

## CONTENTS

Newton Portable Asphalt . . . .	1
Junie's Jabbers . . . . .	2
Subdrain & Sealcoat . . . . .	2
Protect your Investment . . . .	3
Investment Club Sells Stock .	3
Metric Notice. . . . .	3
Adventureland . . . . .	4
Tire Shop . . . . .	4
Watch out for New Employees . . . . .	4
Paving Division . . . . .	5
Safety Department . . . . .	6
Benefit Reminders . . . . .	6
Wendling Quarries, Inc. . . . .	7
Early Retirement Can Affect Social Security Benefits . . . .	8
Ames Update . . . . .	9
This 'N That . . . . .	9
Thoughts on Saving . . . . .	10
In Sympathy. . . . .	10
Pictures. . . . .	11

## Newton Portable Asphalt

by Donn Eide

The portable plant and crews have had what you would call a very eventful spring. It really all started last winter with the purchase of some new pieces of equipment. We purchased a new 30,000 gal. A.C. storage tank which we received late last year. We also purchased a new generator set for the plant. The dealer promised to deliver the gen set to us by the first week in April. Needless to say the dealer, mechanics and our electrician were working to get the gen set tied into the plant until late May.

With the work that we had this year and the availability of aggregate, we didn't have a place to put the plant to work out of until June 1, 1999. We proceeded to move the gen set from Newton to Adair County and got as far as the scale West of Colfax when we were told it wasn't moving any further until we took some weight off the rear axles. Gene Manatt knew who to talk to and got it approved that we could move the gen set only one time. Jim Bim arranged that it could go into Fruehauf and they would slide the axles back. About 3 days later we were back on the road to Adair County.

Steve Armstrong along with some very good help had the plant set up and ready to start producing mix June 3<sup>rd</sup>. A couple of days later the plant was hit by lightning. Four days with a lot of man-hours later, the plant was ready to run again. We were back

into production June 11<sup>th</sup>. Things went along reasonably well until the night of June 21<sup>st</sup>. The asphalt plant caught fire around midnight. The plant sustained a lot of damage. The plant's control trailer, drier, cold feed conveyor, cold feed bins and burner fuel tank were all damaged along with every electrical cord. It was determined that the fire started due to a malfunction with the burner fuel tank.

This brings us back to equipment purchases last winter. To make a long story short we were supposed to have a new burner fuel tank before this time. We ordered it in December requesting delivery by April 1<sup>st</sup>.

Tuesday, June 22<sup>nd</sup>, was spent assessing the damage and coming up with a plan to get us back into operation. By the evening of June 23<sup>rd</sup>, Brad Manatt had signed a purchase order with Cedarapids Inc. for a new asphalt plant. Elmer Anderson was busy arranging for the delivery of the pieces that were in Glasgow, Mo. Friday morning, June 25<sup>th</sup> around 8:30 A.M., the first of the pieces arrived in Adair Co. It is now 10:30 A.M. on June 26<sup>th</sup> and we are hopeful of being up and running again by the 30<sup>th</sup>.

The morning of the 30<sup>th</sup> and I am anxiously waiting to hear if we have accomplished our goal of running asphalt today. Steve Armstrong called at 6:30 A.M. and said that the silo weigh out was still giving them problems. We are still hopeful of producing mix today.

June 30, Wednesday afternoon, 1:45 P.M., plant is producing mix.

## JUNIE'S JABBERS

### A TRIBUTE TO A FRIEND

by Junie Manatt

The news I have for Junie's Jabbers column this time is sad news for me to share. My good friend, Ed Lonergan, passed away the middle of May. Ed and his wife had been on a cruise ship to several countries in Europe. While Ed was waiting to pick up the suitcases at the airport carousel, he fell over with a heart attack and after several days in the hospital, passed away, without ever regaining consciousness.

Ed lived about five minutes from me in Florida with his wife of 50 years. Last August, Jackie and I chartered a plane to St. Louis for their 50th anniversary party. They lived in St. Louis for a number of years where he was manager of Universal Atlas Cement over Illinois, Iowa and Missouri. (The cement company's name has been changed two or three times since then.)

I started buying cement from Ed in 1979 and until Ed retired, I bought 100% of our supply from him. He was very good to do business with and I assume he felt the same way about the Manatt's. A year or two that cement was scarce, he did everything he could to keep our plants going.

