



Rental Works

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A PUBLICATION OF [THE ARA OF NEW JERSEY](#)

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President's message

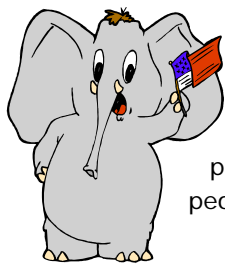
Well folks, it's over. I know it's sad, but the time is up for your fearless leader. At the end of this year, I will no longer be your ARA of New Jersey president. But not to worry, I am leaving you all in excellent hands. Your next fearless leader is Michael Yamrock of Drake's Rental (Phillipsburg). You couldn't ask for a better gentleman.

Let me take a moment to thank all of you and tell you what a wonderful time I had! I couldn't even say it was work; I just had so much fun. When I took office two years ago, I didn't have any type of specific agenda except to preserve what my predecessors had done — create an educational, supportive and positive organization. At our last meeting (great job Tom and crew at Prestige Party Rental), I stood back, looked around and saw the most beautiful rental site — lots of rental people together and having a really good time. Sharing, talking, joking — what more could this exiting president ask for? What a great parting gift! And let me just take a moment to thank our board. What a truly giving group. We all work together, whether helping each other when needed, creating a positive organization agenda or whatever! Rock on, I say! Anyway, I'm done gushing. Love to you all.

Onward and upward,

Kristen Redmond, United Rent All, Hillsborough, N.J.

The political front



We now have a new governor for the state of New Jersey. Depending on your particular political leaning, you may be overjoyed or you may have a different opinion.

What we all can agree on is the state of the state, noting that policies have continued that certainly seem to many business people as being overbearing and unnecessary, to say the least.

ARA national has sponsored a National Legislative Caucus for many years in Washington, D.C., generally in April of each year. I have participated in this caucus with Megan for many years, and, in most years, we have been accompanied by other ARA of New Jersey members.

Once you have participated at the national level, you come away with the understanding that we all can be heard and, frankly, can make a difference. The time has come to take this process to the state level here in New Jersey.

It has been discussed that we host a statewide caucus in the spring of 2010. In order to do so, we need your issues. At best, we can put together three issues and take them to the state Legislature, but first we need to know the issues of greatest importance to our membership.

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**Upcoming
meeting
dates:**

**A Party Center
March 17
General Meeting**

**Night at the Races
April 7**

**Mark your
calendars.**

**Our
supporting
vendors**



Over the course of the next couple of weeks, be sure that you e-mail any issues of concern to you as a business person in New Jersey to Info@njara.org. We will work through the responses, and while we certainly cannot present all of the issues this year, we will work to take the most popular or unpopular as it were to task.

Remember, your voice and opinion count. When the time comes, we will need your feet as well to help in this process.

Thank you all, and our best to you for a better 2010.

Matthew Holt

New Jersey and party rental fit perfectly together – NOT



This month's topic is about doing business in our fair state of New Jersey and the area most affected by the laws that govern our state in particular. I am going to answer this in two ways. Our party store is both rental and retail. My husband is in charge of the rental end while I run the retail part of the business. Being on the East Coast and so close to New York City, we tend to be on the cutting edge of fads and new ideas. Our vendors, for the most part, are well-informed and help us to stay in the forefront of early buys. If we pay attention, we, too, can have just what the customer wants before they even know they are going to want it.

Halloween is our busiest retail time of year. Our orders need to be placed in January for the upcoming Halloween season. Each year, we attend a Halloween show to see the newest creations and freaky ideas. Our suppliers need to know what movies are coming out, their target audiences, and what costumes and accessories will be available. Different vendors buy the licensing rights and then the shopping begins. The West Coast, particularly California, and New York on the East Coast are probably the two main sources for the retail stores to do their Halloween shopping. There are a lot of other suppliers throughout the United States, maybe smaller mom-and-pop suppliers who also have unique and special items, items that will set us apart from the larger chain stores. However, due to some laws that affect us here in New Jersey, we were told by several of our vendors that they couldn't ship us fake guns. No rifles, hand guns, pistols, machine guns or tommy guns.

