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EXPEDITE NOW MAGAZINE

Volume 14
Issue 1

How Expeditors Can Put **Profit First**

to Secure Their Financial Future

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Load One Transportation & Logistics **1**

Dawn of a New Age in
American Trucking

READ PAGE 6

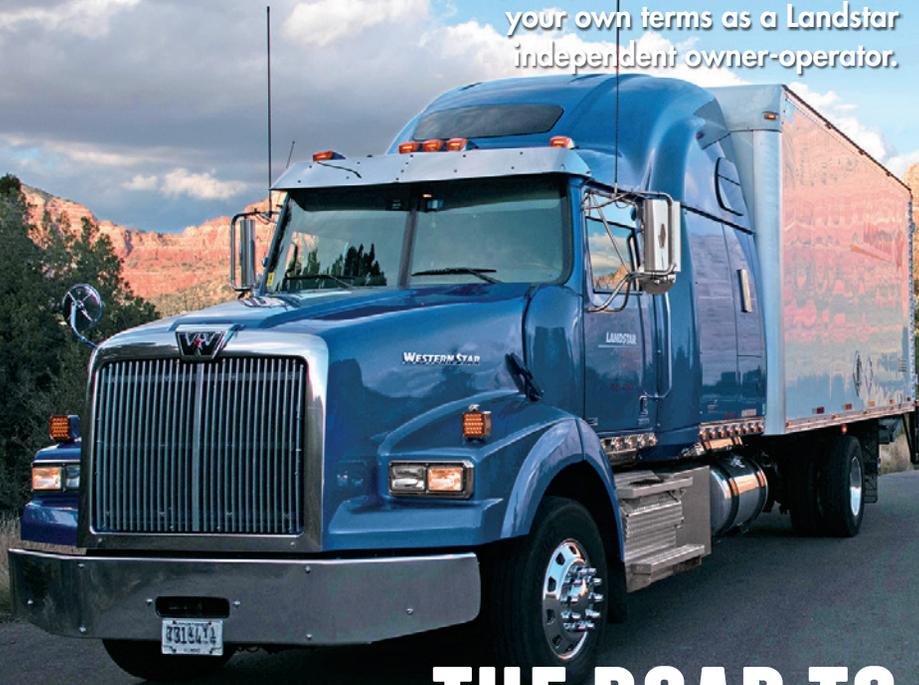


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EXPEDITE NOW MAGAZINE

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Business



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business staff

Lawrence McCord Publisher
Monte Stetler.....VP of Business Development
Jeff Blakemore.....Creative Director
Joshua McCord.....Interactive Developer
Michael Sams.....Interactive Developer
Debbie McCord.....Accounting
Carol Hill.....Subscription Manager

editorial staff

Jeff JensenEditor Posthumous
Sandy Long..... Staff Writer
Sean Lyden..... Staff Writer
Scott Loftis.....Contributing Writer

national account executive

Isaac Speicher 859-795-5741

Expedite Now is written for professional owner operators and drivers working in the expedited trucking industry.

Our editorial policy encompasses informing drivers, fleet managers and carriers of the news and information about the expedited trucking community.

News and feature articles are compiled to keep owner operators and drivers apprised of industry trends and events, and other issues which impact those who move this industry.



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EXPEDITE NOW Q&A
MAGAZINE

For many years, Load One Transportation & Logistics has been an industry leader in the use of technology and advancement in American Trucking. As they continue to spur industrial improvements, we speak to Brian Welsh about present and future developments in the ever-changing world of Expedite Trucking

Load One
Transportation & Logistics

HOW LONG HAVE YOU BEEN IN THE INDUSTRY?

I've been in the transportation industry for over 30 years, actually started as a driver. I have been in this crazy business we call expediting for about ten years, first in operations, fleet management, and now as the lone recruiter for the past 7 years with Load One. I'm guessing I'll be here until I retire, as it's a great company to work for.

GIVE US A LITTLE HISTORY ABOUT LOAD ONE.

Load One was founded in 2003. We started off as an asset-based regional truckload carrier and freight broker and grew from there. We moved into expediting in 2006 and that has grown to be the largest part of the company's operations. Over the years a number of carriers have become part of Load One, including PDQ Expediting, Great Lakes Transportation and Nations Express. So we continue to grow. We have always been a company that has leveraged technology and we have attracted some of the best operations and sales people in the industry.

