



## Good Business:

1. For three weeks in October 2017, Saint Joseph's College participated in the Way 2 GO MAINE Business to Business Commuter Challenge and won "Most New Members" to join GO MAINE for a medium-sized organization.

This effort was led by Heather Craig who is serving as the Maine Partnership for Environmental Stewardship Energy Efficiency Coordinator for Saint Joseph's College (a service year opportunity offered through AmeriCorps). Participating members logged into personal accounts online to track their alternative commuting trips such as carpooling, walking, or bicycling to work. To read more, click on the Way 2 Go Maine link at the bottom of this email.

2. With the holidays approaching, don't forget that Amazon will donate 0.5% of the price of your eligible AmazonSmile purchases to Saint Joseph's College whenever you shop on AmazonSmile – Link Below.

**amazon**smile  
You shop. Amazon gives.

## Inflation: The Downside of a "Safe" Portfolio

There are reasons to invest conservatively – market volatility, preserving the funds you have, just to name a couple. But there is also a trade-off between risk and reward: More risk, more reward potential; less risk, less reward potential. Still, even the small gains typical of a conservative investment mix are good, right? Yes, but are they good enough? Will those gains keep up with inflation (which historically averages around 3% annually) – especially in today's low-interest environment? It's ironic that minimizing market risk can increase the probability of a long-term retirement account shortfall.

### Choose a saving strategy that offsets different kinds of risk

#### Relentless inflation: a scary reason to save more

One way to look at inflation is to consider how it reduces your purchasing power over time. Inflation's historical average annual rate of 3% may not sound like much, but it can take a big bite over time. For example, if you have \$40,000 today, in 20 years you'd need \$72,244 to achieve the same purchasing power given a 3% annual increase. And in 40 years, you'd need a whopping \$130,482 to buy the things that \$40,000 would buy today. In an age where retirement is often measured not in years but in decades, it's a good idea to factor inflation into retirement plan calculations.

#### Be prepared to accept some ups and downs when investing for retirement

One method for fighting the effects of inflation is to invest for growth, rather than just protection – basically more stocks or stock funds. But with the potential for growth comes greater risk. Beware of jumping out of the market when it falls and trying to jump back in when it rises – such action could result in your selling low and buying high.

#### Ban emotion from the retirement saving process

One important warning experts give their investing clients is, check your emotions at the door. When it's time to make financial decisions, knowledge and reason should influence your decisions – not fear or greed. Consider devising a strategy for retirement investing and sticking to it until there's a real reason to change – such as a major life change like a new child, a change in marital status, or a financial windfall. Then the emotion you may feel is satisfaction from doing what you could to help secure your future.

## Be Well

1. Give the gift of fitness for Christmas! We are selling open/lap swim, Aqua fitness, and fitness class passes. These make great stocking stuffers! Stop by the Campus Recreation Welcome Desk to pick one up today!
2. **LAST CHANCE TO SELF-REPORT!** Don't forget to finish self-reporting your wellness activities for 2017. Log into your account at [www.mycigna.com](http://www.mycigna.com)! If you need any help or have questions please email [wellness@sjcme.edu](mailto:wellness@sjcme.edu)
3. It's the most wonderful time of year, right? In reality, for many of us, the holidays can deliver stress and challenges instead of good cheer. Join Dr. Amy Woods as she comes to campus on Thursday, December 14th at Noon for a Lunch and Learn on Putting the Happy Back in the Holidays. In this seminar, you'll discover how to let go of unrealistic expectations, balance holiday obligations while taking care of yourself, and deal with difficult family members. Get tips to curb overspending and explore ways to really enjoy the season. To RSVP for the Lunch and Learn email [wellness@sjcme.edu](mailto:wellness@sjcme.edu)

## Safety Tips for your Pets during the Holidays:

The holiday season is upon us, and many pet parents plan to include their furry companions in the festivities. As you gear up for the holidays, it is important to try to keep your pet's eating and exercise habits as close to their normal routine as possible. Also, please be sure to steer pets clear of the following unhealthy treats and keep a watch over Great Aunt Carol who loves your Sparky maybe a bit too much.

**Skip the Sweets:** By now you know not to feed your pets chocolate and anything sweetened with xylitol, but do you know the lengths to which an enterprising pet will go to chomp on something yummy? Make sure to keep your pets away from the table and unattended plates of food, and be sure to secure the lids on garbage cans.

**Leave the Leftovers:** Fatty, spicy and no-no human foods, as well as bones, should not be fed to your furry friends. Pets can join the festivities in other fun ways that won't lead to costly medical bills.

**Careful with Cocktails:** If your celebration includes adult holiday beverages, be sure to place your unattended alcoholic drinks where pets cannot get to them.

