

When Your Business Depends on our Business

WE DELIVER!

TERMINALS

MEETING YOUR NEEDS

- Iowa**
Des Moines, Wellsburg, Richland & Panama
- Illinois**
Chicago & Nashville
- Georgia**
Calhoun (Atlanta)
- Kansas**
Lawrence
- Kentucky**
Danville
- Missouri**
Camdenton
- Nebraska**
Omaha, Humboldt, Ord, Kearney
Scottsbluff, Sidney, North Platte
- North Dakota - Fargo**
- South Dakota**
Sioux Falls
- Minnesota**
Duluth, New Brighton, St. Cloud, Trimont
- Wisconsin**
Ft. Atkinson, Hudson, LaCrosse, Superior & Wausau

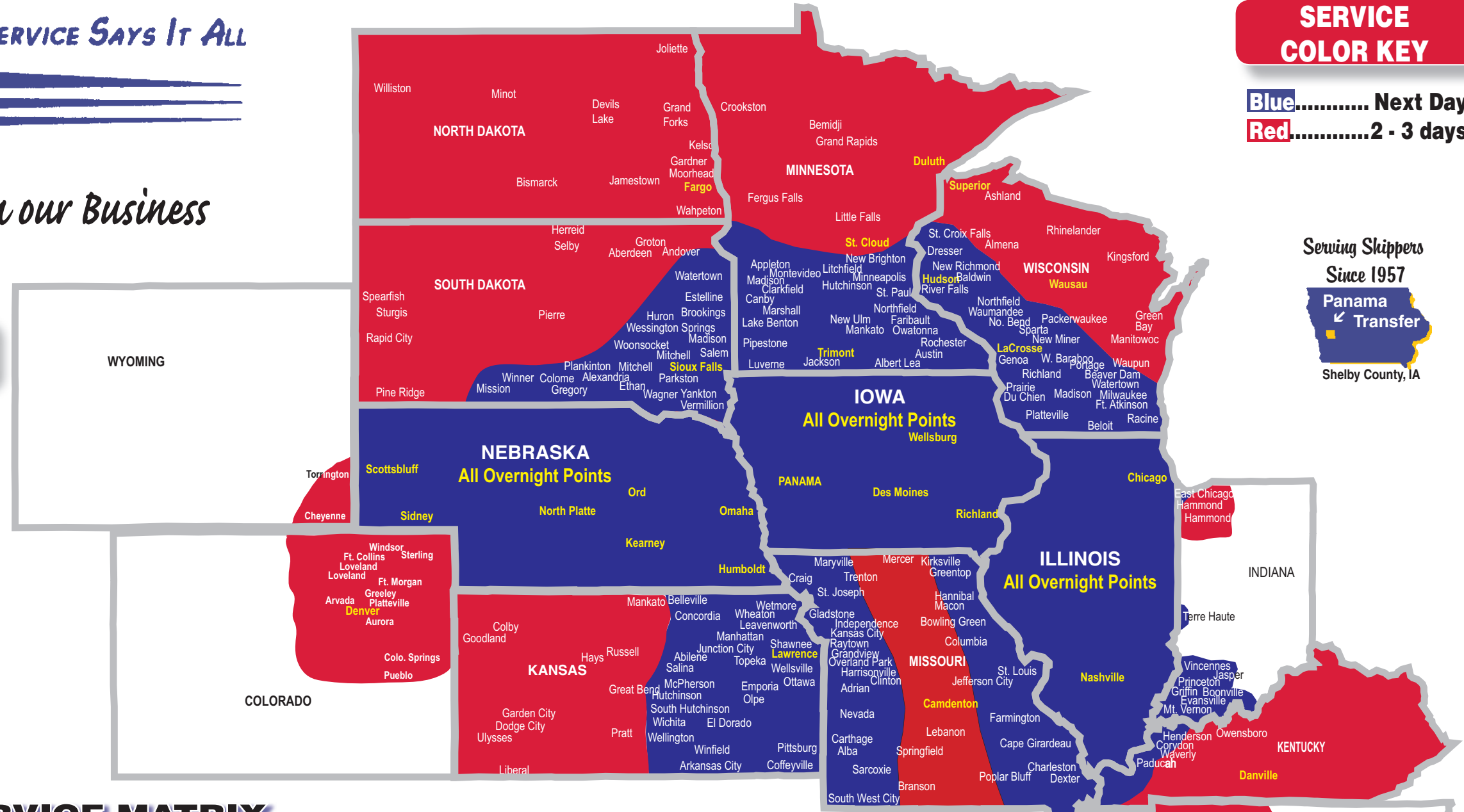
- Since 1957 a family-owned company
- One of the lowest claim ratios in the U.S. at .00621% in 2004
- Internet proof of delivery & check charges
- 36-door heated corporate office warehouse facility
- 95 tractors
- 147 trailers
- State of the art service facility
- 48-state authority
- Courteous, professional uniformed drivers
- Central truck dispatch location
- Truck load quotes
- Mobile phone dispatch drivers
- Computerized Rating
- Freezing protection
- Guaranteed service available
- Lift gate services

