



**WOMEN IN TRUCKING**  
redefining the road

# NEWS

**ISSUE 13, March 2009**

PO Box 400, Plover, WI 54467 • 888-464-9482

## Wisconsin Road Team Member Tammy Deutsch

*By Tamara Marie Deutsch*

I am not supposed to be a truck driver. I was supposed to go to college to be a teacher, social worker, accountant, or lawyer. I was supposed to do something that was considered a “real” profession. Truck driver was not on the list. I tried very hard to fit into the stereotype of what I thought was expected of me and, of course, the expectations of my family and friends.

My quest for a profession was proceeding along the normal course. I went to college for several years trying to discover my “purpose in life.” I finally latched on to what I thought would be my profession: court reporting. I went to school for several years to train to be a court reporter.

Through all of the false starts at having a career, the only thing constant in my life was driving. I loved to drive. I would drive my car for hours and hours, miles and miles, and go nowhere.

One day, while I was driving, I looked at the traffic around me and wondered what those big trucks did; where do they go; how do they get paid; where are they from. Little did I know, my life was about to change.

I started to research this mysterious life on the road. Again, I decided to go back to school. This time, I decided to learn to be a truck driver. I told no one. I didn't



*Tammy Deutsch is a WIT member and on Wisconsin's Road Team.*

have the nerve to tell my family. I surely wasn't going to tell my friends. What would they think?

Many people that I have met on the road got into driving because they knew someone who drove a truck, or their family owned a small trucking business. This was not true in my case. I knew of no one in the trucking industry. My family knew of no one in the trucking industry. This was a new experience for all of us.

As I set out on this adventure, learned more about trucks, truckers, and life on the road, a wonderful thing happened; I fell in love with the job. I wanted to drive a truck for a living. I got my first driving job with North American Van Lines in Fort Wayne, IN. After one year there, I took a job with Marten Transport out of Mondovi, WI. I worked for

them for six years. Since 1994, I have been a member of Walmart's Private Fleet based out of the Distribution Center in Menomonie, WI.

Obviously, my family and friends eventually found out about my unexpected career path. Some accepted it as another crazy detour that I would take until I got a “real” job. Others were horrified that I would find myself in such a predicament. All agreed that it made perfect sense for me to be doing what I loved to do: drive.

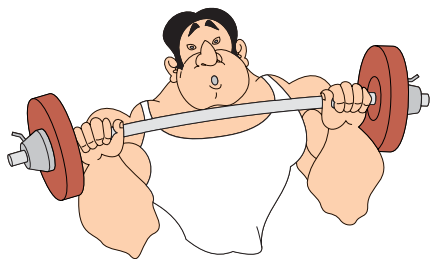
I had been looking so hard for a profession that others would accept. I knew what I should be doing all the while. Driving isn't just a job for me; it is my profession. When all is said and done, I believe I was supposed to be a truck driver.

# What do we know about women in trucking

By Ellen Voie

Most of us would agree that there are more women employed in the trucking industry today than in the past, but do we really have a grasp on the advances women have made in this predominantly male dominated industry? How can we use statistical information to better understand the differences between men and women in transportation?

Historically, trucking has been a man's domain because of the physical requirements needed to operate a rig. That changed when power steering, power brakes, drop and hook operations, and more home time became the goal of carriers and drivers. No longer is the trucking industry restricted to big, brawny men who are required to wrestle with 32,000 pounds of "finger printed" freight each day.



Women have always been visible inside the cab, under the hood, or in the terminal, but the numbers are slowly increasing and the female presence is being noted. However, the discrepancy between the various research groups is pronounced. From 4% to 7%, the number of women drivers currently on the road is difficult to define.

According to research conducted by Global Insight for the American Trucking Association in

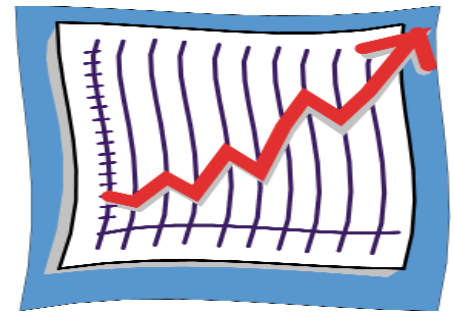
2005, the percentage of women in the "truck transportation industry in 2000" was 4.6%, based on US census figures. This same report shows that the percentage of women in the truck driver workforce has hovered around 5% since 1994, peaking in 1997 with just over 5%. They are also projecting that only 4.1% of the driver workforce will be female in 2014.

