

# J. KOZEL & SON, INC.

*Kozel Steel • Tool Ranch • Trojan Steel*



IN HONOR OF 9/11

CHILI FIRE DEPARTMENT MEMORIAL

## Twin Towers Steel Beam

Kozel Steel has recently had the distinct honor to be chosen to create a replica of the World Trade Center's Twin Towers for our Town of Chili Fire Department. Fire departments across the country have been able to apply for and receive pieces of the twin towers structure and our local fire department got the beam pictured here. From the piece marks it appears as though this beam came from above the 60<sup>th</sup> floor.

It is quite humbling to look at this piece and see the violence it endured, while remaining relatively intact. Each end of the beam shows evidence that it was just torn from its adjacent pieces. The fire department is going to have us saw the beam in half and weld base plates on those sawn ends. They will then mount the beams

vertically to their 9/11 memorial so that they represent the twin towers when finished. They gave us a flag to drape over the beam during those times when we were not processing it in order to honor and respect all of those who perished that terrible day.

*-Jeff Loeffler*



## KUDO's

I would like to take this opportunity to thank Jose, John, and Dylan for their help in completing Phase I of the E-Health job.

I would also like to extend thanks to Steph for spending a full day with Anthony and myself, your help was greatly appreciated.

It is also worth mentioning that Steph set a company record by being the first female to work in the shop. Congratulations.

Thanks again to all.

*-Wayne Gagnon*

## Decrease in Workers' Comp Loss Ratio

The workers' compensation board uses a loss ratio to help determine the Employer's annual premium. The loss ratio is based on previous loss experience (or claims) over the last three years. It is important to keep this as low as possible in order to keep premiums affordable. The best way to avoid a high loss ratio is to focus on injury prevention and training.

I am happy to share that J. Kozel & Son, Inc. has received a decrease in our loss ratio from 1.28 to .87. This is proof that our increased focus on safety over the last few years has had a positive impact on our work environment and led to a decreased risk of injury.

Thank you to everyone for following safety procedures and attending trainings. I hope the ratio continues to decrease over the years to come.

*-Leanne Sisbarro*

## CARDS/PRAYERS APPRECIATED

Kevin Wasieczko would like to thank everyone for their thoughts, prayers and concerns for his daughter Amanda's ongoing battle with Crohn's Disease. She was diagnosed when she was 12 years old and managed controlling the affects of the disease quite well. However that changed in January of this year, a week after celebrating her 22nd birthday. She became quite ill while working at Walmart and we ended up taking her to Millard Fillmore Suburban. She was admitted that night, had exploratory surgery on Wednesday, had all of her small intestines removed on Thursday, and was transferred to the Cleveland Clinic on Friday night. We almost lost her, but after six weeks at the Clinic she was able to come home.

She had to make a tough decision on either continuing on TPN nutritional 12 hour IV feeding for the rest of her life or applying and waiting for an organ transplant. On Friday, July 5th, she got the call she was hoping and waiting for. They had a possible organ match and she needed to get to Cleveland as soon as possible. Arriving about 6:00 PM, it was determined that the organ was a match and they began preparations for the 10 to 12 hour transplant surgery. The Cleveland Clinic is well known as the best for doing organ transplants, but I was surprised to learn that Amanda's transplant was only the 16th small intestine organ transplant performed this year at the Clinic. A matching organ had to come from a donor who had recently died, was of the same age range, had the same blood type of the person receiving the organ (Amanda is the "rare" B negative), and come from the tri-state area of Ohio, Indiana and Michigan. They told us that with the small odds, it could take a year or two to find a match.

I am happy to report that everything went extremely well and she is recovering beautifully. She has been recently discharged from the Cleveland Clinic and is back home. She has to travel back to the Cleveland clinic for testing every Monday for the next few months. Her appetite is returning and she is enjoying eating once again. Cards, well wishes and prayers are appreciated and can be sent to Amanda at 3840 East Robinson Road, Suite # 111, Amherst, NY 14228-2001.

