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**KEY CHANNEL
PARTNER OF THE
MONTH**



PAYROLL

So much talk about recession ...

The third quarter of 2019 was a storm before 111 the calm. Attitudes can change as fast as the weather, can't they?

In July, the United States stock market hit all-time highs and 10-year U.S. Treasury bond yields (interest paid by the price of the bond) stabilized. All was right with the world.

But in August, attitudes changed as 30-year U.S. Treasury bond yields fell to a new record low, and 10-year yields inched up. What this means is investors are flocking to investments they think are "safe," and they're bidding up the price so much it's driving the yield down. They're paying more and more for less interest, just for the feeling that they'll get their money back.

Why does anybody care about Treasury yields? Well, big investors see those government bond yields as the ultimate economic indicator. They thought the August plunge meant trouble, and a recession would be right around the corner. Then trade tensions escalated between the U.S. and China. Plus, the U.S. stock market bounced around over 10 days in August, which was the most gloomy month since February 2018.

So where are we now?

Trade conflicts and tariffs between the U.S. and China are making business leaders nervous. And when they're nervous, they tend to hold off spending on big-ticket items like new equipment or new factories. Think about it: Why build a fancy new machine to help your company produce more if you're not sure what demand will be next year?

But there are some positives around a healthy U.S. job market and business in general, both of which are stabilizing factors for an economy.

- There have been few layoff announcements, even with the current trade conflicts.
- Claims for unemployment benefits haven't gone up.
- American workers are seeing higher paychecks. And higher paychecks tend to mean more consumer spending, which pushes the economy forward.
- Second-quarter corporate profits were up.
- When businesses are making money, they're less likely to start cutting back.

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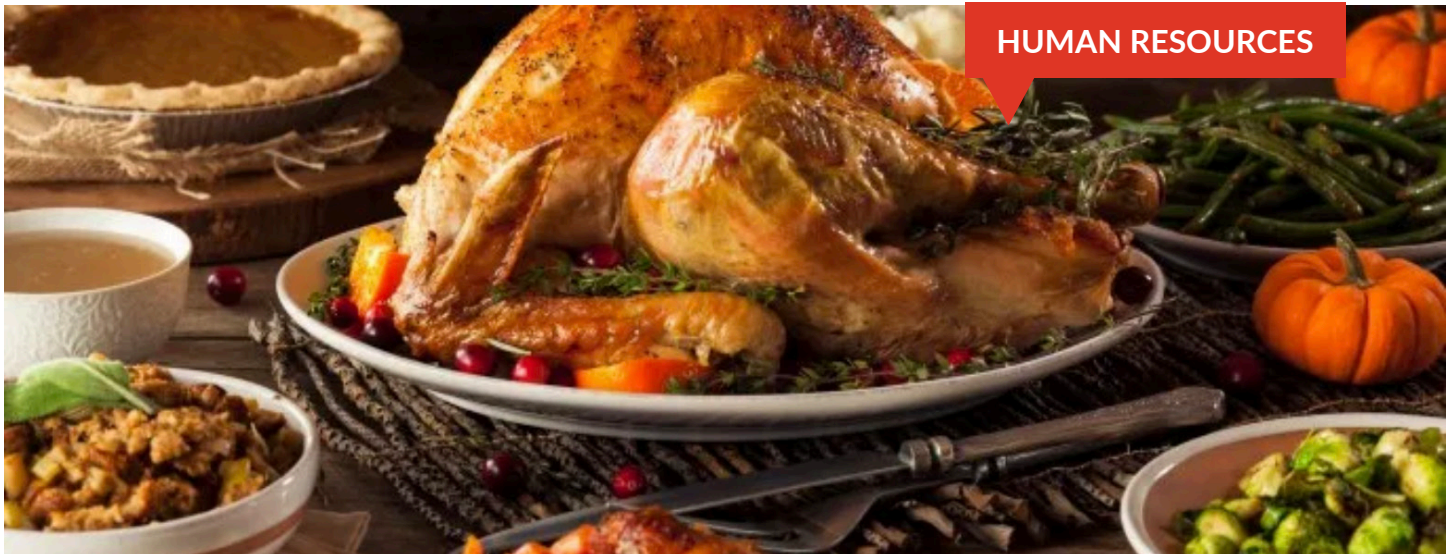
It could be one of the smartest business decisions you ever make!

- Plus, the U.S. and China announced some relaxation on trade tensions in mid-September, which might mean things are looking up.

There are other positive signs, too.

- Consumer spending is robust and appears on track for a strong gain this quarter.
- Bank loans are rising. That's good news because people and businesses won't take out new loans if they're scared about the future.
- Gas prices have fallen, which helps personal (and business) budgets.
- Household debt isn't out of control. That's a good sign because people with lower levels of debt have more financial flexibility in case there's a downturn.