If you were to use the US Government data for statistical information regarding women in transportation, the numbers vary between segments of the industry. The 2006 US Table of Employed Civilians from the January 2007 US Bureau of Labor Statistics by industry show that 5.2% of "drivers, sales workers, and truck drivers" are female. This is in comparison to 6.1% of women employed by "refuse and recyclable material collectors."

The Canadian Trucking Human Resources Council has estimated that the percentage of women in trucking in Canada is only 3%.

Strategic Programs, Inc. ([www.strategicprogramsinc.com](http://www.strategicprogramsinc.com)) is a company that conducts exit interviews for many of the largest carriers in North America. Their database includes information from over 31,000 driver interviews. Their demographic data shows that 10% of company drivers are women, and 11% of independent contractors are women.

Daimler Corporation ([www.daimler-trucksnorthamerica.com](http://www.daimler-trucksnorthamerica.com)) asked Women In Trucking members to respond to a survey about women in the industry in November of 2008. Their research, which included 462 drivers, showed that women were more



likely to be company drivers (41%) as opposed to independent owner-operators (15.2%). However, for leased owner-operators, women and men ranked nearly the same in their percentages (43.8 for women compared to 43.4 for men).

In reviewing the research from Daimler and Strategic Programs, some statistical information surfaced, which may or may not surprise you. For example, Daimler discovered that women were more likely to choose a truck based on the cost of operations (81%) than men (66%). Fuel economy was the second priority for women (77% versus 63% for men).

The number one item that determined men's choice of tractors was the engine (61% versus 53% for women). The other determining factor for men was a truck that they were "proud to drive" (35% versus 24% for women). Purchase price was not as high in importance for either gender, although it was more of a factor for women (74%) than men (59%).

You can create your own conclusions to these findings, but it appears that women may be focusing on issues that affect their bottom line more often than men. It is also interesting to note that Daimler learned that the majority of women's complaints still center on a lack of respect, both from their peers, the truck stops, and the manufacturer's service representatives.

Women compose a greater share of transportation professionals, whether it's currently 3%, 4%, or 10%, the numbers are increasing.

# Support our Corporate Members

## Trucking & Logistic Companies:

ABF Freight System, Inc.  
All American Logistics, LLC  
B Baker Transport, Inc.  
Baylor Trucking  
Bolt Express  
Celadon Trucking Services, Inc.  
Cobalt Transport  
Con-way, Inc.  
Covered Logistics & Transportation, LLC  
CRST Van Expedited  
Diversified Transfer & Storage DTX  
Fairway Transit, Inc.  
Fikes Truck Line  
Flatbed Express Inc.  
Freight Systems, Inc.  
Frito Lay  
Greatwide Logistics Services  
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Hopefield Trucking  
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MacKinnon Transport Inc  
Megatrux, Inc.  
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MSA Delivery Service  
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Pitt Ohio Express  
Pottle's Transportation  
SCG The Select Carrier Group LP  
Schneider National, Inc.  
Service First Distribution  
Smith Transport  
Sunbury Transport  
Taylor Made Express, Inc.  
The Rosedale Group  
The TransVantage Group  
TST Truckload Express  
U.S. Xpress, Inc.  
United Parcel Service  
Walmart Transportation  
Waste Management  
Watkins & Shepard Trucking  
WEL Companies, Inc.  
Your Advantage Staffing  
YRC Worldwide

## Truck Driving Schools:

Adanac Truck Driver Training Ltd.  
All-State Career School  
American Institute of Technology, Inc.  
Arkansas State University - Newport  
Central Tech Transportation & Safety Education  
Century College  
Clark State Community College  
Cuyahoga Community College  
Dependable Source Corp. of MS  
International Trucking School, Inc.  
John Wood Community College  
KRTS Transportation Specialists Inc.  
National Tractor Trailer School, Inc.  
Northampton Community College  
Northern Academy of Transportation Training  
Ontario Truck Training Academy  
Smith & Solomon Training Solutions  
Southern State Community College Truck Driving Academy  
Suburban Truck Driver Training School  
United Truck Driving School  
Western Pacific Truck School

## Trucks, Trailers, & Accessories:

Daimler Trucks North America  
Navistar, Inc.  
Patriot Lift Company LLC  
Roadranger - Eaton & Dana  
SAF-Holland, Inc.  
Sterling Western Star Trucks Alberta Ltd.  
The Penray Companies, Inc.  
TNT Release  
TruckMatch.com  
Turbo 3000D  
WHITING Group of Canada

