

THE DISPATCH

YOUR MONTHLY NEWSLETTER – March 2019

The Financial Impact of Diversification

Last month I told you it was smart to save for retirement- pay yourself first! I also mentioned really smart money people always take free money- the 401k match.

Then I said to rob from yourself and your retirement is just plain stupid.

Let me illustrate this point:

Normal Income: \$80,000 (husband and wife)

- \$24,000 (Trump tax exemption)

= \$56,000

Adjusted taxes: - \$10,051 (Federal Only)

Adjusted state taxes: \$45,949

State Taxes: -\$2,800 (USD 5% Varies state to state)

Take home: = \$43,119

The First Day of Spring is...

March 20, 2019



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Bill Prevost

President/ CEO

The Financial Impact of Diversification

Now, add a cash diversification of \$40,000 (the average diversification amount to date):

Normal Income: \$80,000

Diversification: +\$40,000

New Total: \$120,000

- \$24,000 (tax exemption)

Adjusted taxes: \$96,000

New Federal Tax: -\$18,367

= \$72,633

State Tax: \$4,800 (5% varies state to state)

= \$67,833

Excise Penalty tax: \$4,000 (for withdrawing before age 65)

Take Home: = \$63,833

So, by taking \$40,000 from your ESOP, you net \$20,714.

\$63,833

-\$43,119

= \$20,714



Bill Prevost

President/CEO

The Financial Impact of Diversification

This is giving the tax man too much of your money, and too much of your future. But wait! There is more you lost!

By taking \$40,000 out, you gave up a lot of future savings in your ESOP!

\$40,000- 10 years at 10% =\$103,750

\$40,000- 10 years at 5% =\$65,156

So even on the low end, to get \$24,000 today will cost you \$19,000 in current taxes, and \$65,000 in future growth- \$84,000.

Get smart!

It is YOU that you are stealing from.

We set the ESOP up to be a retirement wealth budget, along with the 401k, social security, personal savings, and Home Equity. I am working hard to eliminate the cash-out option because I believe you are only limiting yourself in the long run.



Bill Prevost
President/CEO

Medical Plan Open Enrollment

Stay Informed

Dear Shareholders:

By now, most of you have received your Medical Plan open enrollment letter. Based on the responses I am hearing, I'm thrilled to learn that most of you are seriously reading the announcement. I'd like to share some more information with you, as to the reason for the change.

Each year, starting late in the Fall, we begin to examine the Medical Plan renewal. Unlike last year, we were excited to approach this renewal with a good medical claims experience year. Usually, when you have a low claims year, you can expect a good renewal with your insurance carrier.

We were stunned to learn that was not the case with Blue Cross Blue Shield. Even after back and forth negotiation, the lowest we could drive the increase was 31.6%. And that's after the 29.5% increase they charged us last year. We found this highly unacceptable. It was not the type of message we wanted to share with our insured shareholders.

Fortunately, for the last couple of years, we've been examining Reference Based Pricing. It's also known as Value Based Pricing. It helps to determine a fair price for inpatient and outpatient services performed by medical facilities. And it ensures we are not overpaying for our medical services. We talked to several comparable trucking companies, who have switched to this model, and they all said they made a great decision.

By making the move to Value Based Pricing, it permits us to provide the same benefit levels to our medical plan participants at the same cost, and without any changes to deductibles or out of pocket limits. And by paying a fair cost for services, your co-insurance requirements will be applied to those same low levels. We hope this change will save money for both you and our ESOP!

There are a few exceptions to this change. For those that live in the state of Indiana, you will not be in the Value Based model. You will be in a network, similar to BCBS, known as SagamoreHN. This will be for both your doctor and hospitals/facilities. And if you live in Texas in zip codes starting with 750-754 and 760-764, you will be in a network known as HealthSmart for your doctor. These networks will be indicated on your medical card, if applicable. The cards are expected to mail out around March 18th.

We anticipate very little disruption, if any, for your insurance needs. In fact, other than the Indiana and Texas exceptions noted above, your doctors will be paid via the widely accepted PHCS network.