One time Ed called me and said the Treasurer of Universal Atlas in Pittsburgh, PA wanted to come to Brooklyn to see me. Why? Well, we were buying up to \$750,000. a month from them and they had no financial statement from us. I guess they looked on the map and found Brooklyn, Iowa, Pop. 1400 and wondered what was going on.

I told Ed to let him come out, but we didn't give our financial statement to anyone. So here comes Ed and this big shot Treasurer of Universal Atlas. He had flown out from Pittsburgh and Ed came up from St. Louis.

We talked for an hour or so and, of course, I steadfastly refused his request for a financial statement. I asked him if I had ever missed a discount or ever not paid promptly. His answer, "No." I asked, "Don't you think that should be good enough?"

"Well, we just like to have a financial," he replied.

And I said, "Well, you just aren't getting one."

He left telling me to think it over and reconsider and he would call me in a couple of weeks for a decision. This has been at least fifteen years ago, and the poor guy hasn't got around to calling me yet.

I always felt Ed probably told the guy to go home and just enjoy their checks they received every month.

One time after that, (our bill was approximately \$750,000. that month) Ed called me a week or so after the check was due. He very apologetically said they hadn't received our check. I talked to Jack right away and he assured me it had been sent a few days before it was due. I told Ed we would send him another check, which we did, and they cashed it.

About a week later, Ed called again, very apologetic, and said our first check came. It had been mistakenly sent to Florida—and this check was also cashed. Evidently, when they decided the extra check for \$750,000 went thru, they would quit worrying about the financial statement.

I couldn't help telling a few things about my good friend, Ed. We spent a lot of good times together in Florida, and I will miss him.

## Subdrain & Sealcoat

Dave Schinckel  
Division Manager

It's hard to believe it's the 4th of July weekend already. Everyone is tired of talking about the weather. Rain! Rain! At least, it seems it's beginning to dry out, somewhat.

As I wrote in the last issue, the subdrain crew is real short of subdrain contracts this year.

Bob and Dick have been splitting the crew, doing several different projects for both the concrete and asphalt divisions. A lot of grading, base rock, shouldering, and plant site clean up projects have been completed with this versatile crew. As the season progresses, our subdrain projects will come due, as the pavement projects become completed.

Sealcoating has finally gotten started with the cool and wet spring, hopefully, gone. Virg and the crew are scheduled through September 1, without any rain days. There are five state projects that will take right at one month to complete with a lot of miles to cover to complete those projects.

As I am writing this, I am putting the finishing numbers on the July 2 DOT letting. It's hard to believe, but half of the projects that I am quoting on have a year 2000 completion date. Depending on what contractor is low bidder, they may or may not start them this year. Hopefully, for the subdrain crew, it will go this year, if we have the low quote for that item!

Let's keep our heads in the game for safety and efficiency, since we are short of work and may not have the most fluid schedule at times. Remember where you're at and who is around you!

## Protect your Investment

Jim Bim provided the material for this article, taken from a "Cat" magazine.

Your machine's undercarriage is an expensive investment. It can account for as much as 50 percent of the owning and operating cost of a track-type machine over its entire service life.

Our goal is to keep undercarriage operating cost per hour as low as possible.

### CONSIDER THE APPLICATION

The type of job the machine is doing and the type of materials it is working in can affect the wear rate on different components.

Assuming terrain is level:

Dozing and pushloading usually shift machine weight toward the front, causing faster wear rates on front rollers and idlers.

Ripping and drawbar work shifts weight toward the back, increasing wear on rear rollers and sprockets.

Material loading shifts weight from the rear to the front of the machine as it changes from digging to carrying. Wear will occur more on front and rear rollers than center ones.

Excavating shifts weight to the side where digging is being done.

### WATCH FOR PACKING.

During operation, materials can stick to and pack between mating components such as rollers, links, sprocket teeth and bushings. Packing prevents parts from engaging correctly and can cause higher loads and increased wear rates. To reduce packing's effects:

- Use center punched shoes in certain situations to help relieve extrudable materials such as wet sand, clay or snow.
- Clean out your undercarriage as often as possible.
- Use roller guards only when

necessary because they may trap debris and increase the effects of packing. They are designed primarily for use in high-impact underfoot conditions.

### UNDERSTAND TERRAIN

Most of the time you can't control the terrain you're working in. However, it is important to understand how contours and slopes affect undercarriage wear.

Working uphill shifts the weight and load balance to the rear, causing higher wear on rear rollers and increasing forward drive side sprocket and bushing wear.

