



Montana Grand Champion

While Linda Courtney was growing up, she helped her family on their farm in Montana by driving a tractor and pulling a hay wagon. She never dreamed that she would one day attract national media attention for using the skills she learned as a young girl.

"I always knew that when it was time to choose a career I would drive a truck," she said. But Courtney does more than just drive a truck, she has become one of the first professional drivers to win a state truck driving championship while visibly pregnant! Her most special delivery arrived shortly after she earned the title of Montana's Grand Champion... her daughter Aspen Renee.

Because Courtney and her husband, both professional drivers for Watkins & Shepard Trucking (Helena, MT), were expecting their first child around the same time as the National Truck Driving Championship, she made the decision to forgo this year's competition. "It was my choice to not go to the nationals," she said, "I thought I was going to be so pregnant that I wouldn't be able to compete."

However, Linda Courtney plans to compete at the state level next year and hopes to earn the same distinction as Grand Champion so she can once again reach the national level of competition. Courtney has been a con-



Linda Courtney and daughter Aspen

tender at the state level for seven years, and has finished in one of the top three positions.

"We are proud of Linda Courtney and her achievements at the Montana state truck driving championships," said Ray Kuntz, President/CEO of Watkins & Shepard. "She has always excelled in the written portion of the challenge, and this year, her ability to compete and win against her peers in the driving

portion was evident in her Grand Champion title. Next year we hope she is able to compete at the national level for a second time."

Watkins & Shepard is an LTL carrier, and Courtney drives a big rig with a set of doubles from Missoula, Montana to Calgary, Alberta, Canada on a dedicated run. This allows her to be home every other day. Although she is currently limiting herself to one trip a week since Aspen's arrival, she is looking forward to getting back to her schedule which will allow her and her husband to share parenting duties. She is waiting for the day when their daughter will be old enough to accompany her on her trips.

When asked if she would encourage Aspen to become a professional driver and follow in her footsteps, Courtney replied, "Absolutely!"

As a member of Women In Trucking, Linda Courtney has become an inspiration for young women entering the industry. She encourages them to consider a career as a professional driver. "I want women to understand that you are capable of this job," Courtney said, "Yes, it's a male dominated field, but if you have the physical strength, you can use your mental ability to learn the skill to drive a rig, you have no limitations but those you put on yourself."

The Role of Gender in Corporate Advancement

By Ellen Voie

Reprinted from Logistics Quarterly

Recently, in a conversation with a male friend, I was told that men don't like working with women who are too competitive. He used a different term, but the sentiment was that overly aspiring women have a negative effect on men's masculinity.

His statement reveals a great deal about why women are under-represented in the C-suite. To succeed in business, women often take on characteristics that are considered to be "masculine," which occasionally intimidate some male colleagues. Why are "competitive" women sometimes viewed disapprovingly, yet men are more likely to be considered to be results oriented or even great leaders?

One definition of competitive is, "involving or decided by trying to do something better than others." Why would the desire to "do something better than others" intimidate some men? Anne Cummings, a professor at the university of Minnesota found that the development of leadership characteristics is not biological, but cultural. Since men are more task oriented, this is assumed to be a more masculine style of leadership. Women are more relationship oriented, so this is viewed as less competitive and more collaborative.

When women challenge men, they are sometimes viewed as "too competitive." Men and women can do the same thing, but if they both act assertive, women are rated less effective because we expect men to do that," Cummings noted. Despite the fact that

women hold one half of all management positions, upward promotions seem to filter more women than men. Women's presence in the executive office is less than twenty percent in Fortune 500 companies, and has not grown considerably in the last ten years.

Ilene Lang, President of Catalyst, a non-profit group that studies women at work, claims that women are held back because of the lack of role models, stereotyping and limited access to informal networks inside the company. She states that men who step out of their comfort zone and coach their colleagues in a more relationship-oriented way are given extra credit for being career mentors. However, even when men compete in more aggressive ways, they are not penalized.

Women, according to Lang, are perceived to be inherently helpful and supportive, and when they do defy this perception, they are viewed as overly aggressive or competitive. She encourages companies to realize they often evaluate men and women differently and "they have got to level the playing field."

