

We Are The Z-Team!

Volume 2, Issue 10
September 25, 2015

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A COMMON GOAL WE ALL NEED TO REACH

There are many things that differentiate man from other animals. Among them are spoken and written language, the knowledge of our own mortality, and the comprehension of time. Unlike other animals, we can conceive and differentiate among the past, the present, and what's to come. This allows us to make plans today for things to take place far into the future.

And the future never stops coming! It's also getting longer for most of us as people are living longer than ever. The average American in 1900 lived to the age of 49. Today, life expectancy for an American man is 76.4 years and American woman is 81.2 years.¹ And the trajectory of these numbers is only heading further upward. The age where most people think it might be time to stop working (what we call "retirement") has been 65 for a long time. When Social Security was started in 1935, the "official" retirement age was 65, but the average American man born in 1940 was not expected to reach his 63rd birthday.²

It's a lot different today. It's likely that many of us will live for 10 - 20 years in retirement without working and some of us will be in retirement for 30 years or longer. How will it be possible for any of us to live that long without working? Of course the answer is that we need to make a plan today so our futures can be secure tomorrow.



Estimates vary, but the math indicates that to live comfortably we will each need around 12 -15 times our annual income in our "nest eggs" – and that's in addition to Social Security. Saving so much seems daunting. That's one reason so many of us are unprepared for our "golden years." It just seems impossible to save enough money. Other reasons for not saving for retirement are procrastination (common among older people) and spending on instant gratification (common among young people). Fully 20% of people from the age of 65 to 69 are employed full-time in our country³, many because they simply cannot afford to retire. (continued on next page)

Why Wait?

Do you already have a retirement savings plan in place? If so, you are off to a good start. The first step is to start a savings plan, but only a small minority of people have done this. The best time to start saving? Yesterday! And if that's not possible, the second best time to start is today! For more information on the company's 401(k) plan and its options contact Cinda at Ext. 250. *Do it today!*

PLAN FOR YOUR FUTURE (CONTINUED FROM FRONT PAGE)

But there is some good news! Successfully saving for retirement can be done. And the sooner we start, the easier it is. The government has created several programs that allow us to save and reduce our taxes at the same time (traditional IRAs and 401(k) plans). We can also start a saving and investment plan (called a Roth IRA) where we pay no taxes on future earnings. If we start saving near the beginning of our working career, it's pretty easy to have a sufficient nest egg for retirement. For those of us later in our working lives, we can make use of the same tools, but it will take a little more effort to reach our goals.

There is an abundance of information available in books, magazines, and on-line thanks to the "Baby Boom" generation which is now moving with full force into retirement. But one of the easiest saving resources for us to access is here at ZTL in the form of a 401(k) plan. In the next issue we'll review the company's 401(k) plan and how we can all participate and benefit. In the meantime, think about saving for your future self.

¹ USA Today, October 9, 2014, ² <http://www.infoplease.com/ipa/A0005140.html>, ³ <https://en.wikipedia.org/wiki/Retirement>



NEWS ABOUT OUR OWN!



Thomas Naylor ...



... is moving up! Tom has been promoted to Shop Foreman as of September 12. He started working in the wash bay in January 2004. Tom later advanced to being a mechanic on second shift and eventually became the second shift supervisor. For the past several months, he's been splitting his time between day and evening shifts. Tom takes on this new role as the Shop transitions to new leadership in the months ahead.

Katie Luckini ...



... is being featured in two new 60 second radio commercials. Katie highlights her experience driving for the flatbed division here at ZTL. These radio spots are part of a regular rotation heard on six different stations within a 40 mile radius of Mifflintown. Browse over to WeAreTheZteam.com to listen for yourself!

Brian Griffiths ...



... is a 16 year veteran million-mile flatbed driver. He was injured recently in a 4-wheeler ATV accident. Brian suffered multiple injuries including a few broken ribs. He's expected to be off at least two months. Everyone here at ZTL wants to wish Brian a speedy recovery.

Notes can be sent to him at:
1344 Hosta Rd,
Paxinos, PA 17860

LATEST CSA SCORES

Drivers have individual CSA scores and all those scores contribute to the company's CSA score. So how is the Z-Team doing this month? The latest numbers as of August 28th along with the thresholds (in parentheses) which, when over these limits, draws serious (and unwanted) DOT attention to everyone:

Unsafe Driving (65) ZTL Score: 9
HOS Compliance (65) ZTL Score: 49
Vehicle Maintenance (85): ZTL Score: 40

Geoff Hosband, Safety Director, said, "We're making significant improvements. Great job!" **Mark Zimmerman** added, "I appreciate the effort everyone makes to do their job to the best of their abilities."