Listed below, are some videos I would encourage you to view that helps explain the change to Value Based Pricing.

VBP Video - <https://vimeo.com/241979678>

PAC Video - <https://vimeo.com/241980441>

App Video - <https://vimeo.com/253460258>



Chris Tate
VP ESOP Admin &
Human Resources

IF YOU'RE A TRUCKER THAT WANTS TO STOP SMOKING, YOU MAY HAVE TRIED SEVERAL DIFFERENT WAYS TO DO THAT.....GOING COLD TURKEY, THE "PATCH", VARIOUS GUMS YOU CAN CHEW, ETC. THIS NEXT ARTICLE FROM "THE KNITTING SPACE" IS A PRETTY NOVEL APPROACH TO HOW ONE TRUCKER STOPPED SMOKING AND IT'S WORKED FOR HIM.

KNITTING TRUCKER DISCOVERS AN EXCELLENT WAY TO BEAT SMOKING



ADAM DITTEMORE, THE KNITTING TRUCKER, WENT DOWN TO ZERO CIGARETTES FROM TWO PACKS A DAY

Beating any addiction isn't easy. Adam Dittemore, a trucker from Detroit, can vouch for it. However, he also found a way to get rid of his addiction.

A smoker for 25 years, he was consuming two packs of cigarettes a day. Then, he suddenly quit and also got a cool nickname as **The Knitting Trucker**.

For one year, the trucker hasn't smoked even one cigarette. His secret is quite simple.

One day, fed up with his addiction, he decided to do something else to keep his hands busy. Instead of reaching for another cigarette, he reached for a pair of knitting needles.

Together with a ball of yarn, the knitting needles now keep him occupied. Whenever he needs to wait, whether it is for unloading or refueling, he has something to do.

Asked if his colleagues give him a hard time for being a knitter, he replies:

"Sometimes they give me trouble, but in a playful way. Their wives tell them they should learn."

KNITTING TRUCKER DISCOVERS AN EXCELLENT WAY TO BEAT SMOKING ADDICTION

Dittemore learned how to knit from his grandmother. While he was only five or six when he touched knitting supplies for the first time, he never forgot the craft.

His wife had no idea about his knowledge of knitting. But, when they visited a crafts store, he astounded her with his insight into yarn.

From that moment forward, the trucker rediscovered his passion for knitting.

The biggest gain, however, is how he used knitting to give up smoking.

“It really helped me quit smoking. It gave me something to focus on, and it’s been a year without cigarettes!”

The truck driver uses his newfound passion for other purposes, as well. He grabs his needles at the end of a long day to relax.

Even more, he now teaches his sons, aged 12 and 6, how to knit.



Harry Crabtree

Vice President of Safety

Did you do a good pre-trip/post-trip Inspection?

DOT inspectors are now looking more closely than ever before! A good inspection can save you time, money and heartache!

It used to be the most common ticket written by the DOT: Logbook not current. Guess what is no longer an issue? You got it: Logbook not current. With the ELD mandate this ticket has virtually disappeared! The revenue demands by the states however have not diminished. DOT Officers are looking more closely now than never before for defects. We recently failed a DOT level 1 Inspection with 3 violations on our tractor. The Violations you ask? How about these hard to find items: The fire Extinguisher bracket not latched! The driver side turn signal light out! The reverse light on the tractor burned out!

All three of these items could and should have been easily found with the proper amount of time spent on a good Pre-Trip Inspection. Instead our driver gained a whole bunch of CSA points....and so did Quickway!



Not to mention associated fines for the defective items and road call service making us all a little lighter in the wallet. How about the productive time lost during the Out- of -Service period until the repairs were made? All of these costs add up to failure on our part! Drivers, we need to take the time to do it the right way every time, every day, the same way checking all of the required items on our equipment. Make a GOOD Pre-Trip AND Post-Trip inspection YOUR HABIT! Don't get in a hurry! Nothing good ever happens when we get in a HURRY!

