

We Are The Z-Team!

Volume 6, Issue 7
July 26, 2019

NO ONE WANTS TO THINK ABOUT THIS

No one wants to think about—or talk about—dying. And once you're gone what difference will it make? It could make a BIG difference to those you leave behind. The course of their lives may well depend on what kind of planning you did while you were alive.

Estate planning is not just for the wealthy. It's a popular myth that if you are not "rich" you don't need a will. In fact if you own *anything*, you should have a will. Do you have children? A spouse? Have you divorced or remarried? Are you part of the "sandwich generation," taking care of kids and aging parents at the same time? (If so, then you might also want to check to be sure your parents' estate plans are up-to-date.) Everyone's circumstance is different. Planning ahead ensures things run more smoothly at a time of great disruption.



A well rounded estate plan first consists of **a will**. Without a will, state law determines who gets your assets and who will care for your minor children. In case you become incapacitated, you should designate ahead of time a **financial**

power of attorney as well as a **medical** or **health care power of attorney**. These "POAs" as they are called, will make important decisions for you if you are incapable of doing so on your own. A **living will** states your end-of-life wishes to help make difficult decisions easier for your loved ones.

You should always keep your IRA, 401(k), and insurance beneficiaries up to date. Make sure your bank accounts and home are titled jointly (or not) depending on your circumstances. Above all, don't assume that estate planning is not important and "everything will work itself out." Not planning for your loved ones' future after you are gone, can be one of the biggest mistakes you can make in your lifetime.

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It's Not as Complicated as You Might Think

There is a wealth of information on the Internet to help you learn about estate planning. You can typically get estate planning advice and a will drafted by an attorney for somewhere in the range of \$500 or less. It's a small investment which pays big dividends later on for your family and those you care about.

NEW FUEL BONUS PLAN FINISHES “SHORT QUARTER”

“We wanted to get this rolled out right away, so we did not wait until the end of the quarter,” **Dave Wetzler**, Operations Manager, announced in April. He was, of course, referring to the new fuel bonus program. Well, the first shortened period for May and June has been completed. The numbers are in and the results are encouraging (see below).



The first full quarterly measurement period started July 1st. New goals have been announced as well for each of nine trucking categories. Two categories are new, created in anticipation of new truck deliveries which began earlier this week. Dave also said the goals, based on last year’s numbers, are lower due to seasonal adjustments and other factors.

Drivers should keep in mind for fuel solution compliance, it’s *not how much* you put in your tank, it’s *where* you buy fuel. Also, if you get a fuel solution which doesn’t “make sense” geographically, immediately call Dispatch and ask for another one. (Don’t continue down the road and then call later.) Drivers are encouraged to reset the MPG counter on their PeopleNet units on the first day of each quarter to track their own MPGs. The official measurement for MPGs comes directly from the PeopleNet units.

CURRENT FUEL EFFICIENCY LEADERS

Best in Group — Each Given \$100 Bonus

- 2013 KW T660 Flatbed: **Harry Clayton** @ 6.11 (goal: 5.45)
- 2015/16 KW T660 Flatbed: **Gary Beatty** @ 7.00 (goal: 6.35)
- 2017 International Flatbed: **Marcel Ernst** @ 7.23 (goal: 6.4)
- 2013 KW T660 Van: **Paul Yeater** @ 6.36 (goal: 5.9)
- 2013/14 KW T680 Van: **Scott Benfer** @ 7.44 (goal: 6.8)
- 2016 KW T660 Van: **Neal Krepps** @ 7.92 (goal: 7.25)
- 2017 KW T680 Van: **Kris Embly** @ 7.97 (goal: 7.3)



Neal Krepps was chosen in a random drawing from all the fuel group leaders. He was given a \$500 bonus for his achievement.

ZTL Fuel Bonus!

Truck Groups and 3rd Quarter Goals

- 2013 KW T660 Flatbed: 5.4 mpg
- 2013 KW T660 Van: 5.5 mpg
- 2013/14 KW T680 Van: 6.7 mpg
- 2015/16 KW T660 Flatbed: 6.2 mpg
- 2016 KW T660 Van: 7.2 mpg
- 2017 KW T680 Van: 7.1 mpg
- 2017 International Flatbed: 6.2 mpg
- 2020 KW T680 Van: ?? mpg
- 2020 KW T680 Flatbed: ?? mpg

What’s the best way to raise your MPGs? *Drive less aggressively and more gently. Let the transmission do the work. Take it easy on the gas and the brakes. Use cruise. Slow down. Allow more space.* Improving your fuel efficiency is very doable. In the May-June period, 42% of drivers hit their goal and received a bonus. 49% of those also got an additional bonus for achieving 0.2 MPG higher than their group’s goal. **Total bonus paid: \$20,078. Did you get your share?**



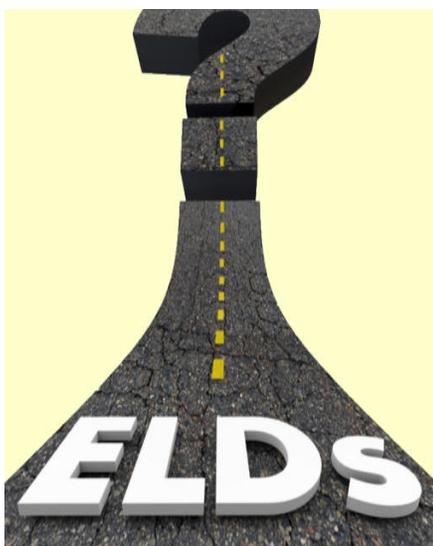
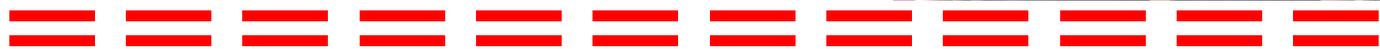
“SONNY DOBSON DAY” MARKS A MILESTONE

