

# Ramar Moving Systems

Howard and Ibby Levine are living the American dream. Their business, Ramar Moving Systems, started in 1987 with one moving job and a rented UHaul, has grown into a 36,000-square-foot warehouse on Thomas Johnson Drive in Frederick, 80 trucks, and 100 people. And all with their two children, Mark and Rachel, at their side.

Its name a combination of “Rachel” and “Mark,” Ramar Moving Systems began in a “little dinky 5,000-square-foot space,” says Ibby. After a career with the Secret Service, Howard contemplated his job options. “There’s no way you can answer to another boss,” his wife told him. Having always wanted his own moving business, Howard created just that. He ran the organization and Ibby served as receptionist, secretary, and bill payer. Today, Ramar offers a full line of moving and storage services for households and businesses.

Mark and Rachel were born into the moving business. Mark often rode around in the trucks with his father and worked at the

warehouse during high school. After earning a degree in architecture, he returned to the business and currently is vice president of operations.

Ibby sent Rachel off to school, went to work, picked Rachel up, and brought her back to the office. While Howard did his business estimates at night, covering a 125-mile radius—some jobs as far as Cumberland—Rachel learned how to do her homework in the car. The family of four did its share of loading, packing, and inventory.

By the end of her senior year in high school, as her father tells it, Rachel hated her father, her mother, and most of all hated the moving business. She went away to college at N.C. State to study sports medicine and then meteorology. Finally she came back to Frederick—and to Ramar Moving. With math her strong suit, she studied accounting at Frederick Community College and loved it. She answered phones and did menial tasks, like copying, in Ramar’s accounting department. She is now the accounting manager.

Although many children of family business owners inherit their titles, Howard has always made his children work for them. I will never give you anything, he told them. You will have to earn it. “To this day,” he says, “neither child has ever asked for a raise. I think that’s amazing.”

It hasn’t always been a smooth ride. From 1987 to 1993, Ramar’s main client was IBM. In 1994, the contract was not renewed and Howard scrambled. He describes the business as “rolling along” until September 11, 2001. “The main part of our business was transporting for trade shows,” he says. “When 9/11



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Howard and his son Mark (above) watched their fleet of trucks multiply from one to 80 in the past 20 years. In 1987, Ramar Moving was the first and only warehouse on Thomas Johnson Drive (Howard, right).



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The Levine family—(above, left to right) Mark, Rachel, Howard, and Ibby—will celebrate 20 years of business on April 15, 2007. Howard founded the business on tax day so he would never forget the anniversary. “Some days it feels like an uphill battle,” Howard says, “but every time I think of getting out of it, I can’t.”

hit, all the convention centers shut down and so did the trade shows.” By December 31st, he had cashed in everything he could to raise money and still told his wife, “I don’t know how I’m going to open on January 3rd.”

Through the Chamber of Commerce, Howard applied for a small business loan. Although his accounting firm told him he didn’t qualify, four days later the loan was approved, at only half the amount requested. “The money came in the front door and went out the back,” says Howard. But it helped save the business. Howard prides himself on not missing a single loan payment since he borrowed that money. And he intends to pay it back in full.

Mark is now married with three children: Ashley, 19, Casey, 17, and Brittany, 9. Ashley and Casey work at Ramar part time during the summer. Will this third generation go into the family business? No one is sure yet. Casey goes back and forth, Mark says.

Howard says that nothing would make him prouder than to see a third generation at Ramar. But, he says, the moving industry is extremely tough today—the cost of insurance, fuel, and tires has skyrocketed. Plus, he says, it has been difficult to find additional land and facilities to expand. “Everyone looks down on truckers and the trucking industry. They say we’re dirty and loud. People don’t want to sell land for trucking facilities.”

“It’s the NIMBY (not in my backyard) thought,” Ibby says. “People just don’t realize how dependent they are on trucking.”

Although it sometimes feels like an uphill battle, it hasn’t been enough to make Howard retire. “Every time I think of getting out of it, I can’t,” he says. “I can’t think of doing anything else. The moving business is in my blood.”

## The Numbers Family-Owned Businesses

### The Present

- There are over 24 million family businesses in the U.S.
- Family businesses employ 82 million people (62% of the workforce)
- Over one-third of Fortune 500 companies are family firms
- Family businesses account for 78% of all new jobs created

### The Future

- More than 30% of family-owned businesses survive into the second generation.
- Twelve percent survive into third
- Less than three percent of all family-owned businesses operate into the fourth generation and beyond

### Preparing for the Future

- 80% of current family business owners want the business to stay in the family
- 25% of them have not completed the necessary estate planning
- 20% are unsure of the next generation’s commitment to the business.

Sources: University of North Carolina, Asheville; Family Business Review, The Family Firm Institute.