PANAMA SERVICE MATRIX

TERMINAL	DES M	DUL/SUP	FARGO	FT. ATK.	HUDD	HUMBO	LACRO	LAWRE	NASHV	NEW BR	OMAHA	ORD	PANAMA	CHICAGO	RICHL	SX FALL	TRIMO	WAUSAU	WELLSB	WICHITA
Calhoun/Atlanta, GA	2	4	4	4	3	3	3	2	3	2	1	4	2	3	2	3	4	3	2	2
Chicago	1	2	2	1	1	1	1	1	1	2	1	1	1	1	1	1	2	1	1	1
Des Moines	1	2	2	1	1	1	1	1	1	2	1	1	1	1	1	1	1	2	1	1
Duluth, MN / Superior, WI	2	1	1	1	1	2	1	2	2	1	2	2	2	2	2	2	1	1	2	2
Fargo, ND	2	1	1	1	1	3	1	3	3	1	2	2	2	1	2	1	1	1	2	3
Ft. Atkinson, WI	2	1	1	1	1	3	1	3	3	1	2	2	2	1	2	1	1	1	2	3
Hudson, WI / Minn/St. Cloud	1	1	1	1	1	2	1	2	2	1	1	1	1	2	1	1	1	1	1	2
Humboldt, NE	1	2	3	3	2	1	2	1	2	2	1	1	1	2	1	1	2	3	1	1
LaCrosse, WI	1	1	1	1	1	2	1	2	2	1	1	1	1	2	1	1	1	1	1	2
Lawrence, KS / Kansas City	1	2	3	3	2	1	2	1	1	2	1	1	1	1	1	1	2	3	1	1
Nashville, IL / St Louis	1	2	3	3	2	2	2	1	1	2	1	1	1	1	1	2	2	3	1	1
New Brighton, MN	2	1	1	1	1	2	1	2	2	1	2	2	2	2	2	2	1	1	2	2
Omaha/Lincoln, NE	1	2	2	2	1	1	1	1	1	2	1	1	1	1	1	1	1	2	1	1
Ord, NE	1	2	2	2	1	1	1	1	1	2	1	1	1	1	1	1	1	2	1	1
Panama, IA	1	2	2	2	1	1	1	1	1	2	1	1	1	1	1	1	1	2	1	1
Richland, IA	1	2	2	2	1	1	1	1	1	2	1	1	1	1	1	1	1	2	1	1
Sioux Falls, SD	1	2	1	1	1	1	1	1	2	2	1	1	1	1	1	1	1	1	1	1
Trimont, MN	1	1	1	1	1	2	1	2	2	1	1	1	1	2	1	1	1	1	1	2
Wausau, WI	2	1	1	1	1	3	1	3	3	1	2	2	2	1	2	1	1	1	2	3
Wellsburg, IA	1	2	2	2	1	1	1	1	2	2	1	1	1	1	1	1	1	2	1	1
Wichita / Topeka, KS	1	2	3	3	2	1	2	1	1	2	1	1	1	1	1	1	2	3	1	1

