includes in-box switch/timer), inside wall kickplates, side and ceiling wood panels, galva- nized ramp racks, etc.

Sample of our options: vault/pallet/container body door configuration, liftgates, slide-out tailgates (stain- less), grab handles, bellyboxes, in-body weigh scales, full graphic department (design/print/install), camera kits, lighted floor markers, etc.

ARROW
TRUCK SALES



Don Mosely
Arrow Truck Sales Atlanta

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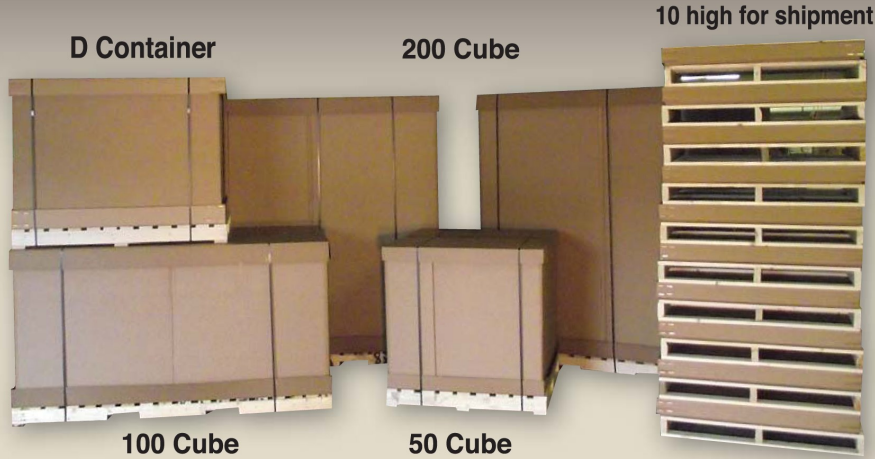
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LIFTVAN



- Set up / knock down in minutes
- Easily stores flat
- Stack-able
- Heat Treated Wooden Skid
- 87x47x87
- Splinter free (splinters are the biggest worker comp issue associated with wood liftvans.)

MULTI PICTURE-CRATE



Strong and excellent in absorbing vibration and shock. no assembly is required, and is made to be reusable for at least one season; making this crate ideal for the transport of pictures and mirrors.

Eliminate wood and save packing time with the re-usable MP40 Crate.

- Standard sizes: 48" x 24" x 40"
- Rapidly pack picture frames, glass, marble table tops.
- Center dividers slide out for wider space for plasma TVs
- Custom sizes are available
- Sample upon request

The MP40 is designed to stack 2 high or side by side for easy truck storage. MP40 is built w/durable bottom tray and any crate component can be replaced for optimal durability.



- Patented armor fiberboard-corr sidewalls for high-impact and stacking strength.
- Side impact protection
- Full tip-over protection
- Fast to pack - Fast to unpack.
- Distribution centers across the US and Europe

PLEATWRAP



PleatWrap Furniture wrap
Heavy Duty: 48"x 250'
Tissue Inner: 48" wide x 250'
Printing Available up to 2 Color

PleatWrap is a durable for furniture wrapping. It has thick outer layers for outstanding corner protection with an inner pleated paper layer creating a thick all-paper barrier of protection. PleatWrap is flexible, adheres to tape well, and is easy to use.

More power for your fleet

At Quarles, we understand that quick, convenient fueling is a must for your business. That's why we provide access to premium diesel wherever the journey takes you. Use your fuel card or Q-Card to skip the lines and fill up at one of our 115+ commercial fueling stations, or tap into a nationwide network of retail fueling sites. Our commitment to quality brings you:

Better Products

- Premium diesel
- Diesel Exhaust Fluid (most stations)
- Off-road fuel and biodiesel (select locations)

Faster Fueling

- High-speed dispensers and satellite pumps
- Wide fueling lanes
- Fueling sites exclusive to commercial vehicles
- 24/7/365 access

Flexible Card Options

- Wide acceptance of fuel cards
- Q-Card options with exclusive benefits

Smarter Decisions

- Reporting and price notifications
- Online account management
- Security alerts and card limits
- GPS tracking

Get \$200 plus rebates up to \$0.07 a gallon when you become a fuel card customer. Contact Mike Goheen at 804-298-5383 or mgoheen@quarlesinc.com to learn more.

