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## JULY

There is just one very important day in the month of July. It is Independence Day, July 4. It is on a Thursday this year, so the ELCO offices will close at 4:30 pm on Wednesday, July 3 and not reopen until 8:00 am on Monday, July 8.

## 3RD ANNUAL ELCO COMPANY PICNIC

With a spring rarely surpassed with rain and cool temperatures, scheduling the third annual employees' picnic for June 21 raised some eyebrows. Even the forecasts for the week didn't offer encouragement. But the committee was undaunted, and it was like "...damn the torpedoes, full speed ahead." There were probably some prayers for divine intervention involved. What else would produce bright sunshine and a light spring-like breeze with the coming of Friday's daybreak?

In a nutshell, it was a delightful day and a huge success for the more than sixty attendees. The tents came up. The "Bouncy House" arrived. The caterer was on time. And everyone had a good time-from ages 4 to 98 and all ages in between. Special guests included the parents of Ponni Nainar, who are visiting from their home in India, and new recruit David Lee and family who had a head start on employment with ELCO.



## BITS AND PIECES

Over 65% of all aluminum produced since 1888 is still in circulation, and 70% of all aluminum products made in the U.S. is continuously produced from recycled aluminum scrap.

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The World Health Organization is endeavoring to reduce the number of deaths and/or disabilities that result from snakebites by more than 50% before we reach the year 2030.

Statistics show that nearly 3 million people are bitten each year by potentially poisonous snakes, and 138,000 deaths are the result. Although most snakebites are easily treatable, the problem is referred to as a “hidden epidemic.”

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If you live long enough, the vulnerability factor creeps in: you get accused of things that you never did and praised for virtues you never had.

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Isn't it better to be 90 years YOUNG than 50 years OLD.

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An updated list of the world's shortest books still includes: “My plan to find the real killers” by O.J. Simpson; “America's most popular lawyers”; “Doctor Kevorkian's collection of motivational speeches”; and the ever popular “Everything men know about women.”

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If it's not one pest it's another. We have summertime mosquitos and west-nile mosquitos, and now because of the prolonged wet spell, we have black flies with bites that are worst of all. They are tiny flies smaller than houseflies and they are vicious. They swarm in clouds and give severe bites that sometimes take days to recover from. Rather than puncturing the skin, this fly slices open a wound with its mouth and laps up the blood.







## VIRTUAL COFFEE BREAK

### **Law of the Workshop:**

Any tool, when dropped, will roll to the least accessible corner.

### **Law of Probability:**

The probability of being watched is directly proportional to the stupidity of your act.

### **Law of the Telephone:**

If you dial a wrong number, you never get a busy signal.

### **Variation Law:**

If you change check-out lines (or traffic lanes), the one you were in will start to move faster than the one you are in now. (Works every time).

### **Law of the Bath:**

When the body is full immersed in water, the telephone rings.

### **Law of Close Encounters:**

The probability of meeting someone you know increases when you are with someone you don't want to be seen with.

### **Law of the Result:**

When you try to prove to someone that a machine won't work, it will.

### **Law of Biomechanics:**

The severity of the itch is inversely proportional to the reach.

### **Law of the Theatre:**

At any event, the people whose seats are farthest from the aisle arrive last.

### **Law of Coffee:**

As soon as you sit down to a cup of hot coffee, your boss will ask you to do something that will last until the coffee is cold.

### **Law of Closets:**

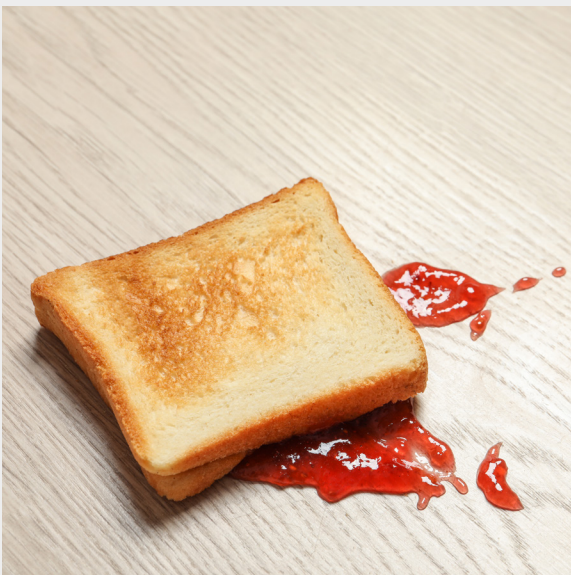
Closet space needed always exceeds closet space available.

