

FIRST GEAR

NEW DRIVER NEWSLETTER

Presented by



APRIL 2022



By Craig Daniels

A full-on **owner-operator** with their own authority has by far the most options and the most risk. Plates, permits, maintenance, and fuel, are all the responsibility of the owner. This includes insurance, both vehicle and cargo, payroll, and taxes. Seeking qualified counsel to represent you in legal matters (yes, there will be some) and an accountant familiar with special trucking exemptions and deductions is necessary. Those who have not often make mistakes with multiple zeros on the end. The ability to book your own loads with or without a broker (another hand in your pocket) for your own needs and location can be a major benefit and offer the most flexibility you can have. You can even run without ELOGS unless the customer requires them if you own an older truck.

The option to **lease onto a carrier** still offers some of these benefits with even more but could also be less. Most of the time, the plates and permits are taken care of as well as the insurance. The maintenance and fuel can be as well, but it depends on the agreement you have in writing (never take a verbal agreement) with them. It usually opens a load board to you that other owners can't use. The pay will be less because they are assuming some of the risks on you.

Now we get the least favorite option for an owner, the **lease to own option**. Here is where you have to be real careful. I know several who have gone bankrupt over this, and at the end of the lease, they either have a huge payout or no truck to show for the work they did over several years. This is often pushed on new drivers as being "the best of both worlds." Higher pay with less cost. Only a very few have succeeded in this arrangement and only because they continue to stay with them for an extremely long time. If they decide to leave for a better run, more hometime, less cost, they will most likely get shafted. Sometimes carriers will even place a priority on loads for the company drivers and leave the lease drivers to fend for themselves.

The straight W-2 employee **company driver** has the absolute least risk of them all. You drive their trucks, on their routes, to their customers. They pay for fuel and maintenance, and usually, if your truck is going to be down for an extended time, they will often get you a loaner truck to keep you rolling while your truck is being worked on. The downsides are that you will get less autonomy, less choices on route lines, and less choices on fuel stops, just to name a few. Most, however, will have medical and dental coverage and a 401(k) option for retirement savings, just like a regular 9-5 job. Be alert, though; some owners will try to scam you into being a company driver with no responsibilities and try to pay you as a 1099 contractor. Their pay will be much higher, but you will have to pay all your taxes, including the employer's share. This can get you into big trouble with the IRS.

Do your research and look for a good-paying company that has a great reputation. Talk to the drivers of these companies and look into the social media accounts associated with this company. Most of the complaints can be explained away by being caused by that driver, but some are entirely legitimate. Don't just look for a higher CPM but also the benefits package. Some companies will also entice you with "sign-on bonuses" paid out incrementally over a year instead of just paying you a higher wage during that time. Then at the end of the year, you get a cut in pay. Fuel compliance and safety programs can also have funky rules that will also end up reducing your pay.

I hope you take these suggestions and ask the right questions of the right people to figure out which option will be best for you and your family. ●



Craig "loring" Daniels has been driving for Crete/Shaffer/Hunt for the last seven years. Daniels is an Army veteran who went into heavy equipment repair after serving, and that led to almost twenty years of building roads by running asphalt plants, rock quarries, and paving crews. He tried his hand at his own business as a subcontractor, but he started driving truck when the economy tanked in '09. He has been led to help and guide others along the way in what he calls divine intervention. He has trained and mentored other Crete/Shaffer/Hunt drivers, helping new family members with policies and procedures unique to the company. He has been exposed to some special people who have taught and continue to teach him the force's ways and is proud to call a few good friends he values and takes their knowledge to heart.



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WARM WEATHER DIESEL PERFORMANCE

By Erika Howes, Howes Products

It is common practice to treat diesel fuel in winter when the weather is known to be harsh on your system, and gelling is a looming concern. But too often, once the weather turns, the need to treat fades away with the melting snow. However, today's diesel lacks vital elements that are necessary to keep your engine performing at its best, even in warmer weather. Fuel additives can be the simple, cost-effective solution to preventing unnecessary or premature issues with your system. But beware, not all additives are created equal. Many contain abrasive alcohol and harmful solvents that can cause more problems than they fix. It's important to know both what you're putting into your fuel, and what issues you're trying to tackle by doing so.

