

# WOODY'S WORLD

# Gratitude

It's not **happiness** that brings us **gratitude**. It's **gratitude**, that brings us **happiness**.

## IMPORTANT: 2024 INSURANCE BENEFIT OPEN ENROLLMENT

KATIE WHITMOYER, HR MANAGER

Open Enrollment for 2024 insurance/flex benefits is right around the corner. If you're not sure what "Open Enrollment" means, it is the fancy term for "the one time of year when you get to sign up for, change, or decline certain insurance benefits you are eligible for (e.g. health insurance, flex, dental, vision, life, etc.). We are still waiting to finalize benefit plan details, but as soon as we have it all, we will make everyone aware of any changes to benefit plans. Please be paying close attention to your huddle boards AND your emails/M1 Messages as these changes will likely be communicated through these channels. Please be starting to think, however, about what you may be wanting to do for benefit enrollments for next

**"Open Enrollment" is the fancy term for "the one time of year when you get to sign up for, change, or decline certain insurance benefits you are eligible for"**



year. As a reminder, open enrollment is really the only

time during the course of the year that you are allowed to make insurance benefit plan changes (add coverages, opt-out of coverages, add/remove covered persons, etc.). The only way to be able to make changes mid-year are if you experience a "Qualifying Event" (ex. Births, Marriage, Divorce, Loss of Coverages, etc.) OR if you are not eligible for certain benefits on January 1, you have a 30-day window to enroll in benefits when you do become eligible for them.

As we did last year, after details are announced, I'll be spending a solid few days trying to gather everyone up from around the building to sign off on the enrollment sheets, as this is a lengthy process that requires a



**QUALITY & CONSISTENCY ARE A TEAM EFFORT**



## NOVEMBER BIRTHDAYS

Jacob Ezell	5
Laura Dubell	9
Kazz Siewing	16
Katie Whitmoyer	16
Conway Hendrickson	23
Jerry Lloyd	29

## DECEMBER BIRTHDAYS

Pearl Richter	2
Lee Ann Wood	5
Chad McNeese	9
Carol Brooks	12
Brad Wood	13
Isaiah Van Ballegooyen	13
Kyle Schmidt	16
Mila Becker	23
Marty Peterson	27
Collin Fusco	27



Congratulations to these four gentlemen.  
160+ years of combined service at Wood's Powr-Grip!



**160<sup>+</sup>** Years  
OF DEDICATED SERVICE

FROM LEFT TO RIGHT: MIKE MANDERS (39 YEARS), BOB MORAN (41 YEARS), JEFF DIONNE (38 YEARS), CARL RITTERPUSCH (43 YEARS)

## OPEN ENROLLMENT (CONTINUED)

lot of steps both on my end and on the insurance companies' ends. If, during this process, you could take the initiative to stop by my office as soon as possible to sign off on your forms, that would be much appreciated too! The dates for

this will be towards the end of November. Again, these will be communicated through several different forms—so please pay attention as that time gets closer. And a reminder- **EVERY full-time employee is required to sign off on one of these forms,**

whether you are opting-in or opting-out of benefits, and even if you are not yet eligible for benefits. I really appreciate everyone's cooperation in advance. If you have any questions in the meantime, please don't hesitate to ask!

## FABTECH 2023

ROSS KING, TECHNICAL SALES MANAGER

The Fabtech 2023 Show was held September 11-14 in Chicago. WPG dealer JMR Industrial has been displaying at this show for the past 10 years and we have been sending people to help with the booth. This show is focused on metal forming, handling, fabricating and welding. The show was very well attended this year and JMR had almost 200 leads to follow up and the majority of the leads were looking into pricing on vacuum lifters. In the past JMR has said they have had a success rate of around 10% on the show leads so if he meets that for lifters it will be a great show for WPG.



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# FLAKESGIVING & ADOPT-A-FAMILY

STACY LAWVER, MARKETING

Each year Wood's Powr-Grip Employees and Management participate in two large fundraisers.

The annual **FLAKESGIVING BENEFIT** raises money to provide meals to local families in need. Complete meals will feed 5-7 people and include turkey, potatoes, corn, mac & cheese, gravy and more.

