

Help Yourself Come April 15th 2015 with These Year End Tax Savings Tips

- **Defer Income** Consider any opportunities you have to push back receiving income to 2015. The difference in getting paid in December as opposed to January is only one month, but the tax won't have to be paid 'til 2016 if you wait and get paid in January.
- Accelerate Deductions If you itemize your deductions, making any of those payments early before the end of the year could make a difference on your 2014 return.
- Maximize Retirement Savings Since you're not covered by a workplace retirement plan now, the
 maximum you can contribute and claim as a deduction on your tax return to either a traditional IRA or a
 Roth IRA is \$5,500 (\$6,500 if you're age 50 or older). The deadline for this is not actually December 31,
 2014, you can contribute up to the time you file your 2014 return or April 15, 2015.

-If you need someone to help setup an IRA, you can call Gene Glowatch @ (859) 514 – 4137 and tell him you're with Phoenix Transportation

• Make Time to Plan – Sitting down with a Tax Professional certainly doesn't sound appealing, but they can substantially improve your tax situation if you give them the time to do so. Also the tax code changes every year, so it's good to be up to date on any new possible deductions.

KEY FIGURES for 2014 TAX YEAR

- *Standard Deduction \$6,200 single, \$12,400 married
- *IRA limit \$5,500
- *Annual Gift Tax Exclusion \$14,000
- *Child Tax Credit \$1,000
- *Maximum compensation Subject to FICA \$117,000

2014 Safety Meeting Schedule

Remaining Safety Meetings for 2014 will be conducted November 8th, and November 15th in the orientation room. If you have not yet attended a safety meeting this year, please make arrangements to do so while there's still time. Because there is limited seating in the orientation room there will be a sign up sheet on the orientation door prior to each meeting. Everybody should call or check the Friday before the scheduled meeting prior to showing up to ensure the meeting has not been cancelled for unforeseen reasons.

> NOVEMBER MEETINGS WILL BE: NOVEMBER 8TH AND NOVEMBER 15TH



GETTING TO KNOW OUR CUSTOMER

GREIF INC.

Greif, Inc. traces its roots to 1877 in Cleveland, Ohio, when William Greif and Albert Vanderwyst established "Vanderwyst and Greif," a barrel manufacturer. In 1882, after Vanderwyst's death, William's brother Charles Greif was invited to join the business, and brothers Louis M. and Thomas joined shortly after. The company was renamed Greif Brothers Company and officially incorporated on Oct. 27, 1890. The company was formed for the purpose of "doing a general cooperage business, buying, selling and manufacturing all materials, supplies and products used and made by coopers." They were in business to manufacture barrels, boxes, kegs and "all other storage receptacles." At the time, all bulk foods were shipped in barrels - from potatoes and apples to flour, sugar and even fine wines. Early Greif kegs were so strong that they were used to deliver heavy spikes to the westward-expanding railroads.

Greif is a manufacturer of industrial packaging systems and industrial bulk containers. Greif operates in more than 50 countries Greif is a leader in industrial packaging products and services. indulging steel barrels, plastic containers, and protective packaging for various industries Steel, fibre and plastic drums, rigid intermediate bulk containers, closure systems for industrial packaging products, transit protection products, water bottles and reconditioned industrial steel and plastic containers

Greif owns more than 250 companies and operates over 265,000 acres of land in the Southeastern United States. Acres of their own timber and plant pulp mills **Soterra LLC** is Greif's U.S. timber company.

137 Years of Packaging Expertise:

Greif Bros. Stock GEF \$44.11

Greg Buckley is Transportation Manager Mt Sterling KY facility, with Corporate Traffic in Delaware Ohio. Brian Ahlfield.

They use Phoenix Transportation due to relationship and loyalty.

Monthly Health Tip LAUGH

Benefits of Laughing:

- Reduces Heart Disease
- Natural Pain Killer
- Improves Breathing
- Helps You Lose Weight
- Gives You Good SleepDecreases Stress
- Makes You Look Young

There's no reason not to laugh!

NOVEMBER DAYS TRIVIA

November 5th is Gunpowder Day

November 9th is Chaos Never Dies Day

November 13th is Sadie Hawkins Day

November 15th id Clean Your Refrigerator Day

November 23rd is National Cashew Day

November 27th is Pins and Needles Day

November 30th is Stay Home Because You Are Well Day Several new employees were hired during the month of October. Please introduce yourself and make them feel welcome.

> Todd Fausnaught Gary Shipierski Talix Heart Raymond Bishop Richard Fifield, Jr. Alberto Irizarry Joseph Owensby Dale Cook



Glenn Keisler

IN THE KNOW

How long have you been working for Phoenix Transportation?almost 3 months What do you do at Phoenix Transportation?South Carolina OTR.Driver		
What is your favorite music?Classic Rock		
What is your favorite movie?The Wizard of Oz I know, I know, LOL		
What is your favorite drink?Mt. Dew		
If possible, who would you most like to meet whether they are living or not?		
My Grandfather		
What is your favorite car?		
What place would you dream of going to?Europe		

FMCSA Wants Stricter Prescription Narcotics Restrictions

Truck drivers who use prescribed narcotics should not be allowed to drive, say the doctors who advise the Federal Motor Carrier Safety Administration on medical matters. While changing the rules could take years to get through a rulemaking process, a more near-term result could be a change in driver medical exams.

The recommendation by the FMCSA's Medical Review Board and the Motor Carrier Safety Advisory Committee, approved in an Oct. 27 meeting, would amount to a significant change in medical regulations if it were to become part of the official safety regime.

Right now drivers are permitted to work while taking these drugs, provided the drugs are prescribed by a doctor who is familiar with the driver's condition.