In previous years, we were always able to get these items with their red tips to show they weren't real. Now all of a sudden, they were telling us they couldn't ship them to New Jersey. We heard this primarily from our New York vendors. What are Al Capone, cowboys and cops to do without their weaponry? Who wrote this law and where did it come from?

Another unusual law is the fireworks law in New Jersey. People in Pennsylvania and New York can purchase sparklers; however, they are illegal in New Jersey. Go figure.

Now I would like to share with you a story on the rental end. However, it's not from the business side but rather from the homeowner side from those who are using rental equipment.

For the last four years, our older children have hosted a Halloween party for 150 of their closest friends. The party has been at our home with several tents, heaters, tables, chairs and other rental equipment. The tents are put up at least a week in advance so that extensive decorating can be done. The parties have gone off without a hitch, until this year.



Three days before the party, after most of the decorating was done, I received a phone call from our town's fire marshal. He was notified by someone about our tent and stopped by to check it out. We didn't have a permit (never needed one in the past four years), and we needed proof that the interior decorations were fire-retardant. Luckily, I could prove the tents were fire-retardant, but everything that had taken hours upon hours to hang had to come down. We also had to get two permits — one for the tents and one for the propane heaters.

As a rental store owner, I know different towns require permits for tents and other rental equipment and that it is the homeowner's responsibility to acquire them. However, I was surprised since I was never required to have them before. In all fairness, the fire marshal was only doing his job, and he did it very professionally and with some kindness. He is new to the position and was just following the rules. Our ignorance was no excuse.

Something he told me that I need to check into further is the laws regarding tenting in New Jersey between Nov. 1 and March 31. All the rules and regulations keep us on our toes. I'm sure a lot of other states have their own unusual laws that have to be followed. We just need to remember how lucky we are to still be in business. My husband jokes all the time that for a "not-for-profit business" we are doing okay. Just keep smiling and go with the flow.

Valerie Ruch, The Party Corner

Challenges for small businesses

Here are some challenges that every small business faces:

- (1) **Staffing.** How can small business attract and afford the best talent?

This is tough because larger firms and even the nonprofit sector and government might dispense better health benefits and even compensation. So, the small enterprise has to sell potential employees on the fact that they'll gain experience, get hands-on training and see more growth possibilities with them.



- (2) **Leadership and management skills.** Most small business owners are great at some task, whether it's niche marketing, social networking or creative skills. But they tend to not have formal training in how to manage their enterprises, or what to do strategically to make them better and to get their people to perform better.

- (3) **Sales.** Every business can use more sales, and, as one of my clients said, there are few problems in business that can't be cured with a few more sales! Even if the boss is great at selling, he or she probably has too little time and too many hats to wear to do it enough to take the business where he wants it to go.

- (4) **Training.** Without a capacity to train new employees quickly and efficiently, businesses can't grow. Too little effort is put into the training function, and far too little investment as well.

- (5) **Change management.** Because of its size, the small business should be able to change on a dime, but it is more resistant than many firms hundreds of times its size.

These problems are not by any means insurmountable. They can and should be addressed with the help of coaches, consultants and others who can be brought in



La Cucina

Perfect Chocolate Chip Cookies



I don't think there's anything like receiving a big box of homemade cookies for the holidays.

- 1¾ cups unbleached, all-purpose flour
- ½ teaspoon baking soda
- 14 tablespoons unsalted butter (1¾ sticks)
- ½ cup sugar
- ¾ cups packed dark brown sugar
- 1 tsp salt
- 2 teaspoons vanilla extract
- 1 large egg
- 1 large egg yolk
- 1¼ cups semisweet chocolate chips

Instructions:

1. Preheat oven to 375 degrees. Line two large baking sheets with parchment paper. Whisk flour and baking soda together in medium bowl, set aside.
2. Melt 10 tablespoons butter

on a project basis.

The sixth challenge small businesses face, is the willingness to ask for that help!

