



Monthly Newsletter

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NATIONAL SAFETY MONTH

Safety is a team sport

Nobody knows the hazards of your job better than the people doing it every day. That is why shared responsibility is one of the most powerful tools in workplace safety — and one of the easiest to put into practice.

It starts with small things. Mentioning a wet floor to the person behind you. Pointing out that a ladder looks shaky before someone climbs it. Pulling a coworker aside to say, “Hey, your hard hat strap is loose.” These aren’t acts of bossiness. They are acts of respect.

Toolbox talks and safety meetings work the same way. According to a report from Associated Builders and Contractors, companies that hold daily safety briefings reduce their recordable incident rates by 82 percent compared to companies that meet only monthly. That is not a small difference — it is the difference between going home healthy and not.

When OSHA studied workplaces with active safety participation programs, they found that injury rates dropped by 30 to 50 percent and that employers saved four to six dollars for every dollar invested in training. But the real payoff is simpler than any dollar figure: everyone watches out for everyone.

Safety meetings do not have to be long. A five-minute huddle at the start of a shift can flag a hazard that nobody noticed. Speak up, listen up, and look out for each other. That is shared responsibility in action.



★ CELEBRATE SAFELY ★

FIREWORKS SAFETY TIPS

- 
ADULT SUPERVISION ALWAYS:
 A responsible adult must handle and light fireworks. Children should never use them.
- 
READ ALL INSTRUCTIONS:
 Always read and follow the manufacturer's directions for each type of firework.
- 
USE OUTDOORS ONLY:
 Light fireworks in a clear, open area away from houses, dry grass, or other structures.
- 
SAFE DISTANCE:
 Stand well back once a firework is lit and ensure all spectators are also at a safe distance.
- 
KEEP WATER NEARBY: Have a bucket of water or a hose ready to extinguish duds or small fires.
- 
NEVER RELIGHT DUDS:
 If a firework doesn't go off, wait at least 20 minutes before approaching and soak it in water.
- 
DISPOSE PROPERLY
 Once finished, soak all used and unused fireworks in water for at least an hour before disposal.

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ASK THE EXPERT

My first mortgage has a 3.1 percent interest rate. Now I need to pull some cash out of my home’s equity. Should I refinance everything into a new mortgage or is there a better option?

Hang on to that rate like it’s a family heirloom because right now, it is. With 30-year fixed mortgage rates hovering in the 6.5 percent to 7 percent range, rolling your low-rate first mortgage into a new loan just to access equity would be an expensive move. You would be trading a rate you can maybe never get back for a higher payment on your entire balance.

The smarter path for most homeowners in your situation is a Home Equity Line of Credit, or HELOC. A HELOC is a separate loan secured by your home’s equity that leaves your first mortgage completely untouched. You borrow what you need, when you need it, and only pay interest on the amount you’ve drawn. Rates are variable but are tied only to the equity portion, not your full mortgage balance. One caveat worth understanding about HELOCs: the interest rate can move, and sometimes sharply. Most HELOCs are tied to the prime rate, which shifts when the Federal Reserve

adjusts its benchmark. If the Fed raises rates, your HELOC payment goes up — occasionally within a single billing cycle. Borrowers who took out HELOCs in 2021 saw their rates roughly double over the following two years. A fixed-rate home equity loan avoids that risk but locks you into today’s rates for the full term. Whichever path you choose, it’s worth asking your lender to walk through a worst-case rate scenario before you sign.



A Home Equity Loan is another option. It works similarly but delivers a lump sum at a fixed interest rate, which appeals to homeowners who prefer predictable payments and know exactly how much they need.

Both options are widely available and typically carry lower closing costs than a full refinance. A HELOC or home equity loan lets you access your equity without giving up something you can’t replace.



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