Vince Lombardi said, "The difference between a successful person and others is not a lack of strength, not a lack of knowledge but rather a lack of will."

Vince Lombardi said: "The difference between a successful person and others is not a lack of strength, not a lack of knowledge but rather a lack of will." Have the will to do it the right way every day, every time even if no one else is looking! Our thoughts become our actions, our actions become our habits, and our habits will define us as professionals! Think about your Pre-Trip/Post trip habits. Can I do better? Am I doing it the best way I know how? Set a goal to make your Pre-Trip Inspection the best it can be. People who set goals, achieve goals! Don't let a BAD HABIT like shortcutting the Inspection process lead you down the road to the next DOT Officer waiting to write YOU three violations or worse.....an accident that could have been avoided! "The measure of who we are is what we do with what we have." , Vince Lombardi. Be safe out there and take a little extra time to make a better habit with a great Inspection!



Eric Hill

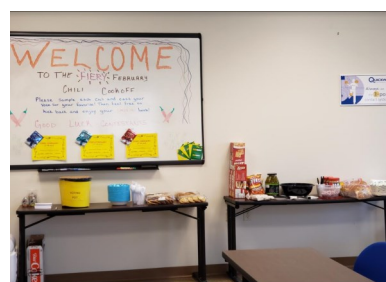
Northern Region Safety Manager

What's Happening at the Terminals?



Fiery February Chili Cook– Off in Indy

We decided to battle the cold with food in Indianapolis. It was an excellent event we called Fiery February Chili Cook-Off. We had 8 participants and a lot of fun. Drivers, shop folks, office personnel, customers, and other terminal folks all got into the action and cast their votes for their favorite chili. Heath Dixon won 1st place with arguably the spiciest chili I have ever eaten. Jason Freize took 2nd place and Kathy Stumpf won 3rd place. We had 8 very good options to choose from. The other participants– Ryan Ellis, Lexi Holton, Terry Johnson, Charles Minnix and John Stewart put up some really tasty chili as well. It was a blast and we got entirely too full but everyone left warmer than when they arrived! **#TeamIndy**



What's Happening at the Terminals?



