

For Your Benefit

NOVEMBER 2012

NEWS & NOTES

2012-2013 FLU SEASON

The federal Centers for Disease Control and Prevention (CDC) has updated its seasonal influenza Web Center for the 2012–2013 flu season and recommends that employers begin promoting flu shots to employees as soon as the vaccines are available in their area.

The CDC predicts that manufacturers will be able to produce an adequate supply of the 2012-2013 vaccine to meet demand.

The 2012-2013 influenza vaccine is made from the following three viruses:

1. A/California/7/2009 (H1N1)pdm09-like virus;
2. A/Victoria/361/2011 (H3N2)-like virus; and
3. B/Wisconsin/1/2010-like virus (from the B/Yamagata lineage of viruses)

While the H1N1 virus is the same as in the 2011-2012 season, the recommended influenza H3N2 and B vaccine viruses are different for 2012-2013.

CDC has an information Web Center specifically for businesses and employers at www.cdc.gov/flu/business.



Flu season alert

Protect yourself and others

The Centers for Disease Control and Prevention (CDC) designate flu season generally during the calendar months that contain the letter “r,” with peaks varying anywhere from November to March. The CDC further reports that nearly 200,000 people are hospitalized due to the flu each year, and about 36,000 people die from it.

Dr. Anthony “Jay” Avenido, chair of the Allied Health Department at Brown Mackie College—Cincinnati offers advice on how to avoid the flu. “The environment is filled with germs,” says Avenido. “They live on telephones, keyboards, door handles, and gas pumps.” Germs transfer easily, even without direct contact with an infected person. Whenever an infected person handles something, germs transfer to the surface, where they can live up to several days.

“One person can literally transmit germs to hundreds,” says Avenido. For example, each time a person coughs or sneezes, respiratory droplets containing germs are expelled from the body. An uncovered sneeze can spread droplets several feet, putting everyone in the general vicinity at risk.

“I do not recommend covering a cough or sneeze with your hand,” Avenido advises. “This may limit the number of germs moving through the air; however, you will now carry them on your hand. You will inevitably touch something and leave germs behind for others. That is why kids get sick a lot. They touch everything.” Avenido recommends creating a barrier between yourself and others when a sneeze is imminent. You can do this by sneezing into your elbow.

Proper hand washing is another good defense. “Water without soap is not



effective,” Avenido says. “The ingredients of the soap help to break down the bacterium. A thorough hand washing includes warm water and soap. Scrub hands, front and back, and in between the fingers for 20 seconds. That’s long enough to sing ‘Row, Row, Row, Your Boat’ twice.”

While washing, use pressure to create friction, which gets the substance of the soap into bacteria. “If you sneeze or cough into your hand, wash ASAP,” he says. “If washing isn’t convenient, use a hand sanitizer that contains alcohol.”

You might think it isn’t practical to stay home from work for the duration of a flu, but it is important to be aware of how sick you are. “If you have a fever of 100 degrees or more, you may want to just stay home, especially if you’re experiencing discharge from the nose, or coughing and sneezing frequently,” says Avenido.

THE SKINNY ON SKIN CARE

November is National Healthy Skin Month. Weighing in at between 6 and 9 pounds and with a surface area of about 2 square yards, the skin is the body's largest organ. As such, it is your body's first line of defense against the outside world and helps you fight infections and injuries as well as helping to maintain your body's temperature.

Your skin also makes vitamin D, which is crucial to calcium absorption and strong bones. Keeping your skin healthy is crucial to your overall health and safety. Here's how to take care of your skin so it can take care of you:

- Drink plenty of water to keep your skin hydrated.
- Eat well-balanced meals and snacks that avoid fatty and greasy foods.
- Get plenty of vitamins A, C, and E.
- Get plenty of minerals selenium and zinc.
- Limit sun exposure to 15 minutes or fewer from 10:00 a.m. to 4:00 p.m. Your skin needs some sun, because the sun is the best source of vitamin D.
- Use sunscreen with a special protection factor (SPF) of 15 or higher for longer sun exposures.



Great American Smokeout

Third Thursday in November

You may think this is a well-worn subject, but let's lay the facts out once again. There are over **4,000 chemicals in cigarette smoke**. Hazardous ingredients in tobacco include: 250 chemicals that are known to cause cancer; numerous poisons; ash and tar; and, of course, nicotine.

Health hazards of smoking include:

- **Increased risk of serious diseases** such as cancer, heart disease, and stroke
- **Increased risk of heart attack**
- **Increased risk of premature death** from smoking-related disease
- **Emphysema and other respiratory problems** as well as a higher risk of pneumonia
- **Damage to a fetus**
- **Health risks to others who breathe secondhand smoke**, especially infants and children
- **Lower bone density** in women who smoke (osteoporosis)

It's hard to quit because smoking is addictive; it's both a habit and a comfort; and it's associated with other things called "triggers" that make you want to smoke—for example, drinking a cup of coffee, talking on the phone, driving, or taking a work break. But even though it's hard, the benefits are well worth it.

