



"Safety & Compliance are Never a Compromise"

Keep it moving!

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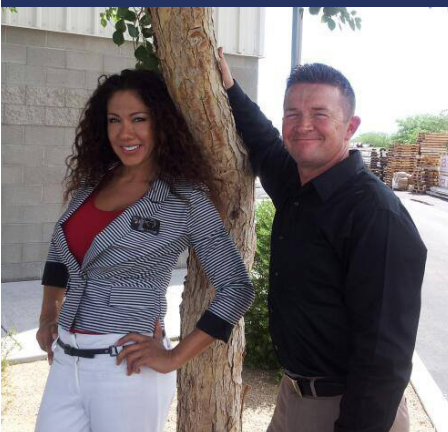
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Winter Driving

From icy roads and blinding blizzards to extreme cold and strong winds, Mother Nature can present many challenges for the professional driver. Being prepared and knowing how to address these challenges can go a long way when it comes to safely working in these less than ideal conditions.

Be prepared

Being prepared before adverse winter weather strikes can help reduce downtime and help ensure your safety.

When it comes to the vehicle:

- The vehicle's heater and defroster should be working properly.
- All exhaust system connections must be secure. A loose connection could cause carbon monoxide to leak into the vehicle.
- The vehicle's cooling system should be full and there should be enough antifreeze. Antifreeze that is good to -25° F is recommended.
- The battery should be fully charged and cables should not be loose or corroded.
- All lights should be working properly and be clear of snow, ice, and dirt.
- Wiper blades should press against the windshield hard enough to wipe it clean. There should be enough washer fluid in the reservoir. Make sure the



fluid is able to be used in cold temperatures.

When it comes to personal safety, you should carry an emergency kit that includes the following items:

- Shovel;
- Flares;
- Jumper cables;
- Sand or cat litter for traction;
- Extra clothes (coat, hat, gloves, socks, etc.);
- Extra food and water;
- First aid supplies; and
- Flashlight and spare batteries.

You should also carry a snow brush/window scraper on the vehicle and make sure your phone is adequately charged.

Tire chains

In certain areas of the country, tire chains are required on commercial motor vehicles operated in adverse winter weather conditions. You should:

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- Carry the proper size and number of chains and extra links;
- Regularly check the chains for broken hooks, worn or broken links, or bent or broken side chains;
- Make sure you know how to safely put chains on your vehicle's tires (if unsure, you should take time to practice).

Chains should be snug, but not too tight. They should be regularly checked and retightened when necessary.

You should also not wait until the last minute to put the chains on the vehicle's tires. You should pull over in a safe and level area, preferably a designated chain-up area. Always wear reflective clothing so you are visible to other drivers.

Driving tips

Rapidly changing weather and road conditions pose several challenges during the winter months. The following are a few guidelines you should follow when on the road during hazardous winter weather.

- **Check on road conditions before beginning the day.** Travel info may be accessed by phone or Internet.
- **Turn on the vehicle's low beam headlights to increase visibility.** High beam headlights shouldn't be used, as the light will disperse in thick snow or fog making visibility difficult.
- **Slow down.** Speed limits are based on dry pavement and good weather conditions, not adverse winter weather conditions.
- **Allow for additional following distance.** It takes longer to brake safely on a snow and/or ice covered road.
- **Don't use cruise control.** A short touch of the brakes to deactivate the cruise control feature can cause you to lose control of your vehicle.
- **If you believe that it's too dangerous to continue, you should pull off in a safe area (truck stop, rest stop, etc.) until it is safe to continue.**

Snowplow safety

Because they are removing snow and applying sand, salt, or other road treatment, snowplows travel at a slower rate of speed than other vehicles. You should maintain a safe following distance of at least five to six car lengths behind a snowplow. This will help in

avoiding collisions as well as potential vehicle damage from the materials being thrown on the road.

Never drive next to a snowplow. A plow can shift sideways after hitting a snowpack or drift.

You should never drive through white-out conditions caused by swirling snow around a snowplow.

If a snowplow must be passed, you should do it in a safe and legal passing area that is clear of snow and ice. Also, you need to make sure there's enough clearance to the side as plows are wider than most vehicles and portions of the plow and blade may not be visible due to blowing snow.

If stranded

It's something that no driver ever wants to face, being stranded in your vehicle while driving in adverse winter weather conditions. Unfortunately, this situation can and does occur. The following are tips to follow should you find yourself faced with this situation.

- Stay in the vehicle. Walking in a storm can be very dangerous.
- Dial 911 to summon help. Stay calm. You should describe your location and condition. You should listen and respond to questions, and not hang up until you know who you have spoken to and what will happen next.
- Put on extra clothing to stay warm.
- Use food and beverage supplies cautiously.
- Only run the engine if you are certain the exhaust pipe is free of snow or other objects.
- If you run the engine, you should leave a window open a crack to prevent carbon monoxide poisoning.



Safety focus: Cold weather clothing

Some areas of the country have already experienced the harsh, sometimes damaging effects of winter. With the cold weather upon us, OSHA is encouraging employers and employees to take necessary precautions to prevent and treat cold-related health problems. Employees who work outside are especially vulnerable.