WPG Employees donate money, and WPG Management generously matches those donations. Last year **\$545 donated by employees was matched by WPG for a total of \$1,090 raised for Thanksgiving meals!!**

Next WPG sponsored three families in the **COMMUNITY HOPE ADOPT-A-FAMILY PROGRAM**. Each family submitted Christmas wish lists, and each item was then hung on a Christmas tree in the downstairs breakroom. Employees had the option to either purchase an item(s) off the tree or donate cash, which was again matched by



Management. **Part of the gifts were purchased and \$696 was donated by employees. That amount was matched by WPG to purchase most of the remaining items! HOW CAN YOU HELP?**

On Monday, Oct. 23, a small box will be located at the reception desk to begin collecting funds for Flakesgiving; it will be open to make donations through Friday, November 10. Beginning Monday, November 13, we will start collecting for Adopt-a-Family; those donations will be received

through Monday, December 11. We hope to get the giving tree up before Thanksgiving break, so those who choose to purchase an item(s) from the tree will have the big shopping weekend available to do so.

If you choose to purchase an item(s) from the tree, please attach the ornament to your wrapped or unwrapped gift (so we know what it is, who it is for and we can remove it from the list), then put it in the box next to the tree. Unwrapped gifts will be wrapped later; however, **ALL GIFTS NEED TO BE ACCOUNTED FOR NO LATER THAN MONDAY, DECEMBER 11.**

We could also use some volunteers to help shop, wrap and deliver the gifts. If you have the approval of your supervisor and are willing to spare a couple of hours December 11-12 (shopping) December 13-14 (wrapping) or December 14-15 (delivery), please let Lee Ann know by Monday, December 11.

Let's help some needy families have wonderful Thanksgiving and Christmas holidays! Thank you, everyone, for your generosity!



## NEW EMPLOYEES



CHRISTIAN ABBE  
Night Shift



REECE DOLECHEK  
Frame Assembly



KELDON KELLEY  
Handcup Assembly



PHYLAN CONTRERAZ  
Night Shift

## NEW EMPLOYEES



**LYNETTE HARDING**  
Handcup Assembly



**DALLIN BRINDLEY**  
Machining / Cut-Out



**TANNER SCHWEND**  
Maintenance Technician

**WELCOME  
TO THE TEAM**

## AUTO GLASS WEEK

BARRY WOOD, VP MARKETING AND COMMERCIAL DEVELOPMENT

September 20-22nd AEGIS had its first trade show. Unless you are very new to Wood's Powr-Grip, you are aware that AEGIS is a company that we acquired in the summer of 2022. It has tools related to dealing with Automotive glass. Last year we did not feel ready to do the industry show for automotive glass, but this year we chose to have a booth at the Auto Glass Week show in Virginia Beach, Virginia.



It was an interesting show in a couple of ways. First, as exhibitors, we were not called exhibitors. We were called "sponsors." The main focus of the show was a competition. There was a competition for repairing chips in windshields, but the main competition was for replacing windshields. There were multiple areas scattered throughout the show floor, and the exhibitor/sponsors surrounded them with their booths. So we all had one or two heats take place within view of our booth space. It was pretty cool to watch the different techniques that go into removing a windshield and replacing it with a new one.

The other way it was interesting was that it was a new show for us. The company name

“  
The company name AEGIS was well known, and the vertical handle cups were very well recognized.  
”

AEGIS was well known, and the vertical handle cups were very well recognized. But the recognition was not universal. There were also a lot of people who were not familiar with the SOLO products. Most people who did recognize it referred to it as, "Like the Little Buddy device."

The other thing that was unique to this show was that Tropical Storm Ophelia was approaching our location, and the convention center was only a mile from the shore. Being from Montana, we had no idea what to expect. Asking around the other exhibitors, it was clear that nobody else knew what to expect either. All

we knew was that the weather was slowly degrading, and that the storm had not reached the land yet. So the threat of a storm that could strand us until Sunday weighed over us for the last day of the show. However, in the end it turned out that it was more threat than danger. We were able to get torn down after the show and found that the conditions at the airport – a few miles inland – were still pretty calm.







## FOR YOUR INFORMATION

**Starting January 1, 2024** the Montana Employee's Withholding Allowance and Exemption Certificate (W4) will no longer have allowance options. Once the new form is released, All employees will need to update their forms. Watch your huddle boards and M1 for more information.