Judy Boelhouwer, Friendly Rental Center

Btu — how many do we need?

To figure out how many British thermal units (Btu) you need on a job, you need three pieces of information:

1. How big is the job that must be heated (in cubic feet)? Multiply the height times the length and width of the space to figure it.
2. How cold could it reasonably get in the space? Then how warm do you want it to be with heat? This difference gives you the "temperature rise."
3. The next piece is the "heating variable" (always .133).



Btu needed for the job = cubic feet x temperature rise x heating variable. Btu is not the final answer, but it's a good starting point. Remember, two heaters may be better than one. (They can give you better coverage and a backup.)

Howard Heller

Beat out your competition!



The more I talk to rental stores, the more I find out how they work. As a vendor, I can only get an outsider's view of the internal workings of any rental store. Although each store is different by product, owner and location, they generally seem to have been born out of one (maybe two) person's sweat to build the business.

Fortunately or unfortunately, when Store Envy assesses a store, it can look and see "only" what is viewable. I am always amazed that rental stores will focus on talking about how they maintain their products more than how their products are displayed. Why? When customers come in to pick up items, don't you want them to view all of your rental items for possible future rental sales? One would think; but I am continually surprised that rental stores put so little effort in their store's imagery vs. the products they have to offer. To me these are intertwined. After all, how much of your business is word-of-mouth? Are people talking about your store?

I would guess if a store was in North Dakota with the next rental store being hundreds of miles away they could "afford" to be less interested in their store image. Do you really think it should matter where one is located? I don't. But we are not in some barren wasteland (no laughter here). We are here in New Jersey with rental stores competing in a close proximity. One would think you would want to edge out your competition by having the best and showing the best of what there is to offer.

Whether it is party or tool, you should think about how your store looks and how your displays appeal. When customers come into your store, do they beeline for the counter or are they stopped by items along the way that catch their eye and make them think about additional items?

Having a clean, tidy store is great, but if a customer doesn't ask, "What does that rent for?" and, if you don't get these questions weekly, you need to rethink how

until butter is dark golden brown and has a nutty aroma. Remove from heat and transfer to heatproof bowl. Stir remaining 4 tablespoons butter into hot butter until completely melted. 3. Add both sugars, salt, and vanilla to bowl with butter and whisk until fully incorporated. Add egg and yolk and whisk until mixture is smooth and no sugar lumps remain. Let mixture stand for 3 minutes, then whisk for 30 seconds. Repeat process of resting and whisking two more times until mixture is thick, smooth, and shiny. Using spatula, stir in flour mixture until just combined. Stir in chocolate chips, giving dough final stir to ensure no flour pockets remain. 4. Using a tablespoon, spoon onto cookie sheet. Bake cookies until golden brown and still puffy, and edges have begun to set but centers are still soft, 10 – 14 minutes, rotating baking sheet halfway through baking. Transfer from baking sheet to wire rack; cool completely before serving.

Here is my beef:

The cost of doing business in New Jersey is at an all-time high. Clients' budgets are at a record low; however, client expectations are higher than ever. Renting equipment to clients is easy,

your customer is viewing your store. Your displays should make a potential customer stop and look. For tool rental, it could be a featured item with good signage, and with party, it could be because they are blown away by a tablescape.

Because stores are more than likely mom-and-pop operations, the owners wear many hats and focus on the selling side or customer service side more than the marketing side.

Everybody needs to market their products first then sell the products second. If you don't have customer interest in the first place, you cannot sell them on your services or products in the second place. How much do you allot for marketing and promotions? This isn't just having coupons or item promotions. Marketing involves Web sites, Facebook, store image, community service, store event hosting and more.

Put store image and displays in your advertising budget. A picture sells without words and stays in one's mind. Once they see it, they want it.

Let your store sell itself through great displays and eye-catching items. If you don't make your store the got-to-go-to rental place in your area, then what was all that sweat for in the first place!

Charlotte Sorrentino, owner of Store Envy — Showrooms Staged to Rent!

