

SPRING 2013



Baldwin & Lyons, Inc.
The Pledge of Excellence

the Quill

a quarterly publication on safety & risk management

What's Inside?

- + The facts about food and nutrition
- + Inside a driver's mind
- + Adapting to an aging workforce

THE HEALTH ISSUE

TOPICS THAT REVOLVE AROUND YOU



Obesity rates among truck drivers are nearly **20 percent higher than the national average** and this group is much less likely to exercise than the general population, according to the U.S. Department of Transportation. These facts may not be all that surprising given the nature of truck drivers' profession. They typically have extended periods of inactivity while behind the wheel and their food choices are often dictated by what's fastest and easiest.

This is a trend that has to change. Drivers who don't make a point to eat right and stay active can face serious health consequences, many of which will be very expensive for the driver. Fleets that don't emphasize driver wellness may experience higher rates of sick days, longer recovery time for injured drivers and lower overall morale compared to fleets that do.

We've devoted this entire issue of The Quill to driver wellness. You'll read about healthy food options for drivers on the go, exercises they can do around their trucks and technology that can help them stay on track with health and fitness goals. We also highlight how one motor carrier implemented a wellness program that has successfully helped its drivers lose weight and get fit. Our hope is that you will be encouraged to make driver wellness a priority at your fleet.

As always, we welcome your feedback on topics covered in The Quill or any general questions you may have. Feel free to contact me at thequill@baldwinandlyons.com or 800-644-5501 ext. 2692.

Yours in safety,



Dennis Shinault, CDS
Director of Loss Prevention

About Baldwin & Lyons

Founded in 1930, Baldwin & Lyons specializes in marketing and underwriting insurance for the transportation industry. Today, we operate three domestic property and casualty insurance companies providing both admitted and excess and surplus lines platforms, a Bermuda-based captive solution, a fully licensed Canadian branch and two brokerage firms. Our companies accept risks covering more than a dozen different specialty products and services and provide brokerage services for virtually any property and casualty risk. We have a vision and plan for growth that is supported by our stability, experience and commitment to innovation. With an intense focus on our mission and strict adherence to our values, Baldwin & Lyons has been able to achieve consistent results for the benefit of all stakeholders.

Get connected

We're excited to announce that Baldwin & Lyons and its subsidiary, Protective Insurance Company, are now on Twitter and YouTube! Our tweets and videos will focus on a variety of topics including driver safety, fleet management best practices, upcoming industry events and more.

Join the conversation online and connect with us!



@BaldwinandLyons @ProtectiveIns



baldwinandlyons protectiveinsurance

What does The Quill mean?



The founders of Baldwin & Lyons chose the quill as a symbol to represent their property and casualty insurance company. It was a fitting choice. The quill was the dominant writing instrument for more than 1,000 years, longer than any other; perhaps because of its fine stroke and great flexibility. Likewise, for more than 80 years, Baldwin & Lyons has maintained a stable presence in the property and casualty insurance market and is a recognized leader in the transportation industry. With an intense focus on results, the company has grown and diversified.

THE HEALTH ISSUE

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THE PLATE METHOD



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After reading this issue of **The Quill**, we want to hear from you! Do you have a useful resource for educating your drivers that our readers should know about? Are there topics you'd like to see covered in future issues? Send your feedback and ideas to thequill@baldwinandlyons.com.

FOOD AND



NUTRITION

Eating. It's something your drivers do every day, but how often do they consciously think about their food choices and how those choices can impact their overall health? For drivers, eating habits are greatly impacted by logistics. For example, they typically have to find something fast to eat at a truck stop. Unfortunately what's often most convenient for drivers isn't always what's healthiest.

We turned to Carolyn Burdsall, a registered clinical dietitian with 24 years of experience at Hendricks Regional Health in Indiana, for advice on how drivers can make healthy food choices while on the road.

Baldwin & Lyons: Why should drivers care about what they eat?

Carolyn Burdsall: Eating habits are one of our lifestyle practices that can have a huge impact on our health. Many of us have risk factors for health problems that we cannot change (e.g., age, gender, family history), but the way we eat is something we can change.

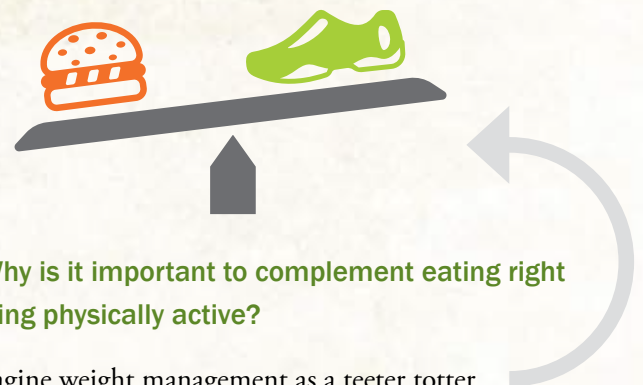
B&L: How does eating impact a driver's overall health?