## WOODY OPEN 2023

KATIE WHITMOYER, HR MANAGER

The 2023 Woody Open was held on Saturday, September 16 at the Stillwater Golf Course in Columbus. It was the most perfect day for golf- lucky for us! We had 10 teams this year- 40 players total- so a great turnout. Thanks to everyone who played, and who helped make the day a success. If you haven't seen them already, the giveaway this year was a golf towel with Woody Gripper on it (dressed in his best golf outfit of course), you'll have to find somebody who played to show it to you. I think it was one of our best giveaways to date.

First Place Overall: Kazz Siewing, Krui Siewing, Andrew Hinnenkamp, Patrick Ryan

Second Place\*: There was a three way tie for second place, which meant a putt off to find out who would be crowned the second place team. The winner of the putt off (impressive putt was made on the first try) was: The Ninja Turtles! (AKA Josh Eickhoff, Nic Eickhoff, JD Anderson, Jeano Picchioni)

Flag Prizes:

HOLE	2023 WOODY OPEN FLAG PRIZES	WINNER
1 - Par 4	Closest to the Pin in 2 shots, on the Green	Andrew Hinnenkamp
2 - Par 3	Closest to the Pin in 1 Shot, on the Green	Nic Eickhoff
3 - Par 5	Longest Drive in Fairway	Andrew Hinnenkamp
4 - Par 4	Closest to the water without going in*	Krui Siewing
5 - Par 4	Longest Drive in Fairway - Women Only*	Tracey Schriver
6 - Par 4	Closest to the Pin in 2 Shots	Robbie Nardella
7 - Par 3	Longest Putt from on the Green	Nick Eickhoff
8 - Par 5	Longest Drive in Fairway	Preston Erhardt
9 - Par 4	Closest to the Pin in 2 shots, on the Green	Cole Whitmoyer
10 - Par 4	Longest Drive in Fairway - Must Use This Ball for Next Shot	Jesse Smith
11 - Par 3	Longest Putt from on Green	JD Anderson
12 - Par 5	Closest to the Pin in exactly 3 Shots	Kazz Siewing
13 - Par 4	Longest Drive in Fairway - Women Only*	Tracey Schriver
14 - Par 4	Closest to Pin in 2 Shots, On the Green	Kazz Siewing
15 - Par 4	Longest Drive in Fairway - Women Only*	Jesse Smith
16 - Par 3	Closest to the Pin in 1 Shot, On the Green	John Schriver
17 - Par 4	Longest Putt from on Green	Derrick Lefler
18 - Par 5	Longest Drive in the Fairway, Must Use This Ball for Next Shot	Derrick Lefler

\*Does Not Have to Be the Shot Selected to Hit the Next Shot

Be sure to **notify HR** to update information in any of the following circumstances:

- ✓ Marriages
- ✓ Divorce
- ✓ Births
- ✓ Deaths
- ✓ Address Changes
- ✓ Phone Number Changes

This information is necessary to keep benefits up-to-date, among other things.



We're  
**HIRING**

1 Full-Time Molder

3 Full-Time Production  
Technician HC  
Assembly

5 Full-Time Production  
Technicians Frame  
Assembly

1 Full-Time Production  
Technician Machining/  
Cut-Out

2 Full-Time Night  
Molder

1 Full Time Production  
Technician Night Shift



Don't forget to take pictures of those kids (little ones and big ones) in costume and turn them in to Stacy by November 30.