Stop Problems Before They Start

Proper lubrication, essential cleaning, and safe water removal are all critical reasons to treat the fuel you're putting into your rig. As gathered from the name, Ultra Low Sulfur Diesel (ULSD) contains a minimal amount of sulfur, which was a key lubricant in diesel fuel. Without this vital lubricity, ULSD can cause premature wear in your injectors, pumps, and upper cylinders. Operating under extremely high pressures and temperatures with their new tighter clearance specifications, High-Pressure Common Rail (HPCR) systems experience problems such as Internal Diesel Injector Deposits (IDID). These, along with the build-up of other harmful deposits, can cause the fouling of your injectors and create uneven spray patterns that waste fuel and cost you money. Water in the fuel can also be a devastating problem. Not only is water abrasive to your system, but it is one of three elements required in the development of microbial growth: water, air, and warm temperatures. Often appearing as a dark slime, microbial growth can accumulate in your tank and is both difficult and costly to remove. The use of a biocide, generally toxic to humans and harmful to the environment, is most likely required to remove the algae and bacteria. A severe case may even involve manually draining and chemically cleaning your tank. Fortunately, Howes Diesel Defender® is a way to prevent all of these issues.



More Lubricity is Money in Your Pocket



The maximum lubricity protects and preserves your entire system. Products like Howes Diesel Defender contain 2.5 times the amount of lubricity preventing the premature wear of your injectors, pumps, and cylinders. It also helps to extend the life of your fuel system, saving you countless dollars.

Cleanliness is Key



Diesel Defender contains proprietary IDX4® Detergent, a state-of-the-art detergent designed to rapidly remove IDID's and prevent future deposits from forming. Adding Defender every time you fill up will provide you with a superior cleaning that helps to increase fuel economy and decrease downtime.

Get the Wet Out



With the use of harmful alcohol and solvents, many products emulsify water, mixing it into your fuel. This can cause scarring and damage to your system. Use a petroleum-based product like Howes Diesel Defender. It is 100% alcohol-free and made with no harmful solvents. It demulsifies water, safely pushing it down and out of the fuel where it can be easily removed by the water separator, leaving only pure fuel to burn. By safely removing the water, Defender eliminates the environment that promotes microbial growth.

A Simple Warm-Weather Checklist

- **Lubricate, Lubricate, Lubricate** – Adding maximum lubricity back into your fuel allows your engine to run smoother and your system to last longer.
- **Keep it Clean** – Cleaning your injectors prevents coking, fouling, and the build-up of harmful deposits.
- **Remove Water** – Getting the water out of your fuel tank eliminates one of three necessary components needed for microbial growth. It leaves only pure fuel to burn, preventing system scarring and damage.

You can accomplish all of this and more with Howes Diesel Defender. When used at every fill-up, Defender is guaranteed to increase your fuel economy by a minimum of 5% and will give your truck the power and performance you need all year long.

For more information on Diesel Defender and other great products from Howes, visit www.howesproducts.com.



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The Latest in Bluetooth® Headsets

By David Hollis, Editor, Truckers News

Wireless headsets are no longer nice additions to the cab of any professional driver. They are all but "must-have" devices for numerous safety reasons, driver comfort since they are likely to be worn for extended periods of time, and employ up-to-date noise-canceling technologies, so you don't struggle to hear or be heard as you drive down the interstate. The good news is this: truckers have a large field of Bluetooth headsets so they can make and take calls hands-free. (This is a welcome feature as more and more states pass "hands-free" smartphone use laws.) Even further good news is that the current crop of wireless headsets are comfortable for all-day wear, are loaded with features, and most offer superior value for the money.