CB: Certainly diets that are excessive in calories can lead to weight gain and carrying extra weight increases risk for heart disease, diabetes, certain types of cancers and joint problems. Eating some specific foods can directly increase our blood pressure or cholesterol levels. Following a healthier eating plan tends to make people feel better overall and have more energy, but there are no magic bullets where food is concerned.

B&L: What does it mean to “budget calories” and how many calories should drivers eat a day?

CB: There are a certain number of calories that each of us requires to meet our needs and that number varies from person to person based on a variety of factors such as age, gender and activity level. Most of us exceed this target. If we want to stay within our calorie target, we have to adjust our food choices to do this. If we know one particular meal or food item will cost us more calories, we have to purposely try to “spend” fewer calories at other meals or on other food items. If we set a target of 2,000 calories per day and spend 1,900 of these by 8 a.m., it's going to be a long day if we want to stay within our budget!

Determining a person's calorie needs is not an exact science, but a reasonable starting point for most people is 10 – 12 calories per pound. That means a person weighing 200 pounds should shoot for about 2,000 – 2,400 calories per day.



B&L: Why is it important to complement eating right with being physically active?

CB: Imagine weight management as a teeter totter. On one side are the calories we bring in (food) and on the other side are the calories we burn up in the course of the day. If we eat more than we burn, we will gain weight. We burn calories through all of our normal daily activities, but regular physical activity in addition to our daily normal routine brings with it a lot of health benefits in addition to weight loss. Exercise is also a great stress buster.

B&L: How can drivers eat healthy while on the road? What are some healthy meal and snack options?

CB: The current model for healthy eating is the “Plate Method,” based on a standard nine-inch dinner plate. Fill a quarter of the plate with meat, a quarter with starch (potato, rice, pasta, bread) and half with veggies. Add a glass of low fat milk and fruit for dessert and you’ve got a well-balanced meal!

If we use this guide for packing a cooler to keep in your cab, stock up on raw veggies, fresh fruit or unsweetened individual fruit cups. Add a sandwich on whole grain bread or a pita made with lean meat such as deli ham or turkey. Go light on the condiments. If you want a crunchy snack, try a handful of pretzels, dry whole grain cereal or snack mix instead of chips which have a lot of fat, salt and calories without a lot of nutritional value. Remember that even healthy choices give us too many calories if your portion is too big.

B&L: What advice do you have for making healthy choices at fast food restaurants and truck stops?

CB: Whenever possible, avoid the fried choices. Go with a grilled chicken sandwich or more basic burger, ideally on a whole grain bun. Load up on the tomato, lettuce, onion or pickle, but ask for the mayo on the side or skip it altogether. Instead of fries, many restaurants offer small side salads or fruit. Don’t use too much salad dressing though! Grilled snack wraps light on the sauces, chili and basic tacos are also good choices.

B&L: Driver fatigue is a real concern, especially with long hours on the road. Are there any foods that help boost energy in a natural way?

CB: Many people reach for food or drinks to give them energy when what they really need is sleep. Sleep deprivation cannot be corrected by any foods. With that said, however, eating “heavier” meals is more likely to lead to fatigue as we work harder to digest them. A better strategy is to eat smaller amounts more often through the day.

Drivers should avoid energy drinks. There is mounting evidence that energy drinks are harmful to our health, especially in large quantities. They usually contain much greater amounts of caffeine than coffee or tea and often contain additional stimulants as well. Many are also loaded with sugar and calories. There are many reports of severe reactions or even deaths associated with energy drinks.

B&L: Do you have any other advice for drivers?

CB: Be very discriminating in what you believe. There is a lot of nutrition misinformation out there. Consider the source carefully and also think about whether or not there is any common sense in what is being recommended.

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For more information on making smart food choices, visit www.eatright.org.



Cracking the code: NUTRITION LABELS

Watch your sodium intake! Eat fewer carbs! Make sure you're getting enough vitamin C! Anyone trying to eat healthy has likely heard these tidbits of advice. But how can your drivers and workers know if they are making the healthiest choices? Fortunately the secret to success isn't a secret at all if you know where to look. Most food products have a nutrition label with information that can help people make informed food choices. The guide below, adapted from the Food and Drug Administration (FDA) and Mayo Clinic, will help you crack the nutrition label code.

Serving size

Serving sizes are listed in standard units such as cups, ounces or pieces. The label will also typically include the number of servings per container so you can calculate the total calories and nutrients in the entire package.

Nutrients to limit

(fat, cholesterol, sodium and sugar)

Eating too many of these nutrients can increase your risk of certain chronic diseases, some cancers or high blood pressure.

