



Brady
TRUCKING, INC.

The Dispatch

Semi Annual Newsletter, Q4 2018

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ANNIVERSARIES!

PAGE 2



THE BRADY WAY

Message from Chuck Johnson
President/CEO

PAGE 3



ALL IN A DAYS WORK

Ursula Fuengerlings

PAGE 4

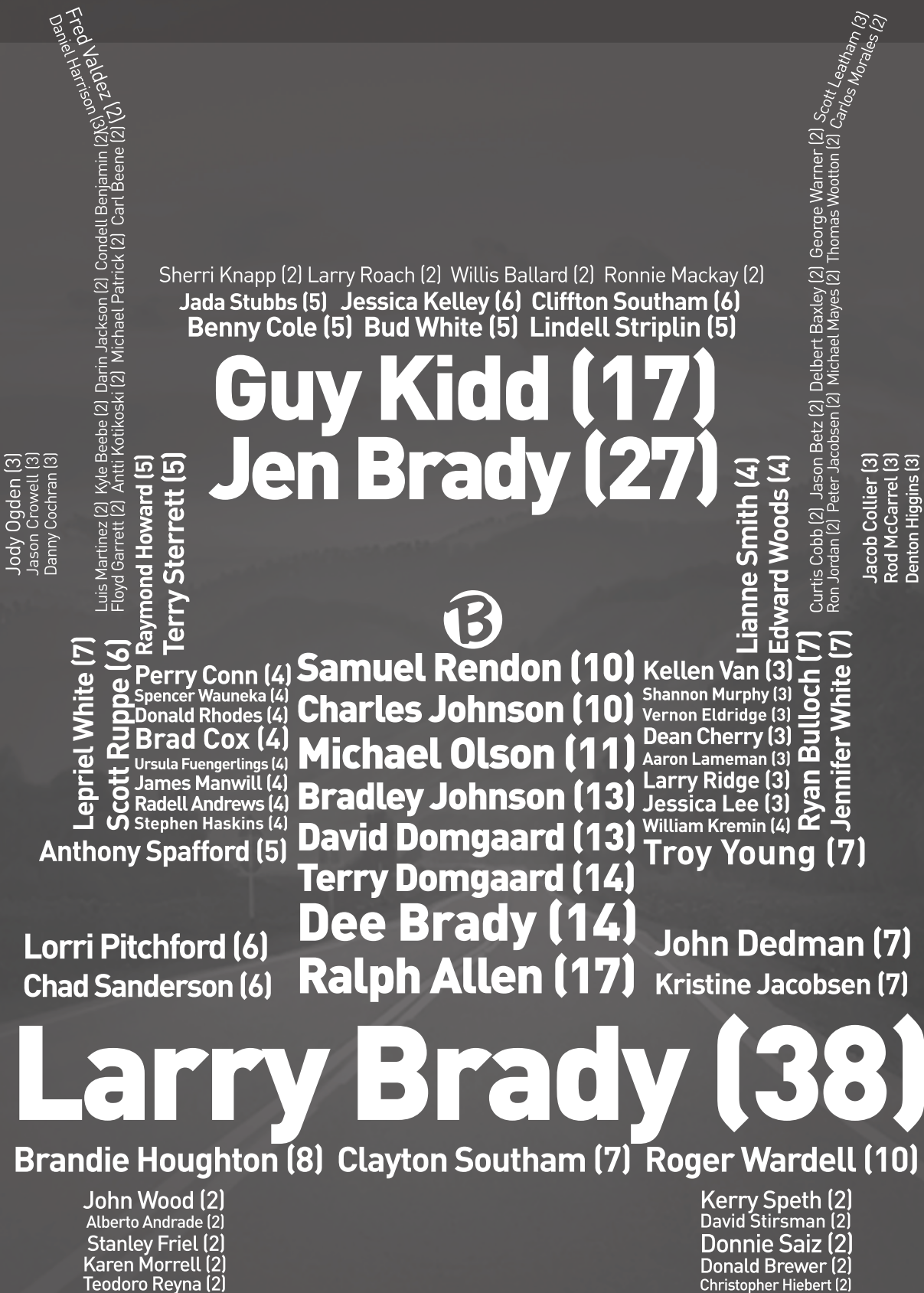


Total Compensation Statement

PAGE 9

BRADY ANNIVERSARIES

Built By Truckers For Truckers



I was recently asked by an executive in another industry, what makes Brady Trucking so special. I immediately responded

OUR PEOPLE, AND OUR CULTURE.