## Industry Related Companies:

American Defense Lawyers  
American Truck Historical Society  
American Trucking Associations, Inc.  
Assist Financial Services  
ATW Foundation  
Avalon Risk Management, Inc.  
Canadian Trucking Human Resources Council  
CareersInGears.com  
Catalyst Performance Group  
CGM Security Solutions, Inc. A FL Corp.  
Fortified Financial Services  
GPSNet Technologies, Inc.  
Great West Casualty Company  
Hallmark Insurance Brokers Ltd.  
HNI Risk Services, Inc.  
IdleAire  
Innovative Computing Corporation  
International Society of Recruiting and Retention Professionals  
Internet Truckstop  
iPee  
J.J. Keller & Associates, Inc.  
Key Largo Undewear  
Lancer Insurance Company  
Layover.com  
Marcello & Kivisto, LLC  
NAL Insurance Inc.  
NAPFTDS  
National Bankers Trust  
National Truck League  
Navatech USA  
Newport Communications  
Ohio Trucking Association  
Over The Road-Canada  
Precision Pulmonary Diagnostics  
Prelipp & Mechler  
RAIR Technologies  
Randall-Reilly Publishing Co., LLC  
Rawle & Henderson, LLC  
Roadside Medical Clinics  
Roady's Truck Stops  
S&E Productions, LLC  
Sentry Insurance  
Specialty Risk, Inc.  
Star Scientific, Inc.  
ThoughtDrivers  
TransCore, Inc.  
Transportation Leadership Services  
TransportFitness.com  
TripPak Services  
Truck Training Schools Assn. of Ontario  
TruckDriver.com  
TrueNorth Companies LLC  
USI Insurance Services  
Vertical Alliance Group, Inc.  
Wisconsin Motor Carriers Association  
Wyoming Trucking Association, Inc.



# What women want...at a truck stop

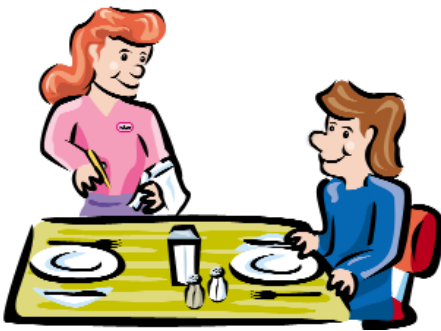
By Ellen Voie

Reprinted from *Roady's Magazine*

When Aretha Franklin belted out the words to the song, R-E-S-P-E-C-T, she was making a statement for women during a time of feminist turmoil. That song was composed in 1965, but today it could still be used as the title song for women in the trucking industry.

When asked for their thoughts on how truck stops can better accommodate women, professional drivers made these comments.

"I would like the wait staff to be taught that there are a lot of solo lady drivers out on the road and a single female needs to be waited on as well as a single male."



"I have a problem with the attitude of some of the fuel desk people. Three times now, in the past two months, I have gone in to get my scale ticket or fuel receipt only to be 'redirected' to the public desk."

"Truck stop mechanics should not be patronizing to lady drivers."

Respect. These women just want to be treated with the same level of respect that their male counterparts experience. The trucking industry is predominantly a male dominated environment. However, it has been nearly fifty years since Aretha voiced her request for respect, but it is still sorely lacking for women drivers. Women In Trucking Association was established in 2007 to bring

more women into the industry, but to also remove obstacles that might keep women from succeeding, and finally to celebrate successes.

One obstacle for women is that they are often not treated as a professional driver. This sentiment is expressed repeatedly when women are assumed to be drivers of "four wheelers," even when they are wearing trucking logos on their clothing.

Many women drivers (as well as men) travel with a pet, so they seek an area for pets to roam and play. If possible, they would like some fitness equipment for drivers, perhaps an area outside for chin ups, lifts, and other exercises would allow for some movement to stretch or get the kinks out of their joints.

Most complaints from female drivers involve the shower and/or rest room facilities. Sure, cleanliness is a priority, but why not offer two towels for women with long hair at no extra charge? Shelves for purses, toiletries and clothes is needed, and extra hooks do not require a lot of renovations. Door latches must lock securely. There must be plenty of hot water for every driver at any time of day. And just as hotel staff are not allowed to announce a guest's room number, do not indicate which shower a female patron is using. Respect her privacy!

When drivers stop for a break, they are looking for a place to relax. If a driver's lounge has a TV blaring all the time, this isn't a place for a quiet break. The lounge should be clean, and comfortable. Couches, chairs, and tables can be placed in arrangements that allow drivers to interact with each other, to read, or sit alone quietly. The lighting should not be too bright or too dim.