Working downhill shifts weight and load balance forward, causing a relatively higher wear rate on front track and carrier rollers.

Working on a sidehill shifts weight and load balance to the downhill side of the machine. This increases the wear rate on the components and parts on the sides that are on the uphill side.

Working on a crown shifts the loads to the inboard components, increasing wear on inner links, inner roller, idler, treads, and grouser ends.

Working in a depression shifts the load to the outboard roller, idler, treads and outer links.

Understanding how your undercarriage works and wears is critical. With correct operation and maintenance you can reduce

wear and save money.

## Investment Club sells stock for \$20,000 profit

by J. C. Miller

The Bear Creek Investment Club recently sold RATIONAL Software shares. The stock was purchased in 1997 for approximately \$15,000 for 1000 shares. The stock was sold in June for \$35,000. This stock pick was a favorite of John McKusker. All the members of the club thank John for following this stock and knowing when to buy and, most importantly, when to sell.

We have approved two members withdrawing their funds from the Club. Frank Heinen and Don Woodard have both been bought out by the Club at the request of the member.

Our newest member, Jim Hamilton, lives at Holiday Lake. He is a retired Mid-American executive from Des Moines.

Our five newest stock picks are John Deere, United Fire & Casualty, Oracle Corp, Engineer Animation, and EMC Insurance. We currently own 6,195 shares of common stock in nineteen different companies.

Anyone interested in joining the Investment Club may contact John McKusker or J. C. Miller at the Brooklyn office. It does not matter which company you work for. Or maybe your spouse would like to join???

### METRIC NOTICE

The Iowa DOT will be discontinuing our conversion to metric units of measurement and will immediately begin the process to transition back to English (inch-pound) units of measure.

We will transition back to English units over a period of time to minimize the impact on projects currently under development. A transition plan will be developed that will provide for starting new projects in English as soon as possible within the constraints that we currently face of year 2000 issues and available staff resources to work on the conversion. Projects currently under development in metric will continue in metric. This means that for the next few years we will be working in both systems of measurements.

## ADVENTURELAND

by Deb White

As usual, our construction season is flying by and the Manatt Day at Adventureland is just around the corner. Even though we are two weeks later with the festivities this year, it still seems to creep up on us before we know it. So on August 8th, we are hoping for great weather, a large crowd, and fun for all our employees.

We seem to be growing by leaps and bounds, both company wide and at Adventureland. Last year, we had over 1850 attend the outing. It's a pretty good chance this year's numbers will surpass that. It would not be impossible to hit the 2000 mark. Norris Asphalt is attending this year so maybe that will be all we need to hit a record high.

The Heartland Inn is still holding some rooms for us. If anyone is interested in a room for Saturday night, please call Deb at the Brooklyn office for details. We will be giving up any extra rooms not spoken for soon.

Lunchtime will be a treat for one and all. Again this year, by popular demand, we have our Company talent up on the stage of the Palace Theater. We are hoping to have 4 or 5 performances for your enjoyment. Please remember to have large groups of guests sit in the outside eating area so that our employees and their families can enjoy the program. (This does not mean, if you bring one or two guests, they must sit outside by themselves.)

Please be prompt with your ticket orders this year. It gets more and more hectic that last two weeks before the picnic and we do not want to overlook anyone that may want to attend. So please help Deb and all involved by getting your orders in early.

See you there!

## TIRE SHOP

by Jon Peterson

As we are into summer, everyone is busy doing our jobs (Manatt's) better than anybody else!

In the past few weeks, we already have had several tires get prematurely ruined. This costs all of us money in the long run.

For example: Steering tubes - cross arms bent causing excessive wear. This should have been noticed when the driver was doing his "Pre Trip Walk Around".

Also, sidewalls of tires are getting cut. It doesn't take much of an obstruction to cut the tire and then it is junk. If you see something that can be moved or avoided by yourself or by customers, do it.

Be sure to check your air pressures, weekly.

Have a safe and accident free summer.

## Watch out for New Employees

by Brad Manatt

Well, summer is half over and it seems like we're just now getting started in full force with our work. All the equipment and people are in place to do a first class job. We just need some of our weather systems to change directions, so we don't get quite so much rain.

As just about everyone in this business knows, the rains are just killing us. This causes us to reschedule concrete pours, milling machines, and change the location of trucks almost daily. It's very trying on everyone attempting to do a first class job. I can see the stress in many of you, even this early in the year.

Have patience. Weather systems change and our production will get better. It always does after the fourth of July.

