



January 2017

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# NewzBreak™

*The Workplace Newsletter That's Both Informative and Fun!*

## Training well

If the company is sending you out for some pricey training, there are a few things you can do to get the most bang for the company's buck.

Before you go, be absolutely sure exactly what the boss wants you to learn. According to Fast Company, if you are a sales person, you might be learning the art of closing the deal. Ask yourself how you do that now and what results you have been getting. After training, can you measure how these results have improved?

Be sure to meet with your supervisor before you leave and get clear on what his or her goals are for this session.

Once at the training session, share your goals if you are asked to introduce yourself. This can help the instructor and you.

Participate in the training. Ask questions on key issues, especially if you don't understand what is being presented.

Meet and greet other participants with an eye toward building up your professional contacts.

After you are back, write a summary for your supervisor about your training. Highlight the areas you think training will improve and how they will match your goals.



## Tax considerations for the New Year

The tax man cometh. Time to prepare yourself to take all possible deductions.

Retirement accounts are a great method for reducing taxes. In fact, the 401k and IRA were created to give incentives for saving money. Each dollar contributed reduces taxable income.

\*401k--The annual limit of contributions is \$18,000 (\$24,000 for those over 50) and this amount does not include employer contributions.

\*IRA--The annual limit is \$5,500 (\$6,500 for those over 50).

\*College 529--You can contribute up to \$14,000 per year while still avoiding the gift tax penalty. While there is no federal tax deduction for this, many states allow a deduction for these contributions.

\*HSA (Health Savings Account)--Available to those with a high-deductible health insurance plan, the HSA allows one to contribute up to \$3,350 for an individual and \$6,750 for a family (add an extra \$1,000 if you are over 55).

Charitable Contributions: For philanthropic individuals, charitable contributions are a great way to manage your tax burden while providing for those less fortunate or other worthy causes. In most circumstances, up to 50 percent of yearly income can be deducted each year for qualified gifts.

Something to consider when discussing charitable gifts is they don't have to be cash. Gifts of clothing, furniture, cars, household goods, stocks, property, and even mileage spent on behalf of the charity are all tax deductible at the end of the year for full or partial value.

Investment Strategy Checkup: Year-end is a great time to rebalance portfolios for a couple of reasons: Rebalancing should be done periodically to ensure that one's portfolio has not skewed too far in one direction during the year's ups and downs.

It could provide opportunities for tax-loss harvesting to help offset any capital gains earned during the tax year.

## Making your resolutions successful!

Two words sum up New Year's Resolutions: Faith and Gym.

According to LifeWay Research, a 2015 study shows that 57 percent of Americans made a health resolution while 52 percent made a faith resolution.

Those top two topics lead five categories of New Year's resolutions.

About 43 percent of respondents in the telephone survey cited use of time as an important resolution. That was followed closely by improving relationships with family (42 percent) and working on finances (37 percent). One third of respondents wanted to improve a relationship with a friend.

If you are one of the 75 percent of people who have failed to follow a resolution, you might want to reframe and re-adjust your new year vow.

According to Christine Koh and Asha Dornfest, authors of Edit Your Life podcast, try using a different word for resolution. Try thinking of your resolutions as intentions or directions about where you will take the year. If you think of them that way, then you may find yourself broadening your aims. Instead of vowing to 'run one mile a day,' maybe what you really want to do is spend 30 minutes in dedicated exercise.

No matter what your goals, sometimes the hardest become much easier when you whittle down a resolution to the barest bones.

If you want to exercise, but you never have actually done it, maybe your resolution should be to just put on your exercise clothes at a specific time every day. Or just exercise for five minutes. That easy vow will get you started.

Dornfest recommends you get a confidant to talk with you about pursuing your resolutions. The same person might not be perfect for all your resolutions, though.

Koh advises building failure into resolutions. Hey, you are never going to be perfect. If or when you slip up, how will you address the problem? Build in a 'start again' plan.



## Do You Know...

... Someone that could use our services? Perhaps a colleague, friend, family member, or networking buddy?