**I LET HIM KNOW THAT THE RIGHT
MATCH FOR US IS SOMEBODY
WHO POSSESSES THREE MAIN
TRAITS: WE WANT THEM
HUMBLE, HUNGRY, AND SMART.**

My friend then asked, "Don't you have to hire from the same talent pool as your competitors?" I responded that we do. In fact, everyone is competing for the same group of folks. We are all hoping to attract those that are best suited for our business. He followed up with "So what is it that makes your folks different from those that work for your competition?" I let him know that the right match for us is somebody who possesses three main traits: we want them to be Humble, Hungry and Smart. I added that we also want those willing to learn "The Brady Way" of doing things.

His next question was about 'The Brady Way', and what that means. I felt like this was an easy question, but I struggled to find a real definition that I could articulate clearly. So I began asking co-workers what the phrase "The Brady Way" meant to them. I got several great, yet very different explanations. Each was aspirational in its own way, but none was quite the same as the next, and none were the clear, concise answer that I was looking for. It became clear that we (I) have not done a great job teaching our Brady "family" what it really means, which makes it unfair to expect someone to live up to it's vague definition.

With that experience in mind, I set out to better define "The Brady Way". My goal is to create a program that will ensure that it is clearly communicated. A program that will help us all be aware of what's expected of us as members of the Brady family. What follows in this newsletter is an outline of our culture what we like to refer to as "The Brady Way". You'll see excerpts in subsequent articles, as well as coming training sessions, which we hope will help us to define what these standards mean to us as an organization. More important, we expect you to help us live up to these standards as a company and a management team, so we can maintain the reputation that Brady Trucking has come to be known for across the nation.

With continuous improvement always in mind, we thank you in advance for your cooperation and support.

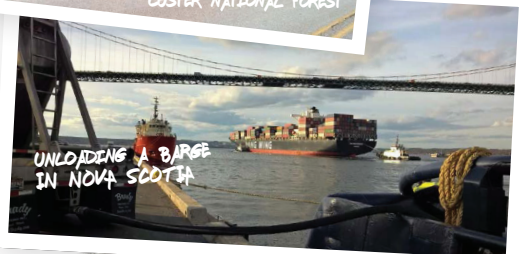
Chuck Johnson

President/CEO, Brady Trucking, Inc.



ALL in a days work

BY URSULA FUENGERLINGS



Right mirror, left mirror, right mirror, turn signal, down shifting, exiting the freeway to deliver Select 200 in Waukegan Illinois. The long stretch on I 80 from Green River, Wyoming where I picked up this load, gave me time to contemplate this article.

After checking in at the guard shack, I pull around to the silos, connect the hot air hose and the product hose and start the unloading procedure. During this process I have the opportunity to write some of this down, while keeping an eye on the pressure gauges and product valves.



Delivering is in my blood. My grandfather in Germany founded a beverage distributing company, later continued by my father and now my brother. A greater love for horses and the outdoors led me to an agricultural career. Always looking for adventure, I headed for the USA in 1984, managing horse farms and training facilities from coast to coast.

2006 was the year when my husband Chip and I decided to realize our dream of owning our own farm. Forty acres, 8 horses, and a daughter with international equestrian goals were a tough financial nut to crack, and so began my trucking endeavor. I got my feet wet pulling a dry van and a reefer OTR before the "Gold Rush" drew me to Williston, ND in 2013. It was there, in March of 2014 that I started to work for Brady Trucking. The beautiful Brady yard and shop in Williston provided everything that was needed to be successful in the Bakken. In January 2017, I was asked to help out OTR with loads from Delta, Utah to Regina, Saskatchewan Canada. How fun, right? Delivering a truck from the Brady yard in Vernal, Utah to the Brady yard in Normal, Illinois was my introduction to "Benny", the OTR boss. What a trip (pun intended) - find out for yourself. All I can say is that Benny is a blast to work with because he is just awesome at what he does. In 2017, Benny sent me to all 48 states and the lower Canadian Provinces from British Columbia to Nova Scotia.

The Brady fleet expanded this year with 35 brand new 2019 Peterbilts, and I moved into mine in March of this year. "Leinwandmesser" (the German name of the horse "Strider" in a Tolstoy novel) has already covered over 60,000 miles with me in 4 months.