Another area of a truck stop that might need attention is the convenience store. Ask a woman to walk through the aisles and identify products targeted for her. Are the clothing sizes all XXL? Are there any jeans or footwear in women's styles? What about the toiletries, or do you expect women to smell like Old Spice?

Security is a primary issue for women drivers, and the parking lot is one of the most perilous areas at a truck stop. Walk out to the last row of a lot and determine if the lighting is adequate. Could rest rooms (not porta potties) be located in the parking area? Men are not usually mistaken for a truck stop prostitute, but female drivers are often harassed when making their way to the building. Is there a security person who walks across the lot late at night?

In addition to security, the parking lot should be kept as clean as possible. Sure, it's the drivers who leave their trash behind, but when there are plenty of trash receptacles and the pavement is litter free, drivers will be more likely to respect the effort and keep the area clean.

The last request that women drivers have is not a gender related request. They want to eat healthy, and are looking for more vegetables and fruit, less grease, more grilled items, and just a way to eat better.

Aretha Franklin represents all women drivers when she pleads for respect. Truck stops can be more accommodating for women drivers, and at the same time, will provide a better facility for all professional drivers. Some of these suggestions come with a cost, but most, including a desire for respect, won't cost a dime. R-E-S-P-E-C-T!



# All Things Financial

## How to Borrow Money



By Jeff Rose, National Bankers Trust

If you run a trucking company, or are thinking about starting one, chances are you will need to raise money at some time. You may need cash to expand or simply to cover unforeseen costs. People consistently ask me how they can borrow more money. However, before you go into debt, you need to answer these three questions:

**1) How much money do you need to borrow?** – This question always gets the same response, “as much as I can get.” Wrong answer. The reason we only take the prescribed amount of medicine, is to cure the problem. Too much and we may get sick or die because too much of anything is toxic. Borrowing money is the same. Never borrow more than you need.

**2) How will you pay back the loan or get out of factoring?** – I am amazed at the number of people who borrow money or start factoring with no plan to get out. Unless you are looking for a permanent partner, you need an exit strategy. Borrowing money is expensive. Factoring is even more expensive. You do not want to pay for a “one time” use of money your entire life.

**3) How much can you afford to pay?** – If you are not running a profitable company, where is the money to pay the interest or factoring fee coming from? If your profit percentage is 6%, how can you pay a 5% factoring fee and stay in business? Do not confuse cash flow with profit. Just because you have cash in the bank does not mean you are profitable. Borrowing money or factoring can temporarily hide a problem, but will not make it go away.

**The Basics** – You’re not alone. Most people do not understand the fundamentals of finance. Any form of borrowing (including factoring) is simply trading money you will receive in the future, for money today. Borrowing or factoring will not:

- Increase your cash flow
- Increase your profits
- Increase your sales
- Make customers pay faster
- Improve your credit score

Believing that borrowing or factoring will increase your cash flow is like

charging \$10,000 on your credit card and waiting for your pay raise. Creating debt does not solve problems; it only causes a greater burden on your cash flow if it is used unwisely. Your customers are never going to pay more than they owe, so how does factoring your receivables increase cash flow.

In the case of factoring, assume you have an invoice for \$1,000 payable in 30 days. You sell the invoice to a factor for \$950 today. This may seem like a great deal, but you just paid the equivalent of 64% interest. You would never use a credit card with a 60% interest rate, but we gladly factor at 5% rate. Remember, the 5% factoring fee is just for 30 days (5% x 12 months equals 60%).

When you exchange a \$1,000 invoice for \$950 dollars today, it is true you increase this month’s cash flow by \$950. But you also decreased next month’s cash flow by \$1,000 (\$950 + \$50 factoring fee). If you stopped at this point, your net cash flow is \$50 less than if you never factored. The problem is that in most cases you have to continue to factoring once you start because you cannot operate without cash flow for the 30+ days while the factoring company collects payment from your customer. So if you continue factoring you will have permanently traded \$1,000 per month for \$950. Going forward your sales remain the same, but your monthly cash flow is \$50 less per month.

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*You may not have a choice on whether you borrow money, but you do have a choice on how you borrow.*

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**Do Not Wait Until You Need to Borrow or Factor** - The less you need the money, the easier it is to borrow. If you think you may need money in 12 months, start the process now. Do not wait until you are desperate to start looking the best source. Take time to think about what you are doing and do it right. To negotiate effectively you must be able to walk away from a bad deal. If you wait until you are desperate, you cannot walk away.