WHAT ARE SOME OF THE BIGGEST CHANGES YOU'VE SEEN IN RECENT YEARS?

The industry has changed quite a bit. So many of the larger carriers in the industry have been bought by larger transportation companies or private equity. We are

one of the very few large privately owned expedite carriers. But we feel this is an advantage. We don't have to deal with the level of corporate bureaucracy and can react quicker. It also lets our management take a smarter and longer look as they are not always driven by one quarter's financial results.

AS ONE OF THE MOST REGULATED INDUSTRIES IN THE COUNTRY, WHAT ARE SOME OF THE BIGGEST CHALLENGES YOU SEE ON THE HORIZON?

Without a doubt this year it will be electronic logs. The majority of carriers are not on them. They are going to be scrambling to get them, install them, train their drivers and their staff. We have been full ELD for almost two years now and feel that will better position our fleet in 2017 as many shippers are already looking for their carriers to be compliant.

LOAD ONE IS MORE THAN JUST AN EXPEDITE CARRIER; CAN YOU TELL US MORE ABOUT THE OTHER SERVICE DIVISIONS?

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large broker in the expedite world and broker out almost 20,000 expedite shipments per year when we don't have capacity in our own fleet. This means more opportunities for our fleet compared to a lot of other carriers.

WITH YOUR DIVERSE FLEET, WHAT KIND OF DRIVERS AND EQUIPMENT IS LOAD ONE WANTING TO PARTNER WITH?

Right now we are looking for straight truck owner operators, both singles and teams. We can also help place drivers with our many different owner operators and fleet owners. Regional tractor owner operators are always welcome as well as those with experience pulling flatbeds. We also have company tractors but those drivers need to be based in the metro Detroit area.

WHAT KIND OF EFFORTS ARE LOAD ONE PUTTING FORTH TO IMPROVE DRIVER RETENTION?

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WE ARE ENTERING INTO 2017. WHAT KIND OF FREIGHT VOLUMES DO YOU EXPECT FOR THE NEW YEAR?

We have added some additional talent

to our sales team in the last quarter and we expect some great things in 2017. Our analysis sees a good year and much improved over 2016 for a number of reasons. The industry should see a good year; we are predicting a great one.

WHAT INDUSTRY ORGANIZATIONS IS LOAD ONE AFFILIATED WITH?

TEANA, The Expedite Association of North America Our CEO John Elliott was the former president and our VP of Operations Mike Johnson is an active member of the board. Mr. Elliott is currently an executive officer of the TCA or Truckload Carriers Association. We are also members of AEMCA (Air Expedite Motor Carriers Association), the Michigan Trucking Association, and the Transportation Club of Detroit.

WHAT'S ON THE HORIZON FOR LOAD ONE?

We are anticipating 2017 as a really good growth year for the company. Our ownership always seems to be working on newer, bigger and better things, so I am sure more will come!

MICHIGAN OR THE OHIO STATE?

The Ohio State Buckeyes!! Prediction: by the time your readers see this, they will be 2017 National Champs!

ANYTHING ELSE YOU'D LIKE OUR READER TO KNOW?

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How Expeditors Can Put 'Profit First' TO SECURE THEIR FINANCIAL FUTURE

By Sean M. Lyden, Staff Writer

EXPEDITE NOW
MAGAZINE

BUSINESS

You're working long hours, running a lot of miles, and generating a lot of revenue. But it never fails. No matter how much money you take in, you feel tight financially. You're behind on paying your taxes. You're incurring more debt. And you still can't seem to afford health insurance.

if this sounds like you, there's a book by Mike Michalowicz that can help you attack this challenge head-on to gain greater control of your finances: "Profit First: A Simple Simple System to Transform Any Business from Cash-Eating Monster to a Money Making Machine."

"Most business owners try to grow their way out of their problems, hinging salvation on the next big sale or customer or investor, but the result is simply a bigger monster," says Michalowicz.

Or—put in the context of the trucking business—most owner-operators try to take on more and more loads, hoping that they can drive their way out of their cash-flow challenges.