BlueParrott Offers Two New Models



BlueParrott has numerous wireless headsets aimed specifically at professional drivers. The company has two new ones coming soon: the B650-XT and the S650-XT. Both offer what it calls "Active Noise Cancellation" to ensure the folks you call hear you clearly and do not hear any highway noise. The two also have 36 hours of talk time and a range of 300 feet, and they are rated IP54 for superior protection against dust and water. The big difference between the two models: the S650-XT has a second ear pad you can attach for stereo sound when you're streaming music or a movie after your driving day is done. There's no word when these two new headsets will be available or their prices. Until then, BlueParrott has a line of Bluetooth headsets built just for truckers. All deliver superior clear sound and all-day wearability.

All BlueParrott devices can be found at travel plazas, online, and the [company's own website](#).

RoadKing Delivers New Line of Bluetooth Headsets



RoadKing, part of RoadPro Family of Brands, has a new line of wireless headsets making its debut at the Mid-America Trucking Show in Louisville. There are four different styles to choose from, including a convertible design that allows you to switch between mono and stereo easily. All deliver value for the money and are designed with the professional driver in mind. They're sturdily built but are lightweight so that you can wear them all day. All four models boast noise-canceling technologies so you can hear your calls clearly and be properly heard. All use the latest 5.0 Bluetooth technology and pair with all other Bluetooth-enabled devices. The primary difference between the models is battery life. The RKING1000 offers 14 hours of talk time, enough for an entire shift. The RKING2000 delivers 24 hours, and the RKING3000 has the most with 30 hours. The RKING4000 convertible offers 28 hours of talk time. Also, ear pads differ from unit to unit. All are ultra-soft for all-day comfort. The RKING2000 has "ultra-soft large" earpads, while the RKING3000 has earpads that RoadKing says are ultra-soft and extra-large but also have memory foam padding. The RKING4000 features voice controls for making and receiving calls hands-free and converts to a stereo headset for use when the driving day is done. The RKING4000 also features superior noise cancellation and ambient noise reduction. All four RoadKing Bluetooth headsets come with charging cords, a charger that plugs into your 12-volt port, and a replacement windsock for your unit's microphone.

These headsets are due to hit stores in late Spring and will be priced from \$49.99 to \$109.99.

Rand McNally ClearDryve Lineup Offers Versatility



Rand McNally is well known in trucker circles for helping drivers get where they're going. The company also has a line of ClearDryve Bluetooth headsets that have several things in common:

- Outstanding noise cancellation
- Superior sound quality
- Ability to make the mono headset for driving into a set of stereo headphones for streaming music or video when you're done driving for the day.

The ClearDryve line pairs wirelessly with iOS and Android smartphones with Bluetooth 5.0 for necessary hands-free communication on the road and converts to a stereo headset that delivers high-quality music or streaming audio when you're done driving for the day. In between the ClearDryve 50 and the 220 are the 100, 180, 200, and 210.

Rand McNally headsets are available online, at the company store, and at travel centers and truck stops.

Voyager 5200 - Take the call anywhere.



Looking for a Bluetooth headset that moves with you? The Poly Voyager 5200, noise-canceling headset, sounds professional in any environment whether you're driving or walking around outside. With six layers of WindSmart technology and four omni-directional microphones to reduce distracting background noise, nothing gets in the way of a clear conversation – no matter what you're doing. Sleek and pocket sized, the headset is comfortable enough to wear all day, and its over-ear design ensures that it stable and does not fall out.

Shokz Aeropex for Those Who Want an Open Ear



This headset rests near – not in or on – your ear and uses your cheekbones to deliver what the company calls "premium audio." Because it does not cover the ear, you can still hear sounds around you, including those on the highway. It is lightweight and offers eight hours of talk or listening. The Aeropex has an IP67 rating to keep it safe from water and dust. A multifunction button lets you control play, pause, skip, activate voice assistant, and answer calls.