# SAFETY - STRETCHING PROGRAM

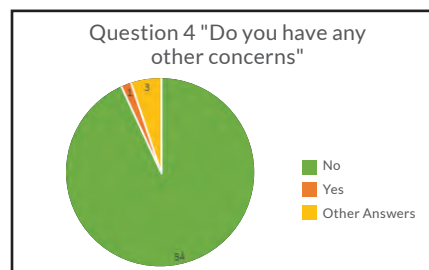
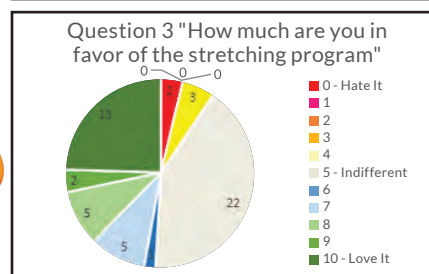
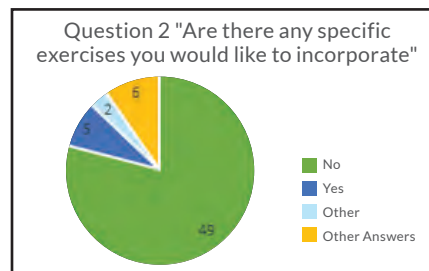
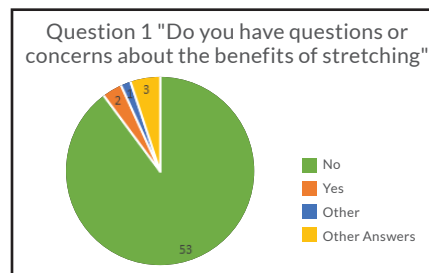
RACHAEL MCCANDLESS, SAFETY & PROCESS ENGINEER

In order to progress with implementing the stretching program, we conducted a survey on 09/13/2023. The results of this survey informed us that the majority of feedback was positive to neutral with a few who were not fond of the idea. There were a few concerns that I will try to address. There was some questioning of the medical basis and authority for determining the stretches. This is why we consulted a physical therapist to put together the stretches for us so that they would be useful and minimize

any concerns as well as provide instruction for how to perform the stretches. The stretches themselves should be doable for all flexibility levels, but if this is not true for some reason, we are willing to accommodate any stretches that will work for your body. The stretches themselves will be conducted either at your work station or in your office rather than in more of a group. There will be back and neck stretches and these should be easy to perform. We have tried to orient the times to minimize interruptions by having the

designated stretching periods close to breaks. Unfortunately, due to the lack of different types of buzzer sounds and the myriad of different schedules, it was simpler to have a set time for everyone rather than multiple different periods throughout the day. If the times for stretching need to change overtime, we will make adjustments as needed.

Please see the survey results. If anyone has further feedback, please come see Katie W. or myself with any questions.



WE PLAN TO OFFICIALLY IMPLEMENT THIS SOMETIME IN NOVEMBER.

## QUESTION 1: UNIQUE RESPONSES

- Are you medically certified to determine that
- How to stretch before shift
- I'm stiff

## QUESTION 2: UNIQUE RESPONSES

- Simple ones easy to complete at your desk
- Back and knee strengthening
- Low back stretch
- I don't know of any
- Running
- Stretch bands, leg swings

## QUESTION 3:

Response	# of responses
Hate It - 0	2
1	0
2	0
3	0
4	3
Indifferent - 5	22
6	1
7	5
8	5
9	2
Love It - 10	13

## QUESTION 4: UNIQUE RESPONSES

- My day has sufficient interruptions
- I like the idea but question the level of participation. I do stretching regularly in my office so am less likely to join group stretching.
- Stretching. Stretches designed to reduce strain on the neck and shoulders, many positions on the floor cause workers to stand with head stooped

# MERRY

# Christmas

## - PARTY -

Mark your calendar for this year's WPG Christmas party. RSVP cards available in the breakroom. Turn in to reception by 11/27.

**DATE:** Friday, December 8, 2023

**LOCATION:** Laurel Golf Course

**TIME:** 5:30 p.m. Cocktail Hour | 6:30 p.m. Dinner

**RSVP DEADLINE:** Monday, November 27

## TRAINING

HOLLY ANDERSON, TECHNICAL SALES AND TRAINING COORDINATOR

It's been a bit since I provided an update on inhouse trainings. We had a pretty mild spring/summer compared to last year, but our biggest group came through in early May right after our regularly scheduled repair class.

We hosted for a third time a group of instructors from Glazing Trade Schools for our Train the Trainer class. This time we saw instructors from Pennsylvania, New York, Colorado, Maryland, New Jersey and Iowa. In addition to the Train the Trainer class, we hosted a special repair class from Ranker AMG based out of California.

Moving into the fall, we will have 7 individuals from all over the world – not making that up, we have an attendee from Australia coming to our next repair class – here to visit.