I'd like to give a big thanks to Dan Boyer at this time, for helping us fill all the necessary positions in the Company. He has hunted high and low, looking for good qualified help this year. He has managed to find many great new employees when the employer market is very tight. We haven't stopped looking for good people, so if you know of anyone you'd like to work with, send Dan their name.

Recently, there have been some significant changes taking place within the Manatt's Inc. managerial ranks. Greg Ollinger has moved from parts manager to transportation manager. B. K. Waller has moved into the position of parts manager. Jake Boyer has recently been hired to watch over safety issues. Jake is a graduate of Grinnell College and has spent one year at the University of Iowa. Good luck to all of you in your new capacities. I look forward to working with you.

We also have many new employees that are college students working for us this summer. Make them feel welcome by introducing yourself to them. They don't initially come here with lots of experience, but the ones I know have a lot of ambition and a willingness to learn. Make sure they have the opportunity to learn, and let's try to get them back year after year.

Also, with our new employees, keep an eye out for their safety. They lack the knowledge that experienced employees have regarding the dangers associated with our business. We don't want anybody injured this summer. Period. Being inexperienced, busy, or exhausted is a very poor excuse for tragedy. Please make sure we operate every where in a safe manner.

Have a good construction season.

## PAVING DIVISION

by Mike Manatt

Summer has arrived and the rains seem to have slowed down. The crews have started to get into full production.

Our Story-Hamilton Co. project on I-35 was hampered by the rains. We got off to a slow start, but we "mudded" in the cross-overs and got the minor work done. Duane, Jason and crew went head to head on June 21st, about three week behind schedule.

This project requires three different milling products; 1" no fines for asphalt recycling, 1" milling for special backfill and product for IDOT maintenance, and over 1". To achieve this, we built a dump pit with a conveyor to feed a screening plant with three radial stackers. In theory, one truck would dump into the pit and the process would work with one man operating the plant.

This worked fine with one mill, but on the second day, all three mills showed up and flooded our screening plant. It then took a loader, dozer, and two people to run the plant. We got it done and we are now ready for more.

Our biggest challenge, to date, has been the removal of the continuous reinforced steel. The existing pavement was 8" with #5 rebar 8" on center, continuous longitudinally. The ripper could bring the steel to the surface, but what a mess! It looked like a huge bowl of spaghetti. It was tough to cut the steel and get it into the trailers to haul away. Many different methods were tried and we finally came up with a plan of attack that worked.

The ripper brings the steel to the surface and windrows it. The LaBounty breaker crushes the concrete clingers. We rented a Cat 330 hoe with an MPK shear to cut and load the steel. We can now cut and load a steel truck in about 1/2 hour and go about 700 feet down the road. A "pat on the back" to

Duane and Pat and their crews for solving the steel removal problem.

Pat and the paradigm crew have had a slow start due to the steel removal. But Monday, July 5th, they had a record breaking day; about 2450 LF of full width removal. The addition of a new screening deck in lieu of the secondary feeder has really improved production. The only new twist to the paradigm is the placement of Geo-Grid on the fines and before the granular subbase. This was accomplished by modifications to the land leveler to accept the rolls of Geo-fabrics to be placed.

Jim and the fine grade crew have started trimming dirt and placing granular subbase.

Steve and the portable plant crew have set up the large Con-E-Co drum plant and are ready to go.

Paunch and Dino and crew have finished up the Otley job and three smaller projects in Newton. They are ready for the Interstate. They should be ready to start paving about July 15th.

Big Kenny and crew have gotten the plant site ready and have been working on the dirt. Monte and crew have been laying pipe and helping with the removals. John Baderstadt is truck foreman and has spent a lot of time lining up trucks for the project.

This is a large project, 19 miles of interstate reconstruction. It will take a lot of coordination and teamwork to complete this project. I know the troops are ready and will do a great job.

Spooner and crew have finished the mainline for Polk Co., and are now doing the handwork. They should be done in less than three weeks. One of our biggest problems (besides rain) was debugging the new Rex CM Town and Country paver. We started with a new bar inserter that wouldn't work. Tim and Mort revised an old Gomaco inserter

and it is now working fine. The other problem was poor ride. It started off bad, but after some modifications to the paver, we are now getting 0 to 2 inches per mile, which are great numbers.

The next project for Jason's crew will be Wright Blvd. in Cedar Rapids.

Jeff Banes has been working with the subs and utility companies keeping the project moving.