Nutrients to increase

(dietary fiber, vitamin A, vitamin C, calcium, iron)

Eating enough of these nutrients can improve your overall health and help reduce the risk of some diseases and conditions such as heart disease and osteoporosis.

Nutrition Facts			
Serving Size 5 oz. (144g)			
Servings Per Container 4			
Amount Per Serving			
Calories 310		Calories from Fat 100	
		% Daily Value*	
Total Fat 15g		21%	
Saturated Fat 2.6g		17%	
Trans Fat 1g			
Cholesterol 118mg		39%	
Sodium 560mg		28%	
Total Carbohydrate 12g		4%	
Dietary Fiber 1g		4%	
Sugars 1g			
Protein 24g			
Vitamin A 1%		• Vitamin C 2%	
Calcium 2%		• Iron 5%	
*Percent Daily Values are based on a 2,000 calorie diet. Your daily values may be higher or lower depending on your calorie needs:			
	Calories	2,000	2,500
Total Fat	Less Than	65g	80g
Saturated Fat	Less Than	20g	25g
Cholesterol	Less Than	300mg	300mg
Sodium	Less Than	2,400mg	2,400mg
Total Carbohydrate		300g	375g
Dietary Fiber		25g	30g
Calories per gram:			
Fat 9 • Carbohydrate 4 • Protein 4			

Calories

This number tells you how many calories are in one serving and, in some cases, how many of those calories come from fat.

Percent Daily Value

These percentages are calculated based on an average daily diet of 2,000 calories. In this sample label, the total fat is equal to 21 percent of the total amount of fat recommended for one day. You can use this number to determine if a food is too high in nutrients you need to limit or too low in nutrients you need to increase.

Footnote

All nutrition labels are required to note that the percent daily values are calculated based on a 2,000 calorie diet. Depending on the package size, the label may also include a list of recommended nutrient values based on a 2,000 calorie diet. These recommended values are general and not specific to the food package.

Maintaining or losing weight often boils down to budgeting calories and keeping an eye on what nutrients you are consuming. When comparing similar food options, your drivers should make informed choices based on what will help them stay within their daily calorie budget and limit or increase each type of nutrient.



For more information on understanding nutrition labels, visit www.fda.gov and www.mayoclinic.com.



On the shelf:

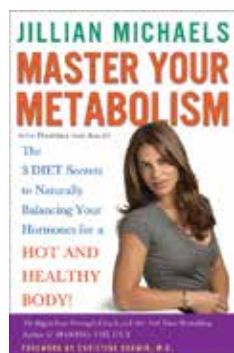
READING RECOMMENDATIONS

If your drivers are looking for some extra guidance or inspiration to get healthy, they can start with Rick Ash's recommended reading list. Ash has spent 28 years behind the wheel of a truck. The 60-year-old owner-operator from Lakewood, Colo., decided his lifestyle on the road wasn't healthy and something needed to change. He replaced unhealthy food with meals rich in nutrition. He also made a point to become more active and exercise in some way every day. His efforts paid off:

he's lost 60 pounds over the last few years.

"It's been a challenge but the rewards have been great," Ash said. "I feel better, sleep better, have more energy and don't experience as many aches and pains during a long day of driving. It's easy to say that you want to get healthier but you have to be willing to work at it."

Ash said the following books helped him during his weight loss journey:



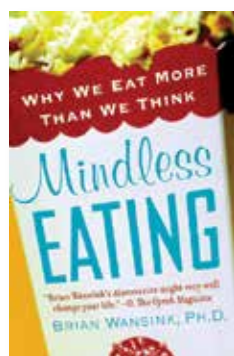
Master Your Metabolism
by Jillian Michaels

Teaches how to remove "anti-nutrients" from your diet, restore foods that speak directly to fat-burning genes and rebalance energy and your hormones for effortless weight loss.



Fast Food Nation
by Eric Schlosser

Reveals how the fast food industry has altered the landscape of America, widened the gap between rich and poor, fueled an epidemic of obesity, and transformed food production throughout the world.



Mindless Eating
by Brian Wansink

Change the way you think about your next meal by raising your awareness of how much, what, and why you're eating—often without realizing it.



The End of Overeating
by David Kessler

Discusses how our brain chemistry has been hijacked by the foods we most love to eat: those that contain stimulating combinations of fat, sugar and salt.

+ Ash has also set out to help other drivers achieve a healthier lifestyle. He's chairman of the Trucking Solutions Group which formed the Driver Health Council to act as a resource and peer group for drivers looking to improve their overall health. Learn more at www.truckingsolutionsgroup.org.

