

## THE RESOURCE

HR Bulletin Volume 4 Issue 3 - 3.31.2017

### Save the Date

The year's SJC Day of Service is scheduled for Friday, May 19th. All faculty and staff are encouraged to participate. The SJC Day of Service is an opportunity to come together as expression of our shared commitment to the Mission and Core Values and fostering our Saint Joseph's community.

## VALIC Onsite Sessions

VALIC Financial Advisor, Rick Esten, will be available to meet with you one-onone and answer any questions that you have about retirement planning and financing.

Appointments are available on the following dates: **April 11** 10:30am - 5pm **April 26** 8:30am - 3pm

Please use the scheduler link below to book your appointment.

# Retirement Strategies for Women Seminar:

Translating retirement goals into reality can be tricky for women because they often face gender-specific financial challenges.
When: Friday, April 28
Where: Alfond Hall 218
To register, go to my.VALIC.com/seminars
Registration code:
SJCSTA11AD
Cigna members earn 10 points upon completion.

## Are You Tax Savvy?

If you're like most Americans, taxes take a pretty big bite out of your take-home pay. And for many, the costs keep rising on multiple fronts. In a rising tax environment, it may make sense to take a fresh look at your retirement savings and investment strategies to help make sure you're being tax savvy.

#### **Three Tax-Smart Strategies for Retirement**

#### 1. Consider Increasing Your Pre-Tax Contributions

One tax-smart strategy for reducing your current taxes - and building your retirement savings - is to increase your pre-tax contributions to your employer-sponsored retirement plan or account. By increasing your contributions, you can help reduce your current taxable income and lower your current tax bill.

#### 2. Take Advantage of the Power of Tax Deferral

When you make contributions to your employer-sponsored retirement plan or invest in other tax-deferred savings and investment products, you don't pay any taxes on your interest or earnings until withdrawn, which is typically at retirement when you may be in a lower tax bracket. That means you pay no current tax on interest, no current tax on dividends, and no current tax on capital gains.

#### 3. Avoid Potential Tax-Time Surprises

It's important to be aware that taxable investments (unlike tax-deferred investments, such as an employer-sponsored retirement plan) can generate taxable distributions, even if you don't take money out. That means you'll need to look out for:

- Capital gains surprises at tax time
- Annual 1099 forms to collect
- Transfers between investment portfolios and money managers, or rebalancing which could both trigger current tax consequences.

#### **Tax-Savvy Next Steps:**

- If you're not already enrolled in your employer-sponsored retirement plan, start now.
- Consider increasing your contributions if you're already enrolled in your employer-sponsored retirement plan.
- Review your completed 1040 tax form look for ways to reduce taxes with the help of your financial and tax advisors.
- Consider repositioning a portion of your investment portfolio to tax deferred savings or investment strategies - to help reduce current taxes and avoid tax-time surprises. Explore annuities as another way to save for retirement on a tax-deferred basis.

## Payroll Reminder: Changing Time and Attendance Supervisors

Please remember to delegate the approval process if you are going to be away during timecard approval. If you need more information on delegating, please contact Michelle Scribner at ext. 7738.

For approval of timecards off site, VPN access is required. If you do not have access, please make sure you delegate to someone or made other arrangements for timecard approval.

# Parenting and Childcare with Cigna EAP

Whether you're a parent now or have plans of being one someday, you have access to confidential resources, information and referrals for every age and stage. Best of all, it's all offered by your employer at no cost to you through your Cigna Employee Assistance Program (EAP).

Take advantage of advice and support regarding these and other topics.

- Adoption
- Pregnancy and infertility
- Special needs
- Nursing your infant
- Family leave and returning to work
- Childcare, back-up care and sick child care
- Resources for all educational and developmental stages

Contact Cigna any day, anytime. Call 888.371.1125

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## Cigna VitaMin Tip: Ask Before You Eat

It's easy to lose track of how much you're eating, especially when life's busy. You might crunch through an entire bag of chips — even when you're not hungry. This is a form of mindless eating that can sidetrack your efforts to eat a healthy diet.