SERVICE COLOR KEY

Blue..... Next Day
Red..... 2 - 3 days



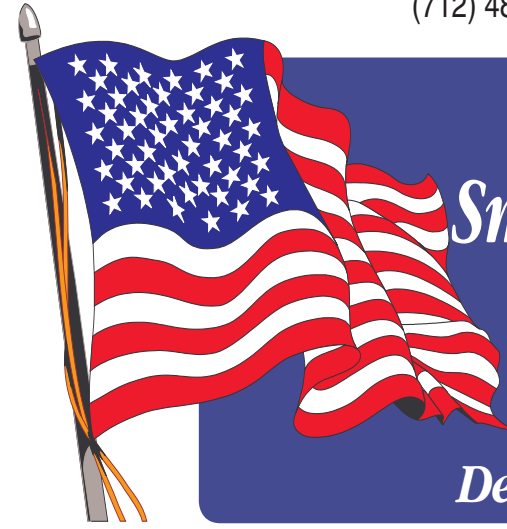
Serving Shippers Since 1957
Panama Transfer
Shelby County, IA

CONTACT US

600 Lasalle Avenue
Panama, Iowa 51562
(712) 489-2020

NAT'L WATTS
(800) 489-2088
FAX
(712) 489-2413

WEB
panamatransfer.com



Winner 2002 Iowa Small Business Adm. Business Persons of the Year
Dean Kloewer & Mark Crall

ILWA - ALL POINTS
ILLINOIS - ALL POINTS
NEBRASKA - ALL POINTS

INDIANA	46402
CALUMET	46312
EAST CHICAGO	46320-27
LAKE STATION	46405
ALFORDVILLE	47553
ALGERS	47687
ARMSTRONG	47720
ARTHUR	47598
BICKNELL	47512
BLAIRSVILLE	47638
BOONVILLE	47601
BOWMAN	47567
BRETZVILLE	47543
BRISTOW	47515
BROOKSBURG	47251
BROWNS TOWN	47220
BRUCEVILLE	47516
BUCKSKIN	47647
BUFFALOVILLE	47518
BURNS CITY	47553
BUSSERON	47561
CANNELBURG	47519
CANNELTON	47520
CELESTINE	47521
CHANDLER	47610
CHRISNEY	47611
COE	47598
CORNETTSVILLE	47522
CRANE	47522
CRYSTAL	47527
CYNTHIANA	47712
CYPRESS	47612
DALE	47523
DARMSTADT	47711
DAYLIGHT	47711
DE GONIA SPRINGS	47601
DECKER	47524
DUBOIS	47527
EDWARDSPORT	47528
E MIT CARREL	47665
ELBERFIELD	47613
ELNORA	47529
EMISON	47561
ENTERPRISE	47635
EPSOM	47635
EUREKA	47635
EVANSVILLE	47701
FARMERSVILLE	47620
FERNAND	47532
FOLSOMVILLE	47614
FORT BRANCH	47648
FRANCISCO	47649
FRITCHTON	47591
FREELANDVILLE	47535
FULDA	47536
GENTRYVILLE	47537
GLENDALE	47558
GLEZEN	47567
GRANDVIEW	47615
GRIFFIN	47616
HATFIELD	47617
HAUBSTADT	47639
HAYSVILLE	47546
HAZELTON	47640
HEILMAN	47523
HILLSDALE	47712
HOLLAND	47541
HUNTINGBURG	47542
INGFIELD	47618
IONA	47591
IRELAND	47545
JASPER	47546
JOHNSON	47665
JOHNSTOWN	47665
KASSON	47712
KING	47670
KYANA	47549
LAMAR	47550
LINCOLN CITY	47552
LINC CT ST PK	47552
LYNNVILLE	47653
LOGWOOD	47619
MACKEY	47654
MARIAH HILL	47556
MARRS CENTER	47620
MAYSVILLE	47501
MCCUTCHANVILLE	47711
MIDWAY	47601
MONROE CITY	47557
MONTGOMERY	47558
MT VERNON	47620
NEW BOSTON	47531
NEW HARMONY	47631
NEWBURGH	47630
OAKLAND CITY	47660
OAKTOWN	47561
ODON	47562
OTWELL	47564
OWENSVILLE	47665
PATOKA	47666
PATRONVILLE	47635
PELZER	47601
PETERSBURG	47567
PLAINVILLE	47601
PORTERSVILLE	47546
POSEYVILLE	47633
PRINCETON	47670
RAGSVILLE	47562
RACSDALE	47573
RICHLAND	47634