To read the whole article on Holiday Safety Tips, visit the ASPCA website ([link to article below](#)).

## Get the facts on Prediabetes

Having prediabetes means that your blood glucose level is higher than normal, but not quite as high as someone who has diabetes. It's possible to have prediabetes and be completely unaware of it, because there are no obvious signs or symptoms.

### Are you at risk?

People who have prediabetes are likely to develop type 2 diabetes within 10 years unless they make healthy lifestyle changes. The sooner you find out, the better chance you'll have to protect your health. Your doctor may run tests to measure your blood glucose levels to determine if you have prediabetes or diabetes. Ask your doctor if you're concerned about diabetes, or if you have any of the following risks.

- › Being overweight and having extra belly fat
- › Inactive lifestyle
- › Age 45 or older
- › Family history of type 2 diabetes
- › African American, Latino, American Indian or Asian American ethnic origin
- › Gestational diabetes or giving birth to a baby weighing more than 9 pounds
- › Sleep problems such as sleep apnea
- › High blood pressure
- › Low levels of HDL "good" cholesterol and high triglycerides

### Control your risk

Having a higher risk for prediabetes doesn't mean you'll end up with type 2 diabetes. You may be able to prevent or even reverse prediabetes by making simple lifestyle changes. Try these steps to help reduce your risk.

1. **Get more exercise.** Try to get 30 to 60 minutes of physical activity on most days a week.
2. **Eat right.** Go for foods that are low in fat and calories and high in fiber.
3. **Lose weight.** If you're overweight, losing 5% to 10% of your body weight may help you delay or avoid getting diabetes altogether.
4. **Talk with your doctor.** Discuss your risk factors for prediabetes and whether you should be tested. Your doctor can help you decide what lifestyle changes may be right for you.

## Delta Dental – Smile Coach

If you have diabetes, it is important to make your dentist aware of your condition so s/he knows you have an increased risk for gum disease, because diabetes reduces the body's ability to fight infection.

Did you know there are 8 muscles in your tongue? If you want to learn more about what your tongue is saying about oral health and overall health, check out the November issue of [Smile Coach Monthly](#) ([link below](#)).

Remember to vote in our monthly poll by visiting the website. By voting you are eligible for the monthly drawing for a great dental health prize. As always, if you have any questions about your oral health, please remember to email the smile coach at [smilecoach@nedelta.com](mailto:smilecoach@nedelta.com)

Keep smiling!



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Happy  
Holidays

## Policy Corner:

### Severe Weather and Emergency Conditions:

**Purpose:** To provide timely notification of school delays/closings to ensure the safety of Faculty and Staff.

**Policy:** In the event of severe weather conditions or other natural or man-made emergencies, the Vice President and Chief Learning Officer or the Vice President and Chief Financial Officer will make decisions regarding campus closings or delayed openings.

### Essential Personnel:

**Purpose:** To ensure the safety and wellbeing of resident students is maintained as a result of a school closure due to severe weather conditions or other natural or man-made emergencies.

**Eligibility:** An essential employee is defined as one who is indispensable to the emergency and critical service functions of the campus, and is required to assist the campus in meeting its emergency and critical operational needs. Essential personnel include members of the following departments: Facilities Management, Campus Safety, Pearson's Café, Payroll (during payroll weeks only), Campus Life, and Athletics. Additionally, during the annual holiday College closing from Christmas Eve through New Year's Day, there are members of the Treasurer's Office, Campus Services, and Information Technology (equivalent to one full-time employee per department listed) required to assist with operations prior to year end.

### Earned Time:

**Purpose:** Earned time is paid time off and combines vacation, sick, and personal time. Earned time offers staff the most flexibility to use this benefit in a manner to meet their needs. The College encourages the use of earned time as necessary for staff to recharge and rejuvenate. The use of earned time should be planned and scheduled when at all possible. Specific departments may develop departmental procedures for scheduling and approving time off in order to meet the needs of the College and students.

**Eligibility:** Regular full-time administrative staff and regular part-time administrative staff (24 hour per week or more).

### Holiday Schedule:

Full time employees are paid a full day for the listed holidays in each category. A 9M non-exempt employee who works during a week in which a College holiday is recognized, but not listed for their category; will be paid for the holiday. Part time hourly employees are eligible for a pro-rated rate based on their position's approved budgeted number of hours and/or if the holiday is on a day the employee is normally scheduled to work.

The Martin Luther King Day and President's Day holidays are observed in alternating years to align with the academic calendar for that said year.

To see the full list of Holidays, please visit the Human Resources page of mySJC.

\*To read more about your responsibility as an SJC employee regarding these policies, please visit the Human Resources page under mySJC and click the "Handbooks and Policies" option in the left column. If you have any questions about any SJC policy, please contact a member of Human Resources team.