**"If you can't take the heat
Stay out of the Kitchen"**



Melissa Bratton

Terminal Manager– Indianapolis



Lowest 25 Idlers Company Wide- February

| Driver Name | Terminal | Long Idle % | Short Idle% | Total Idle % | Long Idle Fuel | Short Idle Fuel | Total Idle Fuel |
|---------------------|--------------|-------------|-------------|--------------|----------------|-----------------|-----------------|
| Peagler, Erick | Shelbyville | 0.01% | 0.01% | 0.02% | 0.06 | 0.06 | 0.12 |
| McGary, James | Bloomington | 0.00% | 0.81% | 0.81% | 0.00 | 0.57 | 0.57 |
| Petro, James | Ft. Worth | 0.08% | 0.84% | 0.92% | 0.14 | 1.76 | 1.90 |
| Mabry, Diwarn | Murfreesboro | 0.00% | 0.93% | 0.93% | 0.00 | 0.09 | 0.09 |
| Watkins, Tracey | Murfreesboro | 0.00% | 1.04% | 1.04% | 0.00 | 1.07 | 1.07 |
| Rucker, Dietrich | Murfreesboro | 0.00% | 1.28% | 1.28% | 0.00 | 0.32 | 0.32 |
| Garner, David | Murfreesboro | 0.00% | 1.29% | 1.29% | 0.00 | 0.36 | 0.36 |
| Moore, Luther | Simpsonville | 0.00% | 1.33% | 1.33% | 0.00 | 1.79 | 1.79 |
| Vindel, Noemi Nunez | Murfreesboro | 0.00% | 1.39% | 1.39% | 0.00 | 1.09 | 1.09 |
| Sylvester, Brandon | Bloomington | 0.00% | 1.46% | 1.46% | 0.00 | 2.00 | 2.00 |
| Rinke, Stephen | Lynchburg | 0.03% | 1.50% | 1.53% | 0.02 | 1.57 | 1.59 |
| Martell, Douglas | Murfreesboro | 0.00% | 1.53% | 1.53% | 0.00 | 1.76 | 1.76 |
| Rowland, Darrell | Norman | 0.00% | 1.59% | 1.59% | 0.00 | 1.65 | 1.65 |
| Leverson, Rainey | Murfreesboro | 0.07% | 1.59% | 1.66% | 0.05 | 1.17 | 1.21 |
| Twine, Linwood | Simpsonville | 0.00% | 1.70% | 1.70% | 0.00 | 2.33 | 2.33 |
| Dunham, Bobby | Conroe | 0.04% | 1.68% | 1.72% | 0.04 | 1.93 | 1.97 |
| Priddy, Barry | Louisville | 0.00% | 1.79% | 1.79% | 0.00 | 0.78 | 0.78 |
| Wolfe, Carl | Bloomington | 0.09% | 1.75% | 1.85% | 0.09 | 2.31 | 2.40 |
| Fletcher, James | Dallas | 0.09% | 1.80% | 1.89% | 0.08 | 2.16 | 2.24 |
| Beaza, Lewis | Conroe | 0.00% | 1.92% | 1.92% | 0.00 | 0.24 | 0.24 |
| Mitchell, Richard | Bloomington | 0.00% | 1.98% | 1.98% | 0.00 | 2.98 | 2.98 |
| Hawkins, Frank | Bloomington | 0.04% | 1.98% | 2.02% | 0.06 | 2.79 | 2.85 |
| Markwell, Milton | Murfreesboro | 0.05% | 1.98% | 2.03% | 0.12 | 2.65 | 2.76 |
| Russell, Michael | Conroe | 0.00% | 2.03% | 2.03% | 0.00 | 3.36 | 3.36 |
| Mitchell, Rickey | Simpsonville | 0.07% | 1.97% | 2.04% | 0.07 | 2.20 | 2.27 |
| Averages | | 0.02% | 1.49% | 1.51% | 0.03 | 1.56 | 1.59 |



Drivers With No Long Idle Time- February

| # | Driver Name | Terminal | Long Idle % | Short Idle % | Total Idle % |
|----|---------------------|--------------|-------------|--------------|--------------|
| 1 | McGary, James | Bloomington | 0.00% | 0.81% | 0.81% |
| 2 | Mabry, Diwarn | Murfreesboro | 0.00% | 0.93% | 0.93% |
| 3 | Watkins, Tracey | Murfreesboro | 0.00% | 1.04% | 1.04% |
| 4 | Rucker, Dietrich | Murfreesboro | 0.00% | 1.28% | 1.28% |
| 5 | Garner, David | Murfreesboro | 0.00% | 1.29% | 1.29% |
| 6 | Moore, Luther | Simpsonville | 0.00% | 1.33% | 1.33% |
| 7 | Vindel, Noemi Nunez | Murfreesboro | 0.00% | 1.39% | 1.39% |
| 8 | Sylvester, Brandon | Bloomington | 0.00% | 1.46% | 1.46% |
| 9 | Martell, Douglas | Murfreesboro | 0.00% | 1.53% | 1.53% |
| 10 | Rowland, Darrell | Norman | 0.00% | 1.59% | 1.59% |
| 11 | Twine, Linwood | Simpsonville | 0.00% | 1.70% | 1.70% |
| 12 | Priddy, Barry | Louisville | 0.00% | 1.79% | 1.79% |
| 13 | Beaza, Lewis | Conroe | 0.00% | 1.92% | 1.92% |
| 14 | Mitchell, Richard | Bloomington | 0.00% | 1.98% | 1.98% |
| 15 | Russell, Michael | Conroe | 0.00% | 2.03% | 2.03% |
| 16 | Lincicome, Lester | Newark | 0.00% | 2.07% | 2.07% |
| 17 | Nitshke, Brian | Norman | 0.00% | 2.09% | 2.09% |
| 18 | Wallach, Barry | Norman | 0.00% | 2.57% | 2.57% |
| 19 | Howell, Clarence | Livonia | 0.00% | 2.66% | 2.66% |
| 20 | Sikes, Curt | Louisville | 0.00% | 2.86% | 2.86% |
| 21 | Schlise, Michael | Louisville | 0.00% | 3.02% | 3.02% |
| 22 | Cottrell, Thomas | Newark | 0.00% | 3.18% | 3.18% |
| 23 | Workman, Jay | Louisville | 0.00% | 3.28% | 3.28% |
| 24 | Froedge, Jerry | Louisville | 0.00% | 3.29% | 3.29% |
| 25 | Stephens, Denver | Indianapolis | 0.00% | 3.31% | 3.31% |
| 26 | Newton, Daniel | Louisville | 0.00% | 3.37% | 3.37% |
| 27 | Bell, Curtis | Shelbyville | 0.00% | 3.68% | 3.68% |
| 28 | Kerber, Robert | Livonia | 0.00% | 3.71% | 3.71% |
| 29 | Chenoweth, Jay | Indianapolis | 0.00% | 3.72% | 3.72% |
| 30 | Hayden, Terrence J. | Shelbyville | 0.00% | 3.74% | 3.74% |