STAYING FIT

★★ ON THE ROAD ★★

By nature, truck drivers have a sedentary lifestyle. They spend a majority of their time sitting behind the wheel with extended periods of inactivity. Drivers who want to be healthy have to commit to being active in addition to making good food choices. According to the Center for Disease Control (CDC), regular physical activity can help:

- control weight
- reduce risk of cardiovascular disease, type 2 diabetes and some cancers
- strengthen bones and muscles
- improve mental health and mood
- improve ability to perform daily activities and prevent falls
- increase chances of living longer

While being on the road may not seem conducive to working out, there are exercises drivers can do with little or no equipment during their breaks. To the right are some ideas to get started. Drivers can mix and match movements and the number of reps, or times they perform each movement, during their workout. Ideally, they should aim for 2 hours and 30 minutes of physical activity each week, according to the CDC. This activity can be spread throughout the week as long as drivers are actively moving and getting their heart rate up for at least 10 minutes at a time.

+ KEEP YOUR DRIVERS FIT ON THE ROAD WITH THESE EXERCISE CARDS

»» To request additional copies, email thequill@baldwinandlyons.com

There are also a growing number of businesses trying to help fill the void for truck drivers looking to stay in shape. For example, Snap Fitness is partnering with the wellness company Rolling Strong to open gyms at trucks stops across the country. The first gym opened last year at a Flying J on Interstate 20 in Dallas, Texas. The next location will be in Knoxville, Tenn.

For \$8.95 a month, drivers can access the Snap Fitness Rolling Strong gym any time, day or night. Their membership also gives them access to more than 1,000 Snap Fitness locations in the U.S. and Canada, also open 24 hours. Visit www.sfrsgym.com for more information.

Your drivers will need to find what works best for them and commit to making it routine. Whether it's joining a 24-hour gym or working out near their trucks on breaks, it's important that they make time to be active. Being physically fit will help them live longer, control their weight, reduce their risk of various medical conditions and improve their mental health.



Don't forget to warm up and cool down by jogging and also stretch after your workout to help prevent injuries!



SQUATS



PUSHUPS



SIT UPS



JUMPING JACKS



LUNGES



CALF RAISES



RUNNING/WALKING



STEP UPS



BICEP CURLS
SHOULDER LATERAL RAISES
AND FRONT SHOULDER RAISES

SIT UPS

TIP: If you don't have room in your cab, use a towel or exercise mat to help cushion you on grass or concrete.

SET YOUR GOAL:

REPS:__ SETS:__

PERSONAL BEST:

REPS:__ SETS:__

PUSHUPS

TIP: Use your truck to make this movement easier. Raise your arms to shoulder level and place your palms against the truck. Keep your hands on the truck and back up your feet until your elbows are bent and your body is at an angle with the truck. Push off the truck until your arms are straight then go back to the starting position.

SET YOUR GOAL:

REPS:__ SETS:__

PERSONAL BEST:

REPS:__ SETS:__

SQUATS

SET YOUR GOAL:

REPS:__ SETS:__

PERSONAL BEST:

REPS:__ SETS:__

CALF RAISES

SET YOUR GOAL:

REPS:__ SETS:__

PERSONAL BEST:

REPS:__ SETS:__

LUNGES

TIP: Increase the difficulty by holding dumbbells or similarly heavy objects in each hand as you lunge.

SET YOUR GOAL:

REPS:__ SETS:__

PERSONAL BEST:

REPS:__ SETS:__

JUMPING JACKS

SET YOUR GOAL:

REPS:__ SETS:__

PERSONAL BEST:

REPS:__ SETS:__

BICEP CURLS

SHOULDER LATERAL RAISES
AND FRONT SHOULDER RAISES

TIP: If you don't have dumbbells, use jugs of water or similarly heavy objects in your cab.

SET YOUR GOAL:

REPS:__ SETS:__

PERSONAL BEST:

REPS:__ SETS:__

STEP UPS

TIP: Use the driver's side step for this exercise. If you need help balancing, hold the grab-handle. However, try to keep the power driving from your legs, not your arms.

SET YOUR GOAL:

REPS:__ SETS:__

PERSONAL BEST:

REPS:__ SETS:__

RUNNING/WALKING

TIP: 30 laps around an average-sized semi-truck is equal to approximately one mile.

SET YOUR GOAL:

REPS:__ SETS:__

PERSONAL BEST:

REPS:__ SETS:__

TECHNOLOGY TO STAY ON



Making a goal to lose weight or get in shape is one thing. Sticking with it is another.

The websites, mobile apps and devices listed below will help your drivers stay committed to their goals.



MyFitnessPal

What it does: users maintain a food diary and activity log. The site recommends a daily caloric intake based on age, gender, and current and goal weight. With a database of more than 2.3 million items, nutrition information is available for almost every type of food.

Where to get it: www.myfitnesspal.com, free iPhone and Android mobile app



Fooducate

What it does: decodes nutrition information, offers a grade on how healthy the food item is and offers better alternatives. Users can scan the barcode on the item using their mobile phone or search for the item on the full website.