Jabra Talk 35 is Small but Mighty



The Jabra Talk 35 delivers exceptional sound on both ends of your calls and is lightweight enough to wear during an all-day drive. And, it won't bust your budget. The Talk 35 features HD Voice and two microphones to create clear, vibrant sound. It comes with a set of ear gels that mold to your ear to provide a custom fit. It also allows you to stream GPS directions, music, podcasts, and talk calls from your smartphone. The Talk 35 allows you to pair with two Bluetooth devices.

Price: just \$69.99.

Sennheiser Presence Gray Delivers on Sound and Price

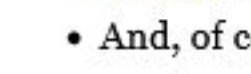


Sennheiser is, for many in audio-related businesses, at or near the top of the best gear available. The Presence has improved flexibility, allowing you to connect to two smartphones or one mobile phone and a PC or tablet. The company said it has been engineered to ensure "optimized speech clarity" with three digital microphones. It includes a USB charging cable, ear sleeves, and ear hook. It has up to 10 hours of talk time on a full charge. The Presence is another Bluetooth earpiece that delivers big sound at a small price: \$66.99.

What to Look for In a Wireless Headset

So you can see that truckers have a large and varied field of wireless headsets from which to choose. As you make your decision on which to buy as your first Bluetooth headset or look to replace or upgrade an existing one, keep these things in mind:

- Find one that suits your need for all-day or long-day comfort
- Be sure it has enough battery life for your 14 hours of on-duty time
- Consider one that allows you to make and answer calls with voice controls so you keep your hands on the wheel
- Be sure they are compatible with your existing devices, smartphone, GPS, tablet, et al
- Checkout what others say. Ask other truckers what they prefer, read the review on sites like Amazon, and check out the choices of tech rating sites like [Wirecutter](#), [CNET](#), and [PC Magazine](#)
- And, of course find one that fits your budget BUT be sure to focus on ones that still meets your needs. ●



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Spring Cleaning Help from Helpmate®

Spring is finally here! Thank goodness, after this crazy winter season and all the strange weather it brought. Although there is no guarantee that it will be typical seasonal weather from here on out, one thing is for sure it's a great time to get your truck ready for the warmer months.

RoadPro Family of Brands has you covered with a great line of products from Helpmate.



The **collapsible bucket** from Helpmate is a must-have for any trucker. It holds up to 2.5 gallons, eliminating the need to refill or empty it often. It is designed with durable silicon for both indoor and outdoor use. With space limited in any truck, this bucket flattens for easy storage and retails for \$12.99.



A **set of three detailing brushes** covers all those hard-to-reach places. The stainless steel bristle brush is excellent when heavy-duty scrubbing is needed. The brass bristle brush covers unfinished metals, and the soft bristle nylon brush is for lighter cleaning on surfaces that may easily scratch. Priced at \$2.99 for the pack of three, these will be an affordable addition to your cleaning kit.



Two **telescopic cleaning tools** from Helpmate include the **dip brush** that can extend up to five feet and has a brush head made of heavy-duty bristles but soft enough to not scratch surfaces. Designed to cover more surfaces quickly, it has a 10" broad brush head and is priced just under \$17.00. The **telescopic window squeegee** has a pivoting head and extends for an optimal reach. It locks in place with the ability to adjust the angle, allowing for easy cleaning of window surfaces. It is priced at \$9.99 and a must-have for keeping your truck windshield and side windows sparkling clean.



As a truck driver, you most likely need **towels** to shine up your rig, clean surfaces, or mop-up spills. Helpmate has you covered. Choose from **microfiber towels** that are perfect for cleaning, shining, and washing your truck's surfaces. Sold in either a 4 or 30 pack, you will surely want to stock up as they are a great value, with the 4 pack retailing at \$2.99 and the 30 pack at \$14.99. There is also a selection of **shop towels** to clean up those more challenging areas of grime and grease. Sold in packs of 3 or 12, they are priced from \$2.99 to \$9.99 per pack.



