

# BOCES NEWS TO USE

DUTCHESS BOCES Human Resources  
Norah Merritt, *Executive Director*

NOVEMBER 2015

## What's Ahead...

**Information on  
FAMILY MEDICAL LEAVE ACT to follow...**



## The Day That Quitters Win!

NOVEMBER

### Top Ten Reasons to start a New York State Deferred Compensation Plan (457plan) or a Tax Shelter Annuity (403b):

1. It's painless.
2. Contributions are tax-deferred.
3. Money GROWS tax-deferred.
4. Compounding interest.
5. Benefits of dollar cost averaging when making regularly scheduled investments.
6. You can contribute more to a 403b than to an IRA
7. Quick and easy way to create a diversified portfolio.
8. Loans and hardship withdrawals for emergencies-where plan permits.
9. You can transfer your money if you change jobs.
10. Social Security will likely not be enough

*Get ready to lose the habit, and become victorious over tobacco during the Great American Smokeout. This is your chance to triumph over addiction. Every November, we set aside the third Thursday to encourage smokers to go the distance, and to finally give up smoking.*

*About 42 million Americans still smoke cigarettes, and tobacco use remains the single largest preventable cause of disease and premature death in the United States.*

*As of 2013, there were also 12.4 million cigar smokers in the US, and over 2.3 million who smoke tobacco in pipes — other dangerous and addictive forms of tobacco.*

*By quitting — even for one day — you will be taking an important step toward a healthier life — one that can lead to reducing your cancer risk. It's a race for your health, and it starts today. Today's the day that quitters win.*

*Click link for more information...*

**American Cancer Society Great American Smokeout Event**



A Unique Way to Grow Cancer Awareness

During the month of November, also known as Movember or No-Shave November, men take the opportunity to grow out a beard and sprout a moustache. But, No-Shave November isn't just about growing out facial hair. In fact, that is really just an added benefit. **No-Shave.org** describes the campaign as a way to “grow awareness by embracing our hair, which many cancer patients lose, and letting it grow wild and free.”

Reminder - Cancer Screening release time is available for both breast cancer and prostate cancer.