It's the law like it or not

With constantly changing federal, state and municipal codes, you should know everything your customer is doing. When renting a backhoe, you should ask a lot of questions such as: where is it going, how deep, and are you close to power lines, water lines, or gas lines? Did you call (NJ 1 Call)? I also ask, did you get a permit? The answer is usually no.



I ask people who are building a deck using posthole augers what size hole and how deep are they going? Local codes change from town to town. Some follow state code, while others have adopted their own.

Renting generators can also be trouble if there is no ground-fault receptacle on it. Our older ventilation blowers with gasoline engines on them can no longer be rented in our area. You have to know the local or state rules on heaters, propane or kerosene.

State or federal laws affect us every day and new safety features are continually put on our equipment. They cost us more money when we buy. They cost us more money to repair. We spend more time on the telephone explaining to our customers how to use this equipment. I am certainly not saying these things are bad; they have a good purpose. Just remember each new state or federal regulation can cost us time, money and patience.

Michael Yamrock, Drake's Rental

but meeting their expectations is almost impossible. Expectations are intangible and at times unattainable.

The reason I write this article is to emphasize to others in our industry that people sometimes are just not able to be pleased. The tighter their wallets get, the higher their expectations are. This situation will not get better until the economy levels out to a comfort point again. I do foresee customers' expectation levels continuing to rise, so we all must be on our game. This will take a toll on what we determine is a fair rate for our goods and services.

As I rent out my tables this holiday season, some clients will expect the table to include a cloth, whereas others will expect it to include two trays of baked ziti all for the cost of renting a table. My expectations lead me to think that the cost of the table rental includes ... well, the cost of the table, but I am looking through different eyes than my clients'. So for the next couple of Mondays when we are all slaving over bringing equipment back in and having customers inform us that we didn't exceed their expectations, keep smiling ...

Jeff Hinck

New Market Monitor service offers equipment rental industry research with just a click of the mouse

Did you know that in New Jersey, construction and industrial equipment rental revenue is forecast to decline by 12.8 percent in 2010 and won't show positive growth until 2012?

That is just a sample of the timely and important information you can receive from the brand-new Market Monitor service offered by the American Rental Association (ARA) and **RENTAL MANAGEMENT**. This paid online subscription-only service allows ARA members to access the *State of the Equipment Rental Industry Outlook 2009-2014* data that is compiled by respected economic research firm IHS Global Insight.

As an ARA member, you can receive not only an analysis of the forecasts for the North American economy but also a more granular look at the performance of the equipment rental industry. This is detailed through examinations of differences in rental segment – construction and industrial equipment, general tool, and party and event. It's also illustrated through U.S. investment data.

The annual subscription to the basic service, priced at \$100, provides all of this along with quarterly updates provided by IHS Global Insight. Subscriptions can be expanded to include equipment rental industry forecasts and data for multiple U.S. metropolitan statistical areas (MSAs), states and/or regions by segment or complete access to all data. There are seven MSAs in New Jersey, including Atlantic City, Trenton/Ewing, and New York/Northern New Jersey/Long Island.

Discover for yourself how this service can benefit your business. For more information or to subscribe to the service, go to www.ARARental.org/go/research.

Ten things rental stores and associate vendors can do to market more effectively on Facebook



Now that there are more than 200 million active users on Facebook, more businesses (large and small) are actively reaching and engaging customers through Facebook. Large corporations all the way down to the local pubs are building social marketing strategies that leverage the strengths of Facebook to drive traffic to their pages and customers to their door.

Whether you like social networking or not really isn't important. What counts now, is that it's hot and the "in thing" to do. It's how our customers are communicating. Guess what? It works.

However, many business owners are daunted by Facebook's sheer scale and simply don't know where to start. Here is a guide to help:

1. Create a Facebook page

Your Facebook page should be the "hub" of your Facebook marketing presence. With a Facebook page, Facebook users can become a "fan" of your company or product. When that happens, your name and logo will appear on their profile page and your name will appear in their profile feed. Your page can grow "virally" without you even having to do much work. Finally, pages rank very highly in Google search results, boosting your SEO rankings. In order to create a page, you have to create an individual profile first.