Where to get it: www.fooducate.com, free iPhone and Android app



MapMyRun

What it does: using GPS technology, users map, record and share their walking, jogging and running routes. If you are in a new area, you can search for nearby routes that other users have created.

Where to get it: www.mapmyrun.com, free iPhone and Android app

FitBit One™

What it does: tracks number of steps taken, distance, calories burned and more. At night, it measures the users' sleep cycles. All of the data is automatically synced to the FitBit dashboard so users can log on, track their activity and learn how to sleep better.

Where to get it: www.fitbit.com, \$99.95





REDUCE CLAIMS WITH WELLNESS PROGRAMS



Reducing claims and losses is a top priority for safety managers and fleet owners. It's why drivers undergo extensive orientation and training that cover safety best practices and tips to avoid collisions and injuries. In addition to focusing on safe driving, fleets can proactively reduce claims and losses by emphasizing driver health and implementing a wellness program.

There are many benefits to implementing a wellness program. Motor carriers will often see a drop in sick leave and absenteeism, health care costs, workers' compensation claims, disability management and employee turnover. At the same time, employees can experience an increase in productivity, mental alertness, energy, morale and their overall health. Employees can also experience a decrease in blood pressure, heart rate, cholesterol, blood sugar, stress, weight and body fat.

According to the Wellness Councils of America (WELCOA), the return on your investment depends on the type of wellness program you implement. Essentially, the more you put into the program, the more your fleet will benefit. WELCOA describes the following types of wellness programs:

- **Quality of life program:** designed to improve employee morale by providing self-esteem boosters and tips via email, handouts or posters. Employee participation is voluntary.
- **Traditional wellness program:** takes steps to change the work environment and provide health and wellness information to employees as well as a variety of activities in which they can participate. The goal is to reach as many employees as possible with a wide range of activities to attract the most people.
- **Comprehensive wellness program:** provides a very structured and well-documented health management program with activities offered to both employees and their families. It covers all aspects of healthy lifestyles and might involve on-site fitness classes and seminars.

WELCOA estimates the cost per employee to be \$100 – \$150 per year for an effective wellness program. In turn, an effective program can produce a \$300 – \$450 return on investment per employee in the form of reduced sick leave and faster recovery from injury, among other benefits.

Once you decide to implement a wellness program, you have to have employee buy-in. Here are some tips for increasing participation:

1. Involve employees from all departments and levels to help develop a program.
2. Ask employees what will motivate them to participate.
3. Provide incentives such as discounts on gym memberships, heart rate monitors, pedometers, and workout shoes or clothes.
4. Promote the program using emails, posters in break rooms, pay stub inserts, educational sessions, etc.
5. Include top leadership in the activities. Leading by example has great impact.
6. Make programs and activities easily accessible.
7. Provide as many choices as possible.
8. Periodically ask for employee feedback on improving the activities and programs.
9. Help workers develop programs that will fit their specific health and wellness needs.
10. Work with your health care insurer to see if there are any incentives they can offer to encourage participation.

+ SAVE BIG!

Effective programs can produce a **\$300 – \$450 ROI** per employee.



MEET & GREET



Michelle Sluss

Medical Manager

Workers' Compensation Department

Time with Baldwin & Lyons:

2 years

Medical background:

I've been a registered nurse for 17 years and a family nurse practitioner for four years. I have a Master of Science in Nursing, Family Nurse Practitioner certification and Bachelor of Science in Nursing.

Nurse case management philosophy:

We take a claim, read it from front to back, then apply medical expertise to get the best outcome for the claimant, the employer and our company. This involves making sure the claimant gets the right treatment, at the right time to obtain the best outcome possible. All of these activities help ensure the claimant is able to return to work, decreasing temporary total disability (TTD) and medical costs.

Advice for injured drivers:

Follow the medical orders your provider gave you. Whatever he or she told you to do, do it and do it consistently.

Daily Express' Biggest Loser Program

Daily Express, headquartered in Carlisle, Pa., has always cared about its drivers' safety and well-being. In 2008, the company took that commitment to a new level when it created a Biggest Loser-style wellness program aimed at motivating drivers to lead healthier lifestyles. In the years since, the program has successfully helped drivers lose weight and Daily Express has witnessed a boost in employee morale and an increase in driver retention, according to Vice President of Risk Management Kristi Smith.

"We care about the well-being of our owner-operators and employee drivers," said Smith. "We want to see them lead healthier, longer lives. We have excellent drivers with great safety records. We want to retain them, so anything we can do to help them stay healthy as they age is going to be a win-win situation."

