

We Are The Z-Team!

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2020: LOOKING AHEAD TO SOME CHANGES

Normally in this space in the November newsletter you would be reading about changes coming for the New Year. Health insurance is a favorite topic, but CFO

Derek Ritzman says he is still working hard on the details of health insurance for next year. "We were shocked when Capital Blue hit us with a 58% rate increase for 2020," Derek said. "We're sure we can do better and we're receiving bids, but no doubt we will be seeing an increase for next year. We will have an announcement about changes in late November or early December. Everyone should watch their mailbox for details and new enrollment forms." There wasn't any additional news by the time this newsletter was printed.



But health insurance isn't the only change with that will happen next year. "Sometime in early 2020, we will be changing our 401(k) plan administrator," Derek told us. "We were with a local company and a few years ago, they were bought out by a national firm. We're returning back to a locally based administrator, Kish Financial Solutions. This move will allow each of us to talk in-person to a local financial adviser instead of someone over the phone in another state."

Derek continued, "There are several other benefits to making this change. Two important ones are better fund performance and lower fees, both of which will benefit everyone's retirement investments in the long run." The new fund manager will be Mass Mutual. They offer a similar fund mix as Principal, the current 401(k) administrator.

The 401(k) change will be a very easy transition. Unless you want personally to choose the particular funds (which is your right to do so) there probably won't be any forms to complete and payroll deductions will be made as usual. Unless otherwise indicated, investments will be transferred to similar ones with the new fund manager.



If you are paying back a loan to your 401(k) that will not be affected.

Look for more news and information here in the newsletter and in your mailbox early next year.

Lower Your Costs

Lower your health insurance costs by using a Health Savings Account (HSA) or Flexible Spending Account (FSA). Each has different rules, but both can be used to pay for health care expenses with before-tax dollars. Different plans are suited to different situations, so to discuss your individual situation, call—or better yet—email Derek (derekr@ztlinc.com) or Cinda (cindal@ztlinc.com) and they can answer your questions and send you more current information.

SURVEY RESULTS ARE IN

A few weeks ago, surveys were put into drivers' lockers and were also given to the repair shop employees. The purpose was to discover your thoughts and feelings regarding the "social events" sponsored by the company. Roughly 100 surveys were handed out and 46 were returned. Below are the results of the survey.

Gina told us, "Please remember that we are always looking for suggestions and love to get feedback on all these special events. Also, if a card is given to you that you just can't or won't use, please see me. I usually have a variety of other cards that may work better for you."

Here is a breakdown of the survey results:

BIRTHDAY / ANNIVERSARY GIFT CARD PREFERENCE?

WAL-MART	VISA	EITHER ONE	OTHER/NO RESPONSE
29	9	3	5

RESULT: WE WILL STAY WITH WAL-MART FOR BIRTHDAY/ANNIVERSARY

COMPANY PICNIC: LOCATION PREFERENCE?

SWITCH BETWEEN		OTHER	NO RESPONSE
DEL GROSSO'S	KNOEBELS GROVE	DEL GROSSO/KNOEBELS	
15	11	3	14

RESULT: WE WILL SWITCH BACK AND FORTH BETWEEN THE TWO PLACES. 2020 WILL BE AT KNOEBELS.

SANTA KIDS PARTY: WILL YOU OR YOUR FAMILY ATTEND?

YES	NO	NO RESPONSE
20	19	7

RESULT: SANTA WILL REMAIN THE SAME DATE AND SAME PLACE

HOLIDAY PARTY: WILL YOU ATTEND?

YES	NO	SOMETIMES OR NOT YET	NO RESPONSE
28	10	4	4

HOLIDAY PARTY: ENTERTAINMENT OR MORE GIVEAWAYS?

ENTERTAINMENT	GIVEAWAYS	EITHER	NO RESPONSE
13	14	3	16

RESULT: WE WILL SWITCH EVERY OTHER YEAR BETWEEN GIVE AWAYS AND ENTERTAINMENT 2019 CHRISTMAS PARTY WILL HAVE NO ENTERTAINMENT BUT WILL HAVE MORE GIVEAWAYS!

WAL-MART CARDS FOR HOLIDAY GIFTS?

WAL-MART	VISA	OTHER	NO RESPONSE
34	5	3	4

RESULT: WE WILL STAY WITH WAL-MART FOR CHRISTMAS BUT WILL HAVE MORE OF A VARIETY AT THE CHRISTMAS PARTY.

CAN YOU GET IN FOR EMPLOYEE APPRECIATION WEEK?

YES	NO	SOMETIMES
24	13	9

DO YOU PREFER MASTERCARD FOR APPRECIATION WEEK?

YES	OTHER	NO RESPONSE
44	2	

RESULT: WE ARE STILL UNDECIDED ON WHAT TO DO NEXT YEAR FOR EMPLOYEE APPRECIATION, BUT WE WILL CONTINUE WITH MASTERCARD.

SANTA PARTY DEC 7



Once again this year, Santa will visit his Mifflintown workshop in the ZTL warehouse. All families are welcome to bring their children and grandchildren of all

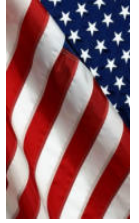
ages to come and sit on Santa's lap and have their photo taken! Snacks, games, balloons, and a festive Christmas theme will insure fun for everyone. Mark your calendar now for Saturday December 7th. Santa and his team of helpers will be here from 10 AM until 1 PM! Please RSVP by November 29th to the Front Office so Santa Claus and his helpers can expect you!