Get your wheels looking like new again with the **deluxe wheel brush** that removes dirt from smaller hard-to-reach areas or the **2 in 1 wheel cleaner** with one side for scrubbing and the other for washing. The heavy-duty **tire bumper brush** is perfect for both the tires and the grill, providing deep cleaning action. Priced from \$4.99 to \$7.99, they are a great way to keep your wheels in top shape.



Helpmate offers a few products to get cleaned up in no time to rid your cab of all the dust and dirt accumulated over the winter months. First is the **mini dustpan and brush** from Helpmate for those quick clean-ups – its size allows for easy storage within your cab. The **two way dash board duster** is perfect for dusting vents and removing dirt from crevices. Check out the **duster set** with a fabric carry bag for larger services and areas. Lightweight and soft, they store easily and pick up dust and dirt in a flash.

Helpmate products are available in all of your favorite truck stops and travel centers and will help you get your rig cleaned up and road-ready in no time as you roll into the warmer months. ●



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So You Want to Be an Owner-Operator

By Oscar Jassapodilla

Having an employer that provides health insurance is really great. My wife Natalie and I didn't know how great until early 2021. When we were working for a company, we had health insurance. But when we decided to start up our own business, we failed to realize how important health coverage would be.

Looking at the various health insurance options for business owners, the prices were ridiculous. We decided that we were healthy enough that we would be alright at the start and opted out of health coverage. That soon would prove to be a mistake.

When we decided to start the business, I wish I would have done more research on becoming an owner-operator and asked more questions.

During the first year of business, we went into the red. On paper, we had not made any money and even dipped into the negative. We had spent more than we were bringing in, but by that time, Natalie was experiencing some health issues, and we really needed to get that health insurance that we thought we could avoid.

It was the beginning of February 2021 when we found out that Natalie, who had been sick for much of 2020 with what we thought was just a bad cough, was diagnosed with Mediastinal Large B-Cell Lymphoma. Unfortunately, the coverage we desperately needed would not start until March of 2021.

When we decided to start the business, I wish I would have done more research on becoming an owner-operator and asked more questions. While there is information that you can find, there is no set guide to help the new business owner. The situation with the state disability, for example, has a lot of various rules and is not only a trucker thing; it's a new business owner problem. It's easier to opt-out if you don't know all the consequences of that decision.

As a new start-up trucking company, you have to have insurance to cover your load, truck, and trailer.

The disability coverage was an afterthought we didn't really want to opt-in, but it was brought to our attention that if you paid into it, why not use it. This was logical and a perfect reason to use a program. No one said that you would not be covered once you stop paying into your state disability coverage. The way the state explained to us how the program works is; "if you stop paying for car insurance for a couple of months even though you have been paying for years, you would not be covered."

As a new start-up trucking company, you have to have insurance to cover your load, truck, and trailer. When we researched several companies, they rejected us because they did not accept any new companies at the time of the year we were applying. Several companies that did agree to give us a quote also refused us because I had a previous citation. OOIDA had given us a quote and a 30-day guarantee, but at the last minute, when we were ready to activate the insurance, they also said no due to the citation.

We had been in Oklahoma about to pick up the truck during this time. We started to worry, and we were unsure what we would do next. Luckily we still had options, and we ended up leasing to a company that would take us on even with my citation.

There should be better communication between a startup business and the insurance companies on establishing the insurance that will be required and what could impact obtaining the insurance a startup would need. If we knew the amount of stress brought by the citation, we would have waited to start our business after the citation fell off my record. I guess everything works out for a reason, and today we are wiser on the ins and outs of owning our own business, and thankfully Natalie is on her way to a full recovery.



Oscar Jassapodilla and his wife, Natalie, are owner-operators, and between the two of them have been in the trucking industry for over 19 years. Members of the RoadPro Pro Driver Council, they travel all over the United States and have hauled all types of freight. They both love to give back to their community, and when they are not working, take part in feeding the homeless for Thanksgiving and Christmas day and do toy rides during Christmas. They also participate in Wreaths Across America, Truckers

Emergency Assistance Responder, and Natalie is a Real Women in Trucking member. You can follow Natalie on her Facebook page, *Living the Life with Spicy*, where she documents her and Oscar's time on the road.