Participants in the program work on their diet and exercise throughout the year then weigh in at the company's annual safety banquet. The driver who loses the highest percentage of body fat wins \$3,000 and two runners up win \$1,000 each. With the cash prize, Daily Express didn't have to work too hard to get drivers on board with the program. Keeping them active has been the bigger challenge.

"It's easy for drivers to lose focus and motivation since they only weigh in once a year," said Smith. "We stay in touch by routinely sending emails with tips and articles on making healthy choices. We get a lot of information from the book 'Eat This, Not That.' The more you can communicate with drivers throughout the year, the better the results will be."

Daily Express also has staff at the home office dedicated to the wellness program. They adapt health tips for truck drivers and are available a few days a week to take calls from drivers and answer any questions they might have about diet and exercise.

Smith admits that the program is still a work in progress. Daily Express is constantly learning what does and doesn't work to engage drivers and adapting based on that feedback. Her advice to carriers looking to start a wellness program is to start small, find what works for you and your drivers, and keep tweaking it. You may not see extreme results, especially since every driver's goals will be different, but anything you do is better than doing nothing. Plus, your company may experience some residual benefits.

"One of the unexpected outcomes of our wellness program was an increase in employee morale and loyalty to the company," said Smith. "We didn't set out to do that and it's not something we expected. But drivers who have gone through the program and seen a change in their lives have become some of our best cheerleaders."

"A big reason for driver retention problems is that drivers don't feel appreciated," Smith continued. "They need to know you care about their happiness and that they are not just a number. Implementing a wellness program shows them that you care."

“The more you can communicate with the drivers throughout the year, the better the results will be.”

Daily Express honors safe drivers

On Jan. 12, Daily Express, Inc. held its 46th annual Safety Awards Banquet to honor 234 contractors and drivers. Safety awards were presented for operating 12 consecutive months without involvement in a preventable collision. They follow the official rules of the American Trucking Associations' governing of the issuance of safety awards.

Contractors Harry Knox and Andy Seipel were both honored with a 41-year Safe Driving Award. Greg Ryan was honored as the Contractor of the Year and Stacy Boyce was recognized as Company Driver of the Year. Contractors Fran Linnabary, Jack Moore and Nehemiah Norris were inducted into the Daily Express Hall of Fame. To qualify for this honor, the inductee must have achieved 25 years of safe driving and demonstrated distinguished service and honorable conduct as a professional driver.



1. **Todd Long**, President and CEO of Daily Express (*left*), presenting a 41-year Safe Driving Award to contractor **Harry Knox** (*right*)
2. **Mark Eyer**, VP Operations (*left*), presenting the gold ring to Daily Express Hall of Fame inductee **Jack Moore** (*right*)
3. **Mark Eyer**, VP Operations (*left*), presenting the leather jacket to Contractor of the Year **Greg Ryan** (*right*)

+ Ideas for implementing a wellness plan:

- **Create an online message board** or Facebook group where drivers can post their progress, ask questions, share tips and encourage each other while on the road.
- **Match drivers in an accountability program** and ask them to check in with each other on a regular basis to track their progress and talk out any frustrations.
- **Engage family members** by inviting them to educational workshops, copying them on emails about the program and having them sign a pledge to support their driver's wellness goals.

Inside a



DRIVER'S MIND

*D*iet and exercise are two obvious areas that come to mind when talking about the importance of driver health. An area that is often overlooked, however, is mental health. Every day, drivers cope with a variety of mental, psychological and emotional issues that can impact their ability to perform their job. Long hours alone on the road can intensify existing problems or create new ones, including depression, stress and strained relationships with loved ones back home.

Fleets should examine their policies and programs to ensure they are helping drivers deal with personal issues that may impact their productivity on the job. For example, drivers who are distracted by problems going on at home may be more likely to be involved in a collision because their mind isn't focused on the task at hand.

Depression, road rage, stress and family problems, including lack of communication and strain from being out on the road too long, are among the top issues drivers face, according to Buck Black, a licensed clinical social worker and clinical addiction specialist based out of Lafayette, Ind. He's been treating truck drivers since 2005. After realizing it was difficult for drivers to attend traditional sessions at his office, he started using phone calls, Skype and other technology to talk with his trucker clients.



Black cautions fleets to look for the following warning signs in drivers who may be struggling with psychological or emotional issues:

- Frequently expressing feelings of sadness
- Loss of energy
- Difficulty sleeping
- Frequent anger and arguments with coworkers
- Worrying often
- Difficulty concentrating
- Increased number of near-misses or accidents
- Missing days of work

If a driver exhibits any of these warning signs, schedule a time to speak privately. The Society for Human Resources Management recommends giving specific examples of behavior you've witnessed and how it has impacted the driver's job performance. Communicate that you are concerned about the driver as a person, not just as an employee. Work together to come up with a solution, whether it's a performance improvement plan, time off to deal with the issue or referral to an Employee Assistance Program (EAP) for concerns like drug addiction or anger management.