Bob Kalinay and crew have been helping the PCC division. They have been doing some backfilling, shouldering, clean up; just basically selling the projects behind the paving crews. He is about done in Otley and will be moving to Polk Co. to subdrain, shoulder with dirt and then rock. Thanks, Bob, for helping us out.

As you can see, we have a lot of work ahead of us. It will take much teamwork as well as individual effort from all of us. The weather will be hot and miserable, the hours will be long and tempers will flare.

**Let us take a moment to think before we act.**

***Let us treat each other with respect.***

**Let us help each other to get the job done safely.**

***Let us do quality work and be proud of what we do.***

**Let us be productive, work efficiently and smart.**

**Let us have a great summer!**

## Safety Department

by Jake Boyer

My name is Jake Boyer and I am the new Safety Director for Manatt's. I have been aggressively attempting to meet as many people as possible in the time that I have been here.

I have found that one of the best ways to meet people and leave a lasting impression is by distributing the checks from the monthly safety drawings. The recipients of the safety checks are randomly drawn from a list of all employees who have not been involved in an accident one year prior to the drawing. However, if, when delivering the check, I should encounter the recipient of the check violating Manatt's safety policy, the check will not be distributed and a new name will be randomly chosen. So, wear those hard hats and safety glasses and keep operating safely.

I will be frequently visiting job sites and will have safety equipment at hand upon request.

As we are all aware, the busy season is upon us. We must also be aware that we are at a heightened risk for personal injury. Highway traffic is heavy and the sun is unforgiving. When working on or around any road and highway projects where exposure to traffic is commonplace, wearing reflective vests helps make us more visible to motorists.

Keeping our bodies hydrated is also of great concern. Be sure that adequate amounts of water are made readily available at the job location. Gatorade, available upon request from the Safety Department, replaces some of the electrolytes lost by sweating; one of our bodies' greatest defenses against the heat.

Protect your skin from the damaging effects of the sun by using sunscreen rated at or above spf 24.

We must also be concerned

with the safety of our fellow motorists. Truck-drivers should ensure that rocks and other forms of debris are removed from uncovered parts of the vehicle. Damaged windshields can lead to fatal accidents as well as costly expenses.

Keep personal safety at the forefront of our thoughts during our daily activities. Stay alert and avoid situations that may compromise your safety and the safety of others. If you have any questions regarding Manatt's safety policy, I can be tracked down through the Brooklyn office. Have a safe and productive Summer.

## BENEFIT REMINDERS

by Frank Heinen

1. If you have made any changes to your family status, address or phone number, please notify Diane or Frank at the Brooklyn office.
2. *401(k)*. About the end of June, you should have received from Brenton Investments, a green brochure explaining how to use the phone in finding out your daily balance any time you want to know it. You also have the capability of making changes to your funds, if you wish. If you have any questions about this procedure you may call Brenton Investments. If you are not sure how to go through this procedure, call or stop in the Brooklyn office and talk to Frank.
3. Health insurance benefits booklets and directories have been distributed to the following offices: Brooklyn, Tama, Newton, Ames, Waterloo, and Johnston. If you want either of these books, you may stop in at any of these offices and pick them up.
4. *Mercy Hospital (Iowa City) and their outlying clinics have been added to the Manatt's Inc. provider list. A separate Directory*

*will be distributed when we get them.*

5. The McFarland Clinics in the Ames/Marshalltown areas are also a provider for the Manatt's Inc. health insurance. They are not in our directory, but a listing has been sent out. If you did not get one, please call or stop in the Brooklyn office and talk to Frank.

6. *REMINDER. Prescriptions are covered by the Manatt's Inc. health plan. They are first subject to the \$300.00 deductible and then are covered at 80%. You must pay the bill first and then submit the prescription to Wellmark Administrators on a claim form.*

7. Dependent coverage on the health insurance plan. Your unmarried children may be covered until age 19. They may be covered until age 25 if they are unmarried and full time students at an accredited school. Upon graduation they will be taken off the plan.

8. *Precertification. You must call Wellmark Administrators at (800)344-5822, before a planned admission or within 24 hours of an emergency admission to a hospital. Failure to call will result in reduced benefits. Most hospitals will do this for you, but it is still your responsibility to either make the call, or be sure the hospital has done it.*

Manatt's Inc. health insurance plan has been fortunate in being able to maintain the health plan premium at the same price since 1993. Your help has contributed to that. Your concern and wellness has allowed the plan to maintain a constant premium level when nation wide health plans have been increasing their premiums at 7 to 10 percent increases per year. Keep up the great work and we will all benefit. Wellness is a concern for all of us.