One of the reasons why business owners, including expedite owner-

when your bank account is near empty, you're stressed out, trying to figure out how you'll be able to pay the bills, taxes, and so forth because you're short on funds. All the while, you're thinking, "Where has all the money gone?"

operators, fall into the cash-flow trap is that they engage in what Michalowicz calls "bank balance accounting," where you check your bank balance each day and make financial decisions based on what you see is in the account.

The downside to this habit is that when you have a lot of money sitting in the account on a given day, you tend to be

CONTINUED ON PAGE 16
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overconfident, thinking you have more money available to spend than you actually have. And then, when your bank account is near empty, you're stressed out, trying to figure out how you'll be able to pay the bills, taxes, and so forth because you're short on funds. All the while, you're thinking, "Where has all the money gone?"

How do you stop this vicious cycle? Michalowicz says that's where the "Profit First" system comes in.

WHAT EXACTLY IS "PROFIT FIRST" AND HOW DOES IT WORK?

The Generally Accepted Accounting Principles (GAAP) formula for determining a business's profit is: Sales - Expenses = Profit. In other words, profit is what's left over after you

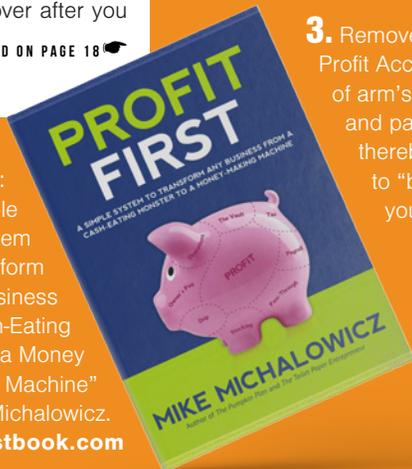
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Building Healthy Finances for the Long-Haul Author Mike Michalowicz likens the Profit First system to the habit-forming techniques deployed by effective healthy weight-loss programs. The idea isn't to make drastic changes all at once, but to instill a system that sets you up for long-term success by using these *four steps*:

1. Use "Small Plates"—When money comes into your main operating account, immediately disperse it into different accounts in predetermined percentages. Each of these accounts has a different objective: one is for profit, one for owner pay, another for taxes and another for operating expenses.
2. Serve Sequentially—Always, always move money to your Profit First Account first, then to your Owner Pay Account and then to your Tax Account, with what remains to expenses. Always in that order. No exceptions. Move it, stash it, and let it accumulate.

3. Remove Temptation—Move your Profit Account and other accounts out of arm's reach. Make it really hard and painful to get to that money thereby removing the temptation to "borrow (i.e. steal) from yourself.

4. Enforce a Rhythm—Do your payables twice a month (specifically, on the 10th and 25th).



Source:
"Profit First:
A Simple
Simple System
to Transform
Any Business
from Cash-Eating
Monster to a Money
Making Machine"
by Mike Michalowicz.
profitfirstbook.com



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take out expenses.

But while that's technically accurate, it doesn't account for human behavior, says Michalowicz. Instead, he proposes the "Profit First" formula: **Sales – Profit = Expenses.**

The math is logically the same as the GAAP formula, but it reflects a radical change in a business owner's mindset and behavior. With the Profit First formula, you take a predetermined percentage of profit from every sale first, with the remainder going toward expenses.

In other words, you're forcing your expenses to conform to your profit goals—not the other way around—so that you can keep more of the money you earn, while also making sure that you're covering all your taxes, fuel costs, truck payment and other operating expenses without all the stress.

With Profit First, each 10th and 25th day of the month, you'll transfer certain percentages of your revenue into separate bank accounts for profit, tax, owners pay, and operating expenses.

This way, you gain a more accurate picture of how much money you really have in your operating expense account to work with, so that you're less likely to overspend as you would if you were running your business out of the one bank account.

What percentages should you allocate for each category? That depends on the specifics of your business and situation. Michalowicz provides a framework in the book on how you can figure out the optimal allocations for your operations. And for those who are thinking, "I'm barely keeping my head above water, how I don't see how I can do this," Michalowicz recommends starting out small and gradually growing your allocations as you can. The key is to get the habit started.

As Michalowicz puts it: "The key to successful Profit First implementation lies in stringing together a series of many

small steps in a repeating pattern. So take it easy."