Black provided the following tips to help prevent these types of issues and help drivers stay more connected with friends and family:

Stay focused on the positive

"Drivers have a lot of time alone with their thoughts. Listen to upbeat music, comedy shows or anything that can make you laugh. If you are focused on something positive, it's harder to think about problems related to the job or how much you miss your family."

Listen to self-help audio books

"Most of the popular relationship improvement books are also in audio book format. If you are using these to improve your relationship, you could even have your partner read or listen to the book from home and then discuss it on a regular basis."

Make a point to exercise

"The more you move, the better you feel. It's just how the body works. You don't necessarily have to work out at a gym in order to get exercise. When you park, walk a few laps around your truck or park far away from the building you are going to. Some drivers have dumbbells they use to do a few reps while in their truck. Again, you don't have to do a full exercise program. Just move a little more and it will lift your spirits."

Connect on social media

"One of the easiest ways to network with other drivers, make friends, socialize and find answers to a variety of your problems is to interact on Facebook, Twitter and other social media networks. I'd recommend connecting with a few truckers and then following several of the people they follow."

Develop a plan to talk with friends and family regularly

"It's important to set up a schedule for communication, either daily or every other day. Schedule calls during one of your breaks at a time that you and your family have the most energy. Don't wait until the last minute before bedtime. This will allow you and your family to have the most energy to have a quality conversation."

Develop a plan for home time

"Being on the road for weeks on end usually isn't a good idea, as most truckers and their families already know. It is essential for there to be as much of a structured plan for home time as possible. For some people, coming home less often but for a longer period of time is more helpful, compared to frequent short visits."



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ADAPTING TO AN AGING WORKFORCE

The number of workers over age 55 is expected to increase significantly over the next 15 years, according to a Government Accountability Office (GAO) report. The trucking industry is already witnessing this shift, with the American Trucking Associations (ATA) reporting that one-fifth of all truck drivers are over 55 and 3.7 percent are over 65.

What does this mean for your fleet? As the industry continues to face a driver shortage, your fleet may have to be open to hiring veteran drivers and work to retain existing drivers as they age. You can also adapt training and modify the workplace environment to help veteran drivers succeed on the job.

The Federal Motor Carrier Safety Administration (FMCSA) does not have upper age restrictions on truck drivers, though it does require all drivers to have medical certificates deeming them safe to operate a commercial motor vehicle. Drivers suffering from medical conditions prohibiting them from performing their job and not in compliance with FMCSA regulations should not receive a medical certificate from their physician.

There's no real data to suggest that older drivers are more or less likely to be involved in a collision. However, with age comes an increased chance of developing conditions that can affect driver performance. A 2010 study commissioned by FMCSA listed the most prevalent medical conditions in older drivers that might impact their visual, cognitive and psychomotor functions.

The study suggested three ways motor carriers and aging drivers can adapt to optimize their performance and reduce the risk of collisions. The first option is **finding a cure or treatment** to eliminate the condition. For example, corrective lenses or surgery may be able to help fix vision impairment.

The second option is to **accommodate age-related functional deficits** through the use of in-vehicle aids, education and training. Carriers could adapt by offering older drivers shorter or less demanding routes, and provide comprehensive training so they understand conditions that are affected by age and what to do to compensate for it.

Prevention is the third option for motor carriers looking to reduce age-related risks. Companies can recommend that drivers voluntarily have an annual physical that may help detect any potential issues early on so they can be treated accordingly. The physical should be conducted by a physician familiar with motor carrier physical regulations.

Guide your fleet through the driver shortage by proactively adapting training and the work environment to the aging workforce.

+ BE INCLUSIVE

The Age Discrimination in Employment Act of 1967 specifically prohibits age discrimination in hiring, promotions, wages or firing/layoffs, among other areas.