## WENDLING QUARRIES, INC.

### Quality Control News

As many of you know, we have some new faces in our Quality Control Department. Brad Wendell has left Wendling in order to create some quality time with his family. Since Brad's departure, Dave Schau has taken over the leadership of the department. Joining Dave are Kenny Loughren and Kyle Gottschalk. Kenny operated a wash plant for us prior to his transfer to Quality Control and Kyle worked with our sand dredge.

We wish Brad all the best with whatever the future may bring. We also wish Dave, Kenny, and Kyle, good luck in their new positions.

### Things We Like to Hear

This note was received in the DeWitt office from a customer at Lyons Quarry.

To All Concerned People:

I'm writing this note to give special thanks to weigh man H. M. (Harold Mootz) located north of Clinton. This gentleman is an employee who cares. W.B.

Keep up the good work!

### Retirement

Best wishes go out to Clint Morehouse (material delivery), Herb Ford (stockpiler), and Don Ash (ground man). All three have recently retired from our Moscow location and they will each be missed.

### Announcements

Best wishes to Scott Bormann, C. R. South crushing superintendent, who was married on May 15th to Monica Brundage.

Ron Lehne also gained a son-in-law on May 15. Congratulations to his daughter Valerie and her new husband.

Shawn Skladzien and his new wife Angela were married on June 19th. Shawn is learning the ropes with our Moscow crushing crew. Congratulations.

Curt Budde, with our stripping crew, is the proud daddy of twins. Lane Allen (6 lb. 2oz.) and Ashley Danielle (6 lb. 8oz.) were born April 23rd. Congratulations to Curt and Michelle.

Last but not least, congratulations to Tony and Piper Manatt (some of you may know our fearless leader) who were married on May 29th.

### Welcome to our New Employees

If you've been traveling around to the different sites, you've probably seen a few new faces. Please introduce yourself and make them feel welcome.

Joseph Bennett	Moscow Truck Driver
Kevin Bertling	DeWitt Shop
Larry Blake	Moscow Truck Driver
Sharon Boyd	4-County Scale House
Shelle Carr	Bowser Scale House
Jason Clark	Bill Dahms' Crew
Larry Franck	C. R. South Crew
Raymond House	Preston Truck Driver
Bob Howard	P/T Garden Plain
Penny Kagemann	Shaffton Scale House
Heath Lyle	P/T C. R. South Crew
Brad Mangler	P/T Quarry Development
Lowell Marovec	Steve Fisher's Crew
Fred Morris	Moscow Truck Driver
Glen Paup	East Marion
Shawn Pierce	Russell Heinsius' Crew
Walter Poehler	C. R. South Crew
Steven Propst	P/T Elwood Scale House
Tracia Schau	P/T Quality Control

### Busy Spring at C. R. South

by Tony Manatt

A 25,000-ton superpave job and an increased demand for asphalt stone caused some extra hours for our C. R. South crushing crew this spring. The crew has been rotating shifts and working seven days a week to meet their production deadline. Thanks to all involved for pitching in to get the job done. Thanks also to Russell's crew for their additional help and to quality control, who put in some extra hours as well. Though we may not say it enough, we appreciate all of the dedicated employees of Wendling Quarries who are willing to give their all to get the job done right.

General Superintendent, Steve Yerington in a recent photo of four generations of his family. Judging from the picture, Steve just might have that "good gene pool" he's always bragging about. We just needed the proof. Shown from left to right; son, Troy; mother, Bev; grandson, Kaiser (yes, Steve's a grandpa); and Steve.

## Early Retirement Can Affect Social Security Benefits

by Diane Kilmer

Early retirement has become increasingly popular in recent years. Whatever the reason for leaving the workforce earlier than the usual retirement age, it can affect the amount of Social Security retirement benefits you will receive.

While each case will differ because of your age and earnings history, there is some basic information you should know before making a decision. First, you'll need to know how the Social Security Administration calculates benefits. Social Security benefits are based on a person's earnings averaged over 35 years of your working lifetime. Worker's actual earnings are adjusted to account for changes in average wages since the year the earnings were received. They calculate the average monthly-adjusted earnings during the 35 years in which you earned the most money. Benefits are not, as some people think, based on the last five years of your employment.