Dozens of people gathered in the shop on Friday May 31st to say good-bye to **Sonny Dobson** and wish him good luck. After more than 42 years of service to Zimmerman’s, Sonny officially retired. The combined Zimmerman companies celebrated what was christened “Sonny Dobson Day.” Many people from the ZTL family, former co-workers, and outside vendors who worked with Sonny were on hand. A catered lunch was served. There were some short speeches and a lot of stories were told.

Sonny started as a mechanic working for Mark’s grandfather, “Caddy,” shortly after graduating from high school. A few years after that he became the Parts Manager. After C.D. Zimmerman, Inc. merged into Zimmerman Truck Lines, Sonny continued as Parts Manager—a position he held for a total of 35 years.

Sonny was presented with a \$4,000 gift certificate from Kish Travel. Sonny’s great hobby is hunting and fishing and **Mark Zimmerman** said this gift was given with the intention to give Sonny the hunting and/or fishing “adventure of a lifetime.”

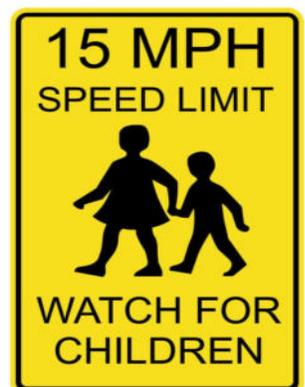
Sonny has returned more than once since then to say hello and let us know he is doing well in retirement. The shop isn’t the same without you, Sonny!



SAVE THE DATE!

Special ELD training is now scheduled for two Saturdays in September, the 21st and the 28th. **One of these meetings is mandatory for every driver.** “We have to get prepared and everyone trained for the ELDs which are coming. It’s too cumbersome and time consuming to train everyone individually,” said **Geoff Hosband**, Safety Director. These meetings will also take the place of the regular Fall Safety Meetings which are usually scheduled in October. **Drivers will be paid \$100 while attending this special training.**

Remember the speed limit on East Industrial Drive is 15 MPH!



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ANOTHER MEDIA STAR IS BORN

Not to be outdone by her boss who was featured on CNN and CNBC only one week earlier, our own **Jeanne Cashman** was featured on Fox 43 News on Thursday June 13th. Jeanne was interviewed in front of



the OIP in Port Royal over her lunch hour regarding the 3.4 magnitude earthquake that was centered 11 miles south of Mifflintown the night before. This link might still be available if you want to see the entire story: <https://fox43.com/2019/06/13/experts-urge-felt-report-submissions-for-3-4-magnitude-earthquake-in-juniata-county/> (This link was active at time of publication.)

TEACHERS LEARN ABOUT TRUCKING

Twenty-six high school teachers from the Juniata County School District spent the morning of June 11th at ZTL learning what skills their students will need to compete in the world of transportation and logistics. They were given briefings in Dispatch, Billing, Safety, Maintenance, Accounting, Mobile Communications, and Information Technology.



Dates to Remember

- Employee Appreciation Week—Aug 19th to 23rd
- Family Day—Friday August 23rd
- Labor Day Holiday—Monday Sept 2nd
- First ELD Training—Saturday Sept 21st
- Second ELD Training—Saturday Sept 28th

Together we are making it better!

AUGUST BIRTHDAYS ...

- Norm Stever — Aug 2
- John Johnson, Sr. — Aug 2
- Ian Rosensteel — Aug 3
- Denny Gilmore — Aug 5
- Kris Embly — Aug 6
- Becky Shaw — Aug 11
- Chris Witter — Aug 19
- Paul Yeater — Aug 19
- Ray Snyder — Aug 28
- Mark Zimmerman — Aug 29

... AND ANNIVERSARIES

- Carl Heffner, Sr. — 22 years
- Cinda Lauver — 22 years
- John Johnson, Sr. — 15 years
- Denny Snook — 14 years
- Terry Wagner — 7 years
- Scott Moist — 6 years
- Gary Reck — 5 years
- Tracy Harris — 5 years
- Kody Moist — 5 years
- Jacob Strauser — 3 years
- Dakota Peck — 3 years
- Mike Cheslock — 2 years

Alert! 401(k) Loan Jeopardy

Did you know, that if you take a loan from your 401(k) account, the balance could be converted into an involuntary early distribution? If you quit your job, cash out your remaining balance, or roll over your account, you have 60 days to repay the loan in full. After that time, the loan is considered in default and automatically converted to a distribution. If that happens, an IRS form 1099 for the amount of the loan-turned-distribution will be issued at the end of the year. Depending on your circumstances, a default could make that amount fully taxable and could also trigger an early distribution penalty.

QUOTE FOR THE MONTH

"I've been rich, and I've been poor. Rich is better."
 — Sophie Tucker, American singer, comedian, actress, and radio star.

ZIMMERMAN TRUCK LINES, INC.