



Health & Safety



Special Roth rules for 2020: Still time for withdrawals

Under special rules for 2020, holders of a Roth IRA may be able to take a distribution without a penalty.

The coronavirus stimulus bill (the CARES act) allows those affected by the pandemic to take a distribution of up to \$100,000 without the 10 percent early distribution penalty.

The CARES rule gives Roth owners three years to pay the tax owed on withdrawals instead of in the current year. Roth owners also have the option to repay the withdrawal without owing any tax, even if the amount exceeds the annual contribution limit.

You can contribute any amount to a Roth IRA, up to \$6,000 per year. For those aged 50 and over, it is \$7,000.

These contributions must be made from earnings from employment. The money represents money you have already paid taxes on. So there is no tax deduction for contributions.

The case for masks: Hospital finds decline in Covid with mask

A Boston hospital system has found that required masking has dramatically reduced Covid-19 infections among its 75,000 workers.

The 12-hospital system in Massachusetts, like many types of businesses, could not require social distancing of its employees. But the strict requirement for masking did show results, according to a study published in the Journal of the American Medical Association.

In March, before the masking requirement, Mass General Brigham found that positive tests for Covid-19 doubled every 3.6 days. The positivity rate rose from 0 percent to 21.3 percent during March.

On April 11, the hospital required all employees and patients to wear masks. From April 11 to 30, positive cases among employees decreased from 14.6 percent to 11.4 percent.

Meanwhile, in the state, new Covid cases rose. On March 1, Massachusetts had one case. On April 30, it had 1,940 cases. Yet, as cases rose in the state, they decreased among hospital workers, suggesting the decline in Covid cases took place at the hospital system before declines were seen in the state, according to conclusions reported in JAMA.

However, masking wasn't the only mitigation step the hospital required. It also restricted elective procedures and enforced social distancing where possible.



American Diabetes Month:
Researchers work to improve current diabetes treatment options

Diabetes is one of the world's most common chronic diseases, affecting about 463 million adults worldwide--a number that is expected to increase to 700 million by 2045, according to the International Diabetes Federation.

About 90 percent of these cases are type 2 diabetes, according to Nature Reviews Endocrinology. Patients with type 2 diabetes are resistant to the effects of insulin, a hormone that regulates blood sugar, or do not produce enough insulin to maintain normal blood sugar levels, according to the Mayo Clinic.

Patients who are unable to regulate their blood sugar with diet and exercise alone are usually prescribed metformin, which lowers blood sugar. However, about 30 percent of patients with type 2 diabetes do not respond to metformin and are vulnerable to other complications while their blood sugar remains elevated, according to Science Daily. Between 20 and 30 percent of patients experience side effects that are difficult or impossible to tolerate, according to Genome Web.

Swedish researchers have identified biomarkers that can show in advance, via a simple blood test, how a patient will respond to metformin, according to Science Daily. The researchers hope that this research can be further developed to help inform prescribing decisions for health care providers so

Holiday Goal

1	2	3			4	5	6
7			8		9		
10					11		
	12			13			
			14				
	15	16				17	18
19					20		21
22					23		
24						25	

Across

1. Movie SFX
4. Short snooze
7. Neural network
9. Cheek
10. Scream
11. Eagle's nest
12. In a smooth manner
14. Wharton degree
15. Facial feature
19. Reach across
20. Peacock's pride
22. Bridge, in Bretagne
23. ___ Spumante
24. Inquire
25. Café alternative

Down

1. Weep
2. The Bee ___
3. "___ have to do"
4. Christmas carol
5. Not straight
6. Thickness
8. Periodic table listing
9. Capital of Indonesia
13. "Chicago" lyricist

15. Heroic poem
16. Tug sharply
17. Brewer's equipment
18. Accompanying
19. Hot springs
21. Fanciful story

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

[Click Here To Peek at Answers](#)

patients can receive appropriate medications immediately, according to Science Translational Medicine, a publication of the American Association for the Advancement of Science.

Further research is needed before a blood test goes into wider use for diabetic and pre-diabetic patients, however. The next step for the researchers: A larger clinical study with 1,000 patients from around the world, according to Science Daily.



These factors may combine to cause hypothermia

Four conditions determine whether a person who is working outside will develop hypothermia: temperature, rain, wind and inappropriate clothing. A combination of two or more of these factors can result in this life-threatening medical emergency.

People usually associate hypothermia with very cold days. But even at temperatures in the 60s and 70s, it can easily happen if someone is wet, say doctors at the University of Tennessee Lifestar Air Medical Helicopter Transport Service in Knoxville.