We will have 7 individuals from all over the world – not making that up, we have an attendee from Australia coming to our next repair class



### UPCOMING EVENTS:

**MANUFACTURING DAY TOUR**  
October 12

**FOLLOW-UPS & FLU SHOTS**  
October 26

**HEALTH INSURANCE DISCOUNT DEADLINE**  
Friday, Nov. 17

**FLAKESGIVING DEADLINE**  
Friday, Nov. 10

**THANKSGIVING**  
Thur -Fri, Nov 24-25

**CHRISTMAS PARTY RSVP DEADLINE**  
Monday, Nov 27

**ADOPT-A-FAMILY DEADLINE**  
Monday, Dec. 11

**CHRISTMAS PARTY**  
Friday, December 8

**SHUTDOWN**  
Monday, Dec 25-  
Monday, Jan 1



# GET YOUR FLU Shot

Flex Family Health will have flu shots available to all employees and their families! You are not required to be a opted in to FFH or be a health plan participant to receive a flu shot- they are available to **EVERYONE!**

*Sign up in the breakroom if you are planning to get a flu shot on October 26, then come between 1PM and 4PM on October 26 to receive your **FREE** flu shot.*



## WPG UPDATES

BRYAN WOOD, PRESIDENT

What a beautiful September we have had. I could handle this September weather all year around. It is nice when you can go almost all month without needing to run either your air conditioning or heater.

I wish I could tell you that September sales were as nice as the weather. A couple hick-ups with items needed in production contributed to us not being able to put as much product out the door as we have been. Our September sales are going to be the lowest we have seen since February; and a couple hundred thousand below what we have been averaging for the year.

### Our September sales are going to be the lowest we have seen since February



These lower shipments, along with three payrolls in the month, will put a big dent in

the financial statements for September. Despite that cash flow has been better as of recently. The past couple of weeks we have not had some of the large, unexpected expenses that we experienced during the spring and summer months.

Key national indicators, like the Dodge Momentum Index, have been trending down recently. This normally indicates lower spending for nonresidential buildings over the next twelve months. That being the case we could see stagnate growth in the economy for a while. What effect this will have on us is yet to be determined.



### Financial Education Workshop Series

## Get informed this benefits season

Join Fidelity for a complimentary workshop to help you make more informed decisions during open enrollment.

- Learn about a variety of topics, including saving for retirement and managing healthcare expenses
- Virtual education presenters are available to chat and answer your questions live
- Attend one event or several—events are offered daily and easy to attend from any computer

**REGISTER NOW >**

### Can't make it to an event?

> Visit [Fidelity's Event Registration System](#) to learn about and register for other workshops.



# Live Web Workshops Schedule

## Q4 2023

To view the complete Live Web Workshop catalog  
and enroll for a Web Workshop, log on to  
<https://netbenefits.fidelity.com/livewebmeetings>