Drivers With No Long Idle Time- February

| | | | | | |
|----|--------------------|--------------|--------------|--------|--------|
| 31 | Adkins, Tonya | Indianapolis | 0.00% | 4.29% | 4.29% |
| 32 | Coburn, Benjamin | Livonia | 0.00% | 4.31% | 4.31% |
| 33 | Smith, Ryan | Lynchburg | 0.00% | 4.51% | 4.51% |
| 34 | Hale, Rodney | Murfreesboro | 0.00% | 4.55% | 4.55% |
| 35 | Bowman, James | Newark | 0.00% | 4.57% | 4.57% |
| 36 | Boyd, Frederick | Indianapolis | 0.00% | 4.65% | 4.65% |
| 37 | Brown, Brian | Newark | 0.00% | 4.87% | 4.87% |
| 38 | Drake, Aaron | Indianapolis | 0.00% | 4.91% | 4.91% |
| 39 | Lloyd, David | Murfreesboro | 0.00% | 5.06% | 5.06% |
| 40 | Hayes, Robert | Livonia | 0.00% | 5.06% | 5.06% |
| 41 | Martinez, Timothy | Murfreesboro | 0.00% | 5.26% | 5.26% |
| 42 | Shaw, George | Norman | 0.00% | 5.34% | 5.34% |
| 43 | Grisham, Douglas | Ft. Worth | 0.00% | 5.36% | 5.36% |
| 44 | Daly, Charles | Livonia | 0.00% | 5.45% | 5.45% |
| 45 | Reffitt, Larry | Newark | 0.00% | 5.53% | 5.53% |
| 46 | Lynch, Dennis | Livonia | 0.00% | 5.71% | 5.71% |
| 47 | James, Michael | Livonia | 0.00% | 5.77% | 5.77% |
| 48 | Howiler, Jeffrey | Newark | 0.00% | 5.82% | 5.82% |
| 49 | Rightmer, Johnnie | Newark | 0.00% | 6.04% | 6.04% |
| 50 | Thurston, Jerry | Norman | 0.00% | 6.23% | 6.23% |
| 51 | Alvear, Michael | Indianapolis | 0.00% | 6.80% | 6.80% |
| 52 | McFarland, Harry | Shelbyville | 0.00% | 7.20% | 7.20% |
| 53 | Montgomery, Joni | Indianapolis | 0.00% | 7.25% | 7.25% |
| 54 | Mitchell, Brian | Indianapolis | 0.00% | 7.46% | 7.46% |
| 55 | Smith, Billy | Murfreesboro | 0.00% | 7.70% | 7.70% |
| 56 | Birch, Michael | Livonia | 0.00% | 7.81% | 7.81% |
| 57 | Patton, Gilbert | Indianapolis | 0.00% | 8.23% | 8.23% |
| 58 | Ulrich, Dennis | Livonia | 0.00% | 8.30% | 8.30% |
| 59 | Stewart, Douglas | Dallas | 0.00% | 8.81% | 8.81% |
| 60 | Hurley, James | Murfreesboro | 0.00% | 8.99% | 8.99% |
| 61 | Escalante, Richard | Conroe | 0.00% | 9.24% | 9.24% |
| 62 | Void, Cleveland | Landover | 0.00% | 9.24% | 9.24% |
| 63 | Adjutant, James | Murfreesboro | 0.00% | 9.28% | 9.28% |
| 64 | Freeland, Jacob | Murfreesboro | 0.00% | 9.72% | 9.72% |
| 65 | Grimes, Aaron | Indianapolis | 0.00% | 11.68% | 11.68% |
| 66 | Byerley, Thomas | Ft. Worth | 0.00% | 12.15% | 12.15% |
| 67 | Portner, Danny | Livonia | 0.00% | 13.39% | 13.39% |
| 68 | Childers, Joseph | Shelbyville | 0.00% | 15.71% | 15.71% |