KANSAS

ABILENE	67410
ABYVILLE	67510
ADAMS	66428
ADMIRE	66830
AGENDA	66830
AGRICOLA	67621
AKRON	67027
ALICEVILLE	66993
ALLEN	66833
ALMA	66401
ALTA VISTA	66834
ALTAMONT	67330
ALTOONA	66710
AMERICUS	66835
AMES	66931
ANDALE	67001
ANDOVER	67002
ANGOLA	67337
ANSON	66846
ANTELOPE	66836
ARCADIA	66711
ARGONIA	67004
ARKANSAS CITY	67005
ARLINGTON	67514
ARMA	66712
ARRINGTON	66916
ASHTON	67051
ASSARIA	67416
ATCHISON	66002
ATLANTA	66085
AUBURN	66402
AUGUSTA	67010
AJLINA	66861
AURORA	66741
AXTELL	66403
BAILEYVILLE	66404
BALA	66531
BALDWIN CITY	66006
BARNES	66933
BARTLETT	67332
BASCHOR	66007
BASSETT	66749
BATESVILLE	66777
BAVARIA	67419
BAXTER SPRINGS	66713
BEAGLE	66648
BEATTIE	66406
BEAUMONT	67012
BELLE PLAINE	67013
BELLEVILLE	66935
BELMONT	67068
BELVUE	66407
BENDENA	66008
BENEDICT	66714
BENNINGTON	67422
BENTLEY	67361
BENTON	67017
BERN	66408
BERRYTON	66409
BERWICK	66408
BIG SPRINGS	66713
BLAINE	66549
BLAIR	66646
BLUE MOUND	66010
BLUE RAPIDS	66411
BOLOUCOURT	66609
BOLTON	67051
BOLTON	67051
BONITA	67051
BONNER SPRINGS	66012
BOYLE	66423
BRANDER	66025
BRAZILTON	66743

BREMEN	66412
BREWERPORT	66402
BRONSON	66716
BROOKVILLE	67425
BUCKYRUS	66013
BUFFALO	66717
BULHER	67522
BURDEN	67019
BURDICK	66838
BURLINGAME	66413
BURLINGTON	66839
BURNS	66840
SELVIN	47523
SHOALS	47561
SIBERIA	47515
SOLIDUTE	47620
SOMERVILLE	47683
S WASHINGTON	47501
SPURGEON	47584
STACER	47639
STENDAL	47585
STEVENS	47610
STEWARTSVILLE	47633
TELL CITY	47586
TENNYSON	47637
TERRE HAUTE	47801
TROY	47598
UNION	47640
VELPEN	47590
VINCENNES	47591
WADESVILLE	47638
WARRENTON	47501
WASHINGTON	47639
W FRANKLIN	47620
W TERRE HAUTE	47885
WESTPHALIA	47596
WHEATLAND	47597
WHITFIELD	47553
WINSLOW	47598
YANKEETOWN	47630