Rebecca Shambaugh, CEO of a leadership-consulting firm puts much of the blame on women themselves. Instead of a glass ceiling, she labels the phenomenon to be more like a "sticky floor." "It's the fear of the unknown, the fear of getting out of the comfort zone" that keeps women from inhabiting the C-Suite.

Women may prefer a less competitive environment and Stanford University professor, Muriel Niederle, believes that this



could mean that women, ultimately, are less likely to reach the C-Suite. She conducted research on participants who were asked to choose whether or not their scores on a simple test should be rated in contrast to the others in the test group. The research found that women were twice as likely to choose a noncompetitive setting than men.

Neiderle's conclusion is that women are more comfortable in a less competitive environment, and that creates a more risk-averse level of performance. This confirms Lang's view that women who are competitive are often stepping outside of their comfort zone.

To be in a leadership position requires addressing challenges that are not always within one's realm of comfort. This research supports my male friend's view that competitive women are not always appreciated in the executive suite. Perhaps it is a better indication that it's time to expand the comfort zone of both men and women and to surrender some long-held perceptions that could be affecting the presence of women at the corporate level.

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Mentoring

By Ellen Voie

Albert Einstein once said, "The only source of knowledge is experience." Experience allows us to use both our education and our observations to gain a greater understanding and to be a more valuable resource for others. When we choose to share our knowledge with others, we become teachers or mentors.



The World Book Dictionary defines mentor as a "wise and trusted advisor." A mentor is usually someone who has the experience to offer advice and support over a less experienced person. Usually, the person being mentored is younger or knowledgeable in that area. However, a mentor could potentially be younger or more recently trained.

Women In Trucking was formed in part to offer support and encouragement to women who want to explore a career in trucking. Many of our members are students who are attending driving schools to obtain their commercial drivers license. They are benefiting from the experience and wisdom of our more seasoned members who have been in the industry much longer.

A recent Logistics Quarterly issue asked females executives about their mentoring experience,

and many of them cited a former coworker, boss or teacher. Some of these prominent women in logistics roles suggested that young women looking at a career in the transportation industry find a mentor to help them become more successful in this male dominated industry.

How can we encourage more women to consider a career in trucking or logistics unless we provide an opportunity to help them succeed? How can we offer ourselves as mentors to young women looking at roles in the truck, in the shop, or in the corporate office?

The first step in becoming a mentor is to make yourself available. Look around your workplace or training facility and reach out to someone you feel might be struggling. Be accessible and pleasant. Often, a friendly smile will be all it takes for an apprehensive new recruit needing an ally.



When I was a newly hired manager at a large truckload carrier, I found the corporate culture to be overwhelming, and even finding my way to a meeting room at one of the six locations could be a challenge. An understanding senior leader took me aside and invited me to come to his office to "kick the walls," when I became overly frustrated. Although I never physically

assaulted his office, I was thankful for the compassionate advice that accompanied my visits. We remain friends to this day.

A good mentor will have a passion for learning and can share that excitement with others. The best mentors are those whose values are similar or higher than your own and are viewed as a person with high standards for oneself as well as those around him or her. For those who volunteer to mentor others, they will find that the experience will only increased their professional development.

A mentor has the responsibility to help his or her colleague thrive, but the duty should not be focused on making the job easier. Instead, mentoring involves helping the person to ask the right questions, consider options, and learn from the adviser's successes as well as the mistakes. As professionals in the transportation and logistics industry, we should have a desire to help our less experienced colleagues succeed. Consider becoming a mentor yourself. Often, all the person needs is someone to listen and to provide a place to work through some aggravation, or maybe just a place to kick the wall.

If you are willing to mentor WIT members, email your contact information to us (info@womenintrucking.org). You can also post on the WIT Message Forum.