2. Create Facebook events for promotions and special occasions

Once you've created a Facebook page, create regular Facebook events for promotions you're running. For example, a rental store might want to create a Facebook photo contest.

3. Promote your events with highly targeted ads

Ads make it easy to target your page to a very specific age, gender and geographic audience. (You can even target based on words they've put on their profile.) Purchasing ads is very inexpensive. You only pay for performance!

4. Add contests and voting applications to your Facebook page to give your customers a voice

People love fun ways of engaging and feeling like they are contributing to your direction and decisions. Why not create a poll and let your users vote on the next rental item to add to your inventory?

5. Show your work as it's being done.

Have your crews take photos of your work in the field and upload it ASAP.

6. Advertise Facebook in your correspondence.

Publicize your Facebook presence on your e-mails, business cards, trucks and fliers. Let people know you have a page. Once you get 25 fans, you can register your own domain name. For example, follow Miller's at www.facebook.com/MillersRentals.

7. Integrate Facebook Connect on your Web site

Use the "follow us" on Facebook buttons that are available.

8. Add Facebook share links to your Web site

Does your Web site make it easy for your customers to share information about you with their friends? Adding Facebook "share" links is the simplest step you should take to get your URL floating around Facebook.

9. Publish fresh photos, videos and updates to your Facebook page

Facebook pages are not "set it and forget it." They require regular updates with new content that feels authentic and community-generated.

10. Talk with your customers

Facebook is made up of people, and people want to talk with you. If you don't enter the conversation they invite you into, they'll stop paying you much attention. When you start a Facebook presence, you'll need to "man the wheel" by allocating staff to participate in discussions on your page and respond to concerns. When customers discover that there are actually real people there, their appreciation for you will grow – as will their willingness to let others know!

Let ARA of New Jersey know when you have a page. We will help promote it on our Facebook page www.facebook.com/ARAofNJ. Of course, you will have to become a FAN to do this

Steve Kohn

Register now and start planning to make the most of your time at *The Rental Show*

Have you registered yet for *The Rental Show* being held in Orlando, Feb. 7-10? It's where you need to be to get your business ready for success in the new year and into the future. See the industry's latest equipment offerings and take advantage of a wide range of educational and networking opportunities.

You can find complete information about *The Rental Show* online at www.TheRentalShow.com. On the Web site, you'll find virtual booths with details on exhibitors and their products, seminar and event information, the new exhibitor search and a scheduling tool to help make the most of your time at the Show and more.

New for 2010, all of *The Rental Show* educational seminars take place in the mornings of Feb. 9 and 10 before the trade show opens. A total of 11 seminars will be offered on key business topics and are included with full registration.

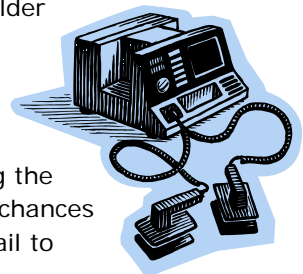
To find out more about the seminars and to help you plan your time at the Show, explore the online exhibitor search that is available at www.TheRentalShow.com. Its all-new design is simpler than ever to use and includes a personal booth list feature. You'll also appreciate the following enhancements:

- **A new keyword search.** Search for exhibitors' virtual booths by keyword, department or alphabetically.
- **Easier access.** Tabs across the top make it easy to click and view your "My Booth List" any time.
- **Simpler functions.** Just click when you're on a booth to add it to your list. The "My Booth List" can be downloaded into Microsoft Excel or printed.
- **Detailed descriptions of each Show seminar.** Once you are logged in, you can click the seminars you are interested in attending and they will be added to the "My Schedule" tab. Be sure to print or export your schedule before you leave for the Show.
- **Seminar handouts to print before the Show.** The handouts will be available for those with a full registration to download before *The Rental Show*. You will need to print the ones you need and bring them along — no handouts will be available on site. In addition, following the Show, attendees with full registration will be able to download recordings of all seminars (including full-day workshops) as podcasts.