Think layers

Dressing in layers in cold weather is a good way to keep your body comfortable when spending time outside. Layers allow you to stay insulated to keep warm. Layering also allows you to remove layers when moving inside or if the temperature goes up outside. When layering clothing, it is important to think of the types of material you wear.

Base layer: The base layer of clothing is in contact with your skin. Your base layer should wick sweat away from your body to keep your skin dry.



This is best accomplished with a tight fitting and wicking material. If you are going to be outside for awhile, you may need to wear long underwear. Cotton should not be used because it will get wet and stay wet. Instead choose materials such as Thermion, polypropylene, Thermax, Thinsulate™, and silk. Select a weight based upon how cold it is

outside and your activity level. The lighter weight is better at wicking, the heavyweight has more insulation.

Insulating or middle layer: This layer will keep you warm by providing insulation and it can be removed once you warm up. It should be a bit looser than the base layer, but should maintain contact with the base layer. Good materials for this layer include wool, fleece, polyester, pile, and newer synthetic/natural blends or down. This layer often will feature clothing with half or long front zippers as well as adjustable cuffs and collars.

Outer layer: To protect you from the elements, a wind-proof and water-resistant jacket should be worn. A loose fit that blocks wind and allows moisture to escape works well. Typical outer layers include shells made of Gore-Tex® or a similar material. Other less high tech options may include wind-resistant materials, or water-resistant fabrics. The material should be tough enough to withstand tears and abrasions if used for work or outdoor activities such as skiing. Ventilation options and ankle zippers for pants are also good choices



Head, hands, and feet

After your core is covered, you need to properly dress your extremities. Wear a hat, mittens or gloves, socks, and shoes or boots that match your activity and weather conditions. To cool yourself if you overheat, you can often just remove your hat or gloves. Keep in mind that wind-blocking fabric is also important for hats and gloves. Although fleece is warm it does not provide protection from wind.

Hat/earband: A hat serves to keep your body heat from escaping and protect against rain. If your ears get cold, an earband can help to keep them warm.

Scarf, neck gaiter, ski mask: A scarf or similar item can help cold air and wind from slipping in along your collar. You can also use it to pull up over your mouth if the temperature or wind is brutal.

Gloves or mittens: Mittens are the best option for keeping your hands warm. The fingers work together to build up warmth. Windproof mittens can also add protection if you are exposed to the elements.

Socks: Your socks should be thick enough to protect your feet from cold weather. You may want to switch to heavier socks or wear two pairs for more warmth, but make sure that you still have toe wiggle room in your shoes. There are materials that provide the warmth of wool, but are not as itchy. There are also socks that wick away moisture and dry quickly. This is important because wet skin makes the feet much more susceptible to frostbite.

Waterproof shoes or boots: If your walking path is wet or snowy, you may want to obtain a pair of waterproof walking or hiking shoes. Many companies have light-weight styles to keep you dry. You can also coat your shoes with a water repellent spray for protection.



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3980 E. Columbia St. Tucson, AZ 85714

520.398.4697

sales@mccrarencompliance.com

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Where is my money going?

"There is no comparison between that which is lost by not succeeding and that which is lost by not trying."

~ Francis Bacon

To see where your hard-earned cash is going, spend a week or month tracking spending. Capture every expense, from coffee to gas to groceries.

Use a spreadsheet to place these expenditures into categories, such as groceries, eating out, housing, insurance, and entertainment. This lets you see how much is spent on necessities – such as rent and utilities – and what you're paying for extras, like a concert, fast food lunches, or new shoes you really didn't need.

Once you've tracked your spending, create a spending plan and set savings goals. You'll know how much you need to set aside for necessities, and where you should cut back.

One way to begin breaking down how your money should be spent is to use the 50/30/20 rule. This method breaks down your after-tax income this way:



50 percent for needs (such as housing, utilities, groceries, insurance, transportation, minimum credit card payment)



30 percent for wants (such as eating out, travel, cable, cell phone plans, gym membership, nonessential clothing)



20 percent for savings and debt repayment (emergency fund, retirement, high-interest debt)

Use these percentages to break your income down into the three general categories, and then decide how much to spend on the areas within each category.

If your budget adds up to more than you're bringing in, look for ways to cut back. You may need to find an apartment with lower rent, eat out less, or save money on gas by using public transportation.

It's important to have a spending plan or budget to make sure your money is being spent on things that matter most to you. Cutting back on some expenses now can help you build an emergency fund and meet a longer term goal, such as buying a house or a new car.

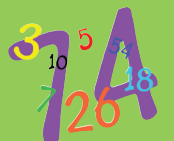
By the numbers

4 in 10 adults could not cover a \$400 emergency expense without borrowing money or selling something.

25 percent of adults have no retirement savings or pension.

Less than 40 percent of adults think their retirement savings are on track.

Source: Report on the Economic Well-Being of U.S. Households in 2017-May 2018 from the Federal Reserve Board



Tracking expenditures can help you manage your budget.