# OCTOBER 2023

WEB WORKSHOPS - *CLICK ON THE WORKSHOP TITLE TO VIEW DETAILS AND ENROLL*

TIMES ARE SHOWN IN EASTERN, CENTRAL & PACIFIC

Monday	Tuesday	Wednesday	Thursday	Friday
2	3	4	5	6
<a href="#">Five Money Musts</a> 12 PM ET/ 11 AM CT/ 9 AM PT	<a href="#">CyberWellness®: Personal Security Checklist</a> 12 PM ET/ 11 AM CT/ 9 AM PT  <a href="#">Create a Budget and Build Emergency Savings (30 min)</a> 4 PM ET/ 3 PM CT/ 1 PM PT	<a href="#">Retirement Basics (Saving for the Future You) (30 min)</a> 12 PM ET/ 11 AM CT/ 9 AM PT  <a href="#">Fundamentals of Retirement Income Planning</a> 2 PM ET/ 1 PM CT/ 11 AM PT	<a href="#">Prepare for the Reality of Health Care in Retirement</a> 12 PM ET/ 11 AM CT/ 9 AM PT	<a href="#">Make the Most of Your Retirement Savings</a> 12 PM ET/ 11 AM CT/ 9 AM PT
9	10	11	12	13
<a href="#">Investing for Beginners (30 min)</a> 10 AM ET/ 9 AM CT/ 7 AM PT  <a href="#">Get a Handle on Your Current Student Loan Debt</a> 12 PM ET/ 11 AM CT/ 9 AM PT	<a href="#">Learn the Basics of When and How to Claim Social Security</a> 12 PM ET/ 11 AM CT/ 9 AM PT  <a href="#">Invest Confidently for Your Future</a> 4 PM ET/ 3 PM CT/ 1 PM PT	<a href="#">Managing my money: Budget, emergency savings, and debt basics</a> 2 PM ET/ 1 PM CT/ 11 AM PT	<a href="#">Tackle Debt and Understand Your Credit Score (30 min)</a> 12 PM ET/ 11 AM CT/ 9 AM PT	<a href="#">Identify and Prioritize Savings Goals</a> 12 PM ET/ 11 AM CT/ 9 AM PT
16	17	18	19	20
<a href="#">Prepare for the Reality of Health Care in Retirement</a> 10 AM ET/ 9 AM CT/ 7 AM PT  <a href="#">Navigating Market Volatility</a> 12 PM ET/ 11 AM CT/ 9 AM PT	<a href="#">Fundamentals of Retirement Income Planning</a> 10 AM ET/ 9 AM CT/ 7 AM PT  <a href="#">Organize, plan &amp; own your future. Making Financial Health a Priority for Women</a> 12 PM ET/ 11 AM CT/ 9 AM PT	<a href="#">Create a Budget and Build Emergency Savings (30 min)</a> 12 PM ET/ 11 AM CT/ 9 AM PT	<a href="#">Investing for Beginners (30 min)</a> 10 AM ET/ 9 AM CT/ 7 AM PT  <a href="#">Five Money Musts</a> 2 PM ET/ 1 PM CT/ 11 AM PT	<a href="#">Preserving Your Savings for Future Generations</a> 12 PM ET/ 11 AM CT/ 9 AM PT
23	24	25	26	27
<a href="#">CyberWellness®: Personal Security Checklist</a> 12 PM ET/ 11 AM CT/ 9 AM PT  <a href="#">Take the First Step to Investing</a> 2 PM ET/ 1 PM CT/ 11 AM PT	<a href="#">Retirement Basics (Saving for the Future You) (30 min)</a> 10 AM ET/ 9 AM CT/ 7 AM PT  <a href="#">Learn the Basics of When and How to Claim Social Security</a> 2 PM ET/ 1 PM CT/ 11 AM PT	<a href="#">Invest Confidently for Your Future</a> 12 PM ET/ 11 AM CT/ 9 AM PT  <a href="#">Make the Most of Your Retirement Savings</a> 2 PM ET/ 1 PM CT/ 11 AM PT	<a href="#">Prepare for the Reality of Health Care in Retirement</a> 2 PM ET/ 1 PM CT/ 11 AM PT	<a href="#">Managing my money: Budget, emergency savings, and debt basics</a> 12 PM ET/ 11 AM CT/ 9 AM PT
30	31			
<a href="#">Fundamentals of Retirement Income Planning</a> 12 PM ET/ 11 AM CT/ 9 AM PT	<a href="#">Investing for Beginners (30 min)</a> 12 PM ET/ 11 AM CT/ 9 AM PT  <a href="#">Create a Budget and Build Emergency Savings (30 min)</a> 2 PM ET/ 1 PM CT/ 11 AM P			