... If you would think of 3 or 4 people that could use our services, then don't hesitate to call them and give them our name and phone number. Be sure to have them mention your name when they call so we can send you a referral bonus!

... We are always looking for reliable employees. If you know of anyone looking for a job have them call Jessica at extension 224.

Thanks in advance for your help and we look forward to sending cash your way!



## Guard your health in cold weather

Did you know that in cold weather, 60 percent of your body fuel is used to maintain body temperature?

That means you must count on tiring more easily, and you will be more likely to suffer hypothermia or even frostbite outdoors.

A windy day is even worse. At 20 degrees, for example, a 15-mph wind creates an effective temperature of -6 degrees. A 30-mph wind means -11 and a 40-mph wind dumps the effective outdoor temperature to -22.

Cold weather puts extra strain on your heart, so it's important to avoid exertion. Shoveling snow, pushing a car, or even a fast walk might be a problem if it is very cold.

Decrease your chance of getting frostbite or hypothermia by dressing in layers for outdoor activities. Ideally, coats should be water repellent. Wear a heavy knit or microfiber hat and face protection. Cover your mouth to keep very cold air out of your lungs. Wear mittens instead of gloves for more warmth.

Stay dry. Change socks and other wet clothing to prevent loss of body heat. Wet clothes lose all insulating value and lose heat rapidly.

Frostbite causes a loss of feeling and a white or pale appearance in extremities like fingers, toes, nose and ears. Although frostbite is unusual with today's excellent winter fabrics, if it does occur, warm the victim with blankets. Place the frostbitten area in warm (not hot) water. Do not rub the area. Give warm, not hot, nonalcoholic drinks.



"We can't afford a vacation. If you want to feel the sand between your toes, you're going to have to walk around in the litter box."

## Gossip: Golden or deadly?

Though many of us enjoy it, gossip is a slippery subject with a sullied reputation.

The word originated with the Old English "Godsibb", meaning "a person related to one in God." By the 1800s, gossip denoted a man who drank with friends and shared fellowship, or a woman who was a family friend and helped during childbirth.

Today, the dictionary says gossip is "chatty talk, the reporting of sensational or intimate information." It is said to ruin reputations, poison relationships, and halt careers.

But social scientists say gossip can serve as a unifying force that communicates a group's moral code.

Dr. Ralph Rosnow, Ph.D., professor of psychology at Temple University, says gossip lets you know what the limits on personal behavior are. When you move to a house and a neighbor tells you the previous resident never disposed of garbage properly, it tells you something.

Gossip shepherds the herd, says Rosnow. It is especially effective in managing the morality of small groups, especially in a workplace. If you want to know who will help you, or when it's acceptable to slack off, pay attention to the grapevine. People who gossip the most usually rank highest on the anxiety scale, says Rosnow. They disclose more but are often on the receiving end of gossip as well.

When Rosnow asked test subjects who they liked, people being talked about were not the most popular because they didn't conform. Those gossiping weren't popular because of their presumed untrustworthiness. Highest rated were those who could keep a balance between their roles as gossipier and gossipee.

Rumors may not involve people but are always speculative. They come in two types: Wish Rumors that we hope are true, and Dread Rumors that we pray are false.

The Foundation for the Study of Rumors based in Paris concluded that rumors are based on society's fears. The rumor about worms in fast food burgers reflected rising concerns about junk food and health. Rumors, it seems, are echoes of ourselves, revealing the desires and obsessions of society.

There is also such a thing as a positive rumor, also known as "creating a buzz." When Chrysler loaned 6,000 business leaders a new car for weekend use, 98 percent of the leaders said they would recommend the cars to their friends.

While gossip will never go away, all who participate should remember that there is a point where exchange of information ceases to be helpful and becomes harmful. Those who cross the line are seen as untrustworthy and unworthy of true friendship.

In company settings, the truths become known, and those who spread false information are shunned.