EVEREST	66424
FAIRMONT	66865
FAIRVIEW	66425
FALL RIVER	67047
FALUN	67442
FALUN	67442
FARLINGTON	66734
FARLINVILLE	66014
FLORAL	66838
FLORENCE	66851
FONTANA	66026
FORT SCOTT	66701
FOSTORIA	66426
FRANKFORD	66842
FRANKLIN	66735
FREDONIA	66736
FRONTENAC	66763
FULTON	66738
FURLEY	67147
GALENA	66739
GALLESBURG	66762
GALVA	67443
GARDEN PLAIN	67050
GARDNER	66030
GARLAND	66741
GARNETT	66032
CASSODA	66842
CARONA	66719
CASSDAY	66842
CEDAR POND	67570
CESTAR PT.	66843
CEDAR VALE	67024
CENTERVILLE	66014
CENTRALIA	66415
CENTROPOLIS	66067
CHANUTE	66720
CHAPMAN	67431
CHAULTAUQUA	67334
CHENEY	67025
CHEROKEE	66724
CHERRYVALE	67335
CHETOPA	67336
CHILES	66053
CIRCLEVILLE	66416
CLARE	67510
CLAY CENTER	67432
CLEARWATER	67026
CLEMENTS	66844
CLIFTON	66937
CLIMAX	66944
CLONMEL	67149
CLOYDE	66838
COFFEYVILLE	67331
COLONY	66015
COLUMBUS	66725
COLWICH	67030
CONCORDIA	66901
CONWAY	67460
CONWAY SPRINGS	67031
CORNING	66417
COTTONWOOD FALLS	66845
COUNCIL GROVE	66846
COYVILLE	66727
CRAWFORD	66782
CREATINE	66728
CRESTLINE	66728
CROWBURG	66756
CUBA	66840
CUMMINGS	66016
DALTON	67152
DANVILLE	67036
DARLOW	66412
DE GRAFF	66746
DE SOTO	66018
DEARING	67340
DELANAV	66847
DELIA	66861
DENISON	66419
DENNIS	67341
DENTON	66017
DERBY	67037
DETOIT	66006
DEVON	66730
DEXTER	67038
DIAMOND SPRINGS	66732
DOUGLASS	67039
DOVER	66420
DULUTH	66421
DUNLAP	66848
DURHAM	67058
DURQUIN	67058
DURHAM	67438
DWIGHT	66849
HUTCHINSON	66720
EASTON	66020
EDGERTON	66021
EDNA	67432
EDNA	67432
EDWARDSVILLE	66111
EFFINGHAM	66023
EL DORADO	67042
ELBING	67041
ELGIN	67361
ELGIN	67361
ELK CITY	67344
ELK FALLS	67345
ELMDALE	66850
ELMER	66408
ELMO	67067
ELMONT	66446
ELSMORE	66024
ELYRIA	66735
EMMETT	66039
EMPORIA	66801
EMPORIA	66801
ENGLEVALE	67012
ENTERPRISE	67441
ENTERPRISE	66733
ERIE	66623
ESKRIDGE	66423
EUORA	66025
EUREKA	67045

