

# M&M Cartage

Family-owned since 1972



## ATTENTION ALL CDL HOLDERS

If you have a DOT physical or a CDL coming due you must renew 30 days or more in advance. You can make an appointment to renew your DOT Physical with the onsite nurse practitioner on Mondays at the main office in Louisville. Louisville based drivers may also renew at Baptistworx or Concentra. Sharonville, OH or Newport, MI based drivers you must renew your DOT physical at Concentra. If you need or want to use Concentra, call Paula at 2760 for authorization at a Concentra location. Morristown, TN drivers you must renew at Health Star in Morristown or Talbott, appointments are required. When you renew your physical, your CDL or if you will be delayed in renewing, please notify Paula at extension 2760.

## NEW ROTH 401K ENHANCEMENT

We are excited to announce that M&M Cartage now offers a Roth 401(k) option in addition to our existing Traditional 401(k) plan. Both are retirement savings plans, but they differ in how contributions and taxes are handled.

Roth 401(k) contributions are made with after-tax dollars, meaning taxes are paid on each paycheck before the contribution is invested. The advantage of paying taxes upfront is that both your contributions and any investment earnings can be withdrawn tax-free when distributed, provided certain requirements are met. One important requirement is a five-year waiting period; distributions made before this period may be subject to taxes and penalties. Please see the attached Roth PDFs for additional details.

To enroll in the Roth 401(k), log in to your Ascensus website or mobile app. From the Dashboard, select Savings Rate, then click Change Contributions. Choose the Roth option and enter either a deferral percentage or a fixed dollar amount. You may contribute to one or both plans.

If you have investment questions, please reach out to Morgan Stanley at 502-394-4006.

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## Happy Birthday!

Kani Touray - 1/1  
Andrew Burrell - 1/3  
Dave Myers - 1/3  
Mike VanWormer - 1/3  
Barry Clark - 1/4  
Lori Wilson - 1/7  
Bernie Gagel - 1/10  
Jeremy Bye - 1/11  
Tom Midgett - 1/14  
Joe Spaulding - 1/16  
Paul Black - 1/19  
James Cline - 1/19  
Clarence Knox - 1/20  
Gary Christian - 1/21  
Mike Gurganus - 1/21  
Johnna Brown - 1/23

## Happy Anniversary!

Dave Goebel 1/2 - 25 years  
Cliff Alves 1/2 - 8 years  
Angela Tinsley 1/2 - 2 years  
Jake Williams 1/3 - 26 years  
Cody Martin 1/3 - 4 years  
Ben Lea 1/3 - 3 years  
Aaron Armitage 1/4 - 7 years  
Debbie Ray 1/4 - 4 years  
Jeromy McCarty 1/6 - 1 year  
Laura Baird 1/7 - 7 years  
Johnny Mingo 1/7 - 7 years  
Ryan Linde 1/8 - 2 years  
Dave Bitzer 1/9 - 3 years  
Andrew Thompson 1/9 - 3 years  
Krista Wheeler 1/12 - 21 years  
Clarence Knox 1/13 - 6 years  
Dawn Collier 1/14 - 7 years  
Beksar Kazymly 1/15 - 11 years  
David Judd 1/15 - 2 years  
Enrique Pena 1/15 - 2 years  
Chris Arnold 1/16 - 3 years  
Brian Tatro 1/16 - 3 years  
Richard Howlett 1/17 - 2 years  
Elivar Mazariegos 1/20 - 6 years  
John Miller 1/22 - 8 years  
Tyrone Singleton 1/23 - 13 years  
Mike Vanwormer 1/23 - 9 years  
Tony Burgin 1/23 - 3 years

# COLD WEATHER IS HERE!

With cold weather here, paying attention to details during your pre-trip inspection is extremely important. A heightened pre trip inspection is crucial to your success and safety out on the road.

Please pay close attention to fluid levels and tire pressure.

**When starting a diesel truck in freezing weather, the key needs to be turned and left for at least 30 seconds before starting.**

**For drivers of natural gas trucks, please install your winter front if it is 32 degrees or less.**

**Watch out for coolant leaks that may be "cold water leaks". This could be the result of a clamp needing to be tightened. If you see any puddles under the truck, please come back to the shop immediately.**

**Do not add water to the cooling system.**

**Make sure air tanks are drained.**

If you have any questions about cold weather procedures or need assistance, please visit or call the shop. Thanks, and drive safe.

## REMINDER TO ALL CITY DRIVERS

All drivers working for City Dispatch must fill out their M&M bills completely, which includes IN and OUT times at both the shipper and consignee. Accurate times allow billing to properly charge for detention. Incomplete or missing information on the bills can delay bill processing and will affect your performance bonus. Please double-check your paperwork before turning it in. Thank you for your cooperation!

P.O. BOX 32068 LOUISVILLE, KY 40232		<i>M&amp;M Cartage Co., Inc.</i> (502) 456-4586		6220 GEIL LANE LOUISVILLE, KY 40219	
<input type="checkbox"/> PREPAID <input type="checkbox"/> COLLECT <input type="checkbox"/> 3RD PARTY		Date <u>10-29</u>		Order # <u>3297000</u>	
SHIPPER Time IN: <u>8:00 AM</u> Time OUT: <u>8:45 AM</u>		CONSIGNEE Time IN: <u>11:30 AM</u> Time OUT: <u>12:15 PM</u>			
CMC -		TH Plastics			
STREET <u>6611 Shepherdsville Rd.</u>		STREET <u>843 Miller Dr.</u>			
CITY <u>Louisville, KY. 40219</u>		CITY <u>Bowling Green, OH 43402</u>			
TRAILER #	S/N or BOL NUMBER	DESCRIPTION OF ARTICLE	PCS.	WEIGHT	
<u>362550</u>	<u>5HP006087</u>	<u>Appliance Parts</u>	<u>10.</u>	<u>10,000</u>	
PU DRIVER <u>John Black</u>					
DEL DRIVER <u>Tim Miller</u>					
MULTIPLE SHIPMENT		3RD PARTY COMPANY			
SPECIAL INSTRUCTIONS, REQUESTED BY, DAMAGES, DESCRIPTIONS, SHORTAGES, ETC.					