# NOVEMBER 2023

WEB WORKSHOPS - *CLICK ON THE WORKSHOP TITLE TO VIEW DETAILS AND ENROLL*

TIMES ARE SHOWN IN EASTERN, CENTRAL & PACIFIC

Monday	Tuesday	Wednesday	Thursday	Friday
		1	2	3
		<a href="#">Tackle Debt and Understand Your Credit Score</a> (30 min) 10 AM ET/ 9 AM CT/ 7 AM PT  <a href="#">Wise Choices for Your Old Workplace Savings Plan</a> 12 PM ET/ 11 AM CT/ 9 AM PT	<a href="#">Your College Savings Options</a> 12 PM ET/ 11 AM CT/ 9 AM PT	<a href="#">Learn the Basics of When and How to Claim Social Security</a> 12 PM ET/ 11 AM CT/ 9 AM PT
6	7	8	9	10
<a href="#">Five Money Musts</a> 12 PM ET/ 11 AM CT/ 9 AM PT	<a href="#">Prepare for the Reality of Health Care in Retirement</a> 2 PM ET/ 1 PM CT/ 11 AM PT  <a href="#">Fundamentals of Retirement Income Planning</a> 4 PM ET/ 3 PM CT/ 1 PM PT	<a href="#">Investing for Beginners</a> (30 min) 12 PM ET/ 11 AM CT/ 9 AM PT  <a href="#">Invest Confidently for Your Future</a> 2 PM ET/ 1 PM CT/ 11 AM PT	<a href="#">Retirement Basics (Saving for the Future You)</a> (30 min) 2 PM ET/ 1 PM CT/ 11 AM PT	<a href="#">Create a Budget and Build Emergency Savings</a> (30 min) 12 PM ET/ 11 AM CT/ 9 AM PT
13	14	15	16	17
<a href="#">Make the Most of Your Retirement Savings</a> 10 AM ET/ 9 AM CT/ 7 AM PT  <a href="#">Personal Security Insights—Strategies to Help Safeguard Your Wealth and Family</a> 12 PM ET/ 11 AM CT/ 9 AM PT	<a href="#">Managing my money: Budget, emergency savings, and debt basics</a> 10 AM ET/ 9 AM CT/ 7 AM PT  <a href="#">Quarterly Market Update</a> 12 PM ET/ 11 AM CT/ 9 AM PT	<a href="#">Preserving Your Savings for Future Generations</a> 12 PM ET/ 11 AM CT/ 9 AM PT  <a href="#">Learn the Basics of When and How to Claim Social Security</a> 2 PM ET/ 1 PM CT/ 11 AM PT	<a href="#">Fundamentals of Retirement Income Planning</a> 10 AM ET/ 9 AM CT/ 7 AM PT  <a href="#">Quarterly Market Update</a> 2 PM ET/ 1 PM CT/ 11 AM PT	<a href="#">Prepare for the Reality of Health Care in Retirement</a> 12 PM ET/ 11 AM CT/ 9 AM PT
20	21	22	23	24
<a href="#">Create a Budget and Build Emergency Savings</a> (30 min) 10 AM ET/ 9 AM CT/ 7 AM PT  <a href="#">Get Started and Save for the Future You</a> 12 PM ET/ 11 AM CT/ 9 AM PT	<a href="#">Investing for Beginners</a> (30 min) 2 PM ET/ 1 PM CT/ 11 AM PT	<a href="#">Five Money Musts</a> 10 AM ET/ 9 AM CT/ 7 AM PT  <a href="#">Quarterly Market Update</a> 12 PM ET/ 11 AM CT/ 9 AM PT	THANKSGIVING DAY	<a href="#">Invest Confidently for Your Future</a> 12 PM ET/ 11 AM CT/ 9 AM PT
27	28	29	30	
<a href="#">Retirement Basics (Saving for the Future You)</a> (30 min) 10 AM ET/ 9 AM CT/ 7 AM PT  <a href="#">Learn the Basics of When and How to Claim Social Security</a> 12 PM ET/ 11 AM CT/ 9 AM PT	<a href="#">Fundamentals of Retirement Income Planning</a> 12 PM ET/ 11 AM CT/ 9 AM PT  <a href="#">Make the Most of Your Retirement Savings</a> 2 PM ET/ 1 PM CT/ 11 AM PT	<a href="#">Investing for Beginners</a> (30 min) 12 PM ET/ 11 AM CT/ 9 AM PT  <a href="#">Managing my money: Budget, emergency savings, and debt basics</a> 2 PM ET/ 1 PM CT/ 11 AM PT	<a href="#">Create a Budget and Build Emergency Savings</a> (30 min) 12 PM ET/ 11 AM CT/ 9 AM PT  <a href="#">Prepare for the Reality of Health Care in Retirement</a> 4 PM ET/ 3 PM CT/ 1 PM PT	