Unfortunately, some people also think once they have earned 40 credits (formerly known as quarters of coverage), they are then eligible for the maximum Social Security benefit. That's not true. Earning 40 credits makes you eligible for retirement benefits at a

certain age; it has nothing to do with the amount of your benefits. Social Security uses the formula described above to calculate the amount of retirement benefits.

You will not be penalized for retiring early but, because Social Security looks at the highest 35 years of earnings, you will have less opportunity to replace years of lower earnings with years of higher earnings. This could reduce the amount of the monthly benefits.

You can retire as early as 62 with a reduction in benefits. The full retirement age for people born before 1938 is 65. Because of the change in the law, the full retirement age for people born after 1938 increases until it reaches 67 for persons born in 1960 or later.

More information about how retirement benefits are figured is available by calling or visiting a local Social Security office or calling 1-800-772-1213. Ask for this fact sheet, *Social Security, How Your Retirement Benefit is Figured*. The fact sheet also is available on SSA's website, [www.ssa.gov](http://www.ssa.gov).

## Ames Update

By Bonnie Gusso

### New Faces

The Ames office has three new faces this season. **Don Stevens** is the new Project Manager as of January 1<sup>st</sup> of this year. He and his wife Carrie came here from Sioux Falls, SD. They have an 18 month old son Joshua. In his spare time, he enjoys fishing and chasing his toddler. Don has been kept busy running the City and State jobs.

**Shellie Johnson** came to us on March 1<sup>st</sup>. She took over the office position. Previously, Shellie worked at Dymle in Jewell, IA. She and her husband Al are both from the Jewell area and live outside of Hubbard. Al owns and operates Xtreme Seamless Gutters out of Story City. They are expecting their first child in August. When they are not working you will most likely find them at the race track where Al races Stock Car. Shellie's responsibilities include making sure the office runs smoothly and getting things to Brooklyn.

**Bonnie Gusso** is the new part time person in the office. She started the first of May. Bonnie does payroll everyday and helps out wherever anyone needs her. She will be working full time while Shellie is on maternity leave. Bonnie and her

husband Greg have two children; Shayna is 3 ½, Samuel is 2, and they are expecting their third in December. Originally from South Dakota, they now live in Roland.

### Congratulations

#### New Arrivals

Jason & Joleen Bohning are the proud parents of a son, Broc Jonathan, born on June 24, 1999. Brad & Stephanie Mehman are the proud parents of a daughter, Brooke Lyn, born on July 1, 1999. Jason & Brad are both Ready-Mix drivers out of the Ames Plant.

#### Wedding Bells

Cindy Ogden and Robert Dela Rosa were married on June 13, 1999. Cindy is the Quality Control Technician for both the Ready-Mix & Asphalt plants.

### Sympathies

Sincere sympathy goes out to Tim and Brian Peterson & their families on the loss of their father, Robert Peterson. Tim is the manager of the Ames Asphalt Plant and Brian is the Shop Foreman.

## This 'N That

### **Stork Club**

#### **Congratulations to:**

Sheri Leisure and her husband on the birth of a son, Jacob on April 30. Jacob has a big brother at home. Sheri works at the Metro, Des Moines office.

Russ and Lisa Beckman are the parents of a daughter, born May 7. Her name is Mallory Marlene and she has a big brother, Harrison, 10. Russ is a mixer driver at Brooklyn.

Dave and Lisa Hochstetler are the parents of a daughter born July 6. Her name is Aimee Nichole and she has three big brothers, Shane, 9; Bryan, 7; and Levi, 6. Dave is supervisor of the maintenance department at Brooklyn. Aimee's grandma Ada



Hochstetler, also works in the maintenance department, and her Uncle Will works in the parts department.

Congratulations, also, to Jon Peterson, Tire Shop supervisor, and Lindy Paul, who have a new grandson. Dawson James Lee Davis was born April 14, 1999, to Amy Peterson and Jeremy Davis.

#### **Wedding Bells**

Congratulations to Wally and Amanda Kalinay. They were married May 1. Wally works for the Milling division.

## Thoughts on Saving

Our Credit Union, UICCU, sends out a quarterly newsletter. The Summer issue's President's Message seemed to be geared toward our type of work force. For those who don't belong to the credit union, or didn't read the article, I would like to pass it along.

