

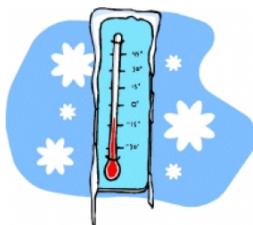
Dressing for Winter Work



It is important to always dress for weather conditions on the jobsite. During the Winter months, it can be difficult to be productive when you are cold and have a negative impact on some of our senses.

- Always dress in layers, but do not over bundle. The outer layers should be loose, and the inner layers should be slightly tighter. Your outer layer will act as a wind barrier which makes the inner layer more effective in trapping body heat.
- Minimize sweat, if you begin to overheat remove a layer. Once your clothing becomes saturated, it will no longer serve as a good barrier from low temps.
- Be sure to protect your feet. Replace your cotton socks with Wool socks or try Sweat-Wicking Socks. If your feet are generally always cold you should try sock liners. Toe-Warmers can be purchased at any outdoor sporting store.
- Protecting your hands is very important. When selecting a glove, you should consider internal insulation, resistance to cold, waterproof, breathable, weight of gloves, and comfort. Leather gloves provide the best protection. Hand-Warmers can be purchased at any outdoor sporting store.

DO NOT OVERDRESS! Not only can it cause you to become cold, but you could restrict your movements which increases the chances of an accident.



NOVEMBER IS NATIONAL DIABETES AWARENESS MONTH

Diabetes affects nearly 30 million children and adults in the U.S. today—nearly 10 percent of the population. Another 86 million Americans have prediabetes and are at risk for developing type 2 diabetes. Recent estimates project that as many as 1 in 3 American adults will have diabetes by 2050 unless we take steps to stop it. Here is some fact that might surprise you:

- Diabetes nearly doubles the risk for heart attack and for death from heart disease.
- Diabetes is the leading cause of kidney failure.
- Diabetes is the leading cause of new cases of blindness among working-age adults.
- The rate of amputation for people with diabetes is 10 times higher than for people without diabetes.
- The American Diabetes Association estimates that the total national cost of diagnosed diabetes in the U.S. is \$245 billion.
- 1 in 10 health care dollars is spent treating diabetes and its complications.

The single most important thing we can ALL do to either deal with Diabetes or prevent a diabetes diagnosis in ourselves or our loved ones is to eat healthy. Visit [www. Diabetesforecast.org/adm](http://www.Diabetesforecast.org/adm) or call 1-800-DIABETES - the go-to resources that offer meal planning, shopping tips, grocery lists, chef's preparation secrets and delicious recipes to help us all EAT HEALTHY. A little effort can go a long way in preventing this disease from changing your life forever.



Two things You Can Do NOW to Lower Your 2018 Federal Tax Bill

With the frantic pace of the holidays fast approaching, now's the time to take a few minutes to consider making some moves that can reduce your tax bill for 2018.

If you have health insurance that qualifies you to put money into a health savings account (HSA), if you haven't maxed out on contributions to your HSA you can make a lump sum contribution to your HSA that is tax deductible. (The max you can contribute, including what your employer contributes, is \$3,450 if you are in a single high deductible eligible health plan and \$6,850 if you are in a two person or family high deductible eligible health plan. If you are 55 or older, add an additional \$1000 to the above maximums.)

Every dollar you put into a qualified, tax-deferred retirement account, like the 401K available through your employer, reduces your taxable income by the same amount, which in turn shrinks the amount you owe in taxes. Here's how it works: You can defer up to \$18,500 into your 401K, and that amount climbs to \$24,500 if you are age 50 or older. This does NOT include the amount that your employer puts into your account as a "match". The amount you put into your 401K comes directly off your taxable income, so putting in as much as possible obviously lowers your taxable income and therefore lowers the amount of tax you owe. Additional 401K contributions made to lower your taxable income should be made by December 31, 2018.



NEW MONTH.
new beginning.
NEW MINDSET.
new focus.
NEW START.
new intentions.
NEW RESULTS.



HOLIDAY SPENDING TIPS

- ✓ **Make a List**
Include who to buy for and how much you plan to spend. Jot down a few ideas for each recipient on your list.
- ✓ **Pay Cash Only**
Allows you to avoid overspending with credit cards and helps you stick to your budget.
- ✓ **Shop Black Friday Sales**
Review your list and budget and find the best sales ahead of time using the internet, flyers and coupons. Know the return/exchange policies. Remember you are buying for someone else, not yourself.
- ✓ **Shop Online**
Compare prices and products before purchasing. Know upcoming sales and coupons a retailer is offering. Know the return/exchange policies.
- ✓ **Coupons**
Comb through flyers and do a quick web search for coupon codes that you can use in-store or online.
- ✓ **Start Saving in January**
Utilize a Christmas Club Account available at most Financial Institutions. Put aside money each month to avoid "finding" money for gifts during the Holiday Season.