Oh, I just got a text from Benny to load in Ottawa, IL for Dickinson, ND. This will give me a chance to see my son Albert on the way. He is a recruiter for the United States Marine Corps in Janesville, WI. We usually have breakfast at the Citrus Café followed by a quick shopping trip. I might even get to throw a ball for his dog Milo until my laundry is dry.

Whenever time permits, I will break out my folding bicycle and go exploring, visit friends, or make new friends and take photos. The technology available today enables me to listen to pretty much any audio book, university lecture, or anything anytime. What a treat and opportunity, and all in a day's work. Before I forget, "Fric" and "Frac", my faithful companions, are always looking out for me.

My adventures are so numerous that many friends have suggested that I should write a book about them. Maybe I will **SOMEDAY**. Speaking of someday, I was recently loading in Green River, Wyoming when who should pull up behind me but Larry Brady himself, the owner and founder of the company. As he was loading his spotless rig, he seemed to radiate a love of the equipment and the profession.

I am really not saying anything that my coworkers don't already know, but maybe you are not one of us...yet.



The more we give, the more we get.

Karena and Keith Jensen:
the definition of **unconditional love**.



A typical American family usually consists of a father, a mother, and their children. Ours is a more out-of-the-box concept. As foster parents, our family has a **YOURS, OURS & THEIRS** approach. Prior to this adventure, we gained experience working with challenged teenage girls in a residential treatment facility. As the years passed and our home location changed we began to research how to help more in the community.

When we moved to Williston, North Dakota, we downsized into a motor home for the first 2 years. After we moved into an apartment, we started to look for another opportunity to become a part of our new community to pay them back for all they had done to help us. We decided to turn to foster care as our way to help. After in-depth discussions with our children and the blessing of their support we were able to become foster licensed for Williams County, North Dakota. We are just beginning our journey, this being our third year as foster parents. In this short time, we have already had the opportunity to love and help 22 children - each one of them having a picture in our family album.

We've always been involved in helping the youth. In the early years of our marriage we worked with various types of residential treatment facilities and created many long-term relationships. Our love for children has no end. Every call was a **"YES"** for a whole year. We housed child after child. Not only did we take in the children, we loved their families and connected with parents whenever possible, encouraging them to get better for their children's sake.

2 out of the first 3 placements were successfully reunited back to the loving arms of their family and an ever-lasting friendship was gained. The support system must be in place for the family to succeed. Many of the case workers have commented on how different we are from other foster parents. When children come into our home they become **FAMILY**. They go with us on vacation and do everything our family does. Family pictures are constantly changing for this reason.

Children in foster care need love and support, many of them never having felt this from the people that surround them. Other times their family loves and misses them dearly. As foster parents we work with the families as well as the children. A common misconception with foster care is how families and children are treated. The #1 goal is to reunite families. We have had the pleasure of meeting and working with several families to reunite them. We have had children that still call us on the holidays. We have helped children that will see us at school functions or around town and they will excitedly run to us and call us Aunt and Uncle. We have created and nurtured many new life long friendships.

Our children are learning the true meaning of service to others and we know the true joy of helping those in need. We love this opportunity and the joy we receive from it. We rarely tell the case workers "no". We accept all that come to our home.

This remarkable journey truly has built many **LIFE LONG RELATIONSHIPS**.

WE THE TRUCKERS OF THE UNITED STATES

Trucking in these United States needs all the boosters we can rally. It sometimes catches bad press. “Those evil Truck Drivers and trucking companies.” Ambulance chasing attorneys keep pumping the public for more accidents and injuries, and there are some. However we constantly need to keep the correct facts in front of the public. For example this fact: two thirds (2/3) of accidents involving trucks are caused by a passenger vehicle.

The importance of trucking is communicated by the industry adage: “If you bought it, a truck brought it.” That is because 71% of all freight moved in this country is moved by trucks. Without the industry and our Truck Drivers, the economy would come to a standstill. And what about employment? In 29 States trucking is in the top 5 best paying jobs. One in sixteen jobs in the United States are in the transportation sector. And yet we have a Driver shortage. We sometimes think of the big trucking companies, and there are some big ones. However 80% of the ATA (American Trucking Association) are companies of less than 20 trucks. That’s a lot of mom and pop, and other small businesses employing a lot of Drivers. For most of them that includes benefits like health, dental, vision, life, and retirement.