As you get accustomed to using the system over time, you can take a more advanced approach, opening additional accounts for more specific long-term objectives. For example, as an owner-operator, you might want to allocate a certain percentage to put into a separate account for truck maintenance, another percentage into an account for truck replacement and so forth.

THE BOTTOM LINE

You became an expedite owner-operator to set your schedule, get paid to travel the country, and take charge of your financial future. But if you don't have tight controls on your cash flow, you could be putting your business dream at risk. The key is to cultivate good habits that help you take charge of your finances. To learn more, visit profitfirstbook.com. **EN**



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A Practical Guide to Legal Issues
in Truck Transportation

by Shelly Benisch, T.R.S., C.I.C.

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Whether you're an existing Motor Carrier/ Broker or wish to become one, this handy dandy guide will help you remember what you used to know or teach you what you SHOULD know about truck transportation.

Hank E. Seaton, Esq. of the Law Office of Seaton & Husk, L.P. has produced a short, approachable, easy to read reference book that's the best I've seen on everything you ever wanted to know about running your business safely, fairly and legally compliant.

It starts with a warmup for newbies and leads into more detail on freight and owner operator contracts, equipment leasing, insurance, cargo and warehousing issues that any truck pro will appreciate. I especially like how he set up the tail end for quick references to quickly review specific terms and topics as a "go to" guide I'll keep on my desk. **EN**

If you are, or want to become, a professional in transportation, I highly recommend this very affordable resource at \$49.00 + \$5 shipping at:
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THE DECISIONS INVOLVED WITH Building A Custom Expedite Truck

By Sean M. Lyden, Staff Writer



EXPEDITE NOW
MAGAZINE
INDUSTRY

If you're an expedite owner-operator—or in the process of becoming one—your decisions on how you build your truck directly impact your productivity and profit. But when you have dozens of options to consider for each section of the vehicle—from the cab and chassis, to the custom sleeper, to the truck body—how do you decide what's best for your business?

one way to learn is from the experiences of successful owner-operators who have done it a few times. So, Expedite Now recently spoke with veteran expeditors Bob and Linda Caffee to give you a behind-the-scenes glimpse into their truck decision-making process. What changes did the Caffees make from their previous truck? Why did they make those changes? What do they plan to do differently for their next truck? Here's their story.

THE CHASSIS

In September 2014, Bob and Linda took delivery of their current truck (which was their third since they started in expediting

over a decade ago) from Stoops Freightliner-Quality Trailer (truckcountry.com). It's a 2015 Freightliner Cascadia CA113, with a 100-inch Bolt Custom Sleeper and 22.5-ft. van body by Supreme Corporation.

Although the Caffees ran their first truck for 850,000 miles, they traded out of their next truck—a 2012 Cascadia—to their current truck after only 400,000 miles.

Why did they make the switch much sooner to the new truck? One of the key reasons, says Bob, was to get the Detroit DT12 automated manual transmission for smoother shifting capabilities, which he says contributes to better fuel economy compared to the Eaton Fuller Ultra Shift transmission in their previous truck.

"The DT12 is a lot smoother," says Bob. "The Ultra Shift, the way it was

CONTINUED ON PAGE 26

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programmed, would have to go through every single gear. It would start out in 2nd or 3rd gear, or whichever gear, and then go up one gear at a time, from 3rd, 4th, 5th, 6th, 7th up to 10. With the Detroit transmission, it might start out in 1st, it might start out in 3rd, it might start out in 5th. If it doesn't think it needs a gear, it will skip it. Our truck has actually skipped as many as three gears because it didn't need to utilize them."

radar-based active safety system that detects moving, stopped or stationary vehicles in front of the truck and measures the vehicle's position relative to others on the road to warn the driver of possible rear-end collision. And when necessary, the system will automatically apply the brakes to help avoid a collision or at least minimize the damage from an unavoidable collision.

"The collision mitigation system is tied together with your lane departure warning



What does this ability to skip gears have to do with fuel economy?

"It improves fuel economy because it doesn't waste energy having to go through every single gear," Bob explains.

The new transmission has also provided an unexpected byproduct: better sleep. "We realized that the shifting was so much smoother that it made it easier to sleep when the truck is moving," says Bob.

Another change the Caffees made in the new truck was to add the available collision mitigation system for improved safety. The system on the 2015 Cascadia is called OnGuard by Meritor Wabco, which is a

system, and the adaptive cruise control—all to help keep us and those around us safer," says Linda.

