

Keeping it in the Family

By Timothy D. Brady



Trucking is one of the few vestiges of small businesses available to individuals with a high school education. But just like any other profit-based enterprise, it requires a certain amount of business and financial skills to make it a success.

Anyone thinking of going into the trucking business, whether as a lease operator or an Owner/Operator needs to be prepared for the effects it will have on their family and family life. Unlike the majority of other “mom and pop” businesses, trucking is a commitment to a lifestyle, not just to a business. The closest profession there is in lifestyle commitment to trucking would be the military. Both require extended periods away from home and family, and there are times when the person away from home could be in harm’s way with no means of communication to loved ones, causing anxiety and worry for those left at home.



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(Note: for the purpose of simplicity, this article will assume the traditional role of wife at home and husband on the road. But keep in mind whichever significant other is home and whoever is on the road, the dynamics remain the same; it’s a human nature thing.)

“Becoming a trucker” requires an honest assessment of the needs and wants of the family versus the needs and wants of the truck. Many trucking wives have a love/hate relationship with their husband’s highway mistress—the truck. It provides the monetary needs for the family, while at the same time putting all the responsibility of the day-to-day operation of the home on the wife, with having her life partner gone over long periods. This doesn’t reduce the responsibility which lands squarely on the shoulders of the trucker member of the family, because in the majority of cases he’s the main breadwinner in the family. When he goes lease or Owner/Operator, this increases his responsibility several-fold. Now he needs to concern himself with finding profitable loads, dealing with the additional required paperwork, tax issues, vehicle maintenance, and the day-to-day management of a business.

So you’ve decided to take the plunge into owning and operating a truck. Before you dive into the trucking fray, be sure you’ve tested the home waters and worked out the needed details with your wife.

Without her involvement and help, you risk failure on both the business and family fronts. Some concerns you need to discuss with your wife regarding becoming an Owner/Operator:

Are you, as a trucking family team:

- prepared to take a temporary reduction in your standard of living?
- have the ability to do all the necessary and required paperwork and bookkeeping?
- will you be prepared for the truck to dictate the entire family’s schedule? (Like I said it’s a lifestyle, not a profession.)
- able to handle long separations? (Not just in the personal relationship side but also in the increased responsibilities both husband and wife will take on.)
- understanding that every time the truck has to be some place other than picking up or delivering a load, it costs money?

If your testing of the family waters gives you the go-ahead to travel into the land of Owner/Operator-dom—this is when the real work begins. And we’re not talking about going truck shopping. You

must prepare “The Plan.” This is more than a business plan, it’s more than a family plan; it will become your Lifestyle Plan.

Your Lifestyle Plan needs to include:

1. **The Financial Plan:** Design a family budget listing necessary and needed expenses which have to be covered during the temporary dip in money coming to the house from the trucking operation. From this budget, figure how much you’ll need to set back to cover the shortage of cash for at least three to four months of operation.
2. **The Family Event Plan:** Put together a calendar of the most important ‘Must Attend’ family events and put these into your trucking schedule. Now you can build a set-back savings plan, so while you attend these events you’re covering both the loss of revenue and the fixed costs still required to run your truck.
3. **Spouse Responsibility Plan:** You and your spouse need to agree on who is responsible for what duties—both in regards to the truck and the household. There is nothing worse for a relationship than to be independently managing the day-to-day operation of the house or truck, and not be prepared for the inevitable collision of the two of you.
4. **The Keeping the Peace Plan:** Create a no-intervention zone for the first 48 hours when the trucker returns off the road. This provides time for each of you to catch up with what’s been happening in the other’s life.
5. **Keeping the Fire Burning Plan:** To counter the long separations, the trucker and wife need to set aside time every day for both catch-up conversation and ‘sweet nothings.’ whether you’re on the road or at home, life is a lot better if you’ll take time each day to stop and smell the flowers.
6. **The Recreation Plan:** Keep in mind that the truck has got to make money, but you have to create time to enjoy the fruits of your labor. Be sure to make plans for both vacations completely away from the truck and short excursions for those quick runs through the house. The only way a real vacation is going to occur is if you plan one.

The secret of success for both your trucking business and family is planning and goal setting. Remember, just as in trucking; in life, if you know where you are, where you need to go, and have a plan for the route you’ll take, you will arrive at your destination. This is whether you’re delivering a load or traveling towards your life and family’s goals.

Remember, it’s your truck, your company; it’s all for your family.

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