### **Saving on an Erratic Income**

by Fred C. Krause

For many Americans, saving doesn't come easily. Only 37% of adults say they are saving for retirement, and just 33% are putting money aside for emergencies. (Source: American Demographics, April 1997). But if your income is based on commissions, seasonal employment or other unpredictable sources, you face unique financial hurdles. Here are some tips for managing your finances under trying conditions.

### **Challenge: Uneven income**

#### ***Strategy: Get a handle on your cash flow***

Before you can comfortably set money aside, you need to know how much you earn and how much you spend. To start, take a look at your tax returns for the past three to five years. If there have been significant fluctuations from year to year, you may want to base your calculations on a conservative average. To determine your typical monthly pay, divide your annual income potential by 12.

Next, gauge your average monthly expenses by looking through your checkbook register, credit card statements and ATM receipts. Don't forget to include infrequent payments, such as car insurance or property taxes. Once you have a clear picture of your cash flow, you can set realistic goals.

### **Challenge: Lean Times**

#### ***Strategy: Build an Emergency Account***

Let's say your monthly expenses add up to \$2,500. If your income fluctuates between \$2,000 and \$4,000 a month, you may come up short on occasion. To avoid getting in over your head with credit card debt, establish a cash reserve in a savings or money market account. When you earn more than you need, resist the temptation to splurge and stash the extra money in this account to meet your expenses during dry months. You may also want to open a separate account to help you save for large expenses, such as a new transmission or water heater.

### **Challenge: Tricky Budgeting**

#### ***Strategy: Cut back on discretionary spending.***

When your income isn't steady, the most important budgeting skills may be self-discipline and the ability to spend less than you make, regardless of whether you're experiencing a feast or famine. To

trim your budget, shop for sale items, attend matinees instead of late-night shows and save dinners-out for special occasions. For more ideas on living beneath your means, check out Jonathan Pond's 1001 Ways to Cut your Expenses from your local library.

### **Challenge: Getting Ahead**

#### ***Strategy: Become a steady saver***

After you've established a cash reserve, monthly automatic deposits into a savings or money market account can help you reach short-term goals such as a family vacation or home theater system. For longer-term goals, including retirement or college education for your children, consider automatic deposits into a mutual fund or other investment account. Saving on a regular basis - (even a small amount) can spare you from scrambling to keep up.

### **Challenge: Taking the first step.**

#### ***Strategy: Consult a professional***

Your "up and down" income may make it difficult to manage your finances, but we're (UICCU) here to help. We have a variety of savings plans that can be tailored to meet your unique needs. For more information on how to make the most of your roller coaster income, give us a call!

## In Sympathy

The Company sends sincere condolences to:  
 Lex Alig in the death of her grandfather;  
 Dave Lane in the death of his brother;  
 Ricardo Ordaz in the death of his infant daughter.  
 Lex works in the Brooklyn office, Dave is with the Metro Ready Mix Division at Johnston, and Ricardo works on Bob Kalinay's Trenching crew.

## Card of Thanks

Thank you so much for the beautiful prayer plant in memory of my grandpa. Your comforting words, your sincere condolences, your thoughts, and hugs will never be forgotten. Grandpas are very special and mine, though he might have been a little man, was a big part of my life.

Thanks again. Lex

4th of July parade in Oelwein  
94 Ford - Manatt's  
97 Mack - Superior Concrete  
Pumping, Independence  
95 Mack - Manatt's  
Left to right; Steve Ritter, Don  
Fleming and Gene Adams

Picture Not Available

Oelwein parade #  
Gene Adams, 1984 Ford  
Steve Ritter, 1995 Mack

Picture Not Available

New Manatt Mixer

Showing Manatt's as an official  
sponsor of the Iowa  
Barnstormers

Picture Not Available

**LOST**

Gene Manatt is looking for some of the driver training tapes that were used by the trucking department. There were a couple of different sets, with two or three videos in each set. If you have borrowed these at any time, please return them to Gene. We have drivers who would like to view these tapes.

Thanks for your help.

**Drawing winners for April, May, June**

<b>April</b>	<b>May</b>	<b>June</b>
Danny Brunscheon	Gary Bacon	Rod Arvidson
Joshua Eastman	Louis Hoskins	Jose Galvez
Stanley Eckert	Philip M. Maddison	Ronald Johnston
Carmen Maxwell	Robert Moore	Cinda Lopez
Mike McDonald	Garvin Shaw	James Rigby
Edward B. Novak	Kent Wiese	Charles F. Wilson
Becky Edelen	Shellie Johnson	Sue Kriegel

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**MANATT'S MIRROR**

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