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Quarles.
Quarles is Quality.



Reinvent Your Business and Save Money In a Post-COVID World

Looking for free credit card processing for your company? Don't just reopen, reinvent.

Payroc has a re-opening solution that will reinvent your business and save you between 60-90% on your payment processing fees. Give your customers the choice of paying some, or all, of the processing fee that your business would normally cover.

Under Payroc's exclusive [RewardPay](#) program, if your customer chooses to pay with a credit card, they will also absorb the processing fee. Don't want your customer to take the full processing fee percentage? RewardPay's zero cost credit card processing is a choice product, which means you choose, AND the customer chooses. If the customer chooses to use their credit card they will absorb some, or all, of the processing fees, depending on how much you'd like to pass off to them.

[Payroc's technology](#) will net settle to the business owner's credit card sales daily - in other words, if the business owner's processing fees are 3.5% and they make a \$100 sale, the business owner keeps that additional \$3.50. For a deeper look, click [here](#) to calculate how much your business would save his only

How to save 60-90% on your payment processing costs



How Much Will You Save?

[Payroc's technology](#) will net settle to the business owner's credit card sales daily - in other words, if the business owner's processing fees are 3.5% and they make a \$100 sale, the business owner keeps that additional \$3.50. For a deeper look, click [here](#) to calculate how much your business would save.

With RewardPay, NC Movers members are also eligible for Next Day Funding, at no extra cost, or Same Day Money Express. If you are a B2B (business-to-business) company or a business that deals in higher transactions, RewardPay will dramatically increase your savings. Credit card primary businesses like these will see the most money saved, but RewardPay will save you money no matter what kind of business you run.

The infographic is divided into two main sections. On the left, a blue rounded rectangle contains a testimonial from John Mihalos, a Payroc Merchant, accompanied by five yellow stars. On the right, a larger rounded rectangle with a dark red-to-purple gradient background features the title 'Payroc Merchant Savings: \$ 66,000'. Below the title are two white rounded rectangles with blue borders. The left one is titled 'Before RewardPay' and shows 'Annual Fees \$18,000' and 'Gross Needed \$80-110k'. The right one is titled 'After RewardPay' and shows 'Annual Fees \$1,200' and 'Gross Needed \$22-44k'. Icons of a document with a magnifying glass and a winged dollar sign are used to represent the 'Before' and 'After' states respectively.

★★★★★

"Over the years we watched credit card processing fees rise to the point that we spent more money paying off the processing costs than we spent on almost all of our other utilities. That's when we decided to make a change and sign up with Payroc's RewardPay Program. This has completely changed the dynamics of our business simply because we no longer burn money for things we don't necessarily need."

John Mihalos
Payroc Merchant

Payroc Merchant Savings: \$ 66,000

Before RewardPay	After RewardPay
Annual Fees \$18,000	Annual Fees \$1,200
Gross Needed \$80-110k	Gross Needed \$22-44k

Why RewardPay?

Unlike our competitors, Payroc offers you, the business owner, the choice of **HOW** much of your processing costs you would like to pass on to your customers up to 4%. For example, if your business has a 4% surcharge fee, you can put 2% of that fee on your customers and absorb the other 2% yourself. Our competitors offer flat rates with no options.

Another key differentiator is that we do not use pin-pad transactions because as soon as the customer inserts or scans their debit card, even if they run it as a credit card, our patented technology will automatically and seamlessly register the card as debit. This puts you and the customer at ease, knowing you are fully compliant and your customer gets to choose whether they pay for surcharging fees or not.

Get a **FREE** terminal when you sign up for RewardPay!

- ✔ No program fees, service fees or minimums
- ✔ Up to 2 free terminals or free online gateway
- ✔ Perfect for in-store, curbside, and online transactions



Now Available: RewardPay Choice

We give business owners the option and let them choose what to surcharge their customers. Primarily used for large ticket businesses, Payroc's RewardPay Choice program allows processing fees to be split between the customer and the business (3.5-3.99%). Let's say your business has enabled a 4% surcharge but doesn't want to pass all of it off billed at the end of the month (EOM). With RewardPay Choice, we allow the merchant to absorb whatever % they do not want to pass along to a credit customer.