## Trivia Teaser – Picture Perfect

1. Who was the leading scorer for the 1972 Miami Dolphins "Perfect Season" team? a-Bob Griese, b-Larry Csonka, c-Earl Morrall, d-Garo Yepremian.

2. Which actress performed the song "Cups (When I'm Gone)" in the movie "Pitch Perfect"? a-Rebel Wilson, b-Brittany Snow, c-Anna Kendrick, d-Anna Camp.

3. Who was the oldest pitcher in Major League history to throw a perfect game, at age 40 in 2004? a-Randy Johnson, b-Curt Schilling, c-David Cone, d-Roger Clemens.

4. What film comedy ends with Joe E. Brown telling an exasperated Jack Lemmon "Nobody's perfect"? a-"Mr. and Mrs. Smith," b-"The Apartment," c-"Some Like It Hot," d-"The Odd Couple."

5. What Australian group had top 40 hits in the US in 2014 with "Amnesia" and "She Looks So Perfect"? a-5 Seconds of Summer, b-The Vamps, c-Twenty-One Pilots, d-All Time Low.

6. The 1996 documentary film "A Perfect Candidate" followed whose unsuccessful campaign for a Senate seat in Virginia? a-Glen Campbell, b-Oliver North, c-Barbara Boxer, d-Clay Aiken.

7. Which monster movie takes place near a one-horse town called Perfection, Nevada? a-"Critters," b-"Gremlins," c-"Tremors," d-"Predator."

8. Which Jane Austen novel ends "But, in spite of these deficiencies, the wishes, the hopes, the confidence, the predictions of the small band of true friends who witnessed the ceremony, were fully answered in the perfect happiness of the union"? a-"Pride and Prejudice," b-"Emma," c-"Persuasion," d-"Sense and Sensibility."

9. Which long-running sitcom was a spin-off of the TV series "Perfect Strangers"? a-"Just the Ten of Us," b-"Mr. Belvedere," c-"Family Matters," d-"The Facts of Life."

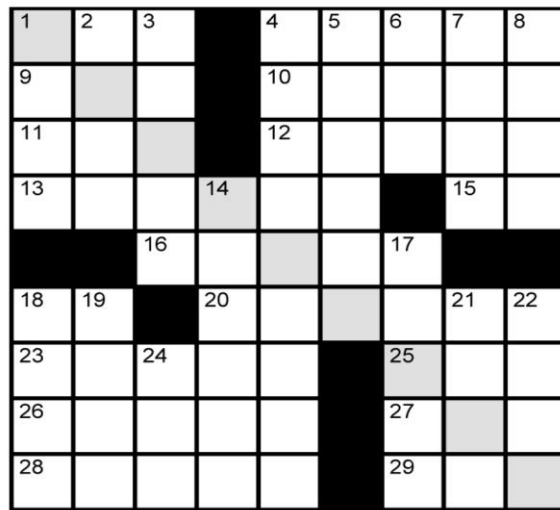
1-d, Garo Yepremian  
2-c, Anna Kendrick  
3-a, Randy Johnson  
4-c, "Some Like It Hot"  
5-a, 5 Seconds of Summer  
6-b, Oliver North  
7-c, "Tremors"  
8-b, "Emma"  
9-c, "Family Matters"

Answers to 'Picture Perfect'

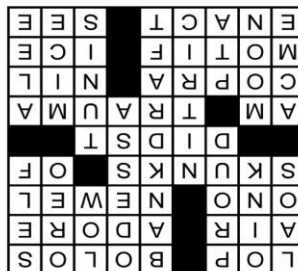
## Chinese New Year Animal Jig

Across

1. Chop (off)
4. String ties
9. Make public
10. Be crazy about
11. "Walking on Thin Ice" singer
12. Staircase post
13. Soundly defeats
15. "\_\_\_ thee I sing"
16. Performed, per Shakespeare
18. FM alternative
20. Emotional shock
23. Dried coconut meat
25. Zero
26. Recurring theme
27. Rink surface
28. Legislate
29. Observe



6. Cattle call
7. Creme-filled cookie
8. Ego
14. Kind of acid
17. North African capital
18. Crowning point
19. Phobos, to Mars
21. "Of \_\_\_ and Men"
22. Away from the wind
24. "Harper Valley \_\_\_"



The headline is a clue to the answer in the diagonal.