**Pretend to Borrow or Factor for Six Months** – If you are not factoring today, start pretending you are factoring. Let’s consider our \$1,000 invoice

example. If you started charging yourself 5% on each invoice and put it in a savings account; you would have enough money in 19 months to factor yourself. If you cannot afford 5%, try 2% or 3%. If you cannot afford to save 2% or 3%, how could you afford to factor or borrow money?

**Borrowing From a Bank Requires Planning** – To borrow from a bank you will need audited financial statements, projections, and a business plan. You must also learn the five C’s of Lending:

- Character – Your credit history and credit reports
- Capacity - Do you have adequate cash flow to repay and service the loan
- Collateral – In the event the loan is not repaid, do you have adequate assets (collateral) which can be sold to satisfy the loan
- Capitalization – Does your business have adequate net worth apart from you to justify lending the money
- Conditions – How do economic and industry factors affect your ability to repay the loan

While traditional bank loans are cheaper than factoring, there are some draw backs:

- Bank loans take longer to complete than a factoring deal
- Banks generally will not advance as much cash as a factor
- Banks may place other restrictions on your business that factors do not (e.g., limit on how much money you can withdraw from the business, etc.)

The bottom line is:

- Determine your needs
- Find a bank or factor who will work with you
- Develop a plan to pay off the loan or get out of factoring
- Understand how much the loan or factoring actually cost
- Walk away from deals that require minimum term, minimum volume, etc.

*Jeff Rose, CPA, MA, is Chief Financial & Information Officer for National Bankers Trust specializing in cash flow, growth and wealth building solutions for small and mid-size trucking companies. For more information, call 877-255-8330 or visit [www.NationalBankersTrust.com](http://www.NationalBankersTrust.com).*

# Meet your Membership Director - Char Pingel

Char Pingel has worked for Women In Trucking since its inception in March 2007. Her title is Membership Director, but she wears many hats, including designing and producing the newsletters and brochures.

From 2002-2007, Char served as Executive Assistant to Ellen Voie at Trucker Buddy International. She paired drivers and teachers in this penpal organization; created the newsletters, brochures, flyers; answered phone calls and letters; and attended truck shows.

Char worked at the University of Wisconsin-Stevens Point for nearly 25 years. She managed a gift store and hired/trained over 300 students. Her work also included desktop publishing.

Char and her husband (an owner-operator) will celebrate their 36th wedding anniversary in 2009. They have two children, one grandson, and "one grandchild on the way." Char is a Master Gardener and loves to scuba dive in the Cayman Islands.



Membership Director  
Char Pingel

# Join us at the Mid-America Trucking Show

Visit the Women In Trucking booth 40565 March 19-21 in Louisville, KY. We'll have the Sleep Safe Strap, Ultimate Cloths, and Ellen's book "Crushing Cones" about her experience at truck driving school. **And don't miss our reception Friday night!**



## An OEM Wants Your Opinion...

Are you a woman who drives a class 8 over-the-highway truck and who is interested in sharing your opinions about trucks and the trucking industry? If so, you're invited to participate in a one-hour discussion. Participants will receive a free gift for their time. These sessions are for research purposes only – no one will contact you afterwards, and no one will try to sell you anything during the session.

Who: Women who drive class 8 over-the-road trucks

What: One-hour discussion group about trucks and the trucking industry

When: Friday, March 20 – session one from 11:00 a.m. to noon or session two from 2:00 to 3:00 p.m.

Where: Mid-America Trucking Show - meeting room C102

How: Call Pam Strong at 336-544-2400 to sign up in advance, or stop by the Women in Trucking Association booth 40565 on Thursday to sign up

*Note: Each session will be limited to approximately 10 women drivers, so sign up early!*

# 2009 Women In Trucking Shows & Events

June 13	Nevada Truck Driving Championships	.....Reno, NV
June 19-21	Stirling Truck Show	.....Stirling, ON, Canada
June 25-27	Great West Truck Show, Booth 1958	.....Las Vegas, NV
July 3-4	Bette Garber Memorial Truck Show	.....Swanton, IL
July 9-10	Walcott Truckers Jamboree	.....Walcott, IA
July 23-25	Expedite Expo & WIT Golf Outing	.....Wilmington, OH
August 18-22	National Truck Driving Championships	.....Pittsburgh, PA
August 20-22	Great American Trucking Show, Booth 16174	.....Dallas, TX
October 4-7	ATA Management Conference & Exhibition	.....Las Vegas, NV
October 22-24	Big Rig Expo	.....Tulsa, OK