LANCASTER	66041
LANE	66042
LANGLEY	67464
LANSING	66043
LARKINBURG	66436
LATHAM	67072
LATIMORE	66730
LAWRENCE	66044
LAWTON	66752
LE LOUP	67217
LE ROY	66857
LEAVENWORTH	66027
LEAWOOD	66207
LEBO	66856
LECOMPTON	66650
LEHIGH	67073
LENEXA	67015
LEON	67074
LEONA	66448
LEONARDVILLE	66449
LIBERTY	67351
LILLIS	66427
LINCOLNVILLE	66658
LINDSBORG	67456
LINN	66953
LINWOOD	66052
LITTLE RIVER	67457
LONE ELM	66039
LONE STAR	66744
LONGFORD	67458
LONGTON	67352
LOST SPRINGS	66859
LOUISBURG	67012
LOUISVILLE	66450
LOWELL	66713
LOWMONT	66020
LYNDON	66429
LYONS	67554
LADISON	66855
MAHASKA	66955
MAIZE	67101
MANCHESTER	67463
MANHATTAN	66502
MAPLE CITY	67102
MAPLE HILL	66507
MAPLETON	66754
MARION	66861
MARQUETTE	67027
MARYSVILLE	66433
MATFIELD GREEN	66862
MAYETTA	66509
MAYFIELD	67056
MCCUNE	66753
MCFARLAND	66501
MCLOUTH	66054
MCPHERSON	67460
MEDORA	67558
MEDROSE	66725
MELVERN	66510
MENTOR	67465
MERCER	66202
MERIDEN	66512
MERRIAM	66202
MICHIGAN	66432
MIDWAY	66746
MILAN	67105
MILDRED	66755
MILFORD	66514
MILLER	67419
MILTONVALE	67466
MISSION	66201
MOLINE	67353
MONMOUTH	66753
MONT IDA	67133
MORAN	66755
MOREHEAD	66776
MORGANVILLE	67341
MORRILL	66515
MORROWVILLE	66442
MOUND CITY	66056
MOUND VALLEY	67354
MOUNDRIE	67107
MOUNT VERNON	66438
HOMEWOOD	66095
HOPE	66756
HORTON	66439
HOWARD	67349
HOYT	66440
HUMBOLDT	66748
HURON	66038
HUTCHINSON	67501
HYMER	66869
IANIA	67432
NEAL	66863
NEODESHA	67342
NEOSHO FALLS	66758
NEOSHO RAPIDS	66864
NETAWAKA	66516
NEUMAN	67546
NETAWAKA	66516
NEUMAN	67546
NEW ALBANY	66759
NEW CAMBRIA	67024
UNION CITY	66441
KANOPOLIS	67454
KANSAS CITY	66100
NEW SALEM	67156
NEW STRAWN	66839
KECH	67067
KEENE	67114
KELLY	66446
KEMEO	66024
KIMBALL	67355
KINCAID	66039
KINGMAN	67014
KIPP	67118
KIRO	66940
LA CYGNE	66040
LA HARPE	66517
OGDEN	66517
LAFONTAINE	66518
LAFONTAINE	66518
LAMONT	66855

Overnight Points

OLIVE	66510
OLPE	66865
OLSBURG	66520
ONAGA	66521
ONEIDA	66522
OPOLIS	66770
OSAGE CITY	66523
OSAWATOMIE	66345
OSKALOOSA	67056
OSKALOOSA	67056
OTTAWA	66067
OVERBROOK	66524
OVERLAND PARK	66201
OXFORD	67119
OZAWKIE	66070
PALMER	66962
PAOLA	66071
PARK CITY	67204
PARKER	66448
PARKERVILLE	67005
PARSONS	66740
PATTERSON	66619
PAULINE	66619
PAXICO	66626
PEABODY	66856
PEARL	66778
GAS	66742
PEORIA	67120
PERRY	66073
PERU	67390
PETROLIA	66720
PICKRELL CORNER	67120
LOUISBURG	67012
PILSEN	66782
PIOLA	66761
PLEASANT GROVE	67550
PLEASANTON	66075
PLYMOUTH	66078
POMONA	66076
POTTER	66077
POTWIN	67123
POWHATTAN	66527
PRAIRIE VILLAGE	66204
PRESBOTT	66767
PRETTY PRAIRIE	66750
PRINCETON	66078
PURCELL	67464
QUINEMO	66528
QUENCY	66863
QUICKEN	66768
RADLEY	66768
RAGO	67128
RAMONA	67475
RANDOLPH	66554
RANDOLPH	66054
READING	66079
RENTON	67460
REDFIELD	66769
REECE	67045