Any change in that approach would require a formal notice-and-comment rulemaking proceeding, which would require years of work.

The recommendation does, however, signal the deep concern in the medical community about the risks of driving while using Schedule II medications, which include some opioid pain relievers and medications for attention deficit disorder.

The concern arises from <u>research conducted by the agency's Medical Expert Panel</u> showing that the opioids used in prescription pain relievers add moderate risk to the driver's job. The research also found that stimulants used to treat attention deficit reduce the risk associated with that condition but can substantially increase driving risk if they are not closely monitored.

Since these medications are now permitted, the board and MCSAC recommended that the current medical guidelines should be revised to include a questionnaire that gives examiners more information about a driver's condition and medications.

The questionnaire would ask the examiner to list all the medications and dosages he has prescribed, as well as any medications he knows have been prescribed by another healthcare provider. It also would ask what conditions the medications are intended to treat.

The examiner then must say whether or not the medication prescribed, or the condition he or she prescribed it for, would adversely affect the driver's performance.

The agency will have to clear the questionnaire with the Office of Management and Budget, but it should be available to medical examiners within six months, said Larry Minor, associate administrator for policy and program development at the agency.

Members of the Medical Review Board said the questionnaire will improve safety by giving examiners a better way to account for these medications.

"It will make a difference as far as our examiners are concerned," said Gina Pervall, medical director for Occupational Medicine Services at Johns Hopkins University.

Will doctors overcompensate?

The decision by MCSAC to accept the board's recommendation was not unanimous, however. Trucking interests, including American Trucking Associations, were outvoted by the majority.

Rob Abbott, vice president of safety policy at ATA, said he is concerned that the questionnaire might encourage examiners to decline certification for drivers using these medications.

The requirement for the examiner to say if the medication would harm the driver's performance gives the examiner "everything to lose and nothing to gain" by saying the driver is qualified.

"So it seems like the default answer for many of them will be, well, there's some level of impairment there so he can't drive," Abbott said. "That's concerning."

He also worries that the questionnaire could push drivers toward not taking medications that they need. "I think we have to ask those questions a little more carefully."

Abbott welcomed the possibility of a rulemaking on the question of whether or not drivers should be able to work while on Schedule II medications.

"A rulemaking would require that we put to the test the notion that there is a need, a real-world safety benefit," he said. "If we're confident that there is a problem and this will solve it, then it's appropriate that we take that step."

The discussion and voting on the medications issue took place Monday in Alexandria, Va., at a joint meeting of the advisory committee and medical board.

The 20-member <u>advisory panel</u> is made up of carriers, owner-operators, police, labor unions, bus operators and safety advocates who make policy recommendations to the agency.

The <u>medical board</u> has five members, all doctors who serve in leadership positions at leading universities or health care providers.

November Birthdays

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Todd Fausnaught	01
Tony Barnes	02
Anne Slone	02
Todd Stone	02
Shannon Tudor	02
Andrew Gambrel	03
Adam Isaacs	05
Russell Burton	06
Ryan Pike	07
Loren Bratton	07
Cecil Tipton	09
Joseph Clark	09
David Riley	09
John Deas	09
Michael Moore	10
Bruce Gibson	10
Scotty Bullock	10
Richard Absher	12
Patrick Clinch	14
Larry Wagoner	16
Anthony Coots	16
Mark Campbell	17
Lyndsay Whitaker-Prewitt	18
Ronnie Hackworth	22
Kent Felton	23
David Godley	23
Danny Dunn	24
Gene Reader	26
T.J. Tudor	26
Jennifer Gray	26
Kevin Cleary	26
Frank Beatty	26
Jenney Klemetson	27
Butch Adams	28
Marty York	28
Tracy Burris	30

happy Di^Rthday

Dealing With Hail Storms

It's fairly common for fleet drivers to underestimate the damage that a severe hail storm can cause, particularly those drivers who have lived primarily in regions known for mild weather. But a hail storm is capable of causing major personal injuries and costly vehicle damage in a matter of minutes.

On Sept. 29, for example, a hail storm ripped through Centennial, Colo., and damaged countless unprotected vehicles, ensuring local body shops plenty of work for the coming weeks. To view a local news segment on that storm's damage, click on the photo or link above.

Here are some safety tips, primarily from Progressive Insurance, which you can pass along to fleet drivers as a friendly reminder:

- Always check the weather forecast before proceeding with road trip plans. If a hail storm is forecast, park your vehicle in a garage or under a covered structure to protect against damage.
- ✓ Stay inside once the hail storm begins. Falling hail can easily cause injury.
- ✓ If you unexpectedly drive into a hail storm, look for a covered structure where you can safely park. If no covered structure is available, park in the safest possible place to prevent hail from breaking the windows. Keep in mind that driving compounds hail's impact with your vehicle. Stopping under an overpass is one option. Don't forget to pull out of traffic lanes and onto a shoulder. Avoid ditches because of possible high-rising water.
- Keep your vehicle angled so any falling hail hits the front, rather than the back or sides, of the vehicle. Windshields are reinforced to withstand forward driving and pelting objects. Side windows and back glass are not, so they're more prone to breakage.
- Lie down, if possible, and keep your back to the windows. If you have a blanket, cover yourself to prevent possible debris from hitting you.



NLT Ephesians 2:8-9

God saved you by his grace when you believed. And you can't take credit for this; it is a gift from God. Salvation is not a reward for the good things we have done, so none of us can boast about it.



ROGER SHOUSE

IN THE KNOW

How long have you been working for Phoenix Transportat What do you do at Phoenix Transportation? What is your favorite music?	Mechanic
What is your favorite movie?	Forrest Gump
If possible, who would you most like to meet whether they	are living or not?
What is your favorite car? What place would you dream of going to?	