2009 Women In Trucking Shows & Events

Jan. 15-16	Northeast Wisconsin Truck ExpoGreen Bay, WI
March 19-21	Mid-America Trucking ShowLouisville, KY
June 25-27	Great West Truck ShowLas Vegas, NV
July 9-10	Walcott Truckers JamboreeWalcott, IA
July 24-25	Expedite ExpoWilmington, OH
Aug 18-22	National Truck Driving ChampionshipsSan Jose, CA
Aug. 20-22	Great American Trucking ShowDallas, TX
Oct. 4-7	ATA Management Conference & ExhibitionLas Vegas, NV

Treating Sleep Apnea

What Every Trucking Company Needs to Know

By Wendy Sullivan RN

I absolutely love being involved in the commercial driving industry. It is where this nurse was meant to be. Drivers are our most valuable commodity and we need to help care for their health and safety not only for their sakes, but the sake of the motoring public.

My realization about the seriousness of sleep apnea came while I was employed as an Occupational Health Nurse for a large trucking company. A trend developed among the fleet and I knew there had to be a way to do something about it. My goal was to help the driver, help the company, and help the motoring public. Changes needed to be made and I believed I had found a way to do it. Sleep apnea is a sleep disorder which causes cessation of breathing while you sleep. It can occur anywhere from 5 times an hour to well over a 100 times an hour.



Sleep apnea is a disorder which worsens with age, weight gain, and is more common in males and menopausal females. Untreated sleep apnea can be a factor in high blood pressure, heart disease, diabetes, stroke, anxiety, depression, respiratory disorders, and heartburn. Once treated, many of these conditions improve resulting in **REDUCED HEALTH CARE**

COSTS for the employer and the driver alike. Precision Pulmonary Diagnostics (PPD) has generated \$538-\$780 per month per treated driver in health care cost savings.

Generally speaking, obstructive sleep apnea is about 1/3 to 1/2 as prevalent in women than in men. However, after menopause the prevalence in women is comparable to that of men.

Untreated sleep apnea drivers have 2-7 times the risk of a motor vehicle accident. Drivers are not fully alert and often use caffeine and cigarettes (nicotine) to compensate and help them stay awake. This of course further perpetuates unhealthy behaviors.



PPD has successfully been able to **REDUCE ACCIDENTS** in its treated sleep apnea drivers by 30% in a cohort of 780 drivers with the cost of that accident reduced by 48%. Studies have shown that treatment of sleep apnea provides a 3.5:1 return on investment through accident reduction.⁽¹⁾

When treated sleep apnea drivers feel better, it makes sense that **PRODUCTIVITY** would increase. When you sleep better, you work better. Drivers will often tell me that they are late on their loads trying to do the right thing by pulling over and taking a nap due to their excessive daytime sleepiness. Those delays are costing your company money as

well. Investing in your drivers via a sleep apnea program may help **RETENTION** in your fleet. "My company cares about my health and safety by investing in ME." Safe and healthy drivers are your company's greatest asset.

Currently FMCSA statistics suggest that up to 28% of your fleet may be at risk for sleep apnea (due in part to a middle aged male gender, body mass index of over 30).⁽²⁾ I can think of no better way to get at the majority of a fleet's health and safety issues. Screening your fleet for at risk drivers so as to only refer and treat those at the greatest risk for sleep apnea, treat those at risk, and monitor driver's compliance on the back-end with coaching and troubleshooting where necessary.

The Medical Review Board under the FMCSA is currently updating its sleep apnea guidelines for DOT examiners. While the final vote has not been rendered, sleep apnea is a subject of much focus. Ultimately, as with anything concerning your driver fleet, the carrier is ultimately responsible for who you put behind the wheel.

Help your drivers, help your company's bottom line. A corporate driven sleep initiative makes a difference.

⁽¹⁾Journal Sleep, 21:871-879, 2004

⁽²⁾Pack, A.; Dinges, D.; (2002) A Study of Prevalence of Sleep Apnea Among Commercial Truck Drivers, FMCSA, Publication No. D07-Rt-02-030, Washington DC

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All Things Financial Factoring Your Way Through the Recession



By Jeff Rose, National Bankers Trust

In preparing this article, I Googled the phrase “recession and trucking” and found an interesting response. An article was telling me how factoring can help truckers affected by recession.