- Kevin Wasieczko

## HSA Limits

### 2013 Annual HSA limits:

- Single: \$3,250.00
- Family: \$6,450.00
- Catch up for 55+ is \$1,000.00 per spouse

### 2014 Annual HSA Limits:

- Single: \$3,300.00
- Family: \$6,550.00
- Catch up for 55+ is \$1,000.00 per spouse

## 401(k) Limits

### 2013 Annual 401(k) limits:

- \$17,500.00
- Catch up for 55+ is \$5,500.00

### 2014 Annual 401(k) limits:

- Not yet determined by IRS

## The new nestup is here and better than before!

Nestup provides you powerful tools and resources to help you master your financial and healthcare decisions. We hope you will take some time to explore the new tools and resources we have made available on NestUp®:

- **Action Hubs:** Access useful articles, videos, tools, webcasts, and podcasts to help you make informed decisions on topics such as money, health, housing, and education.
- **An Extensive App Catalog:** A dynamic collection of more than 100 Apps that can help you make better decisions on money, health, housing, and education.
- **Retirement Choices formerly known as TANDEM-Connect™:** An interactive retirement calculator that allows you to view a custom retirement readiness report and see how changes to things like increased savings or working longer can impact your situation.
- **Health Choices formerly known as Streetwise Health<sup>SM</sup>:** Tools and services to help you select the best health plan for your circumstances, better understand health care costs, and save money.
- **NestUp® Coaches:** A personalized service where you can schedule a web-based session with a Coach to get tips for improving retirement readiness and guidance to your health and wealth questions.

We are excited to offer this tool to you. We believe you will find NestUp to be a useful resource to help you make smarter health and financial decisions.

Login to [www.nestup.com](http://www.nestup.com) to get started today. As a reminder, your username is your email address. If you do not remember your password you can click on [forgot password](#) on the nestup login page.

# SAFE HANDLING TECHNIQUES

We in the sales industry have all been in the situation where we have a customer that ordered a small item or needed something quickly. This may lead to us delivering the items ourselves. While this doesn't sound out of the ordinary for any of us it does require special loading, unloading and handling needs in order to prevent an injury to yourself and possibly others.

Because some of us do this everyday and nothing bad ever happens, we sometimes can take it for granted. Here are some basics for handling materials safely:

- Always wear your personal protective equipment (PPE).
- Use proper lifting and carrying methods:
  - Look at what your going to be lifting and think about how you are going to unload it when you get to your destination. When delivering material to a customer's office or a

site after hours on your way home there may be no one there to help.

- If the material is going to be too heavy to unload yourself or be too awkward to take off by yourself **ASK FOR HELP**. Let your customer know ahead of time that your going need a hand. You may need to coordinate the delivery time with them to make sure someone will be there or that they will have a mechanical way of unloading heavy material.
- Plan your route and rest stops (if needed) before carrying the material.
- Make sure you can see over the material if it's in a large box.
- To lift stand with your feet shoulder width apart, bend your knees, keep your back straight, grasp the item

firmly, and raise it slowly. Lift using the strength in your legs **NOT IN YOUR BACK!**

- To change directions, turn your feet, **DO NOT TWIST YOUR BODY**. This is the most common way to get hurt.
- To set the material down keep your body straight and the material close to your body. Remember to bend your knees and move slowly and smoothly.

Too often we are in a rush and just jump up on the truck and get right to it but, taking it slow will help prevent injury and still get the job done.

Transporting and handling material is a must in our business. Make sure you follow these steps and use common sense to do it safely.

- Marc Phelps

## The Tool Ranch would like to welcome their newest employees



**Paul Graap**  
**Inside Sales TR-Lancaster**

Paul was a driver with Dommer Construction for nine years. He made sure each job site had the right tools and materials. Paul brings a wealth of knowledge and experience to the Ranch.



**Patrick Zwetsch**  
**Store Manager TR-Ontario**

Patrick ran his own hardwood flooring business before becoming Store Manager. He was also a valued customer at Tool Ranch- Ontario. Welcome aboard.



**Sarah Tagliaferro**  
**Office Assitant TR-Lancaster**

Sarah worked for Mueller reviewing reports and calculating replacement costs for insurance purposes. She is working hard to learn all there is to know at the Tool Ranch.

Over the last few months Kozel Steel has had the pleasure of welcoming a few new employees as well.

**John Trout**  
**Crane Truck Driver**



**Jose Garcia**  
**Housing/Crane 4**



**Seth Wright**  
**Welder/Fabricator**



**Kozel Steel**  
**New**  
**Employees**

# SEASONAL FLU VACCINE MYTHS

The Centers for Disease Control and Prevention (CDC) recommends anyone over the age of 6 months get a flu shot each year. Unfortunately, many people don't because they believe one or more of the following myths.