Register today for *The Rental Show* — advance registration is only \$200 for ARA members until Jan. 29. Now more than ever, it's where you need to be to gain the essential tools to help your business succeed.

Rental store hibernation

As the season changes to cooler temperatures, our operating space is limited to the indoors. Business activity may not be all that it was in the milder months of the year, but there is still much to do. There are orders we must fill, maintenance and other spring preparations to accomplish. Keeping an organized workspace is even more important than usual for both efficiency and safety reasons. You and your staff will be using the limited spaces available more frequently. There will be more chances for trips, slips, falls and other more serious accidents if you fail to



maintain these more limited work areas properly. Step out of the office. See for yourself.

- Keep aisles and stairs clear.
- Keep floors clean.
- Store your rental equipment and materials properly.
- Keep tools organized and away when not in use.
- Be sure flammable and combustible materials are handled safely and discarded when you are finished with them.
- See that trash is contained and cleared promptly.
- Replace lighting fixtures/bulbs as needed and/or install new fixtures/switches to provide safe workspaces.
- Meet with staff to get their input to avoid overlooking an unsafe circumstance you may have missed.

The neat, clean environment you provide for your business will yield many benefits:

- It will assist in avoiding accidents and fires.
- It will save work time and increase your productivity and efficiency.
- It will protect your staff and your assets.
- You, your staff and customers can enjoy the pride of a good workplace.
- You will gain greater control because you can find what you need more quickly for tasks and reorders.

Hibernation is not a time to sleep and put off responsibilities. Rather, it is a great time to organize and push your business ahead ... safely.

David Hinck, A Party Center

Save money and discover how to improve your profitability when you order the *CODB Report* in January

Want to see how your business compares with others in the industry? Interested in learning how to improve your profitability and cash flow? If you answered yes to either or both of these questions, then you need to order the American Rental Association's *2008-2009 Cost of Doing Business (CODB) Report*, the financial benchmarking guide for the equipment rental industry.

The new report offers you critical financial information to make your business better. For instance, you will find:

- Benchmarks to help manage the four key financial performance areas: profitability, productivity, financial position and cash flow.
- Breakdowns of benchmark data based on rental revenue and revenue streams from construction and industrial equipment, general tool, and party and event rental.
- Median financial figures, including critical financial ratios, for both the most profitable companies and all participating rental stores.
- Possible causes of specific financial weaknesses as well as goals and action steps to address them.



With this report, you can examine the financial side of your business and discern

what areas are working, which ones are not and see not only why but also what you can do about it. Plus, you can compare your business with the top 25 percent of rental businesses that have an inventory mix similar to yours. That offers you a greater insight, too.

Order this report in January and save money while doing so. ARA members who order this report by Jan. 31 will pay only \$300 — a savings of \$25.

To order, call ARA Member Services at 800-334-2177 or go online to ARA's Web site, www.ARArental.org, select "Shop ARA" and choose "ARA Business Management."

Caterer's Corner, *by Chef Jeff*

Here is a great recipe for the holidays ...

Roasted salt-and spice-packed pork loin

- 1 5-pound bone-in pork rib roast, chine bone removed, all but ¼ inch of fat trimmed
- 1 teaspoon plus 8 cups coarse kosher salt (3 ¾ to 4 pounds)
- 1 teaspoon plus 2/3 cup freshly ground black pepper (3 ½ to 3 ¾ ounces)
- 1/3 cup freshly ground fennel seeds (1 to 1 ¼ ounces)
- 2 tablespoons olive oil
- 1/3 cup freshly ground whole allspice (1 to 1 ¼ ounces)
- 1/3 cup freshly ground juniper berries* (about 1 ounce)
- 1 cup water

Position rack in center of oven and preheat to 250°F. Sprinkle pork roast all over with 1 teaspoon coarse salt, 1 teaspoon pepper and fennel seeds, patting to adhere. Heat olive oil in heavy, large roasting pan over medium-high heat. Place pork, fat side down, in pan. Cook until brown on all sides and on ends, holding pork upright with tongs when necessary, about 12 minutes. Transfer pork to baking sheet and cool completely, about 20 minutes.