The article began by telling how difficult it is to be a profitable trucking company (on that point I think we all agree). The problem with the article is its conclusion, which indicates factoring can solve all your cash flow problems. Factoring will pay for fuel, cover payroll, lower cost by taking advantage of supplier discounts, reestablish a solid credit score and improve your cash flow. Wow, why did you wait for a recession to start factoring, you should have done this years ago.

Obviously, factoring alone will not fix your cash flow problems or improve your credit score. If you are not a profitable, cash flow positive company, factoring your receivables will not change that fact. Factoring your receivables only changes when you are paid, not how much you are paid. In truth, factoring will reduce the amount of cash you will get paid, since no factor will fund you for free.

If factoring will not ensure surviving a recession, what does? The only sure way to survive a recession is to be profitable. This means spending less than you make. It is not hard to understand, just hard to do. You must cut unnecessary cost and save as much money as you can. It is important to take fast and decisive action on lowering cost. We

all tend to get sloppy with spending during growth and good times. When tough times come, you have to tighten your belt.



Sometimes it is necessary to step back and re-evaluate everything. Would you be better with only five trucks rather than seven trucks? Should you move the office back to your house and stop paying rent? Do you need two people in the office, or can you get by with one person?

You also have to look at your revenue and your customers. What happens if your largest customer can't pay? What happens if a customer files bankruptcy? Do you have another customer ready to take his place?

This is where someone always says to me, “I don't worry about that, I factor.” Great, did you sign a personal guarantee? What happens when you upload your next batch of invoices and the factor charges back all the old invoices and you get no cash? But wait, you say, “I am nonrecourse.” What happens when your customers do not pay the factor? Will your factor continue to fund you when he is not getting paid?

There is no magic bullet. No one can manage your business but you. You must cut cost, get better customers, and make your com-

pany more profitable. Nobody is going to come to your rescue. There is no government bail out for small trucking companies.

Yes, you may need to obtain additional funding to make it through the hard times ahead. Yes, the recession will make banks even less willing to lend trucking companies money. Yes, the recession combined with the credit crunch makes the availability of loans even scarcer. This does not change the rules you should follow in borrowing money, and make no mistake, factoring is borrowing money.



First, read the contract. Second, read the contract, Third, read the contract. Never sign any contract unless you understand the cost to get out of the contract. I would not do business with any factor or bank that refuses to sign the “Fair Factoring Agreement.” You can obtain a copy of this Agreement at www.fairfactoring.com.

Jeff Rose, CPA, MA, is Chief Financial & Information Officer for National Bankers Trust specializing in cash flow, growth and wealth building solutions for small and mid-size trucking companies. For more information, call 877-255-8330 or visit www.NationalBankersTrust.com.

Cost of Health Insurance

By Sheryl A. Lewis

The increasing cost of health insurance is of concern to both employers and their employees. Companies of every size face the same issues and grapple with the same question – **what can we do about our health insurance expense?**

Solutions to the healthcare cost puzzle are best realized when the employer, the insured (employee and their families), and the health insurance provider work together.

Let's begin by identifying the healthcare goals for each:



Employers aim to offer a competitive and affordable employee benefits package that will attract and retain talent and suit the company budget.

Employees desire a health plan offering with affordable premium, reasonable copayments and coinsurance, and a provider list that meets their individual and family's needs.

Health insurance providers endeavor to offer attractive plan designs, top-notch provider selection, competitive rates, all while earning a reasonable profit.

Consumer Driven Health Plans have been developed to help meet these goals. Health Savings Accounts (HSA) and Health Reimbursement Accounts (HRA) offer competitive pricing,

and help employers, employees and insurance providers reach their healthcare goals. These plans bring us "back to the future," in that they are designed to cover the "unexpected and the unaffordable," according to Jim Phillips, President of Veritas Health Systems, an HSA/HRA Administrator located in Redding, CA.

Both the HSA and the HRA are expected to lower premium costs when compared to more traditional HMO or PPO plans primarily because a high deductible requirement must be satisfied before coinsurance begins. Each of these plan types offer a unique design built on a platform of government requirements and insurer underwriting guidelines and may be offered as a fully insured or self funded arrangement.