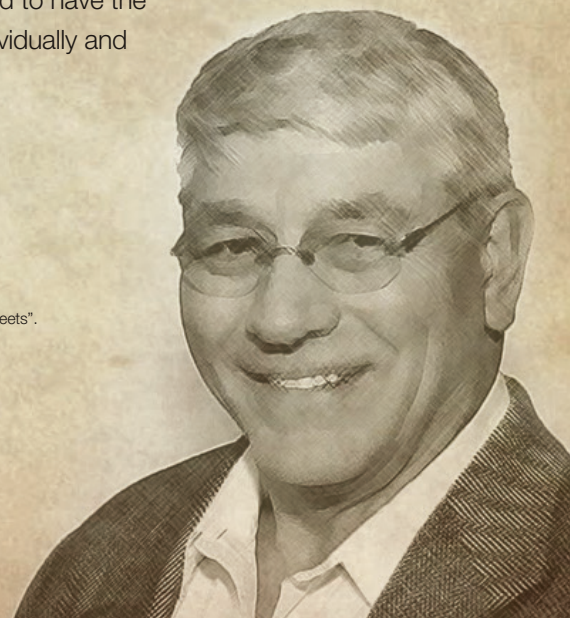
How about those nice (for the most part) roads, highways, and interstate highways we enjoy and drive on every day? Those roads are just another benefit we enjoy because of trucking. A large portion of the revenue generated to build and maintain those roads comes from fuel taxes of which trucking pays a huge portion. According to research from a survey conducted by students from the University of Michigan, and in cooperation by ATRI (American Transportation Research Institute) as of 2015 “54 billion gallons of fuel were consumed by trucks for business purposes—39 billion gallons of diesel fuel and 16 billion gallons of gasoline. Combination vehicles, which are powered nearly exclusively by diesel fuel, accounted for 75 percent of this diesel fuel consumption” [1]

As we know the overwhelming majority of truck Drivers are safe, decent, law abiding folks trying to earn a living to sustain their family and prepare for the future. We need to encourage others to become Drivers to provide a great income for themselves. Here at Brady Trucking we are proud to have great Drivers moving our fleet across this great land. We all need to have the courage to stand up for the good positive things that trucking does for us individually and as a country. That’s my take on it, I hope you agree.



Bill Kremin

[1] Schoettle, Brandon (October 2016). “A Survey of Fuel Economy and Fuel usage by Heavy-Duty Truck Fleets”.



BENNY COLE: OTR VIP



I'm Benny Cole, the OTR Manager. My wife, Lori, and I have been married for 10 years and have one son, Thomas, in the Marines. Before I came to work at Brady I drove OTR for 20 years and owned my own company - there are days I miss driving. That's how I know of Brady Trucking - we would trade loads, they would load my trucks when we were out west, and I would load theirs when they were out east. That was before e-logs and trucks that don't smoke, 379 Pete's with Caterpillars engines- the boom was on and life was good. Fast forward to 2008 and everything changed. I met Chuck Johnson in Bloomington, IL, and we talked about the market, what was available, where it was headed, and we decided to make a change. Myself, my wife and 12 other drivers began driving with Brady. Everybody in Vernal was so kind, and we all couldn't believe how nice the terminal was.

Fast forward to today, and life at Brady couldn't be better. Over the last 4 years Chuck and Larry have provided me with the capital and equipment to make the OTR division grow and to pursue the customers we all knew would be good steady work for the company. Now we haul plastic pellets all over the South; we haul food grade products all over the East and Mid-West; and we still haul products to and from oilfields across the US. We have lanes that run as few as 250 miles and as many as 3000. Entering my 5th year as OTR manager, we're running 67 trucks and are looking to add more. Of the 67 we have, 50 are dedicated every week. A majority of that growth can be credited to the people that helped to get us there, from Todd in operations, to the drivers, to invoicing, to the mechanics and recruiting to accounting - EVERYBODY is key to making this happen. Chuck always stresses teamwork, our successes and growth are proof that it's more than just rhetoric, that it really works. I want to thank everyone that has helped make us successful. The sky is the limit as long as you're willing to do the work, be a team player, and keep doing things "The Brady Way."

“
Everybody in
Vernal was so
kind, and we all
couldn't believe
how nice the
terminal was.”



"Benny is a rock solid Boss. He knows the business and he takes care of his Drivers."

2 year Brady Driver Jason Betz



"Benny, that dude is one of a kind...Knows the industry better than anyone!!"

Todd Woods, OTR Operations Supervisor

FINANCIAL REVIEW 2018

by Scott Ruppe, CFO

As CFO, I'm more about the numbers than anything else, and our 2018 numbers speak for themselves. But it's our culture and our team that is responsible for our growth and expansion into new markets.