## **Myth: The flu isn't so bad.**

**Fact:** The flu can lead to serious illness, including pneumonia, even for otherwise healthy people. Plus, a normal bout of the flu can keep a person out of work or school for several days.

## **Myth: The flu vaccine will make you sick.**

**Fact:** The flu vaccine cannot give you the flu, although you may get side effects like a sore arm, low fever or achiness. Side effects are generally mild and short-lived.

## **Myth: Healthy people don't need a vaccine.**

**Fact:** Anyone can become sick with the flu and experience complications, even people who are active and healthy. Plus, if you get the flu, you may endanger those around you who are at a higher risk for complications.

## **Myth: You can still get the flu after getting the vaccine.**

**Fact:** This one is partially true for the following reasons:

- You may have been exposed to a non-flu virus, such as the common cold.
- You may have been exposed to the flu after you got vaccinated but before the

vaccine took effect, which takes about two weeks after vaccination.

- You may have been exposed to a flu virus that was different from the viruses included in the current year's vaccine. The flu vaccine protects against the three influenza viruses expected to be most prevalent, but other flu viruses circulate as well.

## **Did You Know...?**

The CDC recommends getting vaccinated against the flu as soon as vaccines become available. Talk to your doctor or pharmacist to find out if the vaccines are currently available in your area, or when they will be.

## **Myth: It's too late to get protection from a flu vaccine.**

**Fact:** As long as the flu season isn't over, it's not too late to get vaccinated. Flu seasons can begin early in fall and last until spring, so getting a vaccine can still be beneficial into the spring months.

## **Myth: You only need to get vaccinated if family and friends get sick from the flu.**

**Fact:** If you wait until people around you get sick, it is often too late to protect yourself, because it takes about two weeks for the vaccine to kick in.

## **Myth: The discomfort of getting a shot isn't worth it.**

**Fact:** The very minor pain of a flu shot is nothing compared to the flu. Plus, many people can get the nasal-spray vaccine instead of getting a shot. Talk to your doctor about which is the best choice for you.

## **Myth: If you got the vaccine last year, you don't need it this year.**

**Fact:** Research suggests that your body's immunity from the flu vaccine declines throughout the year, so there is often not enough immunity left to protect you from getting sick for multiple seasons. This is why the CDC recommends a flu vaccine each year.

## **Myth: The vaccine isn't safe.**

**Fact:** Flu vaccines have been used for more than 50 years and have a very good safety track record. They are made the same way each year, and their safety is closely monitored by the CDC and Food and Drug Administration.

*Source: [www.cdc.gov](http://www.cdc.gov)*

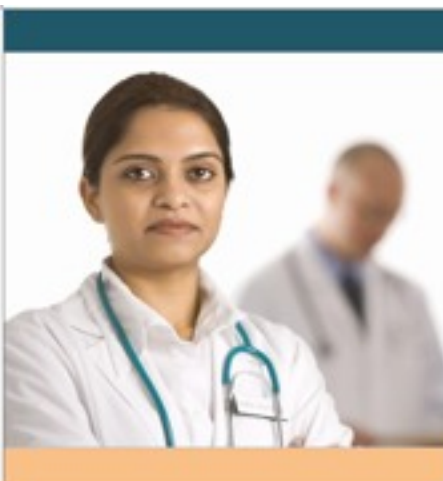
### **Kozel Steel Flu Clinic**

Monday 11/4/13 at 3:00 PM

### **Tool Ranch Lancaster Flu Clinic**

Date and Time TBD

More details will be emailed when it gets closer.



## **Stomp that Flu Bug before it Starts!**

It's flu season again and the most effective thing you can do to reduce your chances of getting sick is to get the flu vaccine. In fact, the Centers for Disease Control and Prevention now recommend that everyone over the age of 6 months receive an annual flu vaccine. Other ways to prevent the flu include:

- Avoid close contact with people who are sick.
- Wash your hands often to protect against germs.
- Avoid touching your eyes, nose and mouth.
- Get plenty of sleep, stay physically active, eat a nutritious diet and keep your stress level low.

It's time to get vaccinated against the flu.  
Protect yourself now to avoid getting sick later!

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