Business owner signs up for RewardPay Choice with 4% charge

Business owner passes 2% to credit customers and absorbs the other 2%

Business owner is still billed for all debit transactions and fees

BONUS: GET A FREE TERMINAL WHEN YOU SIGN UP FOR REWARDPAY!

Signing with RewardPay will qualify you for a free Dejavoo Z8 terminal if you're a card-present business or a free virtual terminal for online or mobile-based businesses. No contracts, no termination fees. All that is needed is two months of past statements.

Whether you are a local business reopening, or an online business looking for a convenient, compliant digital solution, RewardPay will help you reopen with confidence knowing you will be saving on your processing fees.

Find out more about your NC Movers benefits at partners.payroc.com/ncmovers or reach out directly to your Certified Payments Professional, Brandon Hallett, at brandon.hallett@payroc.com | 1 (844) 729-7624 x

benePerks Benefits Corner

Hello to all Members of the NC Movers Association!

We are proud to be a new Associate Member of the **NC Movers Association**. We focus on providing employee benefits at the workplace and specialize in the small business sector. We look forward to supporting Association members who seek affordable healthcare benefit options that will help them to attract and retain quality employees. We find it especially rewarding to enable employees to go about their essential work not only with access to healthcare, but also with peace of mind.

Healthcare and Small Businesses

We all know that leaders of small businesses wear many hats, and many do not have the time or resources to focus on healthcare issues the way large companies can. So, in addition to providing healthcare benefits, we wish to contribute further by providing information and insights into aspects of healthcare and benefits of importance and interest to business owners and their employees. Below is the first installment of the “benePerks® Benefit Corner”.

This Newsletter’s Health Benefit Topic: Telemedicine

Telemedicine vs. Telehealth



“Telehealth” refers broadly to all electronic and telecom technologies and services used by the healthcare industry. This includes the increasingly popular and effective “telemedicine” and a lot more. “Telemedicine” is essentially the two-way, real-time interactive audio and video interaction between providers and patients that enables providers to diagnose and deliver many forms of health care. Despite these distinctions, it is still common to see “Telehealth” used interchangeably with “Telemedicine,” though the former, as mentioned, covers a much broader range of health-related activities.

So just how far have we come in nearly a century? In response to increasing healthcare costs and leveraging new technologies, Telemedicine via two-way video has maintained the “face-to-face” interactions essential to the effective provider/patient experience, while reducing travel costs and time spent in waiting rooms, improving patient throughput and care outcomes, and reducing overall healthcare costs. The *National Institute of Health* in 2017 surveyed 3,000 patients and found that 94 - 99% were “very satisfied” with remote doctor visits, with one-third stating they preferred the experience to an in-office doctor visit.

Future of Telemedicine

Expanded and refined remote or virtual meeting technology will impact healthcare even further. Ongoing refinements in mobile applications and sensors will increase the types and accuracies of patient information. Device-based self-monitoring will continue to expand the volume of patient data transmitted electronically. Though already becoming common practice, more patients will be able to access their medical status, test results, and administrative aspects such as the type, extent, and status of healthcare coverage they have. All applications will continue to be HIPAA (personal medical information security) compliant using encryption and other security measures.

Thanks for your attention. We plan to provide an overview on another popular Healthcare Benefits topic in each newsletter, and of course we welcome questions, comments, and suggestions from all Association members. Until then, wishing all a safe, happy, and healthy Holiday Season!