I monitor our numbers throughout the year (on a daily basis), because it helps to give us an idea of where our strengths are, as well as our weaknesses, and helps us figure out where we need to be. I like numbers because the answers are exact, and the results don't lie.

Unfortunately, numbers are unable to track the 'intangibles' of what drives our repeated successes. The spreadsheets we create will never be able to capture to 'boots on the ground', the day-in and day-out examples of doing things "The Brady Way". So while I may be able to present you with numbers to show our increasing successes (which I LOVE doing), let's keep in mind that it's everybody at Brady Trucking, the Brady family, that truly drives these numbers upward, and I want to thank Brady employees, customers, vendors, and families for their hard work and loyalty to this great company. With that said, here's a snapshot of 2018 so far, another stellar year of growth.

STATISTIC TRACKED	2016 ANNUAL	2017 ANNUAL	2018 ANNUAL (PROJECTED)
Average Number of Company Trucks	200	210	227
Average Number of Leased Trucks	6	29	61
Average Number of Trucks	206	239	288
% of Fleet in Company Trucks	97%	88%	79%
Miles Driven by Company Trucks	12,691,377	15,433,759	17,103,744
Miles Driven by Leased Trucks	637,028	1,985,005	3,876,437
Miles Driven / Avg. Company Truck	63,457	73,494	75,347
Miles Driven / Avg. Leased Truck	106,171	68,448	63,547
Company Truck Revenue / Mile	2.43	3.24	3.62



Brady Health Care: **THE BEST.**

by Blake Izatt, Managing Partner at RBI Benefits

As you know all too well, health insurance and healthcare in our country is very expensive! Thankfully, employers in the U.S. contribute generously toward health insurance for employees. The Brady Trucking contribution to your healthcare is among the best found in any company out there.

According to the 2017 Kaiser study of Employer Health Benefits, employer-sponsored health insurance covers over half of the non-elderly population; approximately 151 million non-elderly people in total. Brady Trucking offers a health plan called a Qualified Health Savings Account (HSA) plan. In the national Kaiser survey, the average premium for an employee enrolled with no dependents is \$504.17 per month. The average premium for a family is \$1,465.08 per month.*

The Brady Trucking health insurance rates are lower than the national average, and significantly lower than most transportation companies. The average premium for an employee enrolled with no dependents is \$465.64 per month. The average premium for a family is \$1,396.90 per month.**

Brady Trucking pays a generous 65% portion of employee health insurance. Additionally, the company contributes money to individually owned employee Health Savings Accounts (HSA) accounts at the rate of \$40/month for single enrolled employees and \$90/month for employees enrolled as a family.***

If and when that large medical expense hits you or your family, your maximum out-of-pocket becomes very important! Since the passing of the Affordable Care Act (also known as Obamacare) in 2010, out-of-pocket costs in group health insurance have risen dramatically.

For a single employee, the average maximum out-of-pocket is \$6,350 per calendar year. For a family, it is \$13,700 per calendar year. The Brady Trucking plan limits your calendar year out-of-pocket to just \$1500 for single employee and \$5,000 for a family!**** So, if you are in a situation where you need medical insurance for a costly surgery or hospital stay, you will be thankful that you are a valued Brady Trucking employee.

If you have any specific question on your health insurance or other employee benefits call RBI Benefits toll-free at 877-335-8074.

*SOURCE: Kaiser/HERT Survey of Employer Sponsored Health Benefits, 2017

**The monthly rate for Employee + Spouse is \$977.84 and the monthly rate for Employee + Child(ren) is \$884.71

***Brady Trucking requires a mandatory HSA contribution of \$40/month. The monthly HSA contribution for Employee + Spouse and Employee + Child(ren) is \$60/month.

****These out-of-pocket amounts are after reimbursement from a Health Reimbursement Arrangement (HRA) set up and administered by Brady Trucking and RBI Benefits.

