



# Employee Newsletter

**October 2019**  
**HAPPY HALLOWEEN!!!**



## **OCTOBER BIRTHDAYS**

Cindy Thrasher	2
Janet Barton	3
Justin Hyde	3
Brian King	4
Rachel Sylvester	6
Byron Roberts	7
Annette Shaver	7
Doug Mills	8
David Reid	8
Brian Smith	8
Jennifer Campbell	9
Brian Anderson	10
Hayle Miguel	11
Jennifer West	12
Tylor Dockery	14
Carla Crowder	16
Haley Rose	19
Lisa Shields	21
Mary Pickens	23
Christy Taylor	24
Jason Hall	25
Margo Powell	26
Dick Godfrey	27
Tracey Boatwright	28
Chelsey Fletcher	28
Todd Hicks	28
Rebecca Smith	28
Melvin Cantrell	29
Logan Exum	29
Thristen Bailey	30
Rosanne Handford	30

Ages 22 to 69

What do baby ghosts wear on Halloween? White pillowcases.

What is a vampire's favorite sport? Casketball

What do you get when you cross a vampire and a snowman? Frostbite

## **Commissioner Board Meetings**

**October 7 @ 6:30 pm**  
**October 21 @ 6:30 pm**

## **NO CO-PAYS AT THE HEALTH DEPARTMENT FOR EMPLOYEES COVERED BY COUNTY HEALTH INSURANCE**

Wonderful news for County employees!!! The commissioners voted at their board meeting on September 16 to waive the \$25 co-pay for services received at the Health Department for employees who are covered on the County's health insurance plan. Please be sure and have your insurance ID card with you when you go. This is a great benefit and I hope folks will take advantage of this.

### **October is National Breast Cancer Awareness Month.**

Breast cancer is one of the most common kinds of cancer in women after skin cancer. About 1 in 8 women born today in the United States will get breast cancer at some point.

The good news is that most women can survive breast cancer if it's found and treated early.

- If you are a woman age 40 to 49, talk with your doctor about when to start getting mammograms and how often to get them.
- If you are a woman age 50 to 74, be sure to get a mammogram every 2 years. You may also choose to get them more often.

Talk to a doctor about your risk for breast cancer, especially if a close family member of yours had breast or ovarian cancer. Your doctor can help you decide when and how often to get mammograms.

### **EMPLOYEE FLU SHOTS**

Flu shots are now available at the health department. These are available to our full-time employees and part-time employees (must be paid by the County) who have retirement withheld. Shots are also available to part time EMS, sheriff and jail employees due to the exposure to possible sick folks. You can look at your direct deposit notice and if it lists retirement or leo retire, then you qualify. For full-time employees, please present your insurance ID card to the clerk at the health department when you go. Hours are 8 am to 4:30 pm (closed for lunch). Any dependents who are covered under our health plan would also be eligible.

What do you call a witch's garage? A broom closet.

Why do mummies have so much trouble keeping friends? They're too wrapped up in themselves.

Why don't angry witches ride their brooms? They're afraid of flying off the handle.

What do you give to a pumpkin trying to quit smoking? A pumpkin patch

What do you call two spiders that just got married? Newlywebbed

When does a skeleton laugh? When something tickles his funny bone.

Is there something you would like to see in the newsletter? Please email Melody at [melody.johnson@cherokee-county-nc.gov](mailto:melody.johnson@cherokee-county-nc.gov) with any suggestions. Thanks.

# Investment strategies for all stages of life

Today, the need for planning, saving and investing – especially for retirement, is more important than ever. Uncertainty with government retirement programs is growing, and employers aren't contributing as much as they once did for employees. The time to take control of your future is now. Whether you're just starting out or find yourself late in the game, there's an investment strategy for you.

## Your 20s

Many of us make our first investment decisions when we enter the workforce. If you haven't already, the first thing you should do is open a Share Account and a Checking Account. These interest-bearing accounts may not earn a lot of money, but your funds are safe, liquid and always available to you. Keep money in these accounts to pay bills, and build an emergency fund equal to three to six months of living expenses. Begin funding these accounts as soon as you collect your first paycheck.

Investing for retirement may not be a top priority now because it's so far down the road, but you should save something, even if it's only \$25.00 from each paycheck. One option available is to enroll in your employer's retirement plan and have your contributions automatically deducted from your paycheck.

Take advantage of the power of compound interest and watch these contributions grow over time. Employers often match your contributions, increasing your savings even more! This is money invested long term for retirement, so select a portfolio of stock, bond mutual funds for growth consistent with your risk tolerance. This portfolio will change over time, so continue to study and learn about investing so you can gain confidence in making decisions.

## Your 30s

Hopefully you are continuing to build a solid foundation of investments, and have received a few raises. The goal now is to increase retirement contributions in your employer-sponsored plan to up to 15 percent of your salary. Try to increase your savings rate one to two percent per year until the 15 percent target is met.

Evaluate your investment allocation to make sure it is still in line with your risk tolerance. Proper diversification between stocks, bonds and money market funds helps control the risk within your portfolio. Investing more money in stocks will increase risk while bonds and money market funds are lower risk investments. Review your investment accounts annually and make adjustments as needed.

Be prepared for unexpected life events by reviewing your life and disability insurance. At some point, you may become sick or injured and find yourself unable to work. You need to make sure the bills still get paid. Disability insurance provides the income you need to pay bills until you are able to return to work. This will help you avoid using retirement savings to cover living expenses.

Ease the pressure of paying for your child's college education in the future by saving in the present. Consider establishing a Coverdell Education Savings Account or into a 529 college savings plan.