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HUMAN RESOURCES

Let's Talk Turkey: Thanksgiving Kitchen Safety Tips

Thanksgiving is often the kickoff to the year-end holiday celebration season. If it's your turn to host Thanksgiving dinner, you may feel a little bit of pressure to deliver a meal where everybody is well fed. A little planning and preparation can help make sure that nothing potentially ruins your festive meal.

Reconsider Using a Turkey Fryer

Some people love the tasty goodness that can come from deep-frying a turkey in oil. But the National Fire Protection Association (NFPA) advises against gas-fueled turkey fryers since they may pose a danger for burns from hot oil and may also be a fire hazard.

They also warn of the potential dangers and does not certify any turkey fryers. UL does offer the following safety tips, however, for those who may still prefer to cook their birds this way:

- Always use turkey fryers outdoors, away from buildings, decks and anything else that may catch fire. Never use the turkey fryer in the garage or indoors.
- Stand the fryer on a level surface to avoid accidental tipping.
- Keep kids and pets away from the fryer.
- Never leave the fryer unattended.
- Make sure to fully defrost the turkey. Never put a partially frozen turkey into hot oil, as ice and water may cause the oil to spill over and catch fire.
- Have an all-purpose fire extinguisher nearby. Never use water on a grease fire.

Prep Food Safely for Happy Stomachs

Nobody wants to be the cook who sends the family and friends home with a case of food poisoning. And for some of us, Thanksgiving may be the only day we cook a whole turkey. Here are some cooking tips to remember, thanks to FoodSafety.gov:

- Defrosting a turkey in the refrigerator is best. But it also takes longer than you may think: 24 hours for every four to five pounds. That means a 20-pound bird may take roughly four to five days to thaw.
- Cooking times may vary. A turkey is generally done when the internal temperature reaches at least 165 degrees Fahrenheit. Use a meat thermometer and check the innermost part of the thigh and wing and also the thickest part of the breast.
- It's usually safer to cook your stuffing separate from the turkey. But if you insist on cooking your stuffing inside the bird, be sure the temperature of it is also 165 degrees Fahrenheit.
- Remember to thoroughly disinfect any surfaces that may have touched raw poultry to help prevent possible salmonella contamination. Also, wash your hands often while cooking.

Prevent Kitchen Mishaps

Some Thanksgiving hosts don't want anybody else in the kitchen, while others may enjoy prepping the feast with family and friends around. Either way, help keep your cooking space safe with these tips from the NFPA:

- Unplug small appliances, such as food processors and blenders, when they're not in use.
- Don't leave cords hanging from counters where children can pull them or people may trip over them.
- Never leave the kitchen unattended if you have something cooking on the stove.
- Never leave the house unattended if the turkey, or any other side dishes, are cooking in the oven.
- If somebody does get burned, but their skin is not broken, soak in cool (not cold) water and then cover the burn with a dry, sterile bandage.

Following these suggestions may help keep the Thanksgiving meal more festive and safe for you and your loved ones.

EMPLOYEE BENEFITS

Want Better Employee Health? Help Them Get Better Sleep.

Chances are there are employees in your workplace right now bragging about how they can get by on four to six hours of sleep. They may need to find something else to brag about. They may think they're getting by, but a lack of sleep causes a wide range of changes in the body, both physical and mental. Beyond the reduced productivity and increased burden on healthcare expenses, these changes can affect your employee health in dramatic ways, including causing premature death.

HOW LONG SHOULD YOU SLEEP? A 2010 article covering 16 years of research and 1.3 million people concluded that both too little and too much sleep can serve as significant predictors of early death. Those who slept less than five to seven hours a night were 12% more likely to die prematurely. And those who slept more than eight or nine hours were at an even higher risk: 30%. The sweet spot? Seven to eight hours per night.

HEALTH RISKS FROM INSUFFICIENT SLEEP Study after study has found that sleep issues are linked to everything from weight gain to high blood pressure to diabetes. The website Healthline recently described 10 major areas affected by too little sleep.

- **Memory** - A lack of sleep can affect both short-term and long-term memory.
- **Mood** - Too little sleep can do more than make you moody; it can lead to anxiety or depression.
- **Thinking & Concentration** - It is important for creativity, concentration and problem-solving skills.
- **Accidents** - Drowsiness anytime besides nighttime can lead to falls, car accidents or worse.
- **Immunity** - You're more likely to get a cold, the flu or almost anything else.
- **Blood Pressure** - Lack of sleep has been shown to increase risk for high blood pressure.
- **Diabetes** - Your body's natural release of insulin is affected, raising your blood sugar levels.
- **Weight** - Chemicals in your brain go off balance, leading to overeating.
- **Sex Drive** - In men, it may lead to a drop in testosterone levels – and a reduced sex drive.
- **Heart Disease** - Increases release of the chemicals that lead to inflammation.