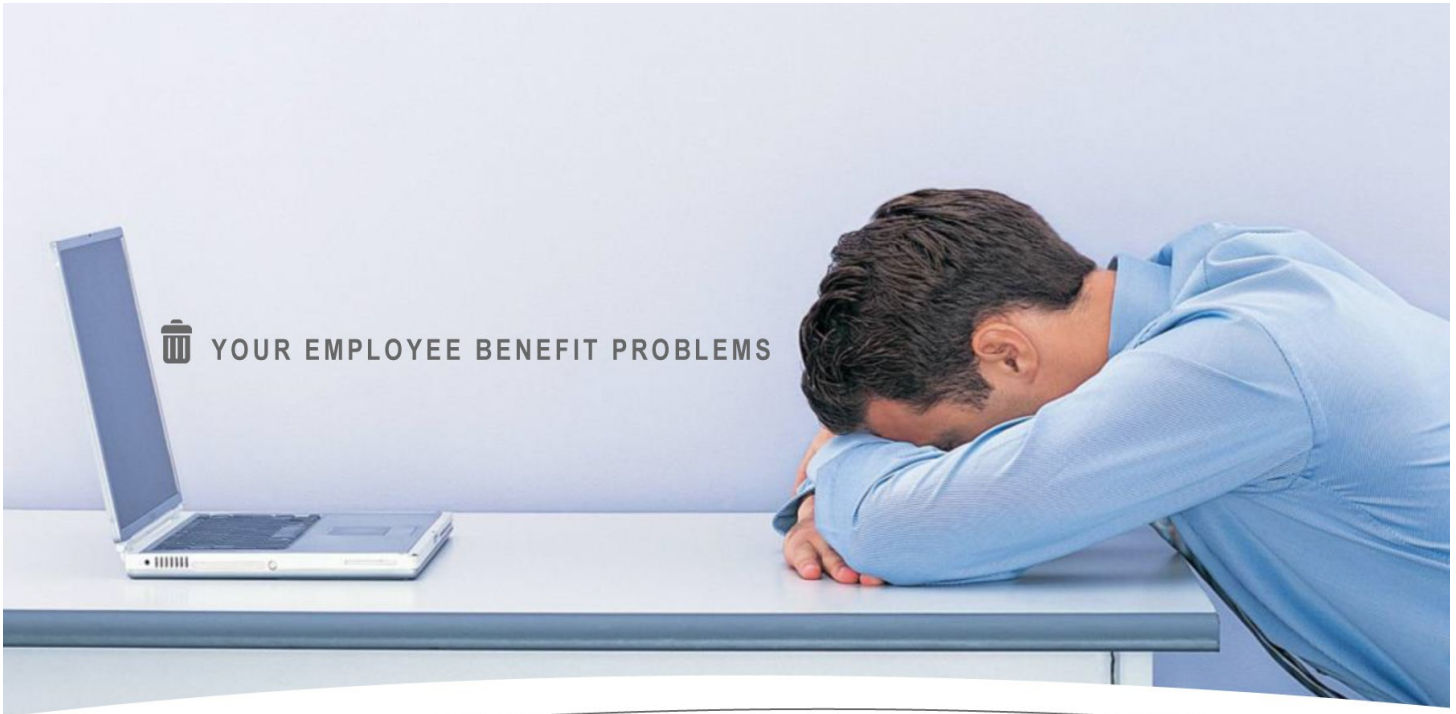
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National Institute of Health

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The Piedmont Agency, LLC 301 North Elm St. 5th Floor Greensboro, NC 27401 Plan limitations and exclusions may apply. (336)290-1000

The advertisement features a background of a moving truck on the left, partially obscured by a series of overlapping, colorful bokeh circles in shades of yellow, orange, and red. The text is positioned on the right side of the image.

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Welcome New Board Members



Michael Zlotnik



Tyler Space

New Board members were elected at our annual meeting in November for a three-year term.

Michael Zlotnik is the General Manager of Carey Moving and Storage in Rock Hill, SC

Tyler Space is the owner of Space to Space Moving in Greensboro.