MOST COMMON AGE-RELATED MEDICAL CONDITIONS



VISUAL

- Cataracts
- Glaucoma
- Macular degeneration



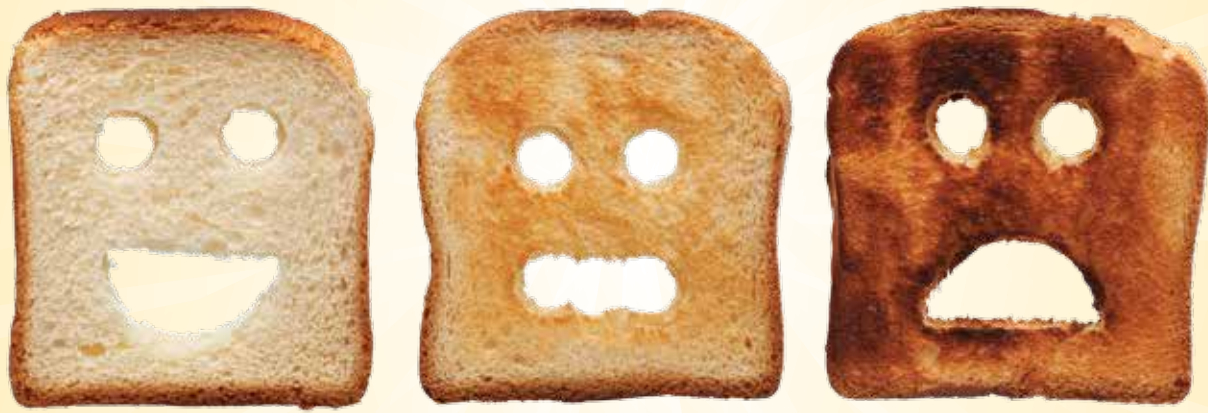
COGNITIVE

- Dementia
- Alzheimer's disease
- Stroke
- Sleep apnea



PSYCHOMOTOR

- Arthritis
- Muscle degeneration
- Joint & bone ailments



STOP SKIN DAMAGE

before it starts

During his 30-year career, Bill McElligott logged millions of miles behind the wheel of his truck. However, the years took a toll on him in an unexpected way. Over time, the left side of his face grew noticeably different from the other side and developed raised, brown bumps. The culprit: years of sun damage resulting in a diagnosis of unilateral dermatoheliosis.

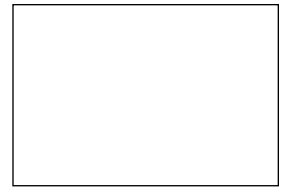
A study in the Journal of the American Academy of Dermatology looked at nearly 85,000 cases of skin cancer and determined more cases involved the left arm and left side of the face. Truck drivers are at a higher risk for sun damage, melanoma and skin cancer on the left side of their body because of the amount of time spent in the driver's seat next to a window that may intensify the sun's effects.

Your drivers can take steps to help prevent skin damage from the sun. They should **apply sunscreen with an SPF of 30 or higher every day**. The sun's rays can penetrate through clouds so drivers should still apply sunscreen even on overcast days. Drivers can also wear long sleeves to protect their arms. This extra layer of protection is especially helpful between 10 a.m. and 4 p.m. when the sun's rays are strongest, according to the Mayo Clinic.

Some experts may recommend window tints as a way to help block the sun's UV rays. Federal Motor Carrier Safety Regulation (FMCSR) Part 393.60 on glazing and window construction does allow tinting as long as the light passing through is not less than 70 percent of the normal occurrence. Additionally, some states may have stricter tinting laws than FMCSR. Regardless, tinting does affect visibility in many situations. Advise your drivers to use other skin damage prevention techniques rather than tinting.

It's also important for drivers to regularly check their skin for discoloration, new growths and changes in existing moles, freckles, bumps and birthmarks. If drivers notice anything out of the ordinary, they should schedule an appointment with a doctor to be examined as soon as possible.

Be sure to share these tips with your drivers to help stop skin damage before it starts.



Federal regulation update: **Transportation Funding Bill**

On July 6, 2012, President Obama signed into law the Moving Ahead for Progress in the 21st Century Act (MAP-21), a \$127 billion surface transportation funding bill that directly affects the motor carrier industry. Transportation Secretary Ray LaHood believes that MAP-21 “builds on our aggressive safety efforts, including our fight against distracted driving and our push to improve transit and motor carrier safety.” Listed below are some highlights of how the new legislation will impact safety initiatives, motor carriers and brokers.

Safety Initiatives

- Requires a new rulemaking on electronic logging devices.
- Sets a deadline for establishing a new drug and alcohol clearinghouse for truck drivers.
- Requires FMCSA to develop standards for a system to notify employers of changes in their employees’ driving statuses.
- Establishes new registration requirements to catch reincarnated carriers.
- Ensures that new entrants understand the safety rules before entering the industry.
- New safety programs and regulations are to be established for motorcoaches.
- Two or more motor carriers, employers or persons can’t use common ownership, management, control or family relationship to avoid compliance, or a history of noncompliance, with the regulations prescribed.
- Employers will be required to have a driving record for each driver every 12 months.

Brokers

Motor Carriers

- The requirements for becoming a registered motor carrier have expanded.
- Owners and operators of motor carriers will be required to have a safety review no more than 12 months after operating under registration.
- A motor carrier may not broker a transportation service unless the carrier has registered as a broker.
- New requirements have been added for broker registration.
- Brokers must now provide a \$75,000 security bond and provide proof of the bond to the secretary of state.
- Brokers are required to update their registration no later than 30 days after a change, including address, other contact information, officers, process agent or other essential information.



**For a complete overview of the bill,
visit www.fhwa.dot.gov/map21.**