

Human Resource Updates

Upcoming Dates to Remember.....

Nov 2019 (TBD)

Annual Turkey distribution

Nov. 28th & 29th

Thanksgiving Holiday off

Nov. 2019 (TBD)

Health, Vision, Dental, Aflac Insurance Enrollment

Dec. 17th (tentative)

Annual Christmas Giveaway distribution

Dec. 25th Wednesday

Christmas Holiday Off

Jan 1st. New Year

New Year Holiday Off

WELCOME NEW HIRES.....

It is my pleasure to announce the new members of Sabin Metal:

- Cedric Agen – Dept # 9 HPO
- Sean Casey - Dept # 41 Security
- Shantasia Holmes – Dept # 41 Security

Best Wishes for a Happy Retirement

- Svetlana Radunsky – Lab, 24 yrs. of service
- Eugene Rodgers - Security, 38 yrs. of service
- Derek Price – Dept # 52, 18.5 yrs. of service

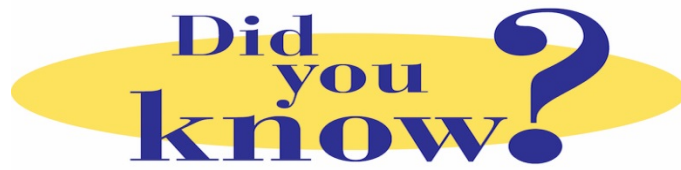
As you go into this next phase of your life, may you enjoy the very best that life has to offer. Thank you for your years of service and congratulations on your retirement!!

Thank you to our 2019 Summer Help Employees

This summer we were joined by 4 talented & hardworking college students (Jared Flickner, Jason Bundschuh, Tim Tetreault & Jessie Feltham). I would like to take this opportunity to thank them for all their hard work this summer. It was a pleasure to have them and I hope that their experience working at Sabin was engaging and edifying. Best of luck to all of you as you return to your respective college campuses for the new semester. **Thank you again !!**

2018 Discretionary Profit – Sharing Contribution

Have you checked your 401K account lately? Andy Sabin & Jonathan have approved a 4% Discretionary Profit-Sharing Contribution for 2018. The amount was funded week of Sept 9, 2019 and was applied to your account during that week. This generous contribution was twice the amount that we received in 2016 & 2017 which was 2% for each of those years. **Thank you Andy & Jonathan!!**

***IRS Final Rule Eases 401(K) Hardship withdrawals.***

Making hardship withdrawals from 401(K) retirement plans soon will be easier for plan participants. On 9/23/19 the IRS published in the Federal register a Final Rule that relaxes several existing restrictions on taking hardship distribution from defined contribution plans. Some of these changes are mandatory, requiring employers to make changes by Jan 2020 while others are optional. Unlike loans, hardship withdrawals are not repaid to the plan with interest, so they permanently reduce the employee's account balance. Hardship withdrawals are subject to income tax & if participants are younger than 59 ½, a 10 percent early withdrawal penalty. For these reasons, withdrawals should be a last-ditch option for employees facing financial hardship.

Among its key provisions, the final rule will do the following:

- Eliminate the 6-month contribution suspension requirement
- End the need to take a plan loan before a hardship withdrawal.
- Make earnings available for withdrawal.
- Ease hardship verification

401(K) plans that permit hardship distributions will need to be amended to reflect these new rules by Dec. 31, 2021 but operational changes will be needed to comply with the new regulations by Jan. 1, 2020.
(www.shrm.org/resources/hr-topics)

It's OK to Laugh at Work: How Humor can Keep Employees Engaged...

Being happy at work is important. Studies suggest that if you're not happy at work, you're less productive, more likely to take sick days, & likely to become poor problem solver. Too often we feel that if we are laughing during work, people may think we are "slacking off". Professor Sophie Scott from University College London says, "Laughter is a subconscious signal that we're in a state of relaxation and safety". Studies show that humor in the work place can boost employee productivity & even enhance performance. Laughter is also one of the best stress management tools. How Humor helps: Beats stress, engages employees, connects us with others, reduces status differential, defuses conflict, builds trust & encourages people to work together. But how do you use humor without offending or getting in trouble at work? The answer is to keep your jokes within these rules:

- Stay away from religion, politics and sports
- Avoid subject that can upset audience
- Don't make sexual references –EVER..
- Do not make fun of any clients, competitors, individuals/co-workers
- Never be malicious with your material.

Big Changes Coming to the W-4 next year.....

The IRS published a draft to the new W-4, which includes major revisions taking effect on the **2020** form. It eliminates the use of withholding allowances (which were tied to the old personal exemption amount) and replaces complex worksheets with straightforward questions. In the meantime for 2019 employee will continue using the current W-4 form . IRS encourages people to do a Paycheck checkup as soon as possible to see if they are withholding the right amount of tax from their paychecks, particularly if employees had too much or too little tax withheld when they filed their 2018 taxes earlier this year.

Job Training Available to Vets & Vet Families...

The Veterans Outreach Center provides job training to all veterans and their immediate family members. Current training offered are: Security Guard Licensing, OSHA Certification, Electrical Boot Camp, Intro to Facilities Maintenance, Basic Computer, GED Preparation, CPR/AED Certification, and many more. The updated training schedule can be access through the VOC's website:

<https://veteransoutreachcenter.org>