How to combat the cycle of mindless eating? Make a fresh start. Take a deep breath. Now get started with mindful eating. It's all about slowing down and being mindful of the food you choose to eat.

#### Questions for mindful eating

Before eating your next meal or snack, pause to ask yourself the following questions.

#### Why are you eating?

Are you bored, sad or stressed out? If you're eating for emotional reasons, try going for a walk, drinking a glass of water or doing something else.

#### Are you hungry?

What was the last thing you ate, and what time did you eat it? Mindful eating is about listening to your body and eating food when you're hungry. If you're not hungry, you might decide to simply walk away from the refrigerator and come back later.

### Are you thirsty?

Sometimes a food craving is just a signal that your body is craving water. Drink a full glass of water before eating – then ask yourself if you're still hungry.

#### How much are you eating?

Try to be mindful of portion sizes. You might dish up food on a smaller plate and keep serving dishes out of arm's reach (on the kitchen countertop, for example). That way, you have to make a conscious decision to have a second serving. Also, remove distractions by putting down the phone and turning off the TV so you can focus on eating.

#### What are you eating?

Do you know what's in the food you're eating? Think about the ingredients. Are you fueling your body with nutritious foods? Take small bites and savor all the flavors.

#### Where did it come from?

Mindful eating is also about understanding the story of your food and how it got to your table. Do you know where the food was grown or produced? Connecting these dots can help you build a healthy relationship with food.

## Foods that can help/hurt you sleep: Tryptophan

Tryptophan is an amino acid that can help promote sleep. It is found in dairy foods like milk, cheese and yogurt and can also be found in nuts and seeds, bananas, honey, and eggs.

#### **Carbohydrates**

When paired with dairy foods, carbohydrates can increase the levels of tryptophan in the blood. That's what makes a small bowl of cereal with low-fat milk or a small piece of cheese with whole-grain crackers great bedtime snack options.

#### **Alcohol**

Many people use beer, wine or other alcoholic beverages at bedtime to help them relax and fall asleep. Although alcohol may help in the short term, it can disrupt sleep patterns over the course of the night and impact the deeper stages of sleep. This may cause you to wake up still feeling tired. If you drink alcohol, limit it to up to one drink per day for women and up to two drinks per day for men.

#### **Spicy foods**

Spicy foods can cause discomfort from indigestion or heartburn, making it difficult to fall asleep. It's best to avoid any heavy or spicy meals at least four hours before bedtime.

#### **Protein**

Protein-rich, high-fat foods take longer for the body to digest. And since digestion slows down during sleep, it's best to avoid them before bed.

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### **Evacuation Procedures**

When an emergency occurs on campus, there are four evacuation procedures that could occur. The evacuation procedure will be sent via the BlackboardConnect Emergency Notification System to your cell phone/email/etc. Please follow the directions from this emergency notification, as well as the general directions listed for each evacuation procedure below:

Move away from sight
Maintain silence
<ul> <li>Prepare to evade or defend</li> </ul>
<ul> <li>Lock doors &amp; turn out the lights</li> </ul>
<ul> <li>Do not open the door</li> </ul>
Remain silent
Return inside
<ul> <li>Business inside of building continues</li> </ul>
Being everyone indoors
Lock perimeter doors
<ul> <li>Increase situational awareness</li> </ul>
Bring your phone
<ul> <li>Leave your stuff behind</li> </ul>
Follow instructions
<ul> <li>Move to evacuation location</li> </ul>
<ul> <li>Notify campus safety of missing or</li> </ul>
injured personnel
Tornado/Hurricane- evacuate to
shelter area
<ul> <li>Hazmat- Seal the room</li> </ul>
<ul> <li>Earthquake- Drop/Cover/Hold</li> </ul>
Follow safety strategy
Have attendance taken

If your department would like a departmental training in the Standard Response Protocol and the different evacuation procedures, reach out to Campus Safety Officer, Allyssa Caron, at <a href="mailto:allyssacaron@sicme.edu">allyssacaron@sicme.edu</a> or ext. 6696.

## **Get the Delta Dental App Today**

Your oral health is important to Delta Dental - and to your overall health! We want to make it easy for you to make the most of your dental benefits so you can maximize your health, wherever you are.