## For some, nothing sparks a great conversation more than a great book.

That's why book clubs are popular for meeting people and having meaningful conversations.

The bigger your community, the more likely there are a number of book clubs in the area. Book clubs can have themes that appeal to fiction lovers, history buffs, or even to special interests such as True Crime--a popular type of reading group.

You might be surprised at how many book discussion clubs are available. But if you don't know any, you can check online at a site such as meetup.com.

If there isn't a book club in your area, you can always start one.

It can be as loose or formal as you wish.

Most book clubs are monthly and members vote on titles of the books they will read. But some book clubs allow members to read their own choice of book and present their review to the members.

According to litlovers.com, a group of six to 10 is best to give everyone a chance to comment on the book of the month. To facilitate discussion, it's best to have books that fall into a general category or topic. Fiction clubs might choose historical fiction or books on the New York Times bestseller lists.

Be sure to choose books that fall into a general level of reading interest. For example, a vibrant book group would have similar reading styles. Maybe they all think Pride and Prejudice is a lively read while other groups might prefer science fiction.

Organizers can maintain a list of books for the next six months, an email list of members, and choose a member to host the club for the month. The host for the month can offer a dessert or some other small food stuff for the gathering and present questions or quotes from the book as points of discussion.



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### About Our Company

Celebrity Cleaning Inc. is a full service commercial cleaning company that serves the greater Lehigh Valley.

Services include general cleaning, carpet cleaning and all types of hard floor care.

Owners, Wally Myers and Kevin Brown, have a combined 50 years of experience in the cleaning industry, and they feel it's important to provide cleaning services that place the utmost importance on the health and safety of their clients and employees. For that reason, they are active participants in industry associations ISSA (International Sanitary Supply Association) and BSCAI (Building Service Contractors Association International).

### You won! Now pay up

Office pools, fantasy football, that lucky pull in a Vegas slot machine--your windfall may or may not be exactly legal, but it is taxable.

The humble office pool is illegal in most states, but law enforcement usually ignores it. The IRS doesn't. If you itemize, you must report the income. On the other hand, if you itemize, you can deduct losses.

In states where fantasy football is legal, any winnings should be treated as hobby income. Legal or not, the IRS expects you to report income from winnings. If you itemize, you can deduct entrance fees if those fees exceed 2 percent of your adjusted gross income, according to the IRS.



*The bad news is time flies. The good news is you're the pilot.*  
 ~Michael Altshuler

### Perk up long winter weekends with a great book reading list.

#### Great classics for men: from artofmanliness.com

- The Great Gatsby by F. Scott Fitzgerald
- Band of Brothers by Stephen Ambrose
- The Wealth of Nations by Adam Smith
- The Call of the Wild by Jack London
- Catch-22 by Joseph Heller
- Walden by Henry David Thoreau
- Into Thin Air by Jon Krakauerv
- The Autobiography of Malcolm X
- This Boy's Life by Tobias Wolff

#### Great classics for women: by jezebel.com

- The Lottery by Shirley Jackson
- To the Lighthouse by Virginia Woolf
- The House of Mirth by Edith Wharton
- White Teeth by Zadie Smith
- The House of The Spirits by Isabel Allende
- Slouching Towards Bethlehem by Joan Didion
- Excellent Women by Barbara Pym
- The Bell Jar by Sylvia Plath

### January Birthdays and Company

#### Anniversaries

##### Birthdays

- 3<sup>rd</sup> – James McMillian
- 20<sup>th</sup> – Anthony Taglioli
- 23<sup>rd</sup> – Milton Toro-Cruz
- 30<sup>th</sup> – Gail Stewart

##### Anniversaries

- 13 years – Dennis Wieand
- 11 years – Susan Davis

