

Hub Advisory

Summer Vacations

With the onset of the summer vacation months, we have many drivers taking time off. During the months of June, July, and August our limited slots available for time off fill up very quickly. There are still a few spots available. A couple of things you can do to assist us in managing our business levels, and continuing to support our customer needs:



- o Remember to make personal appointments on your Bid Days Off. If this is not possible, we ask that you make these appointments on Monday or Tuesday. Please do not make appointments on Fridays, as we will most often not be able to allow this time off.

As a reminder of our time off policy, you need to request time off in advance, time off is granted on a first come first serve basis. Because of our business commitments, we do have to limit the number of drivers off at any one time. We do want to give everyone the opportunity to have time off, but we need to control this through the Driver Relations group.

Thanks, Joel Duryea

EMERGENCY PARKING

From time to time it becomes necessary to stop at other than a normal safe and secure parking area. Breakdowns, needing to check directions, answering PeopleNet messages, and making phone calls are just some examples. Please do not stop on the shoulder of the road if at all possible. Try to get off of the road to a rest area or an on ramp. Do not park on an off ramp as you are setting yourself up to be hit in the rear by exiting traffic.

If you breakdown on a traveled route, get as far away from traffic as possible, turn on your 4 way flashers, and put out your triangles.

Be Safe!



June 18, 2008



The current Nationwide Threat Level Remains: **Yellow-Elevated:** *There is a significant Risk of Terrorist Attacks*

Getting Your Free Credit Report

The federal government requires that each of the three national credit-reporting agencies—Experian, Equifax and TransUnion, gives you a free credit report every year. You can order them from all three at once, or at different times. But the ONLY authorized online source is at www.annualcreditreport.com says the Federal Trade Commission. Consumers should be aware that there are many sites out there that claim to offer “free” credit reports but often charge you for another product if you accept the report. To request your credit report by phone, call 877-322-8288; by mail, write to Annual Credit Report Request Service, PO Box 105281, Atlanta, GA 30348-5281. Do not contact the individual credit reporting agencies.

2 Timeless Truth

May the God of hope fill you with all joy and peace as you trust in him, so that you may overflow with hope.



Romans 15:13

The “Grab Bag Contest” is here! Pick a ticket at the Lansing or Tipp City Terminal and see if you win a chance to “grab a bag”. Prizes vary by bag in value. **Please remember**, only pick one ticket per person for contest duration.



Let Your Anger Out When Fighting with your Spouse

Most of us don't relish fighting with our significant others, but University of Michigan researchers say a healthy fight might be a good thing. The researchers looked at 192 couples over 17 years and found that when both people suppressed their anger after one partner felt unfairly attacked by the other, an earlier death was twice as likely than when both expressed anger or when one expressed anger and the other suppressed it. Other study results:

- ◆ When both partners suppressed their anger: 27 percent lost one partner to an early death—23 percent both died early
- ◆ When one partner or both expressed anger: 19 percent lost a partner to an early death—6 percent both died early.

Why you should raise your credit scores:

Consumers could save \$16 billion if they raised their credit scores by only 30 points on average, says Provident Financial Chief Public Policy Officer, J. Christopher Lewis.

Riding with Pride Award

This month's Riding with Pride Award goes to outstanding driver **Tom Brock!** Thank you for the positive outlook, professional demeanor, caring attitude and NTB loyalty and dedication.



Way to go **Tom!**

Tom was nominated for this Award by Jason Mayville, Driver Relations.

Anniversary Dates:

| <u>Name</u> | <u>Date</u> | <u>Yrs</u> |
|-----------------|-------------|------------|
| Mark Wiseman | 6-7 | 12 |
| Billy Dover | 6-19 | 18 |
| Roberto Lerma | 6-20 | 5 |
| Wes Ullery | 6-20 | 5 |
| Richard Stevens | 6-21 | 6 |
| David Beattie | 7-2 | 3 |
| Robert Douglas | 6-24 | 1 |
| Eli Trevino | 6-25 | 4 |
| Gary Ward | 6-25 | 3 |
| Todd Fay | 6-25 | 1 |

NTB WELCOMES THE FOLLOWING NEW DRIVERS:

Red Faissali—NAWA
Jeremy Gaddis—NAWA

CONGRATULATIONS AND WELCOME TO THE NTB FAMILY!