### **Murphy's Law of Lockers:**

If there are only two people in a locker room, they will have adjacent lockers.

### **Law of Rugs/Carpets:**

The chances of an open-faced jelly sandwich landing face down on a floor covering are directly correlated to the newness and cost of the carpet/rug.





## 401(K) CHANGES APPROVED BY THE HOUSE

After many months of discussions and delays, the House finally passed (overwhelmingly) changes in how 401(k) plans can work in the immediate future. For one, annuities are now considered to be prime funding items, recognizing that annuities can provide a monthly stream of income for the expectancy of one's life. The age cap for contributing to traditional individual retirement accounts, currently age 70 ½, is being repealed. The age at which savers must start taking withdrawals from their IRAs and 401(k)s is being increased from 70 ½ to age 72.

Additional features benefit part time workers, parents, home care workers and employees working in small businesses. Experts believe that this will help avoid retirees from outliving their savings.

## JUNE BIRTHDAYS

- 7 Alice Gabriel
- 7 David Huitt
- 10 Kathy Lewandowski
- 13 Christopher Pomatto
- 19 Mel Lackie
- 23 Paul Grawe
- 23 Barron Fitz-Gerald

Any agent wanting to be included in future birthday greetings please email your name and your birthday to [Sue.Mazur@elcomutual.com](mailto:Sue.Mazur@elcomutual.com).



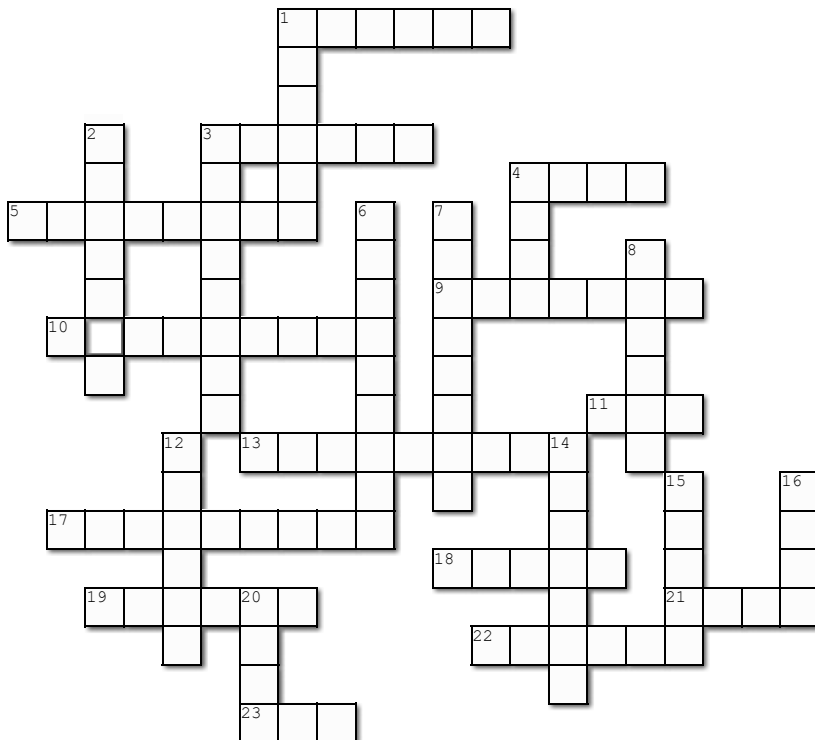
**Across**

1. Informal outdoor meal
3. Journey from place to place
4. Rectangular cloth used as the symbol of a country
5. Undomesticated wild animals
9. Living outdoors in temporary shelters
10. National bird of the United States
11. US flag color of seven of the stripes
13. Showing loyalty to your country
17. Fireworks shaped like a wand
18. Large flat treeless area of land
19. Sandy area of land with little water
21. July birthstone
22. Salt water covering most the earth
23. Structure that holds back water

**Down**

1. Public procession of people and things
2. Day when normal business activity is suspended
3. How many red and white stripes are on the US flag
4. Parcel of land used for agricultural activities
6. Produce noise, bright light, and brilliant colors
7. Period of rest, leisure, and recreation
8. Song of patriotism
12. Area of land densely covered with trees
14. Legal member of a country
15. There are 50 of these on the US flag
16. Seventh month of the Gregorian calendar
20. Paved surface made for the passage of vehicles

**July**



[CLICK HERE for CROSSWORD](#)

**JUNE'S  
ANSWERS**