Combine 8 cups coarse salt, 2/3 cup black pepper, allspice and juniper berries in same roasting pan. Stir to blend. Add 1 cup water and stir to moisten. Push 2/3 to 3/4 of salt mixture to one side of the pan, spreading remaining salt in a long, wide strip (about size of roast) as base for pork. Place pork, bone side down, on salt base. Pack remaining salt over entire roast, enclosing completely.

Roast pork in salt crust until instant-read thermometer inserted straight down into pork from top center registers 165°F, about 2 ½ hours.

Transfer roasting pan to work surface. Let pork rest 10 to 20 minutes. Remove all salt from around pork. Transfer pork to cutting board, brushing off any remaining salt. Position roast so that bones are vertical. Cut between bones and meat to remove bone slab in 1 piece.

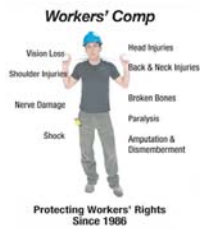
Place bone slab on platter. Arrange roast atop bones in original position. Carve roast and serve.

* *Sold in the spice aisle of most supermarkets.*

What to drink:

With the pork, pour a Côtes du Rhône. We like the Domaine Rouge-Bleu 2007 "Mistral" (France, \$18). Its blackberry and earthy flavors and anise notes complement the meat deliciously.

Understanding Workers' Compensation ... or trying to



All New Jersey employers who are not covered by federal programs must have workers' compensation coverage or be approved for self-insurance. Even out-of-state employers may need workers' compensation coverage if a contract of employment is entered into in New Jersey or if work is performed in New Jersey.

Premiums for workers' compensation are calculated by the following formula:

Rate per \$100 payroll X Experience Modifier = Premium (plus taxes and fees)

There are two key factors in the equation: **rate** and **experience modifier**. Every year, the state will determine the rates for the class code your business is assigned to. In New Jersey, there are approximately 600 class codes that a business can be categorized into. Sometimes more than one code is used for a business. For example, you could have one code for clerical employees and one for drivers on your policy. The reason for the different codes is that some employees are more (or less) likely to be injured. A clerical employee might get a paper cut but a driver could be severely injured in an auto accident. Workers' compensation carriers submit their data to the State Workers' Compensation Bureau every year. The state will use that information in a complex series of calculations to determine the correct rate for each of the 600 class codes. You might think that New Jersey has some of the highest workers' compensation rates in the country, but they are actually somewhere in the middle.

The experience modifier is an important part of the premium calculation. It is also referred to as your MOD. The MOD is a numeric representation of your business's loss and claim history. A MOD of 1.00 would be considered a baseline. If you have some claims activity, the MOD could be 1.10, which means your claims history is higher than the standard for your classification. If you have little claims activity, your MOD could be lower than 1.00, such as .90, which means your claims history is better than average for your peer group and you'll receive a discount. You have little control over the experience of the class code your company has assigned to it. You do have control over your premiums and can affect your premiums by lowering the MOD.

A safe workplace (on site and off site) lowers the number of worker injuries. Most insurance carriers will perform a safety inspection and recommend procedures to make your workplace safer. Hold regular safety meetings and make attendance mandatory. Provide employees with safety equipment such as eye protection, hard hats, gloves, work boots, etc.

Make sure that your business is classified correctly. There are several codes that are used for the rental industry. The most common are store codes (8010, 8017, 8107), drivers (7380), tent installation (9538) and clerical (8810). Classify all of the employees individually and monitor proper classification. For instance, you don't want the bookkeeper classified as a driver. A mistake such as that could cost you thousands of dollars. You could ask the state to perform an audit if you don't like the way your company is classified. But beware that the audit could result in a different classification with higher rates. Before you request an audit, speak to your agent

and discuss your options.

Finally, review your payroll figures regularly. A professional review of payroll history can result in a lower estimated payroll and a lower premium.

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