Delta Dental's mobile app gives you access to dentist search, claims and coverage, ID cards and more right on your mobile device. We even have a toothbrush timer built in to make sure you keep up with your daily oral health routine!

# Policy Reminder: Earned Time for Staff

As published in the November 2016 Issue of the Resource, any unused accrued Earned Time will be deposited in the employee's Long term Illness bank versus rolling over as Earned Time into the new fiscal year (up to the LTI maximum).

With this temporary change, beginning on July 1, 2017, there will be a 2-month grace period provided allowing staff to use up to 10 days (2 weeks) of Earned Time before it is accrued. For the summer of 2017, this temporary revision will allow for vacations in the summer months before the new academic year begins. In the event an employee leaves the College with a negative Earned Time balance, a deduction will be made from their last paycheck to offset the negative Earned Time balance.

We encourage staff to use the Earned Time benefit and to appropriately plan their time off schedule with their managers. Managers will be responsible for monitoring Earned Time balances for their staff to ensure that the negative balance does not exceed 10 days.

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## **Walking Meetings**

The Mindful Monks Program recently received an idea that will improve efficiency and processes around working meetings at Saint Joseph's College in the place of traditional meetings. This applies to the Strategic Plan Initiate 2: Strengthening the Faculty and Staff Community to contribute to the College's success. One of the goals in the Strategic Plan is for Saint Joseph's College to be recognized as a "Best Place to Work" and having walking meetings will allow employees to be more "motivated" and "engaged" in the important work that makes the college a strong institution. President Jim Dlugos supports this new wellness alternative to stationary meetings.

#### **Benefits of Walking Meetings for individuals:**

- · Research claims the average person sits a minimum of 8 hours per day
- Movement helps to lower risk of heart disease, joint pain, obesity, some cancers, diabetes and depression
- · Aim for 10 minute bouts 15 times per week
- · Movement boosts your mood, sleep quality and ability to handle stress

#### Benefits of Walking Meetings at Saint Joseph's College:

- · Improves team interactions fosters camaraderie between colleagues
- · Enhances creativity by stimulating visual, auditory and other senses
- Solves problems by "thinking on your feet"

#### When is it appropriate to conduct a Walking Meeting:

- · 1 on 1 or small group meetings
- When you do not need technology
- · When it fits the needs of the group

#### **Considerations Prior to Walking Meetings:**

- · A day before the meeting, remind participants to plan accordingly
- · Print out an agenda to keep you on task during the walking meeting
- Set the length of the meeting and route with consideration to participants' ability levels.

#### Where to have Walking Meetings on SJC campus:

- Alfond Center indoor track
- Mercy Hall & Alfond Hall
- · Outside when weather permits
- · Down to Sebago Lake
- · Over to the Stone Barn

#### Other Ways to Add Activity into Your Day:

- Park further away from your building
- · Take stairs when possible
- Start out by having "stand-up" meetings
- · Walk to a further bathroom or water fountain in your building

For questions about walking meetings or more tips and tricks, please reach out to Jenna Chase at <a href="mailto:wellness@sjcme.edu">wellness@sjcme.edu</a> or visit Hilary Lamkin at Pearson's Café!

# Employee Assistance Program:

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

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# Just Walk k

Walking reduces your risk of heart attack by raising "good" cholesterol and lowering "bad" cholesterol levels.





Walking reduces your risk of developing high blood pressure and other forms of heart disease.

Regular walking reduces your risk of developing

Type 2 diabetes and improves your body's

ability to process sugar.





A brisk walk is a great way to reduce stress, depression and feelings of anxiety.

## **Policy Reminder: Sexual Harassment, Harassment, and Discrimination**

#### **Sexual Harassment**

**Purpose:** Saint Joseph's College will not tolerate sexual harassment of its employees or students. Sexual harassment in the workplace is unlawful under both state and federal law.

#### **Harassment and Discrimination**

**Purpose:** Saint Joseph's College does not condone harassment or discrimination directed toward and person or group within its community - students, employees or visitors. Every member of the College must refrain from actions that intimidate, humiliate or demean persons or groups, or that undermine their security or self-esteem.

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