ZTL BY THE NUMBERS

We were able to hunt down a few people who were actually keeping track of statistics on Employee Appreciation Week. Here's what they reported:

- 500 — Hamburgers consumed
- 120 — Hotdogs eaten
- 150 — "Better Chedders" digested
- 100 — Lunchmeat sandwiches ingested
- 120 — Muffins and 180 doughnuts devoured
- 300 — Cookies nibbled
- 580 — Sodas and waters guzzled
- 336 — Bags of chips chomped
- 14 — Pounds of pasta salad swallowed
- 224 — Shirts worn
- 7 — Corporate sponsors participated
- \$11,000 — Gift cards and prizes awarded
- 14,606 — Views seen on Facebook

HIGHWAY RAIL CROSSING SAFETY REMINDERS

As you know, a highway rail grade crossing is an intersection where a roadway crosses railroad tracks at the same level or "grade." There are more than 250,000 such crossings in the United States. Over the last ten years, over 400 people have been killed every year and more than 1,100 injured at grade crossings. You might be surprised to learn that of the more than 3,000 highway and rail grade crossing incidents annually, over 700 involve tractor trailers or trucks.



Please remember to be very careful at rail crossings. Perform these five steps to insure your safety and the safety of others:

1. **Approach with care.** Warn others you are slowing down or stopping. Turn on your four-way flashers.
2. **Prepare to stop.** Turn off fans, the radio, and CB. Stop talking on the phone. Stop at least 15 feet from the track. Roll down your windows.
3. **Look and listen carefully in both directions.** Lean forward to see around mirrors and other distractions.
4. **If it won't fit, don't commit.** Trains extend beyond the rails at least three feet on both sides. Remember your vehicle and cargo overhang.
5. **Check your clearances.** Make sure the trailer landing gear is all the way in the UP position. Make sure the crossing is level and there is sufficient clearance over the tracks.

You may not be required to stop (depending on your load), but you must slow down and check that the tracks are clear of an approaching train. You must stop before reaching the crossing if the tracks are not clear. You must stop if you are hauling placarded hazardous materials, unless the rail crossing is marked EXEMPT. You must allow sufficient space on the other side of tracks. Don't wind up in a situation where part of your vehicle is still over the tracks or the crossing. You are required to properly judge the amount of clearance needed by your undercarriage. If you get stuck, you will be at fault and responsible. If you are convicted of a rail crossing offense, the first penalty includes a 60 day CDL suspension. The second conviction brings a three year suspension.



MORE EMPLOYEE APPRECIATION WEEK

While many people at ZTL pitched in to the effort by cooking, decorating, and organizing, a special thanks goes out once again to **Gina Himes** and **Sam Syjud** who were the main organizers of this year's Employee Appreciation Week.

There were prize drawings as well at the end of the week. Many drivers found a complimentary stainless steel thermos (donated by BNSF) in their locker from this drawing. There was also a grand-prize winner of an HDTV! Turn to the back page to see the photo and learn more!



www.WeAreTheZ-Team.com

Below: **Gina Himes**, Mark Hondru (President of The HDH Insurance Group), and **Samantha Syjud** smile for the camera after the grand prize drawing during Employee Appreciation Week. The 39" HDTV was generously donated by The HDH Insurance Group. **Scott Benfer** (who teams with his wife, **Christine Benfer**) in the Van Division, was the grand prize winner!



Dates to Remember

Fall Safety Meeting #1 Saturday October 24, 9 AM
Fall Safety Meeting #2 Saturday October 31, 9 AM
 Santa Kids Party, Sat December 12, 10 AM – 1 PM
 Company Holiday Party, Sat Dec 19, starts 5:00 PM

Drivers are **required** to attend at least one of the two fall safety meetings if they are not under dispatch or on vacation. You will be paid \$50 for your attendance.

A new Windows 8 computer along with a printer will be coming soon to the second floor drivers lounge. This will be used for exploring the Internet and printing maps and directions. Watch for it!

Together we can make it better!

OCTOBER BIRTHDAYS ...

- Dan Haubert—October 2
- Mike Pentz—October 3
- Mark Kling—October 7
- Rhett Leonard—October 18
- Perry Goss—October 21
- Terry Neely—October 24
- Denny Peterson—October 25
- Thomas Atwood—October 25
- Bill Cook—October 25
- Dan Hesketh—October 26
- Clarence Dunklebarger—October 27
- Greg Reigle—October 29
- Tracy Harris—October 31

... AND ANNIVERSARIES

- Ted Watson—20 years
- Dean Renninger—20 years
- Cathy Wible—20 years
- Jim Yocum—16 years
- Dale Kukuka—14 years
- Tracey Heffner—12 years
- Dan Black—8 years
- Kevin Swailes—4 years
- Travis Twigg—4 years
- Denny Gilmore—2 years
- Chad Walters—1 year



Above: ZTL "truck cookie" baked by Chris Croyle's (Benefit Management Group) daughter, Caitlyn, for Employee Appreciation Week.

QUOTE FOR THE MONTH

"I choose a lazy person to do a hard job because a lazy person will find an easy way to do it." —Bill Gates

ZIMMERMAN TRUCK LINES, INC.