It's important to take steps to avoid hypothermia yourself. But because fellow-workers may not be aware that they need medical treatment, it's up to those nearby to take care of them.

Watch for these symptoms in yourself and others: shivering, slurred speech, poor coordination and confusion. When people with hypothermia stop shivering, they can lose consciousness and die if not treated.

Contrary to what many people think, alcohol does not warm up a cold person. Rather, it interferes with the body's ability to retain heat. Never drink alcohol to keep warm or give it to others. To prevent hypothermia:

- Dress appropriately and stay dry. Wear several layers of clothing and a wind-blocking jacket.

- In rain, cover yourself with a poncho or a plastic trash bag if that's all that is available. Water causes heat loss 30 times faster than air, according to the National Safety Council.

- If a co-worker or friend is shivering and behaving oddly, get the victim to a warmer place. If he is wet, get him dry. Until medical help arrives, use a blanket or your own body to warm him.

Inexperienced campers and hikers can be hypothermia victims. If a fellow camper begins to shiver and do behave oddly, that could be a warning sign. To increase warmth, get into a sleeping bag with him.

Smoke measuring apps gain popularity

With smoke blanketing areas of the west for weeks, apps that measure air quality are becoming more popular than weather apps, according to Claims Journal.

Air quality index (AQI) readings of 150 trigger health emergency warnings if the readings stay steady for 24 hours.

But in some areas of Portland, Seattle and California, AQI reached 600 as forest fires and wildfires consumed the region.

Some of the most popular apps:

- AirNow Fire And Smoke, launched by the Environmental Protection Agency in August. It draws on several sources of data to measure smoke and ash.

- Air Matters, widely used in China and India. Predicts air quality worldwide and includes several U.S. cities.

- Purple Air, based in Utah, provides real-time measurement of fine particulate matter from its collection of 9,000 backyard air quality sensors. The company sells the sensors for \$230.

Presidential turkey pardons include one masked varmint

In 1926, a thoughtful voter from Mississippi sent President Calvin Coolidge a treat for the White House Thanksgiving main dish: A live raccoon.

Although the sender claimed the meat was 'toothsome,' Coolidge refused to eat it and instead named the varmint Rebecca. The First Lady let the little bandit play in the bathtub with a bar of soap and fed it corn muffins.

Of course, sending live animals for the White House Thanksgiving dinner had been something of a tradition since the days of the Ulysses S. Grant administration in 1869. People mostly sent turkeys.



It's not that no one ate raccoons. They absolutely did. Native Americans and enslaved African-Americans trapped and ate raccoons as a dietary staple. Entire farming regions from the Appalachians to the western frontier fed on abundant raccoon-critters that ate the crops and caused destruction.

In the South, the tradition of raccoon as an entree led to the breeding of coonhounds who could sniff out, find and chase their prey up a tree to be shot, a challenging pastime leading to a hearty dinner.

By the 1900s, raccoon preparation was in the pages of The Joy of Cooking.

Still, raccoon had the reputation of being 'slave food' or 'poor man's food' and quickly fell out of favor in urban areas.

Nonetheless, in rural areas to this day, raccoon shows up on the menu. In Delafield, Wisconsin and Gillet, Arkansas, raccoon dinners raise money for charity. They also test the local mettle for budding politicians. In 2014, GOP Rep. Rick Crawford told Roll Call, "They literally serve raccoon. And you're supposed to eat some. That's the tradition." Toothsome!

Asking why is counterproductive

As people try to work through difficult situations in their lives, they sometimes focus on "Why."

They ask: Why was there a tornado; why did I get laid off; why was there a car accident? Why me?

Psychologists say they are asking the wrong questions. "Whys" keep them in the victim position and focused on where to place blame. They should instead focus on how to get on with their lives by asking "What" and "How." These questions focus on solving problems and the answers keep you moving forward:

"What should I do now?"

"How can I make my situation better?"

"What can I do to get through this and come out a stronger person?"

Doctors at Psychiatric Associates in Indianapolis say asking how and what questions helps you realize that you have the power to make changes. They recommend clarifying thoughts and feelings. Ask yourself the right questions and develop a plan of action.



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Sun	Mon	Tue	Wed	Thu	Fri	Sat
1 All Saints Day	2 Polar Bear Week	3 ELECTION DAY	4	5	6	7
8	9	10	11 VETERANS DAY	12	13	14 World Diabetes Day
15 America Recycles Day	16 Diwali: Festival of Lights	17	18	19 Great American Smokeout.	20	21
22 National Family Week	23	24	25	26 Thanksgiving	27 Native American Heritage Day	28
29 ADVENT	30					