Track Your Adventures

Want to keep track of your next vacation experience or share it with someone back home? Now you can with a device called the Trackstick II Personal GPS Tracker. It can record location, time, date, speed and altitude. Take it along to record those perfect bicycle routes that you discover or to show a relative who can't travel your moment-by-moment tour of Paris. You can import pictures and other information directly into Google Earth—and see your trip from an entirely different perspective. The Trackstick II receives signals from 24 satellites orbiting the Earth.

Open Enrollment Period for 401K, Medical, AFLAC and Flex 125 Plans

The month of **June** is open enrollment for the **medical, prescription, AFLAC and Flex 125 plans**. During this time you may enroll for the first time or make changes to your existing plans by adding or dropping coverage. You may also add or drop dependents. All changes will be effective July 1, 2008.

Please also keep in mind that the plan year for the Flex 125 non-reimbursed medical and dependent care expenses ends June 30th. If you are currently enrolled, you will have 90 days beyond June 30th to submit receipts for claims incurred during the plan year (July 1, 2007 through June 30, 2008). Any money not used will be forfeited to the plan per IRS regulations.

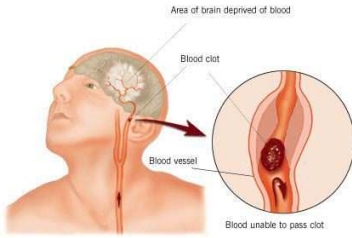
If you wish to continue participation in the Flex Plan you MUST re-enroll in June for the new plan year beginning July 1, 2008. Please contact Human Resources for an enrollment form. If you have any questions regarding this open enrollment period please contact Human Resources. Questions on your AFLAC policies should be directed to Karen at Lighthouse Insurance Group at 800-344-3531.

Open enrollment for the 401(k) Plan is beginning in June for a July 1, 2008, effective date. This enrollment period is for employees who are eligible but not currently enrolled. It is also for employees currently participating who wish to make changes to their deferral percentages or to meet with our 401(k) representative. If you are newly eligible to the 401(k) or if you have any questions about your existing 401(k), we encourage you to contact Vic Aellen to learn about the program and options available to you. You can call Vic at 616-871-6538.

The deadline for enrolling in the plan or making deferral changes is June 30th, 2008. Human Resources must receive your enrollment form by this date to ensure you are setup for the first payroll in July, 2008. Changes in deferral (other than changing your amount to zero), received after June 30th, will not be processed until the beginning of the next quarter.

If you are a newly eligible employee, you will receive a separate letter notifying you of your eligibility status. If you are interested in enrolling and wish to receive 401(k) information listing your investment options, please call Human Resources at 800-832-6682.

STROKE: Remember The 1st Three Letters.... S.T.R.



My nurse friend sent this and encouraged me to post it and spread the word. I agree. If everyone can remember something this simple, we could save some folks. Seriously..

Please read:

STROKE IDENTIFICATION:

During a BBQ, a friend stumbled and took a little fall - she assured everyone that she was fine (they offered to call paramedics)she said she had just tripped over a brick because of her new shoes.

They got her cleaned up and got her a new plate of food. While she appeared a bit shaken up, Ingrid went about enjoying herself the rest of the evening.

Ingrid's husband called later telling everyone that his wife had been taken to the hospital - (at 6:00 pm Ingrid passed away.) She had suffered a stroke at the BBQ. Had they known how to identify the signs of a stroke, perhaps Ingrid would be with us today. Some don't die.... they end up in a helpless, hopeless condition instead.

It only takes a minute to read this...

A neurologist says that if he can get to a stroke victim within 3 hours he can totally reverse the effects of a stroke... totally . He said the trick was getting a stroke recognized, diagnosed, and then getting the patient medically cared for within 3 hours, which is tough.

RECOGNIZING A STROKE

Thank God for the sense to remember the '3' steps, STR . Read and Learn!

Sometimes symptoms of a stroke are difficult to identify. Unfortunately, the lack of awareness spells disaster. The stroke victim may suffer severe brain damage when people nearby fail to recognize the symptoms of a stroke .

Now doctors say a bystander can recognize a stroke by asking three simple questions:

S * Ask the individual to SMILE.

T * Ask the person to TALK and SPEAK A SIMPLE SENTENCE (Coherently)

(i.e. It is sunny out today)

R * Ask him or her to RAISE BOTH ARMS.

If he or she has trouble with **ANY ONE** of these tasks, call 999/911 immediately and describe the symptoms to the dispatcher.

New Sign of a Stroke ----- Stick out Your Tongue

NOTE: Another 'sign' of a stroke is this: Ask the person to 'stick' out his tongue.. If the tongue is 'crooked', if it goes to one side or the other , that is also an indication of a stroke.