2018 TOTAL COMPENSATION STATEMENT

BENEFIT	BRADY CONTRIBUTION	TOTAL
Health Insurance - HSA	Up to \$907.98/month	\$10,919.76
HSA Matching Contribution	Up to \$90.00/month	\$1,080.00
Vision Insurance	Up to \$11.65/Month	\$139.80
HRA - Health Insurance Reimbursement	Up to \$5,000/year	\$5000.00
Dental Insurance	Up to \$73.18/month	\$878.16
Cigna Telehealth Connection (video doctor visits)	Part of Cigna Coverage	Cost Effective Alternative
Guaranteed Issue Life Insurance Available	\$10,000 Policy	Brady Pays Cost
Additional Life Policies Available	Under Brady Umbrella	Offered
CIGNA's Vitamin Health and Wellness Tips	Part of Cigna Coverage	Invaluable
Specialized Orientation Training	\$200/Day	Up to \$1,000.00
Pre-Employment Testing	Brady Pays Cost	\$425.00
Field Supervisors on Location	100%	Invaluable
Rotational Schedule Available	100%	Invaluable
DOT Renewal	100%	\$100.00
Hazmat Renewal	100%	\$100.00
Phone Stipend	\$30.00/month	\$360.00
Driver's Lounge	100%	Brady Pays Cost
Showers/Laundry for Drivers	100%	Brady Pays Cost
Housing During Training	Brady Pays It All	\$400.00
FR Coveralls	100%	\$170.00
Hardhat, Gloves, etc.	100%	\$30.00
Eye & Ear Protection/Respirator	100%	\$75.00
401K Safe Harbor Plan	4% match on 5% contribution	\$3,000.00
Spouse/Family Package	100%	\$35.00
Team Captain Additional Pay	3% + % of Team Revenue	\$10,000+
Dave Ramsey's Smart Dollar	100%	\$150 retail value
Longevity Pay	5% of your driving earnings	\$3,409.00
Safety and Performance Incentive Pay	5% of your driving earnings	\$3,409.00
CDL Legal Shield	offered	Invaluable

Brady Total Compensation Statement is based on average earnings of \$75,000 annually. Drivers' actual numbers may vary based on earnings.

Total benefits of up to **\$40,000**

BRADY BIRTHDAY GIVEAWAY

Brady's trailers are shiny, And trucks are new, But who we value most is you!

The loved ones who support you, support us. We want to say thank you and express our appreciation to your behind-the-scenes heroes. Let us help you celebrate your loved ones. Just fill out the form below! One lucky family member per month will receive a birthday gift card up to \$100 from your Brady Trucking Family.

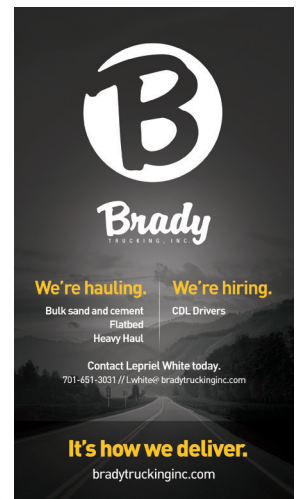
EMPLOYEE NAME

Spouse - S/O _____ Email _____ Birthday _____
 Child (Boy/Girl) _____ Birthday _____
 Child (Boy/Girl) _____ Birthday _____
 Child (Boy/Girl) _____ Birthday _____

THE NEW BRAND HAS ARRIVED

Brady Trucking has recently embraced a fresh new look that builds on the existing brand, but with a new feel.

Based on a stellar resume of successes, we're looking to grow forward, strengthening and expanding the foundation of the company. We'll be displaying the Brady 'B' boldly everywhere we can so it becomes even more well known than it already is. The 'refresh' has already begun on many buildings and trucks, as well as all new swag that we've begun rolling out at events. Soon, everybody will be able to get their hands on the fresh new goods, so be looking to get your hands on some!



Be ready to get
your gear on with
NEW SWAG
we'll be rolling out to all
our terminals through
the year!

Ask your manager
for details.

Brady Trucking, Inc. Corporate Headquarters

5130 S 5400 E, Vernal, UT

(435) 781-1569

Sam Rendon	General Operations Manager	x1021
Bill Kremin	Director of Human Resources	x1004
Jake Collier	Logistics Manager	x1019
Jason Crowell	Recruiting & Retention Manager	x1114
Jen Rice	Payroll	x1303

Questions about insurance?

Contact **Sheridan Paulson** in the RBI
Benefits Office at **(801) 298-5030** or visit
rbibenefits.com (client login
password is "brady")

Additional Locations:

Carlsbad, NM
(575) 236-4339

Farmington, NM
(505) 598-5580

Odessa, TX
(432) 381-7185

Normal, IL
(309) 556-0076

Williston, ND
(701) 572-1522

Casper, WY
(307) 344-1783

Grand Junction, CO
(970) 263-8791