The health benefits of quitting include:

- Heart rate and blood pressure begin to return to normal
- Carbon monoxide levels in blood decline
- Circulation improves
- Less coughing
- Improved lung function
- Reduced risk of dying from smoking-related disease
- Freedom from addiction
- Setting a good example for children
- Saving a lot of money

The financial benefits of quitting are also substantial. For example:

- If you smoke a pack of cigarettes a day at a cost of \$5 per pack, each week you will save \$35 by not smoking.
- In a month you'll save about \$150.
- In a year you'll save over \$1,800.
- In 10 years you'll save more than \$18,000.
- In 20 years the savings will add up to over \$35,000. Imagine all the other ways you could spend that money!



Stand your ground

Spot slipping hazards

The slippery season is fast upon us—and may already be in force in some areas of the country. So take time to reexamine your workplace—inside and out—for slipping hazards.

Stand your ground by spotting these possible **fall hazards in your work area and in other places around the workplace**, such as break rooms and rest rooms:

- Failure to keep work areas clean and neat
- Inadequate lighting
- Not watching where you're going
- Running or walking too fast
- Spills and wet floors

- Clutter
- Open drawers
- Flooring problems
- Failure to use handrails on stairs
- Lack of caution on stairs and ladders
- Wearing inappropriate shoes

Also be aware of slip hazards **outside the workplace** such as:

- Wet or icy surfaces
- Uneven pavement
- Lack of adequate visibility in the dark
- Glare, which can interfere with seeing where you're going

Retirement Plan Fees: What You Need to Know

By Jean Chatzky, Financial Journalist

How much are you paying to invest in your organization's retirement plan? Many people don't know. In fact, surveys have shown a surprisingly large number of people believe- mistakenly- that they're not paying anything at all. That's about to change.

Starting in August 2012, a new regulation required most organizations to share information about their retirement plans' fees. Going forward, you'll receive fee information in retirement plan statements and in an annual notice. If your employer changes the plan in a way that changes the costs during the year, you'll get an update. While the annual disclosure may be a half dozen to a dozen pages that reads like a price list, read it anyway, keeping an eye on these specifics:

THE DIFFERENT TYPES OF FEES YOU'RE PAYING.

There are three main components:

- Investment expenses can make up the lion's share -about two-thirds of your costs in total.¹ These fees include pay for the people who manage the mutual funds or other investments in your employer's plan; they may also go toward covering the plan's administrative expenses. On the new disclosure, you'll see this fee broken out two ways - as a percentage of the money you have invested in that particular investment option, and as a dollar amount you pay for every \$1,000 you have in the investment option. This is designed to allow you to compare investment expenses on an apple-to-apples basis.
- Administrative costs are the second category. They include the cost of keeping plan records, providing you with statements, online access to your account information and advice you may have elected.
- Transaction costs are the final category and include the price of

borrowing money from the retirement plan and/or withdrawals.²

HOW YOUR FEES STACK UP.

Since investment expenses may make up the majority of the plan fees and you can choose from among various investment options, it's important to understand why some have higher fees than others.

Passive funds (like index funds) that adhere to a preselected basket of stocks will generally have lower fees than actively managed mutual funds that have installed a skilled individual (or team) to invest on your behalf. Moreover, the higher the risk profile of the managed fund, typically the higher the fees tend to be.

So, stock funds generally have higher expense ratios than bond funds, and international funds generally cost more than domestic ones. None of this means you should abandon managed funds for passive ones or higher risk funds for lower risk ones.

The fees are a piece of the puzzle and should be looked at relative to long-term performance. If a managed fund in your plan is consistently doing well for you in up markets or limiting your losses in down ones, it may be well worth the fees you're paying. If it's consistently underperforming,

you may want to think about making a switch.

MAKE THE MOST OF YOUR ORGANIZATIONS RETIREMENT PLAN.

Finally, consider whether you're making the most of the retirement plan overall. Fees, while important, are only one part of the picture.

It's similarly important- if not more important- to be sure that you're taking full advantage of the retirement plan your employer has put in place to help ensure you are on track for a more secure retirement. Ask yourself:

- Am I grabbing all the matching contributions I'm eligible for? If not, consider increasing your contribution.
- Am I maximizing my total tax-deductible contribution? If not, consider increasing your contribution.
- Am I in the right investment options for my age and risk tolerance? If not, consider rebalancing in accordance with your goals.

Your organization's retirement plan is likely a bigger part of your retirement picture than ever before. Make it count.



¹ 401(k) Averages Book, 12th Edition.

² Some plan features are not available on all retirement plans.

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