Make others aware of the signs and save a life!

Going Nuts for Almonds

Shelling out for a bag of almonds might not be a bad idea if you need to lower your cholesterol. Almonds are recognized as a cholesterol-lowering food; studies also show that they can reduce the risk of heart disease. One ounce of almonds—about 25 nuts—contains 164 calories and 1.10 grams of saturated fat. That same ounce is also a good source of protein, potassium, vitamin E and Magnesium—and has no cholesterol.

Close to Home Vacations

With the soaring cost of fuel, vacations have become a luxury many cannot afford. This summer we will be exploring events, places and festivities that are “close to home” to help save on the cost of vacation traveling. Why not explore vacation spots and events close to home? If you come across an event or fun vacation spot you would like to share, please send the information to Cheryl in Grand Rapids.

Michigan

Bridgman, MI

Toast the Coast!

June 21, Saturday

Weko Beach, \$5 Admission

Live bands, Outdoor cooking

Sample local wines of the Lake

Michigan Shore Wine Trail, plus

enjoy great food on the beautiful

shores of Lake Michigan. 11 win-

ery's featured. Special pricing on

hotels. Cash event, no debit

cards.

Sault Ste Marie, MI

Engineers Day

June 27th Saturday.

Soo Locks opens doors to the

public. Come and see how the

locks operate, stand on the locks

above the ships.

International Bridge Walk

June 28th, Sunday

Walk the international bridge be-

tween Sault Ste. Marie, MI and

Sault Ste. Marie, Canada. Pass-

port needed. Walk high above the

Soo Locks; panoramic view of

Michigan/Canada. Chamber of

commerce 906-632-3301.

Reduced rates at hotels in and

around the Sault Ste. Marie area.

Evart, MI

World's Largest Hammer

Dulcimer Festival

July 17—20th. At the Osceola

County Fair Grounds. \$3 entry fee

for all three days. Great live mu-

sic, over 200 workshops and

camping available.

Indiana

Friendship, IN

Friendship Flea Market

June 14—22nd. 9 days of flea mar-

keting. 9am to ?

Vendors from Ohio, Kentucky and

Indiana.

Information: 859-341-9188 or friend-

[flea@oal.com](mailto:friend-flea@oal.com)

Rochester, IN

Rochester Antique Powershow

June 20—22 9am—8pm

Antique Tractors compete in this two

day event.

Nashville, IN

Brown County Studio Tour

June 27—29, 9-6PM, Fri & Sat

Free self guided event designed to

showcase the arts and crafts of the

present-day Art colony of the

Midwest. Studios open for self

guided tour and demonstrations;

featured artists includes media in

pottery, weavings, blacksmithing,

oil & pastel paintings, ceramics,

wood.

Indianapolis, IN

St. Christopher Mid-Summer

Festival

July 17—19, Free Admission

Since 1937, known as the

“Festival that is Tops in Food!”.

Featuring Pork BBQ and Coney

sauses made from the original

recipes that date back to 1940.

Claim to fame is the hand battered

Code sandwiches. Carnival,

Games and bingo and Monte

Carlo area for adults. Rock &

Polka bands. Fun for everyone.

Ohio

Maria Stein, OH

Maria Stein Country Fest

June 27—29. Features of this fest

include “The Team Extreme Motor-

cycle Showcase”, Country Fest

Tractor Square Dancers, Antique

Tractor Pull, Mini Indy race, Chain-

saw wood carving, Rides, Punt,

pass, kick, 3 on 3 basketball, diaper

derby, 5K run. Music for all ages,

plenty of food, petting zoo, games.

Miller Light and Valvoline Nascar

Cars on Saturday 12 to 7Pm. Hot

air Balloon raffle. AND the admis-

sion is FREE!

Toledo, OH

LaGrange Street Polish Festival

Ethnic festival celebrating it's Pol-

ish community's culture. Activi-

ties, crafts, polka contest, ethnic

food. \$3.00 admission.

Wooster, OH

Wooster Arts Jazz Fest

July 13 from 11—5, on the square

in historic downtown Wooster.

Festival features art, fine crafts,

jazz, food, and New Orleans Style

parade.

Columbus, OH

Columbus Jazz and RIB Fest

July 25—27, Downtown Riverfront

Fire up your taste buds with award

winning ribs from all around the

country. Fest attracts thousands of

people as they come to feast on ribs

and listen to Jazz music.