## Your 40s

These are your peak earning years, so use pay raises and bonuses to boost investment savings. Really focus on maximizing your retirement contributions each year. Ideally, you should be investing more than 15 percent of your income toward retirement. You should also have other retirement accounts established like a Roth or Traditional IRA, if you're eligible.

Your retirement and investment accounts likely have grown in value over the years through monthly contributions and compounding. You may feel confident about making investment decisions, but it wouldn't hurt to get a second opinion. Contact a financial advisor to review your investment allocation for proper diversification. Your advisor may suggest other investment options that are suitable for you. However, do not invest money in something you do not fully understand.

Stay away from speculative investments such as:

- Silver and gold coins purchased from shopping channels
- Options and futures
- Hedge funds
- Commodities
- Collectibles such as artwork or sports memorabilia



## Your 50s and beyond

Years of diligent investing have hopefully allowed you to build a substantial retirement nest egg. Five years from retirement, you should begin to shift out of aggressive stock funds and into bonds and money market funds to reduce portfolio risk. The goal now is to ensure your savings last as long as needed, and provide you with enough cash flow to fund your lifestyle. Again, have your financial advisor review your portfolio to make sure you are on track.

Do not go into retirement with large amounts of consumer debt. If you still have debt, develop a plan to pay it off at least two years prior to retirement. Make sure your estate plan is current, as well. If you do not have an estate plan, contact an estate planning attorney to have your documents created. At a minimum, create a will, living will and a healthcare power of attorney. Having an estate plan can help relieve both emotional and financial burdens.

Finally, if you're not currently working with one, seek out a financial advisor who will give you a second opinion about your financial goals and strategies.

# Make Fall Safety a Top Priority

It may come as a surprise that the third leading cause of unintentional injury-related death is falls. In 2016, 34,673 people died in falls at home and at work, according to [\*Injury Facts\*](#)<sup>®</sup>, and for working adults, depending on the industry, falls can be the leading cause of death.

## Hazards in the Workplace

In 2016, 697 workers died in falls to a lower level, and 48,060 were [\*injured badly enough\*](#) to require days off of work. A worker doesn't have to fall from a high level to suffer fatal injuries; 134 workers were killed in falls on the same level in 2016, according to *Injury Facts*. [\*Construction workers\*](#) are most at risk for fatal falls from height – more than seven times the rate of other industries – but falls can happen anywhere, even at a "desk job."

[\*NSC data for 2016\*](#) includes falls from height and falls on the same level, by industry:

- Construction: 24,700 injuries, 384 deaths
- Manufacturing: 22,040 injuries, 49 deaths
- Wholesale trade: 10,250 injuries, 21 deaths
- Retail trade: 29,830 injuries, 29 deaths
- Transportation and Warehousing: 23,490 injuries, 46 deaths
- Professional and business services: 22,090 injuries, 111 deaths
- Education and health services: 43,660 injuries, 18 deaths
- Government: 63,350 injuries, 44 deaths



## Falls are 100% Preventable

Whether working from a ladder, roof or scaffolding, it's important to plan ahead, assess the risk and use the right equipment. First, determine if working from a height is absolutely necessary or if there is another way to do the task safely.

- Discuss the task with coworkers and determine what safety equipment is needed
- Make sure you are properly trained on how to use the equipment
- Scan the work area for potential hazards before starting the job
- Make sure you have level ground to set up the equipment
- If working outside, check the weather forecast; never work in inclement weather
- Use the correct tool for the job, and use it as intended
- Ensure stepladders have a locking device to hold the front and back open
- Always keep two hands and one foot, or two feet and one hand on the ladder
- Place the ladder on a solid surface and never lean it against an unstable surface
- A straight or extension ladder should be 1 foot away from the surface it rests on for every 4 feet of height and extend at least 3 feet over the top edge
- Securely fasten straight and extension ladders to an upper support
- Wear slip-resistant shoes and don't stand higher than the third rung from the top
- Don't lean or reach while on a ladder, and have someone support the bottom
- Never use old or damaged equipment; check thoroughly before use

# Fall Hazards at Home

Are you a weekend warrior or do-it-yourselfer? If you take on home improvement or other weekend projects, it's important to prepare yourself for physical exertion, especially if you've been sedentary through the winter months, and take extra precautions to prevent falls.

Risky projects, like installing siding, gutters or roofs, are best left to professionals. Saving money isn't worth risking a debilitating or fatal fall.

At home or at work, many of the same rules apply. When taking on a project:

Practice all of the ladder safety tips mentioned above; [find more ladder safety information here](#)

- Keep the work area clear of hazards and immediately clean up spills
- Read all instructions and safety precautions on your equipment
- Don't wear loose clothing that can get caught in equipment

We tend to think we're always safe on flat ground, but the thousands of injuries each year tell us otherwise.

- Falls are the #1 cause of death for older adults; [fall-proof your home](#) if residents are older than 65
- Keep floors and surfaces clear of clutter
- Keep file cabinets and desk drawers closed
- Keep electrical and phone cords out of traffic areas
- Install handrails on stairways
- Wear sensible footwear
- Never stand on chairs, tables or any surface with wheels
- Properly arrange furniture to create open pathways
- Maintain good lighting indoors and out

[About 9.2 million people](#) were treated in emergency rooms for fall-related injuries in 2016. A fall can end in death or disability in a split second, but with a few simple precautions, you'll be sure stay safe at home and at work.



**I DIDN'T FALL...  
THE FLOOR JUST  
NEEDED A HUG**

*Don't quit yet, the worst moments are usually followed by the most beautiful silver linings. You just have to stay strong, remember to keep your head up and remain hopeful.*



*TheRightMessages.com*

One of the **happiest** moments ever is when you find the **courage** to **let go** of what you can't change.



**"There is hope,**  
even when your brain tells you there isn't."

- Turtles All the Way Down by John Green