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DHOLLANDIA

LIFTGATES

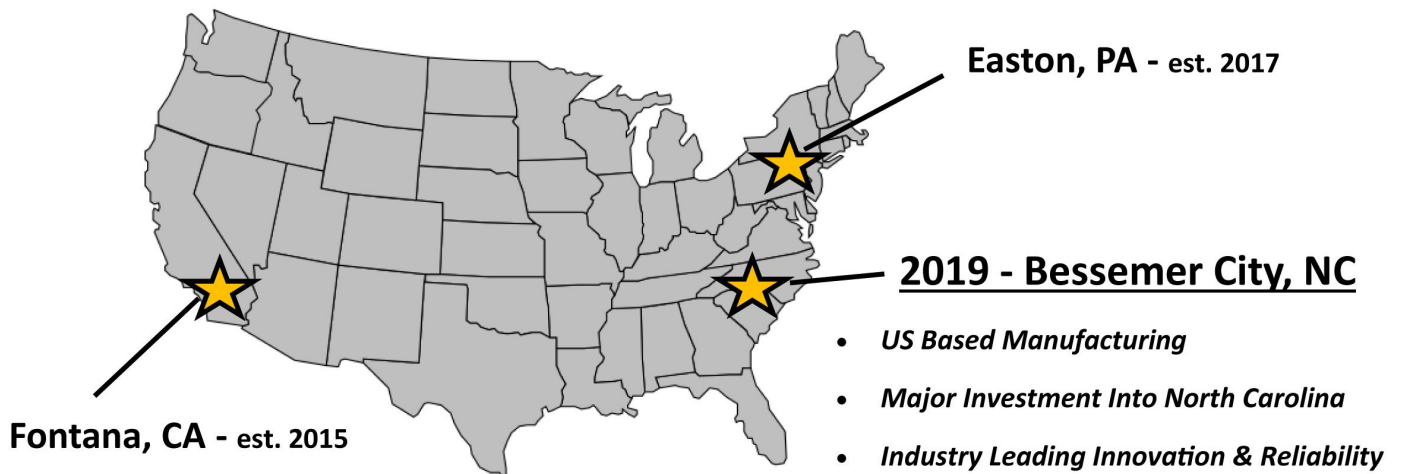


LIFTGATE MANUFACTURING IN NC (Bessemer City)

330,000 SQFT PLANT OPENED FALL 2019



3 US Based Distribution Centers Shipping Liftgates *NOW*



Blake George—Southeast Regional Sales Manager
(704) 999-0402 - Blake.George@Dhollandia.com

LEVEL-RIDE FOLD-AWAY LIFT

RMM Series 2500 / 3300 / 4400 lbs



DHOLLANDIA



APPLICATION

The **RMM Series** is one of DHOLLANDIA's most popular fold-away liftgates. Thanks to the wide arms with dual lift cylinders & level ride operation, the RMM is an excellent choice for operators that want a larger platform, increased platform stability and improved overall performance for the operator.

The RMM is ideally suited for demanding distribution applications, incl. high stack pallets and carts. With several capacities and platform sizes available, the RMM will fit a variety of applications and needs.

-  **Dual lift cylinders for great load stability**
-  **Fully galvanized finish - *STANDARD***
-  **Level-ride aluminum platform-*STANDARD***
-  **Power down - *STANDARD***
-  **Self-locking valves on all cylinders**
-  **Heavy duty bed extension & side steps**



DHOLLANDIA

www.dhollandia.com

Protect Your Move Informational Videos

Moving is a significant life event. It can be a challenging and stressful process. That's why the Federal Motor Carrier Safety Administration provides resources to help you move with confidence.

The following videos provide information on how you can set yourself up for success when conducting an interstate move, how to avoid falling victim to moving fraud, outlines the steps to take during all three phases of the moving process (pre-move, during the move, and post-move).

<https://www.fmcsa.dot.gov/protect-your-move/videos>



Ellis still hasn't told me to stop doing this—so you get two pictures for Christmas. The left one is to make sure y'all know that I've already got him saying "Go Tar Heels" and the right one is just because...



Thanks to all our sponsors who renewed their membership for 2020!



DHOLLANDIA

THE WHEATON GROUP



PARTNER COMPANIES



2021 NCMA Calendar

We have started MRT Zoom Training with the NC Utilities Commission. Next one will be in January 2021

The NCMA can also do Zoom Training for your company. Contact the Association office for more Information.



The mission of the North Carolina Movers Association is to provide guidance to our members concerning rates, tariffs, rules and regulations as prescribed by the NC Utilities Commission. Most importantly we provide support for our members and sponsors so they can supply quality service to the moving and consuming public.