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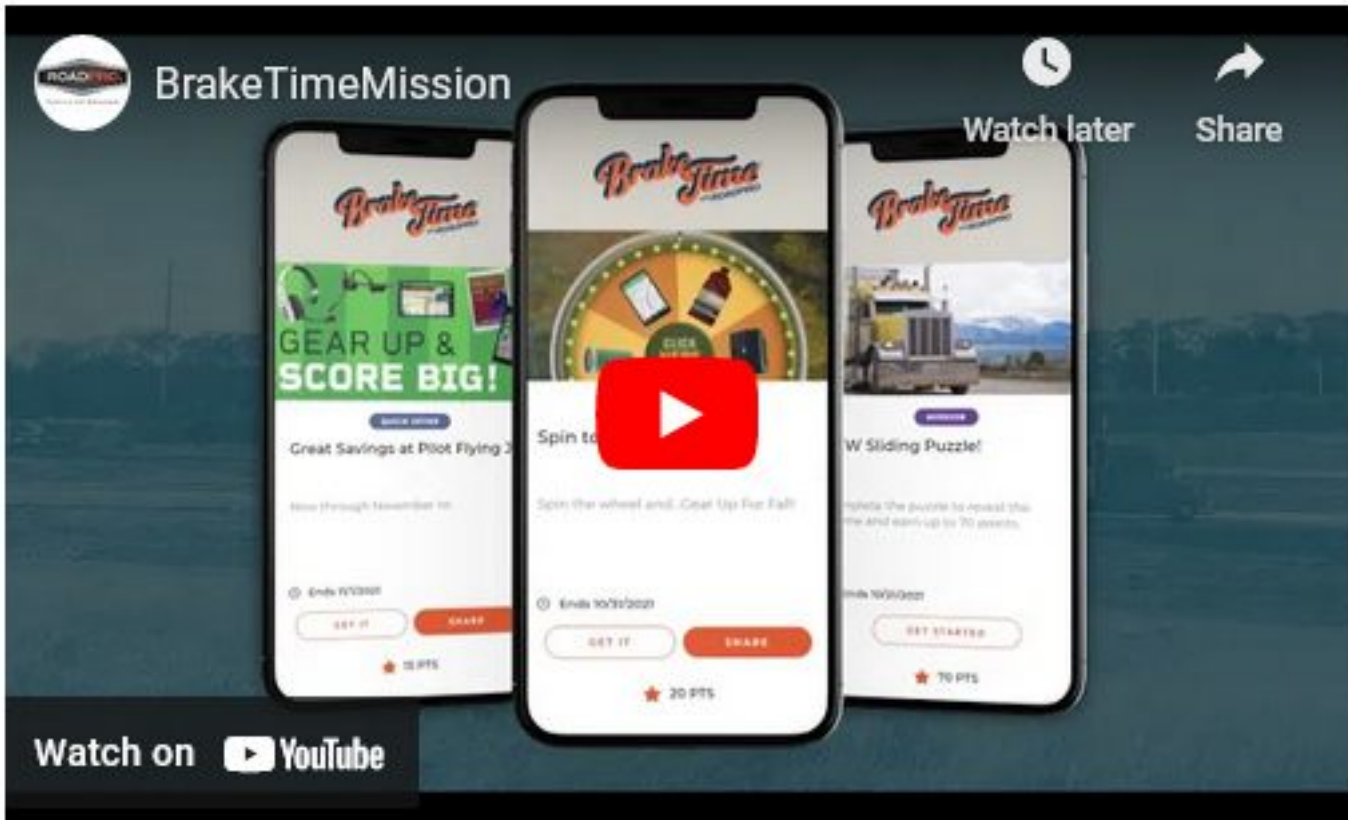
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