HEROES AMONG US



Our country has only volunteers serving in the armed forces. Men and women serve their country, then return to civilian life and walk quietly among us. For Veterans Day ZTL honored those who work side-by-side with us with a local radio ad campaign that ran during Military Appreciation Week, November 8th through 16th.



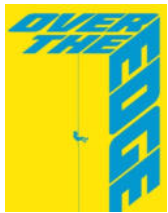
Gary Beatty / Air Force / 4 years
 Gordon Fultz / Army Natl Guard / 7 years
 Danny Hackenburg / Army / 6 years
 Mike Kaufman / Army / 5 years
 Kerry Hummel / Army / 4 years
 Scott Immel / Navy / 8 years
 John Johnson / Navy and Army / 7 years



Jon Kindervater / Army / 4 years
 Joshua Cook / Army / 8 years
 Terry Neely / Navy / 3 years
 Dennis Peterson / Marines / 15 years
 Ray Snyder / Navy / 4 years
 Steve Tarr / Air Force / 9 years
 Darren Weaver / Air Force / 6 years

GOING OVER THE EDGE—FOR GOOD

In a different-than-usual activity for him, our IT Manager, **Stan Scanlon**, rappelled down the outside of the Fraser Centre in State College on October 17th. “It was to benefit two Centre County charities who run the local food bank and provide help and services to those who need them,” Stan explained. “They held the same event last year, but I didn’t take the opportunity to sign up. This year I really wanted to do it.”



The 13 story Fraser Centre houses the Hyatt Place Hotel and other retail businesses in downtown State College and is the highest building in Centre County. The event, and others like it, are held all over the world by Over The Edge, based in Halifax, Nova Scotia, Canada.

“The hardest part was actually falling backward off the ledge,” Stan said. “There was a steady 25 MPH wind that day, but when I leaned back to go off, there was a strong gust. So strong, it pushed against my back and kept me from moving. After a long minute of waiting, I was able to step off. I never felt nervous or worried. After 55 minutes of training and 30 minutes waiting because of wind delays, it took less than ten minutes to descend to the ground. It was the most exhilarating thing I can ever remember doing.”

Stan said that he’s looking for other opportunities to do it again. For his next challenge he intends to rappel down a 23 story building in downtown Cleveland next May. “That event will benefit, a local organ, eye, and tissue donation center,” he said.

Photos from the top: 1) Looking over the edge of the roof; 2) About 12 stories up; 3) At the 9th floor giving “thumbs up”; 4) waving through the window to a hotel guest; 5) just below the 9th floor. All photos courtesy of Kathryn Dressel of State College.



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HOLIDAY PARTY DEC 14

Once again this year, the ZTL Holiday Party will be at the Moose Lodge #925 in Millerstown. All employees and one adult guest are invited.



You only need to reply to Gina by November 29th so she can get an accurate head count. Invitations were left in mailboxes in mid-November. Safety awards will be presented along with a great holiday meal. Come and join with your colleagues and celebrate the holidays on December 14th starting at 5 PM.

DIRECTIONS TO THE PARTY

Millerstown Moose Lodge

Take Route 322 to the Millerstown exit.

At the end of the ramp — if coming from the west turn right, if coming from the east, turn left — onto the West Juniata Parkway.



Go less than a quarter mile and turn into the first driveway on the left!

DEER HUNTER ALERT!

Once again this year we want to see and publish your hunting photos! Text or email a photo of you and/or your trophy and we'll try to feature the best ones in December or January newsletters. E-mail your photos along with the details to newsletter@ztlinc.com. Or you can text to (937) 839-8922 that's (937-TEXTZ-22).

DATES TO REMEMBER

Kids Santa Party — Sat Dec 7th, 10 AM to 1 PM
 ZTL Holiday Party — Sat Dec 14th, 5 PM
 Christmas Day — Wednesday December 25th
 New Year's Day — Wednesday January 1, 2019

Together we are making it better!

DECEMBER BIRTHDAYS ...

Jeanne Cashman — December 1
 Bill Tabb — December 3
 Jim Price, Jr. — December 5
 Chadd Walters — December 14
 Gordon Fultz — December 16
 Scott Powell — December 17
 Samantha Syjud — December 18
 Gary Reck — December 19
 Carol Morrison — December 22
 Roger Collins — December 23
 Josh Gabbard — December 26
 David Wetzler — December 31

... AND ANNIVERSARIES

Terry Chamberlin — 19 years
 Daryl Feltman — 9 years
 Becky Shaw — 6 years
 Jed Showers — 4 years
 Scott Powell — 2 years

KISSING AT SUNSET



Rick Snyder (Van Division) and his wife Pam celebrated their 20th wedding anniversary with a quick five day cruise to the Bahamas in mid-October. Rick said, "We loved the food and drinks. This was our first cruise, but we definitely plan on booking another."

Congratulations to this lucky couple!

QUOTE FOR THE MONTH

"The speed of light is faster than the speed of sound. That's why some people look bright—until they speak."

—Phyllis Diller, Comedienne

ZIMMERMAN TRUCK LINES, INC.