Expenses for services under the deductible threshold are intended to be covered by the insured – the employee in a consumer driven plan. This provides the opportunity for the insured to experience the true cost of health care services; office visits, lab tests, hospital expenses, and prescription drugs. Traditional HMO and PPO plans, on the other hand, "hide" the true cost of services by requiring a copayment or coinsurance percentage after meeting a small deductible or immediately upon the plan's effective date. The HSA/HRA experience allows the insured to become a true health care consumer, taking the responsibility of his or her health and health care dollars.

What is a Health Savings Account?

A Health Savings Account (HSA) is an employee owned tax-advantaged savings or investment account used to pay for

qualified health expenses and must accompany an IRS qualified high deductible health plan. Both the employee and employer may contribute to the HSA account. Unused funds roll over each year. Those who participate realize the financial reward of triple tax savings – tax free contribution, tax free earnings, and tax free distribution when used for IRS qualified medical expenses.

For additional information on the benefits and guidelines of HSA, read "HSA Road Rules," published by HSA Insider at www.HSAInsider.com.

What is a Health Reimbursement Account?

A Health Reimbursement Account (HRA) allows the employer to fund a specified amount of the deductible for a high deductible health plan. Employees over the course of a plan year draw from the employer committed amount as health care services are rendered. At the end of the plan year the employer keeps any unused funds. Employers offering HRA plans typically experience 30% of their total funding commitment actually distributed.

Sheryl A. Lewis is the Senior Vice President of Employee Benefits with USI Insurance Services of Northern California, Inc. With over 18 years in the benefits insurance industry, Sheryl's expertise and experience allow her to retain some of the largest and most complex accounts with USI in her client portfolio. Contact Information: sheryl.lewis@usi.biz, (209) 954-3982



Meet your Board Members - Maggie Peterson

"Early in my career, I had people who would dare to help a woman attempting to break into what was then a man's world," Maggie Peterson remembers. "I got involved in public relations and also as a trainer to honor their memories and the friendship they extended, by passing on their kindness to others."

Maggie was the first woman ever to be named "Driver of the Month" by the California Trucking Association (twice, actually). After serving as a member and later coordinator for Roadway's Road Team, the American Trucking Associations selected her in 1998 as one of 12 Captains of America's Road Team.

She has represented the trucking industry at the national level many times, including television appearances on "Dateline," the Oxygen Network, MSNBC, and "NBC Nightly News" -- all focusing on truck safety. She was also featured in LA Times interviews, as well as in Joanne Gordon's book, *100 Women Who Love Their Jobs and Why*.

Maggie's 30-year adventure continues. Today, in addition to her dedicated run between Bloomington,

CA and Las Vegas, NV she is also a veteran Smith System trainer responsible for instructing and road-testing new Roadway employees, and tutors current employees seeking their CDLs. She also teaches hazmat and LCV classes, and frequently facilitates HOS and safety training for the company.

Maggie views her service as a member of WIT's Board of Directors as an opportunity to continue further advancing not only women, but the trucking industry as a whole.



Board Member Maggie Peterson

Shop WIT for the holidays

Support Women In Trucking by shopping for the holidays at the WIT store on our website. In addition to a variety of shirts and jackets, great gift suggestions include bathrobe (white, pink, navy), scarf, hat, gloves, blanket, brief case, totes, hot/cold tumbler, beach towel, 6-pack cooler & more.



You can also support WIT by ordering Ultimate Cloths for yourself, your friends, and your coworkers. These amazing cloths clean windows, windshields, mirrors ... all flat surfaces with no chemical cleaners or paper towels. Just wet the cloth and wipe! Call 888-464-9482 or go to www.WomenInTrucking.org and click on Ultimate Cloth Fundraiser.

Bette Garber



Nov. 18, 1943 - Nov. 13, 2008
Renowned trucking photojournalist Bette Garber died unexpectedly following an extended illness. Bette's story will be featured in a future issue of the WIT News.