# DECEMBER 2023

WEB WORKSHOPS - *CLICK ON THE WORKSHOP TITLE TO VIEW DETAILS AND ENROLL*

TIMES ARE SHOWN IN EASTERN, CENTRAL & PACIFIC

Monday	Tuesday	Wednesday	Thursday	Friday
				1
4	5	6	7	8
<a href="#">Tackle Debt and Understand Your Credit Score</a> (30 min) 12 PM ET/ 11 AM CT/ 9 AM PT	<a href="#">Prepare for the Reality of Health Care in Retirement</a> 12 PM ET/ 11 AM CT/ 9 AM PT  <a href="#">Identify and Prioritize Savings Goals</a> 2 PM ET/ 1 PM CT/ 11 AM PT	<a href="#">Get a Handle on Your Current Student Loan Debt</a> 2 PM ET/ 1 PM CT/ 11 AM PT  <a href="#">Learn the Basics of When and How to Claim Social Security</a> 4 PM ET/ 3 PM CT/ 1 PM PT	<a href="#">Fundamentals of Retirement Income Planning</a> 12 PM ET/ 11 AM CT/ 9 AM PT  <a href="#">Five Money Musts</a> 2 PM ET/ 1 PM CT/ 11 AM PT	<a href="#">Retirement Basics (Saving for the Future You)</a> (30 min) 12 PM ET/ 11 AM CT/ 9 AM PT
11	12	13	14	15
<a href="#">Invest Confidently for Your Future</a> 10 AM ET/ 9 AM CT/ 7 AM PT  <a href="#">Investing for Beginners</a> (30 min) 4 PM ET/ 3 PM CT/ 1 PM PT	<a href="#">CyberWellness®: Personal Security Checklist</a> 12 PM ET/ 11 AM CT/ 9 AM PT  <a href="#">Create a Budget and Build Emergency Savings</a> (30 min) 2 PM ET/ 1 PM CT/ 11 AM PT	<a href="#">Organize, plan &amp; own your future. Making Financial Health a Priority for Women</a> 10 AM ET/ 9 AM CT/ 7 AM PT  <a href="#">Prepare for the Reality of Health Care in Retirement</a> 12 PM ET/ 11 AM CT/ 9 AM PT	<a href="#">Make the Most of Your Retirement Savings</a> 10 AM ET/ 9 AM CT/ 7 AM PT  <a href="#">Managing my money: Budget, emergency savings, and debt basics</a> 12 PM ET/ 11 AM CT/ 9 AM PT	<a href="#">Navigating Market Volatility</a> 12 PM ET/ 11 AM CT/ 9 AM PT
18	19	20	21	22
<a href="#">Fundamentals of Retirement Income Planning</a> 12 PM ET/ 11 AM CT/ 9 AM PT	<a href="#">Learn the Basics of When and How to Claim Social Security</a> 10 AM ET/ 9 AM CT/ 7 AM PT  <a href="#">Investing for Beginners</a> (30 min) 2 PM ET/ 1 PM CT/ 11 AM PT	<a href="#">Create a Budget and Build Emergency Savings</a> (30 min) 10 AM ET/ 9 AM CT/ 7 AM PT  <a href="#">Take the First Step to Investing</a> 12 PM ET/ 11 AM CT/ 9 AM PT	<a href="#">Invest Confidently for Your Future</a> 12 PM ET/ 11 AM CT/ 9 AM PT  <a href="#">Preserving Your Savings for Future Generations</a> 2 PM ET/ 1 PM CT/ 11 AM PT	<a href="#">Five Money Musts</a> 12 PM ET/ 11 AM CT/ 9 AM PT
25	26	27	28	29
CHRISTMAS DAY	<a href="#">Retirement Basics (Saving for the Future You)</a> (30 min) 12 PM ET/ 11 AM CT/ 9 AM PT  <a href="#">Managing my money: Budget, emergency savings, and debt basics</a> 2 PM ET/ 1 PM CT/ 11 AM PT	<a href="#">Investing for Beginners</a> (30 min) 12 PM ET/ 11 AM CT/ 9 AM PT  <a href="#">Fundamentals of Retirement Income Planning</a> 2 PM ET/ 1 PM CT/ 11 AM PT	<a href="#">Prepare for the Reality of Health Care in Retirement</a> 12 PM ET/ 11 AM CT/ 9 AM PT  <a href="#">Create a Budget and Build Emergency Savings</a> (30 min) 2 PM ET/ 1 PM CT/ 11 AM PT	<a href="#">Make the Most of Your Retirement Savings</a> 12 PM ET/ 11 AM CT/ 9 AM PT