WHY CAN'T YOU SLEEP? Reasons for poor sleep vary. There may be physical factors, such as sleep apnea, or issues related to your sleep habits. Sleep apnea can be a very serious sleep disorder affecting both the quantity and quality of sleep. If you snore when you sleep, it's likely that sleep apnea is a factor and you should get medical attention. Sleep apnea has been linked to obesity, heart disease, high blood pressure and diabetes. However, poor sleep can often be traced to bad sleep habits. Making these positive changes can improve your sleep and have a great effect on improving your overall health. Here are the four approaches they suggest:

Quantity or Quality? Suggestions for improving your quantity of sleep include relaxing before bedtime or meditating. Reducing nighttime light exposure and eliminating computer and smart-phone usage within an hour of bedtime may also help. You should also avoid eating high-fat or high-sugar foods, and drinking sweet, caffeinated or alcoholic beverages shortly before bedtime.

Sleep as a Skill Try and learn new routines and habits until you find what works best for you.

Find Your Inner Child For most people, their best sleeping experiences were as a child. There are, of course, good reasons for that – besides the lack of adult-world stress. You had more consistent sleep schedules. Your parents may have read to you before bedtime. You may have listened to music. Go ahead and find your inner child – and childhood sleep strategies. It could make a big difference in your adult sleep patterns.

Check Your Attitude Don't think of sleep as a waste of your valuable time, or something that gets in the way of your productivity. As you've read in this article, sleep is crucial for good physical and mental health. It should be treated as something valuable and a precious time in your life. In fact, a good night's sleep is the most important thing you can do for your health and happiness.

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WORKERS' COMP



The Only Thing That Will Change is Your Bottom Line

Worker's Compensation is a critical business issue. If you haven't thought much about it, chances are it's costing you too much – and if an incident happens, it can cost you a lot more.

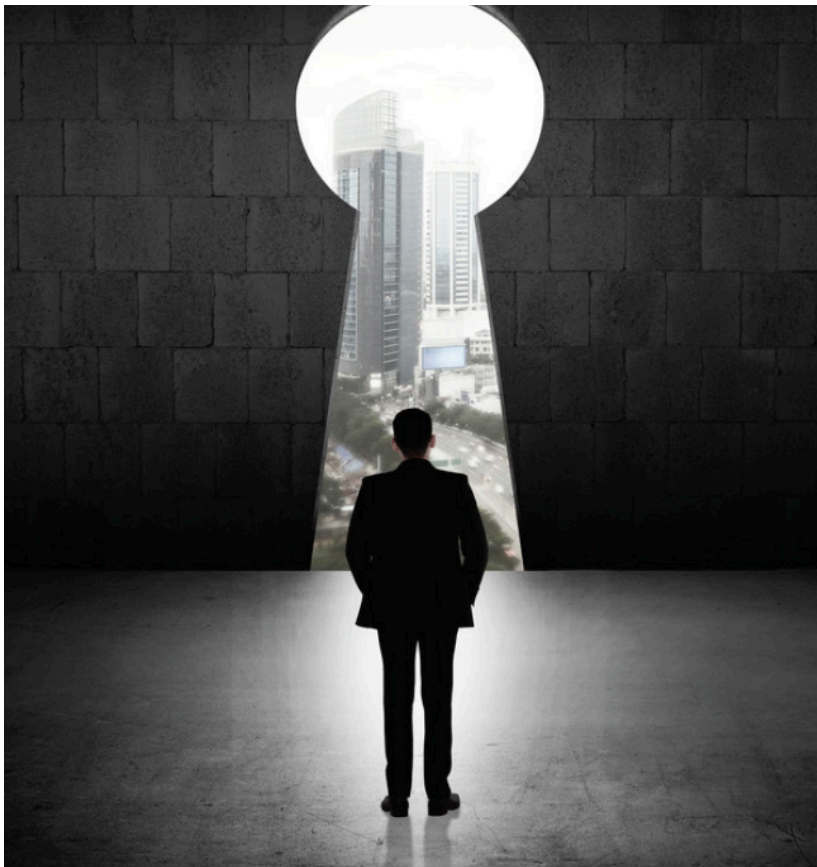
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Our offices will be closing at 3:30 PM EST on Wednesday, November 27th.

**Our offices will also be closed
Thursday, November 28th and Friday, November 29th
for the Thanksgiving holiday.**