The Caffees also wanted to add a remote engine diagnostics system in the new truck that wasn't on their previous model. That system is called Virtual Technician, which is available for Freightliner trucks equipped with Detroit engines.

"Virtual Technician is a Detroit Diesel product that if you have [an engine] fault code, it sends a message to Detroit and they will actually send you a text message or an email within three minutes of that light coming on to tell you whether it's not a

CONTINUED ON PAGE 34
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big deal to finish your load and to get it checked then, or to have it looked at the next time you get the truck serviced, or to stop immediately," says Bob.

This knowledge gives you greater peace of mind and enables you to avoid unnecessary—and costly—downtime that comes with taking the vehicle immediately into a service center for a minor issue that could have been addressed at a more convenient time.

The remote diagnostics system has already proven useful to the Caffees. "We were home one time and just as we were pulling out of the driveway we got a check engine light," Bob recalls. "The truck was still running fine, but the light stayed on. The email [from Virtual Technician] came across to tell me that the issue was a low fuel pressure indication."

He called their local Freightliner dealer to asked them if this was something he and Linda needed to have looked at right away because they were already enroute to pick up a load. "The technician got online with that code number to see what the code was," says Bob. "He told us, 'Nah, don't worry about it. It's probably just a hiccup in the fuel system. Cycle the key a few times, the light should go out, and you should be fine.'"

Another significant change for the new truck: fuel tank configuration. The 2012 truck had two 80-gallon fuel tanks; the new truck has a 120-gallon on one side and a 80-gallon tank on the other. And that was by design, says Bob.

"Since we run a generator, we ordered the new truck with the 120-gallon and 80-gallon tanks," says Bob. "We disconnected the 80 gallon tank [from the truck's fuel system] and used it just for generator fuel. This way, we can buy off-road diesel to power the generator if we

have the opportunity. Or, we can apply for a Federal Fuel Tax back for any fuel we put in that tank. We get good enough fuel mileage that we can still go over 1,000 miles with the single 120 gallon tank for the truck."

THE SLEEPER & VAN BODY

The Caffees made a few changes to the sleeper, such as choosing hardwood floors over the laminate flooring that was in their previous truck. "The new flooring was more for aesthetics than anything else," says Linda.

They also chose lighter color cabinets "to make it a little brighter" and quartz stone for the countertops and table (over the standard formica material), "which I really like, but it definitely added weight to the truck," says Linda.

The van body, for the most part, remains the same, with a few modifications from the 2012 truck. It has the same length and standard wood flooring. But the Caffees changed the spec for the hardware on the rear doors. "On the back end, we had a lot of trouble with rust around the doors," says Linda. "That just drives me nuts, so we got stainless steel on this one. We also got stainless steel locking rods and all stainless steel hardware on the doors instead of galvanized or just painted steel."

PLANNING THE NEXT TRUCK

A little more than two years after taking delivery of their 2015 truck, Bob and Linda have already started thinking about what they'd like for their next truck, which will likely be a 2018 model.

"The new Cascadia will have so much more aerodynamic improvements, with about 8-percent fuel economy improvement from previous models" says Bob. "When you're getting 12 miles to the gallon [which

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is what the Caffees are getting right now], that's going to put you over 13."

Linda also says they would want to add what's called predictive cruise control. "It's a cruise control that tries to make the world flat by anticipating hills and valleys."

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"It pre-accelerates before you start up a hill and then, just as you crest the hill, it will back off the throttle and let you coast all the way instead of throttling all the way to the top," Bob explains.

And since "pre-acceleration" builds the truck's momentum when approaching the hills, that allows the truck to power up and over hills with less fuel than with typical cruise control systems.

THE BOTTOM LINE

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If you're new to the truck-buying game, seek advice from seasoned owner-operators and truck dealers who specialize in building expediter trucks. Have them walk you through the pros and cons of the various options for each section of the truck—from the chassis, to the sleeper, to the van body. This will help you avoid costly rookie mistakes and get into a truck that's right for the job—and your budget.

Then, as you drive your new truck over the next few years, make a list of what you'd like to change and improve. This will help you continually refine your spec for each new truck you build—to maximize fuel efficiency, driver comfort, productivity, and your profit. **EN**

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