



Holiday Break Schedule

Thanksgiving: The College offices will close on Wednesday, November 23rd at noon through Friday, November 25th and will resume regular business on Monday, November 28th.



Christmas: The College offices will be open for business as usual on Friday, December 23rd from 8:30 am - 4:30 pm. Non-essential personnel who are scheduled on Saturday, December 24th, may plan on an early closing as part of the traditional closing on Christmas Eve at noon. College offices will remain closed though Monday, January 2nd and will resume regular business operations on Tuesday, January 3rd. During the holiday week, some offices may be intermittently staffed for year-end preparations and for guests using the campus for scheduled events.

Preparing for a Lifetime of Saving and Spending

Let's start by admitting that no two real-life spending and saving timelines are the same. That being said, there is a "classic timeline" — a general framework — that you can use as a starting point. Let's look at life a decade at a time, because a financial plan isn't just about retirement — it's about your whole life.

20-something and starting your career

When job hunting, a 24-year-old is probably looking at the salary, not company benefits. But remember to ask yourself, "Does this prospective employer offer an employer-sponsored, tax-deferred retirement plan? And does the employer contribute to my account?" It's important to start saving early so your retirement account will have the opportunity to benefit from decades of compounding interest. Not making much money? That's okay: you can start with small contributions and increase them later.

Here's another tip: Do your best to avoid credit card debt. Overuse of credit cards can sabotage your financial fitness.

In your 30s and settling down

This is a decade where your financial situation can get crowded: a mortgage, insurance, maybe a college saving account, life insurance, clothes and computers for the kids. Seems like something should take a back seat, but which? You want to do right by your children, but don't shortchange yourself. If all the savings goes into college accounts, you could possibly find yourself dependent on your children in your later years. Help your kids understand they share the financial responsibility for their college education. Work out a process for shared responsibility. Remember, experts tell us that you can borrow money for college, but you can't borrow money for retirement.

40+ - focused on your future

Saving is still important, but also consider that you would not have a lot of time to recover should the market suffer a stiff downturn. Check with your VALIC financial advisor to see if your investment mix reflects your age, time until retirement and tolerance for risk. Such issues become more important as you draw closer to your projected retirement age. While you're talking with your financial advisor, ask if you have a "retirement gap." That is a gap between how much you're projected to have at retirement age vs. how much you'll need — and what steps are needed to fill the gap.

50+ and shifting gears

Keep saving, of course, but also give some serious thought to your strategy for how to design your withdrawals once you start tapping into your savings. Do you have a withdrawal strategy to keep from using up your funds and leaving you penniless? How does Social Security integrate with your withdrawal strategy? Do you have debt hanging over it all? It's a lot to think about and you might find it overwhelming. But you're not on your own! Call your VALIC financial advisor and talk it over.

The preparation is worth it

Thinking ahead and preparing a financial strategy can help you lessen unpleasant "surprises" later on. Face tomorrow with more confidence – work with your financial advisor to strategize for your future.

Enroll in your VALIC Retirement Plan Today!

One common regret among people approaching retirement is having failed to take advantage of valuable opportunities to build substantial savings.

The tax advantages and simplicity of your employer's plan could make it one of your best opportunities to save for a secure retirement over the course of your career.

But you have to enroll to take advantage!

To learn more about your retirement options, visit VALIC.com or call our VALIC financial advisor, **Rick Esten**, for more information.

Phone: 207-650-0324
Email: richard.esten@valic.com

Enroll today in your tax-advantaged workplace retirement plan and make time your ally.



Returning Veteran Support:

If you or a member of your family is returning from service, your Cigna Employee Assistance Program (EAP) can help with the challenges of adjusting to civilian life. And it's all offered by your employer at no cost to you.

EAP specialists can provide support to veterans, their family (any household members of the employee) and their employer.

Call us anytime, any day.

We're here when you need us. Our dedicated staff of personal advocates can get you the information you need and guide you toward the right solution.

We can:

- Assess your needs and work with you to find a solution
- Get you the help you need when you're in a crisis situation
- Direct you to a variety of helpful resources online and in your community

No matter your situation, chances are we can help you find a solution. Check out our wide range of educational materials to help you with any work or life challenge that comes your way, and contact us when you need a hand. We're here to help.

Get qualified referrals in your area and online for a wide range of services and information, including:

- Adjusting to the workplace
- Post-traumatic stress disorder
- Suicide awareness
- Military family support
- Reuniting with loved ones
- Dealing with loss in a military family
- Financial and legal consultation

We're here to listen. Contact us any day, anytime.

Call 888.371.1125

Or log in to CignaBehavioral.com

Have your employer ID handy: sjcme

The Mindful Monks program needs you!

The Mindful Monks program is off and running! We encourage you to submit ideas, and documentation, related to any of the following categories:

- Increase Revenue
- Decrease Expenses
- Improve Efficiency/Processes
- Enhance Customer Service

The program aligns with the SJC Strategic Plan and supports the campus community by promoting stewardship and forward thinking!

Are you interested in participating? Please read the details below:

- Save this link to your "favorites"
<https://sjcme.sharepoint.com/sites/efficiency>
- Ideas may be submitted individually or by a team
- Complete all required fields *including* attaching documentation to support the idea
- Submitters will receive a decision regarding their idea in approximately 30 days
- Limited access to a computer? No problem! Mindful Monks forms are available online under HR/Forms and in the HR Department

Do you have questions? Please contact the Mindful Monks Committee at mindfulmonks@sjcme.edu!

Employee Assistance Program:

The Employee Assistance Program offered through CIGNA provides a multitude of options. You can take advantage of their Face-to-Face Assistance or their Full-Service Work/Life Support. For more information, please visit our website: <http://www.sjcme.edu/hr/EmployeeAssistance>

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Ergonomics 101

Q: What is ergonomics?

A: Ergonomics is the study of people's efficiency in their working environment.

Q: How do I get an ergonomic assessment?

A: In order to get an ergonomic assessment you need to contact the director of your department, who will then contact the Human Resources Department indicating the need of your ergonomic assessment. Ergonomics focuses on adapting you and your current workstation and adjusting items to accommodate your needs to promote a safe work environment. If the assessment determines that you need additional equipment to function properly, a plan will be made to accommodate that need.

Q: When should I request an ergonomic assessment?

A: Your director may request that every new employee receives an ergonomic assessment when you first begin work. If this does not happen, or if you have been working for a while, and you experience any discomfort or awkward feeling while working, this is the time to contact your director in regards to getting an ergonomic assessment.

Any questions or concerns feel free to contact Campus Safety Officer Allyssa Caron at allyssacaron@sjcme.edu or extension 6696

Computer & Desk Stretches

Approximately 4 Minutes

Sitting at a computer for long periods often causes neck and shoulder stiffness and occasionally lower back pain. Do these stretches every hour or so throughout the day, or whenever you feel stiff. Photocopy this and keep it in a drawer. Also, be sure to get up and walk around the office whenever you think of it. You'll feel better!