MPG VIPS

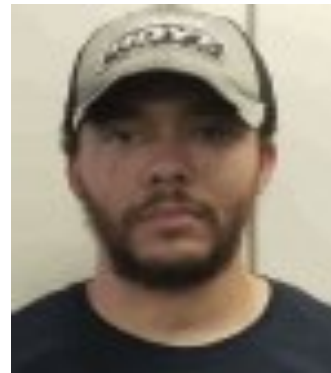
FEBRUARY



Congratulations to the top drivers who achieved 8 miles per gallon or more for the month!!



Timothy Gholston
Murfreesboro



Derek Maly
Ft. Worth



Dale Causey
Anderson



Kenneth Scott Borneman
Simpsonville

March Anniversaries



Dean Daugherty-20 Years
Shelbyville (February)



Melissa Bratton- 10 Years
Indianapolis



Chadwick Durham- 5 Years
Murfreesboro



Carl Wolfe- 5 Years
Bloomington



Stephen Rinke- 5 Years
Lynchburg

Thank you for your service!



March Birthdays



Abernathy, Judy
Alvear, Michael
Bailey , Troy
Balay, James
Bardsley, Cory
Binkley, Ray
Birch, Michael
Blackall , Frederick
Bruce, Joseph
Bryson, Shawn
Burgess, Joel
Carroll, Randy
Chapman, Scott
Clemmons, Tyler
Cook, Brandy
Cox, Michael
Darling, Billy
Drake, Aaron
Dunham, Bobby
Elistratov, Konstantin
Embry, Christopher
Fortune, Herbert
Gilley, Lawrence
Goodwin, Jeffrey
Greene, Jeramiah
Harris, Henry
Hodges, Mark
Husejnovic, Idriz
Johnson, Michael
Johnson, Robin
Jones , Ronald
Karl, Douglas
Kelley, Kalin
Kniser, David
Ladson, Michael
Lea, Jennifer
Lester, Ariel
Lewis, Timothy
Lopez, Robert

Lumpkin, Thomas
Machado, Mauricio
Maloney, Jerrold
McCormick, Michael
McCurry, April
Mida, Walter
Mitchell, Richard
Mitchell, Brian
Moreno, Raymond
Nation, Timmy
Niedringhaus, Alex
Payne, David
Philpot, Shawn
Polson, Jeff
Powelson, Terry
Prevost, Bill
Proctor, Brian
Ray, Todd
Redden, Reginald
Rubeiro, Christopher
Sanders, Derek
Saunders, Junior
Scamp, Caroline
Singh, Parvinder
Sparrow, Stacey
Starks, Lawrence
Terry, Douglas
Thomas, Derrick
Thomas, Hal
Tolbert, Larry
Wallen, Daniel
Williams, Kent
Wilmott, David
Wilson, Stevie
Wolkenhauer, John

“On behalf of Quickway, we would like to wish all of you a Happy Birthday!”